

		1970-			
10-15%	;	-			
			Plan d'épargne-logement (PEL contract).	5	
				2,5	
	32%				
(40%	650	61%	()		
				2005	
	11	20	270	[7, . 34].	
		(40%-50%			
	6,5	18	()		
				1992-1993	
Bausparkassen		10%		45%	
	:				
				20%	
				[9, . 12].	
				1993	5
		[7, . 32].			
	8,8%		4%		
				6%	
(25600		51200	()	50%	
- ,		:		5	
		:45,06			
	90,11	-		- 25%	
	7	[7, . 34].			
		(2007	
				5,7	
			(55%). Bau-

sparkasse 15 , 50% (). -

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10,4 . [7, . 36]. , . -

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(OTIVA). OTIVA , [4]. - , -

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rekbank", 60% „Taka- -

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, [10, . 17]. - " 243- . 17 2010 ., -

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(15 2000), - , -

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334.736(4)

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UDC 334.736(4)

- **Lytvyn Olexandr Yuriyovich**, he is senior teacher at the chair economical theory and economical researchis at the Poltava state agrarian academy. **Experience housing cooperation in European countries in – in the beginning of the th century.** The article analyses the principal tendency of development housing cooperation, history, principles and mechanisms of functioning the system of housing contract savings in European countries in - in the beginning of the th century. The attention is focused on the possibility using in Ukraine of positive experience German «Bausparkasse» and the systems of housing contract savings which successfully work in the Czech Republic, Hungary, Russia.
- **Keywords:** cooperative, apartment, house-building, living-condition, dwelling cooperation, savings-building banks.

31.03.2011 .