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MODELLING THE CONSUMER ECONOMIC SECURITY MANAGEMENT IN THE HOUSING AND UTILITIES SECTOR: THE CASE OF THE CITY OF KHARKIV

K. Savenko

The consumer economic security management in the housing and utilities sector (HUS) of Kharkiv has been researched as a process involving a comprehensive assessment of the housing and communal services market business environment, with detailed description of the current problems in the HUS, evaluation of the impact of real and potential dangers, identification of internal and external economic threats inherent in the public utilities sector that negatively affect consumer interests, as well as practical steps providing an appropriate security level.

An active position of the subjects of consumer economic security management in the public utilities sector has been proved to contribute to the territory development, minimization of the impact of negative factors, optimization and more rational use of the enterprise financial potential, stability of heat and water supply systems, wastewater disposal systems, reduced energy consumption, solving environmental problems, raising the awareness and certainty of the future, providing manageability and efficiency of change.

The research has made it possible for the author to define the general set and the meaningful content of functions of managing consumer economic security in the HUS that give an idea of how management process is effectuated and how it reflects the organizing impact of the management subject on the management object. As a result of the research, a model of consumer economic security management in the public utilities sector has been developed, this model showing the interaction of its elements (management subjects and objects, functions and methods with their formulation, place and significance clearly defined by the author), with a view to justifying and providing a proper level of economic security meeting the sector norms, regulations and standards.

Keywords: consumer economic security management, housing economy, consumer of the public utilities services, public utilities services quality, internal and external threats.

РОЗРОБЛЕННЯ МОДЕЛІ УПРАВЛІННЯ ЕКОНОМІЧНОЮ БЕЗПЕКОЮ СПОЖИВАЧІВ ЖИТЛОВО-КОМУНАЛЬНИХ ПОСЛУГ НА ПРИКЛАДІ МІСТА ХАРКОВА

Савенко К. С.

Досліджено процес управління економічною безпекою споживачів у сфері житлово-комунального господарства (ЖКГ) на прикладі м. Харкова, що передбачає всебічне оцінювання середовища функціонування споживчого ринку послуг ЖКГ із конкретизацією наявних проблем, сформованих у сфері житлово-комунального господарства, із визначенням впливу реальних і потенційних джерел небезпеки, економічних внутрішніх та зовнішніх загроз, притаманних житлово-комунальній сфері, які негативно впливають на економічні інтереси споживача, а також застосовувану на практиці систему заходів забезпечення належного рівня захищеності.

Доведено, що активна позиція суб'єктів управління економічною безпекою споживачів послуг ЖКГ сприяє розвитку територій, дозволяє зменшити до мінімуму дію негативних факторів, сприяє підвищенню оптимізації та раціональності використання фінансового потенціалу підприємств цієї сфери, забезпеченню стабільності систем тепlopостачання, водопостачання і водовідведення та зменшенню енергоспоживання, вирішенню екологічних питань, підвищенню інформованості та визначеності майбутнього, забезпеченню керованості й ефективності змін.

Проведене дослідження дозволило автору дати визначення загального складу та змістовного наповнення функцій управління економічною безпекою споживача послуг ЖКГ, що відображають процес реалізації управлінської діяльності, у якому виражено організаційний вплив суб'єкта управління на об'єкт. Результатом дослідження стала розробка моделі управління економічною безпекою споживачів житлово-комунальних послуг, яка показує взаємодію її елементів (суб'єктів та об'єктів управління, функцій і методів, формулювання, місце та значення яких чітко визначено автором), використовується для обґрунтування й реалізації належного рівня економічної безпеки, відповідає нормам, нормативам та стандартам галузі.

Ключові слова: управління економічною безпекою споживача, житлово-комунальне господарство, споживач послуг ЖКГ, якість житлово-комунальних послуг, внутрішні та зовнішні загрози.

РАЗРАБОТКА МОДЕЛИ УПРАВЛЕНИЯ ЭКОНОМИЧЕСКОЙ БЕЗОПАСНОСТЬЮ ПОТРЕБИТЕЛЕЙ ЖИЛИЩНО-КОММУНАЛЬНЫХ УСЛУГ НА ПРИМЕРЕ ГОРОДА ХАРЬКОВА

Савенко К. С.

Исследован процесс управления экономической безопасностью потребителей в сфере жилищно-коммунального хозяйства (ЖКХ) на примере г. Харькова, который предполагает всестороннюю оценку среды функционирования потребительского рынка услуг ЖКХ, с конкретизацией существующих проблем, сложившихся в сфере жилищно-коммунального хозяйства, с определением влияния реальных и потенциальных источников опасности, экономических внутренних и внешних угроз, присущих жилищно-коммунальной сфере, которые негативно влияют на экономические интересы потребителя, а также применяемую на практике систему мер обеспечения надлежащего уровня защищенности.

Доказано, что активная позиция субъектов управления экономической безопасностью потребителей услуг ЖКХ способствует развитию территорий, позволяет свести к минимуму действие негативных факторов, способствует повышению оптимизации и рациональности использования финансового потенциала предприятий данной сферы, обеспечению стабильности систем теплоснабжения, водоснабжения и водоотведения и уменьшению энергопотребления, решению экологических вопросов, повышению информированности и определенности будущего, обеспечению управляемости и эффективности изменений.

Проведенное исследование позволило автору дать определение общего состава и содержательного наполнения функций управления экономической безопасностью потребителя услуг ЖКХ, отражающих процесс реализации управленческой деятельности, в котором выражается организующее воздействие субъекта управления на объект. Результатом исследования стала разработка модели управления экономической безопасностью потребителей жилищно-коммунальных услуг, которая показывает взаимодействие ее элементов (субъектов и объектов управления, функций и методов, формулирование, место и значение которых четко определены автором), используется для обоснования и реализации надлежащего уровня экономической безопасности, соответствует нормам, нормативам и стандартам отрасли.

Ключевые слова: управление экономической безопасностью потребителя, жилищно-коммунальное хозяйство, потребитель услуг ЖКХ, качество жилищно-коммунальных услуг, внутренние и внешние угрозы.

Managing the consumer economic security in the housing and communal sector is an important constituent of the whole process of managing the housing and communal sector of Ukraine which correlate as partial and whole. This problem has not been given proper attention on the part of researchers and experts. Besides, security is a basic necessity for any state, a consumer, and society as a whole. Economic security is currently one of the most urgent problems due to economic and political instability in Ukraine.

Economic security is part of national security, its foundation and material base. Thus, threat to economic

security incurs direct or indirect threat to national security of Ukraine. Therefore, securing consumer economic interests directly affects the national security level as improper consumer economic security management in the housing and communal sector causes keen disappointment of the population which may negatively impact the country's economic development on the whole.

In the general sense, economic security implies the economy condition that ensures a high and stable economy growth; proper satisfaction of economic needs; government control over the flow and use of national resources; protection of country's economic interests at

the national and international levels [1]. Another constituent integral to economic security is state control designed to protect economic interests of both the country as a whole and its individual citizens. National security is prone to various threats that manifest themselves in different processes and phenomena and negatively impact economic interests of Ukrainian citizens, society and state. The threats that have real or potential adverse effect on the economic security of Ukraine can be seen from economic security indicators which are, in turn, quality and quantity indicators of the processes that take place in various areas of country's life. In this case, the author is focused on the housing economy of Ukraine, in particular, economic security management in this sector.

The housing and communal sector is currently being reformed under the conditions of unstable economy, imperfect legal environment and, most important, with end consumer economic interests being ignored, which complicates the sector appropriate management. The state is not presently proactive as to regulation of consumer economic security management and cannot take meaningful steps to provide it, which makes this research area especially topical, timely and demanded.

Until now, many domestic and foreign researchers such as L. M. Pismachenko [2], I. O. Drahan [3], O. I. Vasylieva [4], V. H. Podliesna [5] et al., have been focused on the development of the theory and methodology of state management in providing housing and communal services while such aspects as development of mechanisms for eliminating threats and risks in producing and rendering housing and communal services, in order to improve economic security in managing this sector, have not been properly studied.

Thus, the previous research in the area under study has made it possible for the author to define the consumer economic security in the housing and communal sector as a condition for vital interests of consumers being protected from real and potential danger or economic threats in the process of producing or rendering housing and communal services as well as structure the sources of formation of the need for consumer economic security with defining the scope of problems concerning economic interrelations of the housing and communal sector subjects and specifying consumer threats and risks [6].

The goal of the research is to define the role of management in providing consumer economic security in the housing and communal sector, substantiate and develop a model of economic security management in the housing and communal sector.

Managing consumer economic security in the HUS is a complex process involving a comprehensive assessment of the business environment of the HUS consumer market, defining the impact of internal and external threats, developing a system able to provide reliable protection through justification and implementation of appropriate strategies.

Improper consumer security management in the HUS of Ukraine is aggravated by a number of problems

inherent in this sector. In order to specify the mentioned problems, identify and analyze the threats and consumer risks, the practical experience of managing consumer economic security in the HUS has been researched with the HUS of Kharkiv taken as an example. Appropriate measures aiming to provide economic security through elimination of the threats have been proposed.

The main threat to consumer economic security is improper HUS objects management. Inefficient HUS enterprise management results from both low economic motivation and poor quality personnel. But due to successful reorganization and financial support from the budget of Kharkiv, the share of unprofitable HUS enterprises has been reduced from 47.6 % to 38.8 % in the period from 2013 to 2016. Therefore, financial management should be given proper attention at HUS enterprises in order to optimize and rationalize their financial potential.

Another relevant problem is low investment activity in the housing and communal sector. The government is currently working on the attraction of finance of international financial organizations (IFO) to modernize the HUS, introduce energy saving technologies and improve the quality of communal services. In particular, the Cabinet of Ministers of Ukraine has taken a decision to raise funds of the International Bank for Reconstruction and Development (IBRD) to implement the project "Raising Energy Efficiency in the Centralized Heat Supply Sector of Ukraine". Due to the implementation of this investment project, ten enterprises of the communal heat supply sector, including "Kharkivski Teplovi Merezhi" ("Kharkiv Heating Network"), will be able to reduce natural gas consumption by 3.2 % (47.1 million m³), reduce production costs by 11 % (467 million UAH per year), modernize the technical position of centralized heat supply systems and improve the quality of communal services [7].

The loan granted to the communal enterprise "Kharkiv Heating Network" amounts to 107.6 million USD, of which \$96.8 million will be provided by the IBRD and \$10.8 million – by the IBRD' Clean Technology Fund. As preliminary agreed with the IBRD, the credit term is 14 years with 5 years' deferral of credit payment. The yearly interest rate is 0.75 % as of May 26, 2016 [8]. This investment will allow the communal enterprise "Kharkiv Heating Network" having got financing on very easy terms, to quickly repay the credit and redistribute the saved funds for modernization of the heat power industry facilities. This will provide opportunities for reconstruction and renewal of the central heat supply systems, main and distributing heat networks. On similar terms, agreements have been concluded for crediting the project "Modernization of the Sewerage Pump Stations of the City of Kharkiv and the Main Sewerage Station with Introduction of Energy-saving Pump Equipment" with the communal enterprise "Kharkivvodokanal" for the sum of \$75.8 million, of which 61.8 million will be given by the IBRD and 14.0 million by the IBRD' Clean Technology Fund and the commu-

nal enterprise "The Municipal Company for Waste Disposal" within the project "Development of the City Infrastructure – 2" in the sector of domestic waste disposal in the amount of \$44.0 million [9]. The investments will be directed to building the facilities that will allow the enterprise to generate electric energy for internal needs based on biogas got through the treatment of waste water precipitates; building the complex for sorting and processing wastes on the Derhachi waste landfill site and equipping it with a system of biogas accumulation with further generation of electric energy.

Besides, the investment will contribute to solving such an extremely recurrent problem as modernization of water supply systems and waste treatment facilities, will provide an opportunity for reconstruction and renewal of the centralized heat supply systems, main and distributing networks; reconstruction of the central heating stations (CHS) with equipping individual heating plants (IHP), installation of pump stations, plate heat exchangers, and replacement of pump electric motors, reconstruction of boiler stations with replacement of equipment; building local boiler stations and cogeneration stations; introduction of the automatic heat supply dispatcher control system and mounting energy-saving facilities.

Due to the investments of the World Bank, the communal enterprises of the city of Kharkiv will be able to improve the quality of communal services, provide stability of the heat supply systems, water supply and wastewater disposal systems, reduce energy consumption, settle environmental problems, which will contribute to better consumer economic security.

Currently, the utility infrastructure of the city of Kharkiv is composed of 254 heating and industrial heating boiler stations, 29 substations of 35 – 110 kV capacity, 22 sources of potable water, 2 central heating and power plants. The total capacity of electric power plants of Karkiv is 626 kW. The thermal transition distance is 3 202.9 km, the length of the central water supply network is 2 657.9 km with their wear being at the level of 52 % and unaccounted water losses amounting to 39 %. The length of the central wastewater disposal network is 1 638.1 km with the wear level of 79.1 %, while the city wastewater disposal service coverage makes 83.5 % [9]. Because of high physical deterioration of facilities and high breakdown rate of the HUS, consumers regularly pay for physical losses of resources (heat, water, energy carriers) which is one of the causes of economically unjustified raising of prices (tariffs) of the HUS services.

Lack of proper regulation of the formation of communal tariffs, in particular, in terms of defining the investment component, hinders appropriate consumer economic security management in the HUS. Although the tariff structure must be open to the public on the official websites of enterprises, the majority of the biggest monopolists do not publish it because of the lack of a clear regulatory direction on the part of the regulator, and because it is commercial secret to which

the monopolists refer. For the consumer economic security management to be efficient, one should take into account the tendency towards lower paying capacity of a major part of the population, which results in growing debts for the services consumed which, in turn, causes inadequate funding of the sector. In August 2016 the citizens of Ukraine paid 2.9 billion UAH for the housing and communal services (74.9 % of the accrued amount), 1.5 billion UAH for electricity (95.5 % of the required amount), while in 2015, by the same time, the amount paid by the population for the housing and communal services was 31.7 billion UAH (100.0 %) [10]. According to the Main Statistical Department of Kharkiv region, by the end of July 2016 the indebtedness of the population was 920.3 million UAH for central heating and hot water supply, 220.2 million UAH for maintaining houses, buildings and neighboring territories, 191.5 million UAH for central water supply and wastewater disposal, 160.0 for gas supply, 54.9 million UAH for removal of domestic waste [11].

This situation with paying capacity in the public utility sector results from the tendency towards much faster growing expenditures for the public utility services as compared with income growth. So, more and more families apply for subsidies. In the period from January to July 2016, 252.5 thousand households applied for subsidies to compensate for costs of the housing and utility services and 243.4 thousand were granted subsidies, which makes 96.3 % of the total number of families that applied for subsidies. All the granted subsidies amounted to 122.4 million UAH. From January to July 2016, 7.8 thousand households in the region (57,1 % of those who applied for subsidies) were granted subsidies in cash to compensate for purchasing condensed gas, solid and liquid domestic fuel amounting to 13.4 million UAH [11].

Ignoring the paying capacity of the vulnerable social groups raises the question of the efficiency of subsidies in terms of both an increased load on the budget and a possibility of targeted direction of the accumulated funds to the monopolists providing the HUS services. It is saving monopoly in the HUS, even provided granting subsidies for HUS services payment, that does not contribute to modernization of this sector and, thus, lowering the consumer spending on the HUS services.

The main cause of lowering consumer economic security in the HUS is still poor organization of alternative HUS offices, a unitary customer services. By the end of 2015 there were 9 198 houses in Kharkiv. In 2015 most multifamily houses, namely, 87.2 % were serviced by the Unitary Customer Service and the smallest part (0.04 %) was serviced by public utility enterprises. Only 4.1 % of the houses was serviced by homeowners' associations [9]. According to the Department of Housing, Utilities and Amenities of the Kharkiv Municipal Council, there were 510 homeowners' associations in Kharkiv as of October 1, 2016. That is, during 10 months of 2016 the number of homeowners' associations increased as much as 1.4 times. This growth was, first of all, condi-

tioned by the legislative initiative – the adoption of the law "On the Effectuation of the Right of Ownership in a Multifamily House", this law defining the peculiarities of the effectuation of the right of ownership in a multifamily house, regulating legal, organizational and economic relations that pertain to homeowners' exercise of rights and performance of duties as to the house maintenance and management.

Some local effort has also become an incentive for creation of homeowner associations. The decision of the Kharkiv Municipal Council approved the program of support for house-building co-operatives (HBC), housing co-operatives (HC) and multifamily homeowners' associations (MHA) in the city of Kharkiv for 2015 – 2019. The implementation of this program will make it possible to gradually improve the quality of the HUS services and living conditions in HC, HBC and MHA houses. The main focus areas of the program contribute to better economic security and provide consumers of HUS services in HC, HBC and MHA with an opportunity to conduct total building renovation depending on the engineering condition.

The program also provides for the following:

- assistance in the organization of domestic solid and oversized waste disposal and burial;
- assistance in the elevator upkeep and maintenance;
- running road pavement repairs in the building surrounding grounds, depending on their condition;
- cutting and pruning dilapidated trees in the adjacent territories of HC, HBC and MHA;
- purchasing and mounting children's playgrounds and sports grounds, recreation centers and other elements of improvement of the HC, HBC and MHA adjacent territories;
- total and minor renewal and additional equipment of children's playgrounds, sports grounds, recreation centers in the HC, HBC and NHA adjacent territories;
- carrying out expert assessment of the project and cost documents;
- development of the engineering assessment of the HC, HBC and MHA housing facilities condition;
- running repairs of the HC, HBC, and MHA buildings;
- introduction of unitary utility services bills for HC, HBC and MHA [9].

Thus, the new form of citizens' association, initiated in 2001, is being slowly implemented. The growth rate of the MHA number is still surprisingly low. On the other hand, their importance is invaluable for both the territory development and raising consumer economic development.

One of the challenges of the housing and utilities sector is low energy efficiency of the utility services which causes growing utility use. At the same time the quality of the end utility services rendered to consumers remains unsatisfactory which threatens consumer economic security. About 60 % of dwelling houses in Ukraine's regions display very low energy saving indicators.

Apart from the government program of energy saving support "Tepli Kredyty" (Credits for Heat-saving Purposes), there are regional programs "IQ energy" of VAT "Megabank".

Thus, in 2016 VAT "Megabank" joined the EBRR program of funding projects aiming to contribute to raising energy efficiency in Ukraine. First of all, it concerns launching the 75 million EURO program of financing Ukraine's housing sector energy efficiency named "IQ energy".

Under the term, within the scope of the program, borrowers will be given an opportunity to get loans for a great number of measurers aiming to raise energy efficiency. These may include: heat insulation of roofs, walls and semi-basement floors; installing modern energy efficient windows, gas-fired boilers and biomass boilers; modernization of heat supply systems; installing solar heat systems etc. The program "IQ energy" contributes to higher energy efficiency in the housing sector of Ukraine. "IQ energy" involves 15 million EURO funding from the Eastern Europe Energy Efficiency and Environment Partnership (E5P) whose major sponsor is the European Union. Depending on the type of investment, the means will be used for compensation of 15 % to 20 % of the credit amount for individuals and up to 35 % for house-building associations [8].

Consumers are expected to use technologies and steps to reach higher (20 and more percent) energy efficiency as compared with the current indicators and radically reduce their utility bills. Consumers will be able to choose the best out of available technologies to satisfy their individual needs.

Besides, the housing and utilities sector lacks regulation in the sphere of ownership of property of the HUS objects which results in additional load on the local budgets. In particular, the problem of the transfer of objects of enterprises being liquidated or reorganized for the city's account has not been resolved yet. The state housing facilities that were under total authority or day-to-day management of enterprises, establishments and organizations (hereinafter referred to as departmental housing stock) in the case of bankruptcy, change of the ownership form or liquidation have been transferred to communal ownership according to the procedure described in the Decree of the Cabinet of Ministers No. 891 dated November 7, 1995 (in the current wording of June 8, 2004). Disputable questions arise at the stage of assessment of the engineering condition of the objects of communal purpose when decisions are made as to the sources of funding and the work completion time. As a rule, minor and total repair is financed from local budgets. If the departmental housing stock is transferred to communal ownership during the financial year, according to the Decree, it is maintained on contractual conditions by enterprises, establishments or organizations and in the case of their bankruptcy, change of the ownership form or liquidation – at the cost of corresponding state administrations or executive committees of corresponding

councils. Thus, the resolution passed at the 8th session of the 7th convocation on September 17, 2016 approved the list of property transferred to communal ownership of the city of Kharkiv, that numbers 49 objects among which, besides the housing stock, there are other communal facilities, such as: water supply and wastewater disposal networks, heat and water supply infeed to houses.

Presently, Ukraine's HUS condition is aggravated by the lack of local initiative as to settling system problems of the HUS services market at the local and regional levels. In particular, these problems are not given proper attention in the strategies and regional development programs; there is no interrelation between the development of this sphere, supply and quality of services and actual needs of consumers in the region, district, city, village or settlement. However, the Development Strategy of the City of Kharkiv up to 2020 provides for studying the opinion of citizens as to the city's

problems through round-table discussions, on-line questionnaires, focus groups. In the process of development of the city strategy, in the period from June 15 to July 25, 11 round-table discussions were conducted in which 700 people took part. Most attention and enthusiasm was observed in the discussion of the housing and utility issues, engineering infrastructure and transport. As a result of these discussions, 267 solutions were proposed.

This enthusiasm is not only explained by the active position of citizens. According to the sociological survey conducted by the group Rating during 2015 within the project "Democratization, Human Rights and Development of Information Society" implemented in the framework of the development program of the UNO in Ukraine and financed by the Ministry of Foreign Affairs of Denmark, in the period of 2013 – 2015 trust in the local self-government bodies of Kharkiv is the highest (51 %) among big cities of Ukraine Fig. 1 [12].

The index of trust

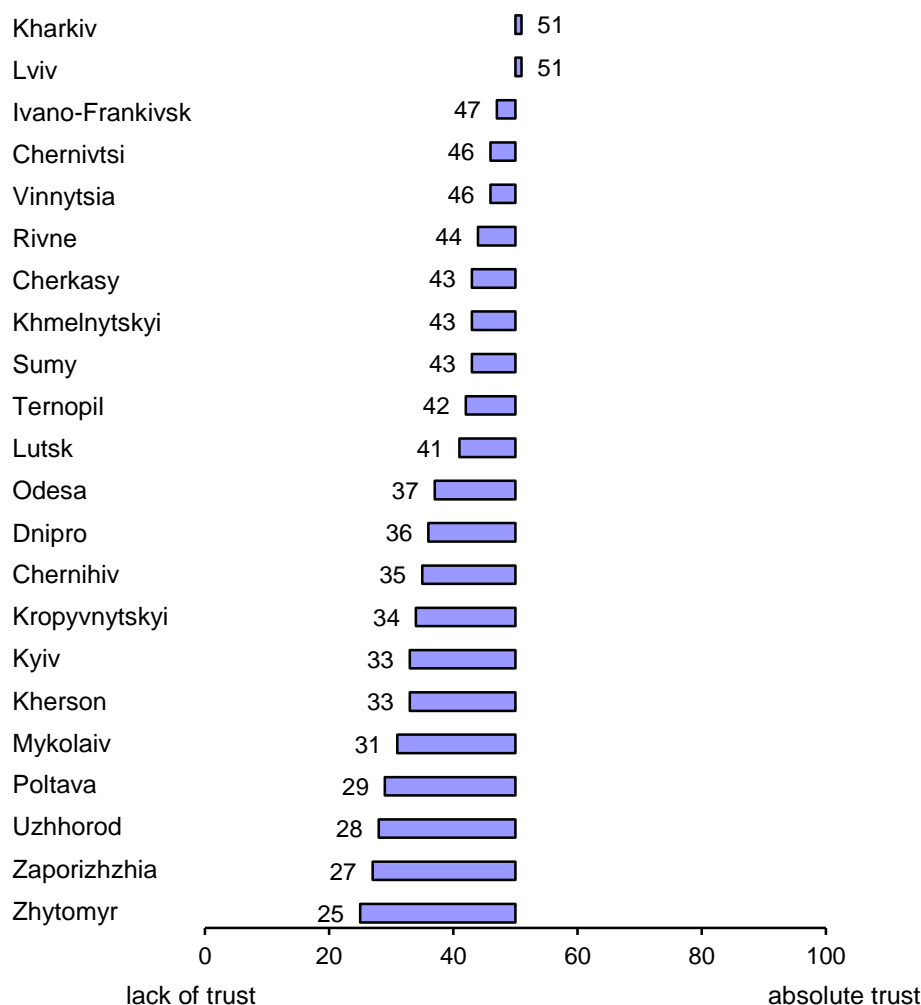


Fig. 1. The level of trust in local authorities (in terms of using budget means) [12]

It is worth noting that the mentioned challenges considerably aggravate threat to both the public utility sector and consumers of the services produced by it. The problems of protection of consumer interests are of

exclusively individual nature. That is why when developing consumer economic security management model one should orient to differentiation of measures depending on the management subject and object (Fig. 2).

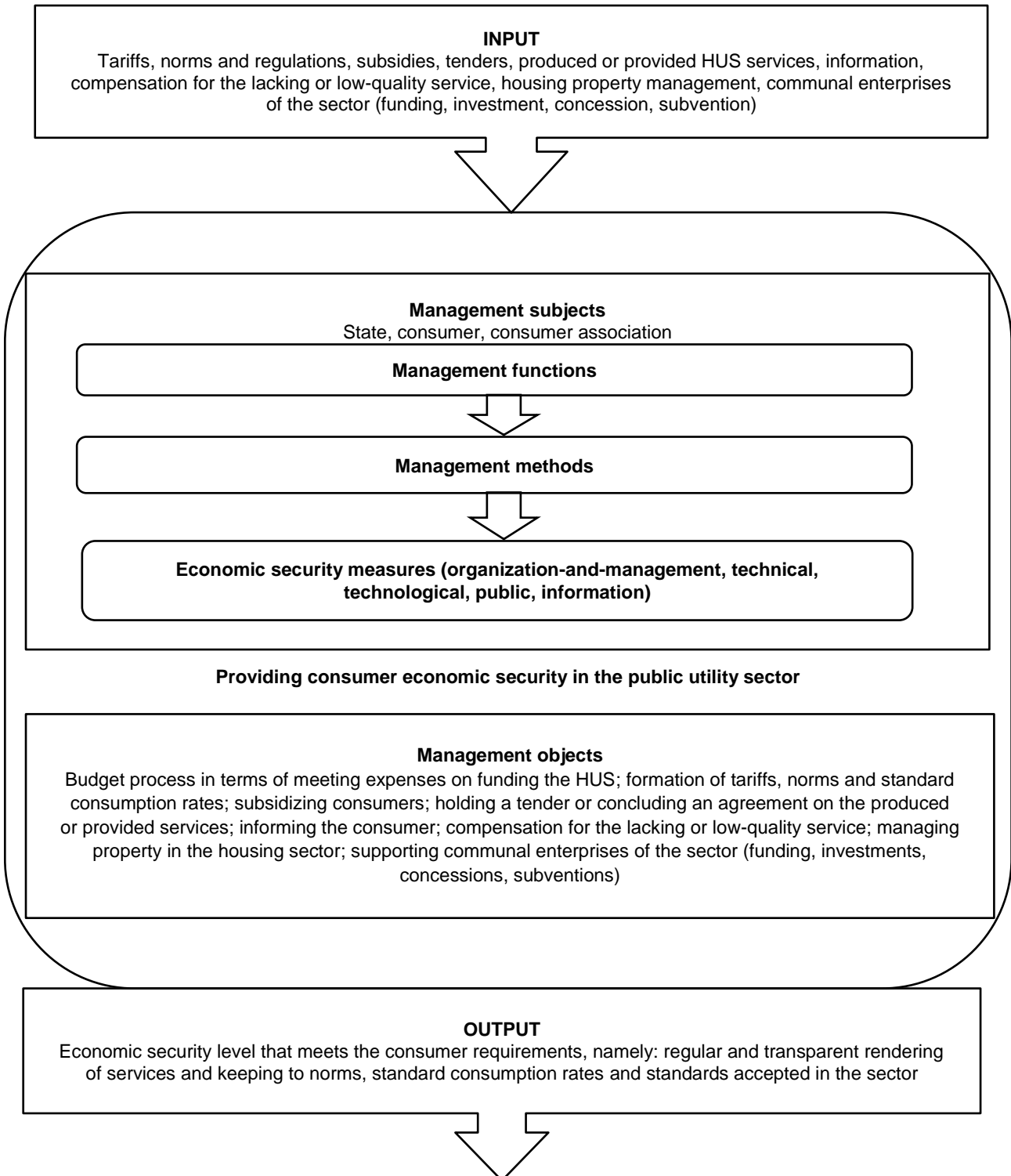


Fig. 2. The consumer economic security management model in the HUS (developed by the author)

In this case, the subjects of consumer economic security management are: firstly, the state assuming the functions of legal support, monitoring and control, secondly, the consumer (or consumer associations) as a motivated proactive individual deserving high-standard dwelling and reliable functioning of the public utility infrastructure. The objects of economic security management are problem areas in the interrelation and communication of the HUS participants, i.e. in economic relations where there is threat to consumer security.

Besides, structural elements of consumer economic security management are functions, methods, management strategies.

The functions of consumer economic security management reflect the management effectuation process which demonstrates the organizing impact of the subject on the object. The structure of the general management functions concerning the economic security in the HUS are given in Table 1.

Table 1

The functions of consumer economic security management in the HUS
(developed by the author)

Management functions	The essence of the management function
Forecasting	Scientific insight, systematic research on the condition, structure, dynamics, phenomena and processes inherent in the HUS and prospects for consumer economic security management
Planning	<ul style="list-style-type: none"> • Setting the goal, defining the areas, objectives, means for implementation of various processes, substantiation of strategic goals as to consumer economic security; • making a strategic plan for ensuring consumer economic security to be integrated into the system of strategic planning; • development of the program for implementation of the planned steps
Organization	<ul style="list-style-type: none"> • Creation of initiative groups and operating territorial consumer associations to exercise consumer economic security management; • delegation of functions, authorities and responsibilities to the management objects; • defining the forms and methods for preparation and implementation of steps on the provision of consumer economic security; • development of procedures for coordination and harmonization of action on the provision of consumer economic security; • establishing feedback between the management subjects
Motivation and popularization	<ul style="list-style-type: none"> • Motivating the management subjects to apply advanced ways and methods for ensuring economic security; • popularization of the ideas of consumer involvement in contributing to proper economic security; • advertising, informing and conducting work on the organization of consumer initiative groups and territorial associations
Control	<ul style="list-style-type: none"> • Conducting current monitoring over the implementation of steps on consumer economic security; • control over the execution of the strategic plan for ensuring consumer economic security

Management methods are considered as potential means of mutual impact of management subjects on the economic security level, these methods being grouped as follows: economic, administrative, socio-psychological, legal.

The strategy of providing HUS services economic security is a long-term qualitatively determined area of development aiming to provide the program level of economic security meeting the consumer needs, namely: regular and transparent rendering of services satisfying the norms, standard consumption rates and standards adopted in the sector.

Managing consumer economic security in the HUS is a complex process involving a comprehensive assessment of the quality, amount and value of services in terms of their conformance with the sector standards, determining the nature and impact of threats (real and potential sources of threat or economic threats) as well as development of steps securing proper protection of consumer vital interests in the process of production or rendering utility services through annihilation of consumer risks.

Therefore, when managing consumer economic security one should also take into consideration such peculiarities of the public utilities sector as:

- control on the part of local authorities and state control;
- great social importance of the sector;
- variability of sources of funding;
- specific structure of the fixed assets of the sector enterprises;
- great amount and variety of work;
- specific character of the mechanisms of payment for services;
- monopolism of the sector with the exception of services concerning the housing stock management;
- lack of a possibility for a consumer to refuse from the services.

Thus, the consumer economic security management system in the HUS should be understood as a complex of organizational, managerial, technical, technological, public, informational steps aiming to protect consumer interests from real and potential threats, such as receiving a low-quality or incomplete service, risk of a lack of service or receiving an overpriced service.

Based on the analysis of the preliminary conditions of the HUS functioning and predicting change forming threat to security, all the steps can be conventionally divided into those that:

- 1) prevent potential threats;
- 2) remove the current threats;
- 3) recover the economic security level.

Based on the research findings, the following conclusions have been drawn:

1. Managing consumer economic security in the HUS has been studied as a process involving a

comprehensive assessment of the environment of the HUS market functioning, identification of the impact of external and internal threats, and development of a proper protection system through substantiation and implementation of appropriate strategies.

2. Pro-active position of the consumer economic security management subjects contributes to the development of territories, reduces to minimum the impact of negative factors, raises awareness and certainty of the future, provides for controllability and efficiency of change.

3. The model of economic security management in the HUS demonstrates the interaction of its elements (management subjects and objects, functions and methods) to substantiate and implement steps providing proper economic security meeting the sector norms, rates and standards.

Further research areas are the development of methods for strategic analyses of consumer economic security level in the HUS, substantiation of the principles of consumer security strategic management.

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