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## THE CURRENT STATE OF MORTGAGE LENDING IN UKRAINE

**Introduction.** Providing the country's population with housing is a very pressing social problem for Ukraine. Due to the presence of the unstable political and economic situation in the country, mortgage lending almost halted its development. In the article mortgage lending is considered precisely as an effective tool for overcoming the crisis situation in the country, development of the banking sector, construction and related sectors of the economy.

**Purpose.** Analysis of the current state of mortgage lending and the manifestation of its features in Ukraine is the purpose of this article.

**Results.** The essence of such concepts as "mortgage" and "mortgage lending" in accordance with the current legislation of Ukraine were revealed in the article. The main conditions of mortgage lending in Ukraine were analyzed and a comparative analysis of these conditions was carried out with the countries of the European Union. The level of demand for mortgages on the part of the population has been determined and the impact of the crisis on the state of the Ukrainian mortgage market has been examined. The conditions for granting a mortgage lending, as well as the main indicators

of the mortgage lending market were presented in the article. Special attention was paid to the term of the mortgage lending, which is the main indicator of the mortgage market. The structure and growth rates of loans provided by Ukrainian banks to households in the targeted area were investigated in dynamics. The people's rating of Ukrainian banks on loans for real estate were described with particular attention. The structure of granting mortgage lending to individuals has been separately presented and analyzed.

**Conclusions.** As a result of the study, measures to improve the state of mortgage lending in Ukraine were proposed. The main ones are the improvement of the regulatory and legal framework, the provision of housing subsidies, mortgage lending at preferential interest, the provision of guarantees from the state, the stream of measures to increase the income of the population, the transparency of pricing mechanisms in the mortgage market. These measures will improve the functioning of the financial mechanism of mortgage lending and increase the level of public confidence in the banking system of Ukraine.

**Keywords:** *accommodation, bank, mortgage, mortgage credit lending, National Bank of Ukraine, real estate crediting.*

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