

MODERN STATE OF BUILDING INDUSTRY AS A FACTOR OF EDUCATION AND CULTURE IN UKRAINE

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Building industry as an important unit of an economy takes part in creation of capital assets for all industries of national economy and in accordance with it indirectly influence the development of culture and education in the country. More than that this industry is an indicator of the welfare in the country on the whole and the first shows positive or negative changes in the economy. Building industry today must be determined at a macrolevel in the system of the economy as the diversified building complex, and in the system of economic relations at a microlevel, as a process of competition and cooperation of the independent specialized market agents with their interests and capitals. But at the modern stage to talk about competitiveness of building industry in Ukraine is obviously impossible.

The market system of the economy in Ukraine and realization of structural change of domestic economy influenced the development of building complex in the years of independence. And from the beginning of the 2009 crisis of real estate is gradually moves to the active phase. The analysis of reasons, that resulted into the financial crisis shows, that the main factors of crisis are such as:

- an artificial increase of mortgage loans availability;
- a proof tendency to an accommodation price-cutting.

To warn the influence of financial crisis on activity of building market it is necessary to create corresponding methods and ways of its overcoming. Ukraine has chosen the first steps of overcoming the building industry crisis, based on the foreign experience and developments of experts. One of such measures is passing a law "About warning of financial crisis influence on building industry ". This law provides:

- ransom from developers of unsold accommodation;
- national support on building/purchase of accessible housing;
- getting a housing a lease with an option to buy;
- concession of loans for construction;
- state redemption of mortgage.

These measures gave the results and at the beginning of 2010 building industry passed to the stage of "revival".

Thus, having considered the conclusions of the experts, analysed the opinions of leading specialists in building industry of Ukraine we can conclude that decrease in building industry becomes slower, and the revival of industry is slowly gaining strength. In general the development of building industry is the foundation for the development of cultural and educational sectors of the economy.