

**EXTERNAL MIGRATION PROCESSES OF LABOUR RESOURCES FACTORS, STATE
AND CONSEQUENCE FOR UKRAINE**

(мінімальний обсяг реферату – 400 слів)

The purpose of the article is to improve the system of mortgage crediting of residential real estate in Ukraine. However, despite the risks, this banking product is a significant factor in the redistribution and accumulation of funds, the transformation of private savings into investment resources, the problem of housing, but also contributes to the stabilization of the economy in the country as a whole. Functioning and the distribution of mortgage capital, the possible financial risks, the interaction of the mortgage market by the financial, investment and monetary Affairs, leads to a certain complexity of the mechanism of functioning of the mortgage market of Ukraine in general. The relevance of this topic not only in the development of the housing market, but also the feasibility studies for the development of this issue. We present an analysis of the institutional environment of mortgage lending residential real estate, which gave an opportunity to identify and define the environment of modern residential real estate market, its relationship with other markets. We present the analysis of the institutional environment of mortgage lending residential real estate which provided the opportunity to identify and define the environment of modern residential real estate market, its relationship with other markets.

Methodology. The survey is based on institutional structure of the mortgage market that has evolved independently of other structures, independently within country under the influence of specific socio-economic environment and economic policy.

Results of the survey showed that mortgage lending can be providing the borrower with some free services, such as: long-term deposit on favorable terms, notary services, insurance, discounts on bank services, providing services to the bank and the developer, given appropriate training of the borrower and so forth.

Practical implications. As practice shows, most need mortgage loans young and wealthy clients. With this purpose, you need also to diversify the types of loans. Young people without significant income, applying for social housing, while the wealthy – for luxury housing and placing home in a prestigious area of the city.

Value/originality. The inclusion of the strategic map to the stages of formation of innovative strategy will increase the efficiency of the financial support of innovation activity, as the management of the enterprise will work out a plan of action under different conditions of the course of innovation activity. In addition, an innovative strategy, especially in terms of financial support for innovation, must be integrated into a system of Balanced Scorecard of the enterprise.