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ФОРМУВАННЯ РИНКУ ЖИТЛОВОЇ НЕРУХОМОСТІ ТА ЙОГО ДЕРЖАВНЕ РЕГУЛЮВАННЯ В УКРАЇНІ У ДОВОЄННИЙ ТА ВОЄННИЙ ПЕРІОДИ

У 2021 р. Україна увійшла до топ-10 європейських держав-лідерів за темпами подорожчання житлової нерухомості. За даними консалтингової компанії Knight Frank серед 130 країн Україна посіла 24 місце. Станом на початок червня 2022 р. вартість зруйнованого житла уже перевищила 40 млрд доларів. У довоєнний період гостро стане питання відбудови житла та розвитку ринку нерухомості для задоволення первинних потреб українців. Це підтверджує актуальність вибраної нами проблематики.

У довоєнний період окремі аспекти цієї проблеми досліджували В. Воронін [1], С. Кобзан [2], Н. Петрищенко [3], О. Поморцева та ін.

Нерухомість і ринок нерухомості відіграють важливу роль у соціально-економічних та суспільно-політичних процесах національного господарства. По-перше, нерухомість є однією з основних складових національного багатства та чинником забезпечення добробуту населення. По-друге, вона є матеріально-просторовою формою організації господарської діяльності та компонентом засобів виробництва. По-третє, нерухомість – важливий об'єкт власності, що нерозривно пов'язаний із триадою власності – правами користування, володіння та розпорядження тощо.

Розрізняють три типи нерухомості: земля, житло та нежитлові приміщення. Крім того, за різними критеріями також виділяють елітну, типову, пересувну, соціальну, орендну, комерційну нерухомість тощо. Відповідно розрізняють і різні види ринків нерухомості. За місцем розташування виокремлюють міський і приміський ринки житла; за формами власності – ринки житла, що перебувають у приватній, муніципальній, колективній, державній власності тощо. За терміном експлуатації житлової нерухомості розрізняють первинний і вторинний ринки нерухомості.

Згідно з економічною теорією житлова нерухомість є економічним благом. Відповідно вона має ознаки подільності та конкурентності. Житлова нерухомість має низку характеристик: високу споживчу корисність відносно інших благ, здатність задовольняти матеріальні й нематеріальні потреби, тривалий період використання та є джерелом доходу тощо.

Житловий фонд складає найбільшу частку національного багатства, оскільки житло належить до головних потреб людини й до недавнього часу було первинною цінністю для більшості громадян України. У 1991 р. загальний обсяг житлового фонду в Україні нараховував 923 млн м²,

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