



Assessment of the Effectiveness of the Use of Services Provided by Management Companies of the Housing Fund

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ABSTRACT

This scientific article shows the existing problems in the management of the housing stock in our country and ways to eliminate them, the peculiarities of today's management. The status of the services provided by the Housing Trust Companies, ways to increase the number of services and the circumstances of their assessment have been identified.

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Introduction. With the expansion of the demand of the population (consumer) for these services in the activities of enterprises operating in the market of services of management companies of the housing fund, the market attitude deepens, and this, in turn, leads to the fact that to some extent economic laws in the field begin to apply.

The economic essence of the concepts of services and market relations of Housing Fund Management Companies has conditioned a multilateral approach to the problems associated with increasing the level of consumer satisfaction in the field of these services, rational stratification of quantitative and qualitative levels of service to various socio-demographic groups of the population, the formation and development of market relations in Based on this condition, it is necessary to clearly determine the principles and features of the formation and development of market relations in housing and communal services.

The management companies of the housing fund are the main entities of the services market, on the one hand, users of Housing and communal services (population and economic sub-entities), on the other hand, manufacturers of Housing and communal services (organizations that manage the housing stock; water supply, electricity networks, etc.). Each entity of the market makes its own demands on the effectiveness of Housing and communal services based on their own interests. On the one hand, the Consumer Housing Fund Associates the quality of the services of management companies with socio-economic indicators, which are the main indicator of the effectiveness of the services of management companies of the Consumer Housing Fund, on the other hand, manufacturers as a criterion of efficiency with a quality indicator modified based on social and economic indicators arising from consumers.

Therefore, the management of the effectiveness of the services of management companies of the housing fund consists, in our opinion, in coordinating the activities of the represented parties and achieving an optimal balance between them.

It is worth noting from the above points that the principle of profitability should not be the main principle and purpose of the activities of enterprises in the housing and communal sphere. Social and economic efficiency only occurs in the conditions when the standard of living for a large part of the population is eliminated, the absence of technical equipment and the deterioration of the services of management companies of the housing fund. Obviously, in today's conditions and in the near future, the quality of services provided based on acceptable prices for consumers should be an indicator of social efficiency in this area.

Analysis of thematic literature. There are different methodological approaches to the issue of determining the effectiveness of the field of services of management companies of the housing fund. Some approaches see increasing the efficiency of the industry with relatively low funds and rational use of available resources with labor costs in more fulfilling the needs of consumers with a relatively higher quality of Service.[1]

For Example, V.The Chernyak Housing Fund determines the effectiveness of the services of management companies not only in strengthening the volume of financing and the material and technical base through the introduction of additional tools, but also in saving costs while maintaining or increasing the quality of services.[2]

Yu.Simionov's research shows that the first of the main tasks of economic analysis of the activities of enterprises of the services of management companies of the housing fund is the calculation of determining the economic efficiency of labor resources, material resources and financial resources, and, in turn, determining internal resources in improving the efficiency of activities.[3]

By many, the relationship between the results achieved economically as the effectiveness of the services of management companies of the housing fund (the volume of services provided) and the cost of various resources available in society is understood.

Researcher R.F.Gataullin believes that the efficiency of services is achieved when the results (revenues and volumes – for private individuals and for public goods) are equal to or exceed the minimum costs.[4] in addition, he notes that in areas where paid and free services are combined (education, health, utilities, etc.), the indicator of their profitability does not characterize the effect.

Thus, the socially significant results of the services of management companies of the housing fund should consist in meeting all the needs of society-material, spiritual and environmental.

Studying the problem of methodological foundations of the analysis of the effectiveness of the activities of management companies of a housing fund, we can say that most economists focus on the following aspects of efficiency analysis (efficiency criteria) [5]: dynamics of the change in the cost of providing services of management companies of a housing fund; the volume of financing of the activities of; analysis of tariffs and prices for the services of management companies of the housing fund; share of population payments in the volume of payments for the services of management companies of the housing fund; the number of families receiving subsidies and the amount of budget funds allocated for their provision; the number of citizens receiving benefits and the amount of budget funds allocated to ensure them; compared to last year, the size of the housing stock, which has been renovated and reconstructed, etc.

These indicators can be reasonably considered as criteria for the effectiveness of the system of functioning of management companies of the housing fund. It is these indicators that make it possible to assess the activities of Housing and fund management companies and draw conclusions about its changes. But we believe that these criteria should be supplemented with the following indicators: the level of satisfaction of the population with the activities of management companies of the housing fund (the number of complaints and applications of the population on the activities of management companies of the housing fund, the possibility of free use of Housing Rights and freedoms of the population, etc.); indicators of entrepreneurial activity in; to reduce the cost of providing the services of management companies of the housing fund to the population under comparable conditions; to reduce the consumption of fuel and energy resources in the industry (saving resources), etc.

A number of scientists have outlined their approaches to the term economic and social efficiency of the service sector. Economic efficiency is characterized by the ratio between the results achieved and the costs of various resources available to society. Social efficiency is understood as the complete satisfaction of the population's need for services.

Thus, housing fund management companies should not only be cost-effective, but they should also be acceptable to consumers and suppliers.

Usually the consumer will not have enough information about the established norms for the quality of the service he is buying, if he had enough information about it, an effective balance would have been established in the market. Therefore, the price in the services market is determined based on the average quality of the service under the law of quality distribution of Akelrof.[6]

In the work of some researchers, the housing and communal services sector is interpreted as a mixed social blessing of high social importance, with characteristics that have the effect of indivisibility and non-selection, collaborative consumption, technical and economic exclusion from consumption, tightness and generalization over the long term.[7]

Thus, it is impossible to ensure the sustainable development of the industry without ensuring that the management companies of the housing fund work evenly throughout the territory in which the activities are carried out. Based on this situation, the issue of comprehensive and objective assessment of the enterprises of the industry and the identification of the main problems that exist in the industry is relevant.

Research methodology. The paper made extensive use of scientific studies and conclusions of theoretical aspects of housing stock management, comparative comparison, statistical data study and economic comparison and analysis, logical reasoning, scientific abstraction, analysis and synthesis, induction, and deduction techniques.

Analysis and results. The formation and development of relations in the market of services provided by management companies of the housing fund occurs on the basis of the following basic principles (Table 1): freedom of choice; competition; free formation of prices; contractual relations; Government Management; Market Segmentation; interaction of services (works); obligation of payments; the addressability of benefits and subsidies;

Table 1. Basic principles of the formation and development of market relations in the economy of management companies of the housing fund and their features

Principles	Features
Freedom of choice	Housing fund management companies the right of the entities of the services market to independently purchase, use and sell resources, independently organize the production (service)process and provide services to the consumer within the framework of current legislation, based on their capabilities
Competition	The presence of a large number of sellers and buyers of services (products and works) of management companies of the housing fund
Free formation of prices	The result of the direct relationship between affordable demand and supply in the market of services of management companies of the housing fund
Contractual relations	The relationship on the basis of an agreement between equal economic entities, which provides for measures to ensure consumer rights for the services of management companies of the housing fund
Government management	Housing fund management companies guarantee that the existing legislation will be followed by the participants of the services market and that consumer rights and freedoms will be ensured
Market segmentation	Housing fund management companies divide the services market into groups of buyers, allocate market segments
Service (work)interoperability	The possibility of the services of management companies of the housing fund provided by enterprises of other industries or industries of the system
Obligation of payments	Timely and complete implementation of payments for services provided by consumers (residents and enterprises). Payment of payments to consumers of certain categories in accordance with the established procedure and volume in the form of state compensation.
Benefits and location of subfields	Application of targeted social protection by the state in the implementation of payments on services by management companies of the housing fund to low-income categories of the population
Binding of the	Consumers choose the best condition for them at the cheapest prices

presence of different norms	(Home Area, project, quality of utility systems, interior design, location position, etc.)
Consumer dominance	Consumer responsibility of service providers

Each principle has its own character, based on the characteristics of relations in the field, and in the implementation of the principles, special attention should be paid to these characteristics.

With the introduction of market relations, serious changes are observed in the relations of enterprises operating in the field with the organization of activities and their management. It is proposed by us that in the conditions of market relations, the housing fund will be organized in the form presented in Figure 1 of the technology for the implementation of the business system at enterprises in the field of management.

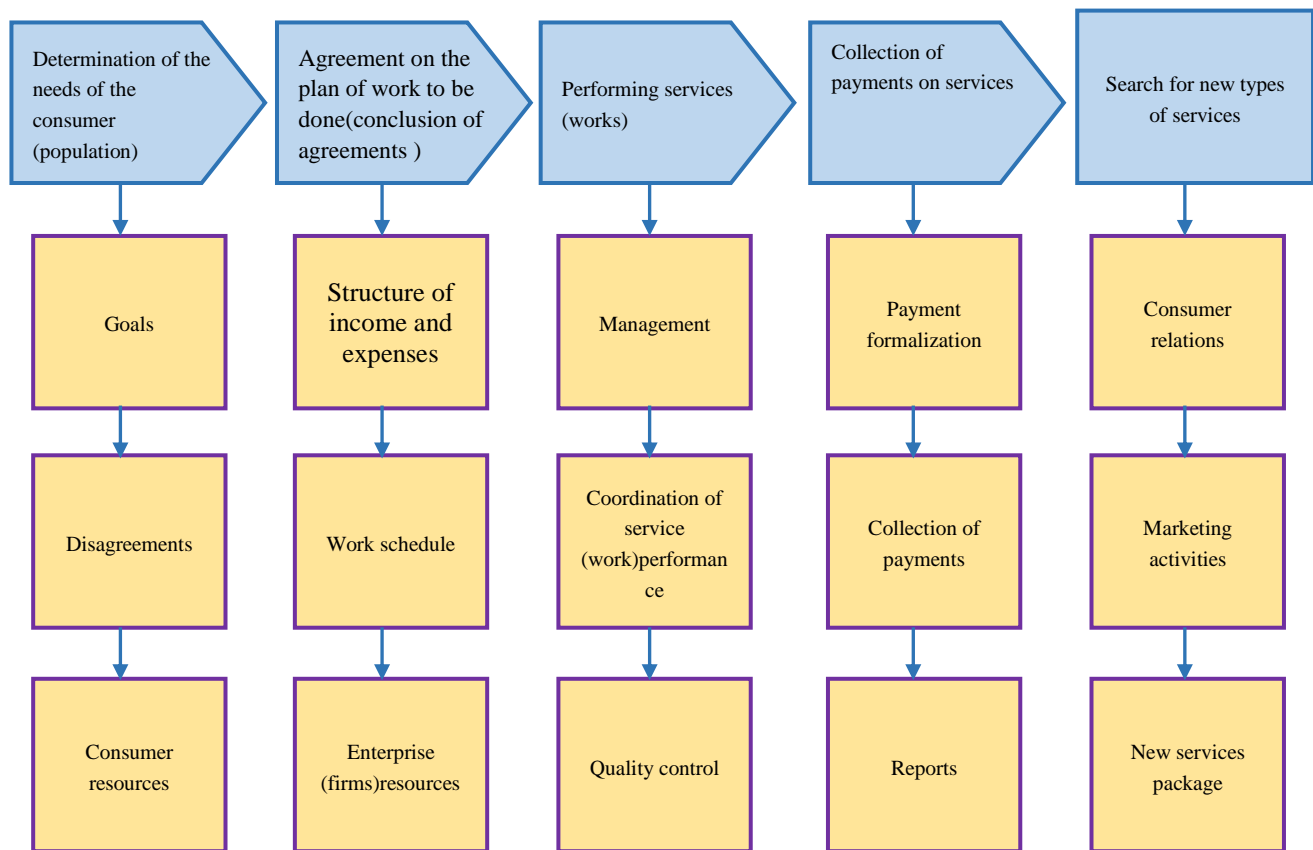


Figure 1. Algorithm of the business system of agricultural enterprises of management companies of the housing fund

This technology includes the processes of setting goals, cost planning, organizing the work process, allocation of resources, quality control and management, and expanding areas of activity based on the study of the specific needs of consumers (population) by enterprises.[8]

The proposed business system consists of five stages, which are obliged to be performed by all enterprises of the industry, and each enterprise must control to what extent it carries out the task it is performing within the system, as well as how much it is falling on it.

With the deepening of market relations, the criteria that determine the effectiveness of the activities of enterprises of the industry and institutional systems that coordinate their activities also change.

The relevance of the issue of effective functioning of the housing and communal services sector and the need to ensure the development of scientific research in this direction are more clearly visible when it is taken into account that the reforms carried out have a direct impact on the state of material security of citizens, the level of consumption, the duration of life, the level and quality

In the process of production and consumption of services in the service provider and consumer transition, it is required to gradually agree on the subjective requirements imposed by the consumer on the quality of services, the established level and the Real characteristics of services (Figure 2).

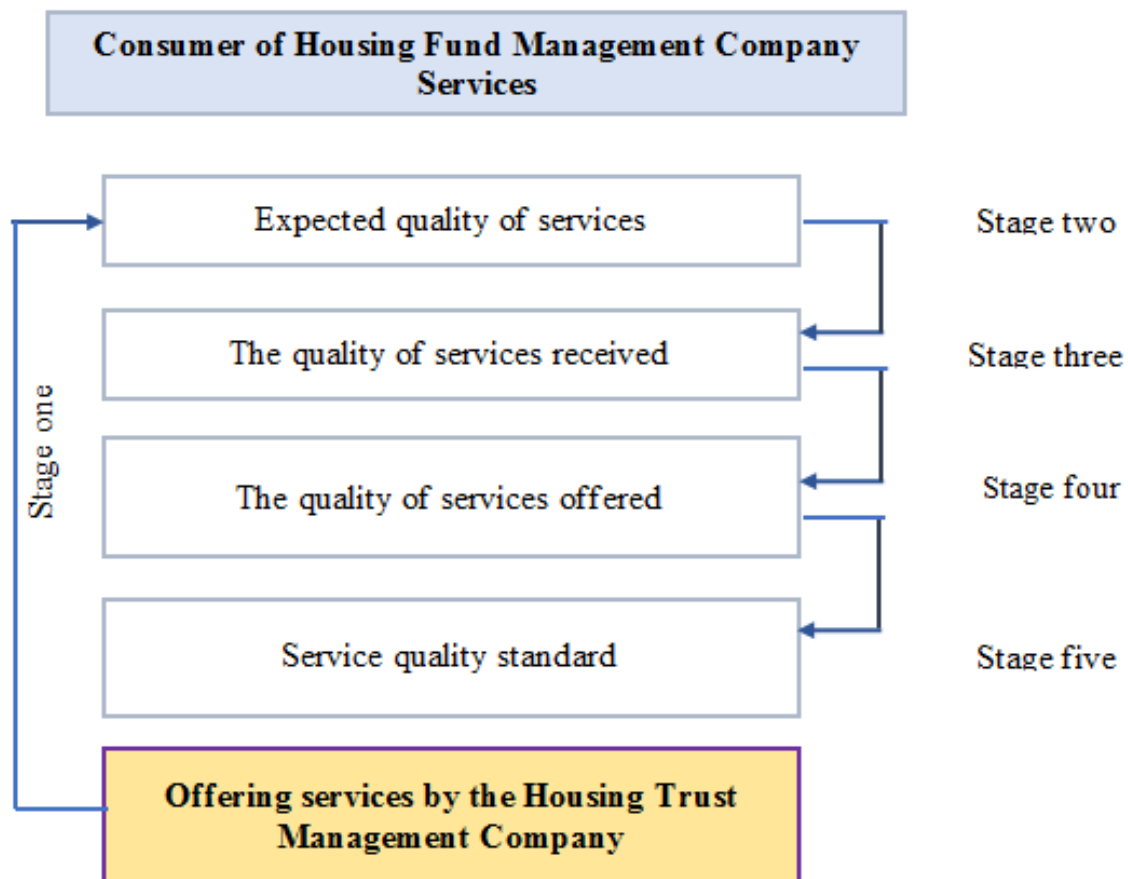


Figure 2. Housing and communal services Quality Agreement system

To solve this task, the development of appropriate methodological tools is required. Based on the study of the theoretical and practical aspects of the issue, a system of indicators has been formed that fully reflect the current state of the housing and communal services sector in the area (table 1.3).[9]

Bringing the exponents to the integrable exponent state is done in the following sequence:

Stage 1. By the indicators of each group, the value of individual indicators (R_j) is determined:

$$R_j = \frac{\sum_{i=1}^n k_i}{n} \quad (1)$$

Where – k_i is the standardized coefficient; n is the number of Gaussian coefficients.

Table 2. System of indicators characterizing the state of the housing and communal services sector in the territory

Index name	Indicator description
Group 1 indicators. Housing fund indicators	
1. Share of the old and non-accident category housing stock in the area common housing stock area, in %	The depreciation of the housing stock leads to an increase in inefficient losses of resources (heat, electricity, etc.) and reduces the comfort of living in general. In addition, the presence of a housing stock belonging to the category of old and accident status reflects the inefficient activities of the enterprise.
2. The fact that the housing stock is provided with all types of living conditions (water taste, sewage, heating system, natural gas, etc.), in % compared to the total area	One of the main directions of the state's policy in the field of Housing and communal services is the provision of the population in a regulatory capacity with all types of communal services. In connection with this, indicators of the provision of necessary conditions indicate the level of general development of Housing and communal services.
3. Multi-apartment houses under the management of khujmshs, in % compared to the total amount	In the context of today's market reforms, the reduction of the state monopoly is one of the priorities of structural changes in the industry. In turn, the introduction of modern forms of housing stock management, increasing competition among enterprises serving multi-family houses is considered not only an increase in the quality of services offered, but also a factor in the development of enterprises.
Group 2 indicators. Utility (resource supply networks) indicators	
1. Share of utility networks that do not require replacement, in % relative to the total length	This indicator indicates the technical condition of the municipal infrastructure of the territory. The presence of networks with regulatory deadlines leads to a decrease in the quality of services, while leading to a high level of accident situations.
2. Resource loss rate in networks, in %	The large loss of resources in networks indicates the obsolescence of the resistance infrastructure, technological backwardness, as well as the presence of illegal connections to the network. In enterprises where modern technologies are used in the supply of municipal resources in developed countries, these losses do not exceed 3-4%.
3. The volume of municipal resources supplied on the basis of counters, in % relative to the volume of total consumption	Modern legislation provides for the accounting of consumed resources on the basis of counters. The installation of counters, on the one hand, reduces consumer costs for services, and on the other hand, supports an increase in the productivity and efficiency of enterprises.
Group 3 indicators. Area improvement indicators	
1. Street lighting rate, in % relative to total length	This indicator indicates the level of consumer access to lighting services.
2. The share of landfills where solid waste disposal is established, in % relative to the	Allows you to assess the quality of activities related to waste disposal.

total amount	
Group 4 indicators. Financial processes in housing and communal services enterprises	
1. The meeting rate of payments for the services of the management company of the housing fund, in %	The full collection of payments for the services provided is a prerequisite for the stable functioning of enterprises of the industry, the production and implementation of Investiture programs by them.
2. The share of financially stable enterprises of the housing fund management company, in % relative to the total amount	The housing fund is a generalization indicator indicating the effectiveness of the service of the management company.
3. The ratio of receivables of enterprises to the value of the services provided, in %	An increase in receivables in a housing fund management company limits their ability to attract credit resources and investments, creating high-level risks. In this case, it is recommended that the upper limit of receivables does not exceed 5%.

The standardized coefficient (2) of indicators with proper correlation is calculated by the formula, and the standardized coefficients (3) of indicators with inverse correlation are calculated by the formula[10]:

$$k_i = \frac{x_i}{x_3} \quad (2)$$

$$k_i = \frac{x_3}{x_i} \quad (3)$$

Here - x_i – by region i - the value of the indicator;

x_3 - i - the benchmark value of the indicator.

Stage 2. Calculation of the integrated indicator (R), which represents the state of services provided by the management company of the housing fund in the territory:

$$R = \frac{R_1 + R_2 + R_3 + R_4}{4};$$

Here - R_1 - generalized indicator by group of indicators indicating the state of the housing fund of the territory;

R_2 – generalized indicator by group of indicators of municipal services (resource supply) of the territory;

R_3 – area improvement services generalized indicator by group of indicators;

R_4 – financial processes in municipal utilities in the region are a generalized indicator by group of indicators.

Stage 3. Designation of a group of territories whose problems in the field of Housing Fund Management are common. The range of the probability limit of the Integral indicator value lies in the range from 0 to 1, and it is recommended to combine the regions with the indicator within this range into 4 groups based on the indicator value (Table 3).

It is important to note that the interval range of the integral indicator in areas belonging to Group 4 is quite wide, and the level of Housing and communal services in these areas is in poor condition. In this case, the worse the state in the area, the closer the integral figure is to 0.

Table 3. Limit values of the integral indicator characterizing the state of the services provided by the management company of the housing fund by Regions

Group of Regions	Group general condition	Integral indicator limits ($0 \leq R \leq 1$)
1- group	In good condition	($0,800 \leq R \leq 1,000$)
2- group	In satisfactory condition	($0,600 \leq R \leq 0,799$)
3- group	In unsatisfactory condition	($0,400 \leq R \leq 0,599$)
4- group	In poor condition	($0,000 \leq R \leq 0,399$)

It will be possible to determine the state of the regions grouped by the boundaries of the proposed integral indicator by the following characteristics.

In the regions of Group 1, the commissioning time of the main part of the housing fund is relatively close (commissioned in the next 5 years) or has been perfectly repaired within the same period, has all kinds of necessary amenities, in the management of the housing fund, the share of utilities to be replaced is very low, the rate of loss of, the bulk of Housing and communal services enterprises are profit-making enterprises and their receivables are at a low level.

In the regions of Group 2, the time of commissioning of the housing fund has come out of perfect repair from 5 to 10 years or in the same period (the outdated and accident-prone part is around 5%), the level of provision of the necessary amenities is higher than 90%, in the management of a multi-family housing fund, despite the high capacity of, the share of receivables goes up to 50% of the total value of the services provided.

In areas integrated into Group 3, the depreciation rate of the housing stock is high (the outdated and accident-prone part is more than 10%), the level of provision of necessary amenities covers 1/4 of the total housing stock, the average replacement of 30% of the autonomy infrastructure is required, the level of losses in the network in the process of distribution of, the level of lighting of streets and residential areas and waste disposal is on average around 65%, the inefficiency of the financial situation of Service Enterprises, a high share of receivables and creditor debts, the pace of introduction of market mechanisms is at a low level.

The case in the areas merged into Group 4 can be assessed as a critical case. In the regions that are part of this group, the housing fund is in a very unsatisfactory technical condition, the outdated and accident-prone fund accounts for more than 20% of the total area, the level of centralized provision with the necessary amenities is low (the main part of the amenities (60-70% of them are created by homeowners in an individual, the harm of most of the Utilities provided to enterprises is the cause of the financial instability of these enterprises.

Conclusion. The use of the above methodology for assessing the state of this industry in the process of reforms carried out in the field of Housing Fund Management in our country today will lead to the focus of structural changes on the regions with destination and demand for changes, which, in turn, will increase the financial stability of housing fund management companies while ensuring the efficiency of, it makes it possible to correctly define measures to improve the level of improvement of the areas under management.

In our opinion, the effectiveness of housing fund management companies is determined by achieving maximum results with the minimum amount of production and labor in the interests of society. At the same time, the effectiveness of housing fund management companies cannot be attributed only to the

growth of the services provided and a decrease in prices, it is necessary to attach importance to social consequences in determining efficiency.

Firstly, if the great impact of resource use still coincides with the deterioration of working conditions of workers, this does not mean an increase in productivity. Secondly, the work performed as a result of an increase in the volume of services of the management companies of the housing fund provided, an increase in the efficiency of resource use, should correspond to the existing needs. If it does not correspond to the existing needs, then the economic efficiency of housing fund management companies for society practically does not grow, and only useless costs arise.

It is important to ensure that the quality of services offered by the housing fund management companies is in accordance with the requirements of consumers. The discrepancy between the quality of the services that consumers expect at a relatively high level and the quality of the low level of service offered by service providers in practice leads to a state of low consumer satisfaction with the services purchased.

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