

EFFECT OF THE HOUSING POLICIES IN UZBEKISTAN

Isaxanov Ismoilxon Kamolxon o‘g‘li

Second-year MBA student, Department of Management, Economics and Humanitarian subjects, Turin Polytechnic University in Tashkent

Abstract. *In this thesis, we analyze the impact of housing policies implemented in Uzbekistan on socio-economic development. It is intended to highlight the role of housing policy in improving the living standards of the population, providing housing, and developing regions. Housing policy is one of the important social directions of the state and plays a significant role in improving citizens' living conditions and ensuring sustainable development. The study examines the main directions of housing policy, state programs, the mortgage system, reforms in the construction sector, as well as their economic and social outcomes. Measures implemented in Uzbekistan to meet the population's demand for housing and to expand housing construction are analyzed. In addition, based on national and international sources, the effectiveness of housing policy and existing problems are highlighted. As a result, the necessity of effectively utilizing existing opportunities to improve housing policy and enhance the quality of life of the population is substantiated.*

Keywords. *Housing policy, housing construction, socio-economic development, mortgage system, state programs, construction sector, population welfare, living standards, infrastructure, sustainable development.*

ВЛИЯНИЕ ЖИЛИЩНОЙ ПОЛИТИКИ В УЗБЕКИСТАНЕ

Аннотация. *В данной тезисной работе проводится анализ влияния жилищной политики, реализуемой в Узбекистане, на социально-экономическое развитие. Целью исследования является раскрытие роли жилищной политики в повышении уровня жизни населения, обеспечении жильем и развитии регионов. Жилищная политика является одним из важных социальных направлений государства и играет значительную роль в улучшении жилищных условий граждан и обеспечении устойчивого развития. В исследовании рассмотрены основные направления жилищной политики, государственные программы, ипотечная система, реформы в строительной сфере, а также их экономические и социальные результаты. Проанализированы меры, реализуемые в Узбекистане для удовлетворения потребности населения в жилье и развития жилищного строительства. Кроме того, на основе национальных и международных источников освещены эффективность*

жилищной политики и существующие проблемы. В результате обоснована необходимость эффективного использования имеющихся возможностей для совершенствования жилищной политики и повышения качества жизни населения.

Ключевые слова. Жилищная политика, жилищное строительство, социально-экономическое развитие, ипотечная система, государственные программы, строительная отрасль, благосостояние населения, уровень жизни, инфраструктура, устойчивое развитие.

O‘ZBEKISTONDA UY-JOY SIYOSATINING TA’SIRI

Annotatsiya. Biz ushbu tezisdagi O‘zbekistonda amalga oshirilayotgan uy-joy siyosatining ijtimoiy-iqtisodiy rivojlanishga ta’sirini tahlil qilib chiqamiz. Unda uy-joy siyosatining aholi turmush darajasini yaxshilash, fuqarolarni uy-joy bilan ta’minlash hamda hududlarni rivojlantirishdagi o‘rni yoritilishi maqsad qilingan. Uy-joy siyosati davlatning muhim ijtimoiy yo‘nalishlaridan biri bo‘lib, fuqarolarning yashash sharoitlarini yaxshilash va barqaror rivojlanishni ta’minlashda muhim ahamiyat kasb etadi. Tadqiqotda uy-joy siyosatining asosiy yo‘nalishlari, davlat dasturlari, ipoteka tizimi, qurilish sohasidagi islohotlar hamda ularning iqtisodiy va ijtimoiy natijalari ko‘rib chiqilgan. O‘zbekistonda aholining uy-joyga bo‘lgan ehtiyojini qondirish va uy-joy qurilishini rivojlantirish bo‘yicha amalga oshirilayotgan chora-tadbirlar tahlil qilingan. Shuningdek, milliy va xalqaro manbalarga asoslanib, uy-joy siyosatining samaradorligi hamda mavjud muammolari yoritilgan. Natijada, uy-joy siyosatini takomillashtirish va aholi turmush sifatini oshirish maqsadida mavjud imkoniyatlardan samarali foydalanish zarurligi asoslab berilgan.

Kalit so‘zlar. Uy-joy siyosati, uy-joy qurilishi, ijtimoiy-iqtisodiy rivojlanish, ipoteka tizimi, davlat dasturlari, qurilish sohasi, aholi farovonligi, turmush darajasi, infratuzilma, barqaror rivojlanish.

Introduction. The specificity of housing policy lies in the fact that it serves not only to meet the population’s need for housing, but also to ensure the socio-economic development of the country. The housing policy implemented in Uzbekistan is aimed at improving citizens’ living standards, constructing modern housing, and developing regional infrastructure. The relevance of this topic is increasing at a time when large-scale reforms are being carried out in the construction sector and housing market of Uzbekistan. In particular, the improvement of the mortgage system, the construction of affordable housing, and the introduction of state programs for providing housing to the population increase the significance of this issue. The research is based on the laws of the Republic of Uzbekistan, Presidential decrees, government

resolutions, as well as national and international sources. In addition, the results of housing policy and its impact on the welfare of the population are analyzed on the basis of various data and examples.

The purpose of the research is to study the social and economic effects of the housing policy implemented in Uzbekistan and to evaluate its effectiveness. Methods such as analysis, comparative study, and generalization of statistical data were used in the research. This work will be useful for economists, researchers, public administration specialists, and experts involved in housing policy, as it helps to draw scientific conclusions for the further improvement of the sector.

MAIN PART. In Uzbekistan, housing policy has become one of the important directions of the country's socio-economic development in recent years. The growth of the population, the acceleration of urbanization processes, and the increasing demand for housing require special attention from the state to this sector. The main goal of housing policy is to improve citizens' living conditions, construct modern housing, and increase the level of housing provision for the population.

In recent years, the housing stock in Uzbekistan has expanded significantly. According to statistical data, the total housing stock increased from 549 million m² in 2021 to 703.8 million m² in 2025. In addition, the average living space per capita increased from 15.7 m² in 2017 to 18.9 m² in 2024. These indicators show the growth of housing construction volume and the improvement of living conditions of the population, although they also indicate that the demand for housing is still not fully satisfied. The mortgage system plays an important role in the implementation of housing policy. Programs aimed at developing mortgage lending, expanding housing purchase opportunities, and supporting different segments of the population have been introduced by the state. However, interest rates on loans and down payment requirements still limit housing affordability for some segments of the population.

The condition of infrastructure is also an important factor in ensuring the effectiveness of housing policy. The development of transport, education, healthcare, and utility services in new residential areas contributes to improving the quality of life of the population. At the same time, in some regions, the pace of housing construction is faster than the development of infrastructure. According to international experience, housing policy is assessed not only by building houses, but also by creating a comfortable living environment. In Uzbekistan, great attention is also being paid to the integrated development of regions based on this approach.

In evaluating the results of housing policy, indicators such as the level of housing provision, housing prices, access to mortgage loans, and infrastructure quality are considered key factors. Overall, housing policy has a positive impact on improving the living standards

of the population; however, reducing regional disparities and increasing housing affordability remain urgent tasks.

Conclusion. The analysis of the social and economic impact of housing policy in Uzbekistan shows that in recent years there have been positive changes in this field, although some problems still remain. The expansion of the housing stock and the increase in living space per capita serve to improve the living conditions of the population. At the same time, rising housing prices, limited mortgage opportunities, and regional disparities remain relevant issues.

The results of the study indicate that, in order to make housing policy more effective, it is necessary not only to increase the volume of construction but also to develop new housing together with infrastructure (transport, schools, and medical services). In addition, making the mortgage system more accessible to a wider segment of the population is also an important direction.

Recommendations: it is advisable to strengthen specific state programs aimed at the mandatory parallel construction of social infrastructure facilities in newly built residential areas and to reduce differences in housing provision across regions.

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