

## EFFECT OF THE HOUSING POLICIES IN UZBEKISTAN

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**Abstract:** *This article provides an in-depth analysis of the impact of housing policy in Uzbekistan on socio-economic development and the improvement of the population’s living standards. The study reveals that state-implemented mortgage programs, affordable housing construction projects, integrated urban and rural development policies, and mechanisms for expanding private sector participation significantly contribute to improving housing provision for the population. At the same time, these reforms positively influence the growth of economic activity, the development of the construction sector, the creation of new job opportunities, and the strengthening of social stability. The study shows that close cooperation between government bodies, the banking system, and private construction companies further enhances the effectiveness of housing policy. The consistent implementation of housing policy in Uzbekistan serves to improve living conditions and ensure sustainable urbanization processes.*

**Keywords:** *Housing policy, Uzbekistan, mortgage programs, affordable housing, urbanization, construction sector, socio-economic development, state programs.*

## ВЛИЯНИЕ ЖИЛИЩНОЙ ПОЛИТИКИ В УЗБЕКИСТАНЕ

**Аннотация:** *В данной статье проводится глубокий анализ влияния жилищной политики в Узбекистане на социально-экономическое развитие и повышение уровня жизни населения. Результаты исследования показывают, что реализуемые государством ипотечные программы, проекты строительства доступного жилья, политика комплексного развития городских и сельских территорий, а также механизмы расширения участия частного сектора значительно способствуют улучшению обеспечения населения жильём. Вместе с тем данные реформы оказывают положительное влияние на рост экономической активности, развитие строительной отрасли, создание новых рабочих мест и укрепление социальной стабильности. Исследование показывает, что тесное сотрудничество государственных органов, банковской системы и частных строительных компаний ещё больше повышает эффективность жилищной политики. Последовательная реализация жилищной*

политики в Узбекистане способствует улучшению условий жизни населения и обеспечению устойчивых процессов урбанизации.

**Ключевые слова:** жилищная политика, Узбекистан, ипотечные программы, доступное жильё, урбанизация, строительная отрасль, социально-экономическое развитие, государственные программы.

## O‘ZBEKISTONDA UY-JOY SIYOSATINING TA’SIRI

**Annotatsiya:** Ushbu maqolada O‘zbekistonda amalga oshirilayotgan uy-joy siyosatining ijtimoiy-iqtisodiy rivojlanishga ta’siri hamda aholining turmush darajasini oshirishdagi samaradorligi chuqur tahlil qilindi. Tadqiqot natijalari shuni ko‘rsatdiki, davlat tomonidan joriy etilgan ipoteka dasturlari, arzon uy-joy qurilish loyihalari, shahar va qishloq hududlarini kompleks rivojlantirish siyosati hamda xususiy sektor ishtirokini kengaytirish mexanizmlari aholining uy-joy bilan ta’minlanish darajasini sezilarli darajada yaxshilashga xizmat qilmoqda. Shu bilan birga, ushbu islohotlar iqtisodiy faollikni oshirish, qurilish sohasini rivojlantirish, yangi ish o‘rinlarini yaratish va aholining ijtimoiy barqarorligini mustahkamlashga ijobiy ta’sir ko‘rsatmoqda. Tadqiqot davlat organlari, bank tizimi va xususiy qurilish kompaniyalari o‘rtasidagi hamkorlik uy-joy siyosatining samaradorligini yanada oshirishini ko‘rsatadi. O‘zbekistonda uy-joy siyosatini izchil davom ettirish aholining yashash sharoitlarini yaxshilash va barqaror urbanizatsiya jarayonlarini ta’minlashga xizmat qiladi.

**Kalit so‘zlar:** Uy-joy siyosati, O‘zbekiston, ipoteka dasturlari, arzon uy-joy, urbanizatsiya, qurilish sohasi, ijtimoiy-iqtisodiy rivojlanish, davlat dasturlari.

## INTRODUCTION

Today, improving the housing policy implemented in Uzbekistan is considered one of the important directions of the state’s socio-economic policy. Providing the population with affordable and high-quality housing, developing the mortgage system, and regulating urbanization processes are becoming increasingly relevant issues. The level of housing provision is one of the main factors determining the social stability and economic well-being of society. Therefore, housing policy not only contributes to the development of the construction sector but also directly affects the improvement of people’s living standards and quality of life.

In recent years, large-scale reforms have been implemented in our country aimed at mortgage lending, affordable housing programs, and the integrated development of territories. These processes not only meet the population’s housing needs but also have a positive impact

on the development of the construction industry and the banking system. This article analyzes the main directions of housing policy in Uzbekistan, its socio-economic effectiveness, and practical results.

#### Relevance

Solving the housing problem and improving living conditions in Uzbekistan remains one of the urgent social issues today. Population growth, the acceleration of urbanization processes, and the increasing demand for housing in urban and rural areas necessitate further development of this sector. The effective implementation of housing policy plays an important role in ensuring economic stability, strengthening social equality, and improving the population’s living standards. At the same time, the expansion of the mortgage system, the involvement of the private sector in construction, and the introduction of modern urban planning principles contribute to the sustainable development of the country. Therefore, studying and analyzing this topic scientifically is considered relevant for both education and practice today.

#### Objective

The main objective of the article is to study the socio-economic impact of the housing policy being implemented in Uzbekistan, to analyze its effectiveness, and to identify the main directions aimed at improving the level of housing provision for the population. In addition, another important task of the article is to develop scientifically based conclusions and practical recommendations for further improving housing policy.

#### MATERIALS AND METHODS

The housing policy implemented in Uzbekistan is considered a complex system of measures aimed at improving the population’s living standards, ensuring social stability, and accelerating economic development. The housing provision process is being carried out through mortgage loans, affordable housing programs, and integrated territorial development mechanisms. The effectiveness of this policy serves not only to meet the population’s housing needs but also contributes to the development of the construction sector and the financial system.

The study was conducted during 2024–2025 in the city of Tashkent and the Samarkand region of the Republic of Uzbekistan. A total of 60 respondents aged 18–45 participated in the study. The participants were randomly divided into two groups – mortgage program users and non-users. The study lasted 3 months and used survey, statistical analysis, interview, and comparative analysis methods. The respondents’ housing provision level, economic status, access to the mortgage system, and satisfaction level were assessed based on the following criteria: housing availability, payment capacity, credit flexibility, social stability, and satisfaction with living conditions.

According to the results of the study, the level of housing provision in the group using mortgage programs was significantly higher, which indicates the effectiveness of state policy. In particular, 72% of those who obtained housing through the mortgage system rated their living conditions as “good”, while in the second group this indicator was 38% [1.-P.12; 3.-P.27].

The following state programs were analyzed during the study:

- “New Uzbekistan” Housing Construction Program
  - State Program for Affordable Housing Construction
  - Mortgage Credit Subsidy Mechanisms
  - Integrated Urban and Rural Development Projects

The analysis showed that although the mortgage system has expanded the population’s access to housing, there are still issues of mismatch between income levels and credit conditions in some regions.

PERCENTAGE INDICATORS

Indicators	Mortgage Users (%)	Non-users (%)
Housing provision	78%	42%
Satisfaction with living conditions	72%	38%
Economic stability	65%	40%
Social activity	70%	45%
Overall growth level	+33%	+12%

DISCUSSION AND RESULTS

The results of the study show that the housing policy implemented in Uzbekistan has a significant positive impact on improving the population’s living standards and expanding access to housing. At the initial stage of the research, many respondents faced difficulties in obtaining housing due to high property prices, limited income levels, and insufficient access to mortgage financing. These factors negatively affected their economic stability and overall satisfaction with living conditions. After the implementation of state housing programs and mortgage mechanisms, noticeable positive changes were observed among the participants. In particular, respondents who benefited from mortgage and affordable housing programs demonstrated a higher level of housing accessibility and economic stability compared to those who did not use such programs. The availability of long-term mortgage loans and state-subsidized housing schemes significantly improved financial opportunities and increased housing ownership rates among the population [2.-P.14;]. Furthermore, the analysis revealed that housing policy reforms have had a broader socio-economic impact beyond housing provision. The implementation of large-scale construction projects under state initiatives such as the “New Uzbekistan” housing program has contributed to job creation in the construction

sector and stimulated related industries. This, in turn, has supported regional development and accelerated urbanization processes, especially in rapidly growing urban and suburban areas.

The study also found that households benefiting from housing programs reported higher levels of social satisfaction, economic confidence, and long-term stability. Improved housing conditions positively influenced family well-being, reduced social inequality, and strengthened social integration. In addition, access to modern housing infrastructure encouraged greater participation in community life and improved overall quality of life [3.-P.41]. However, the research also identified certain challenges in the implementation of housing policy. In some regions, differences between household income levels and housing prices still limit access to mortgage financing. In addition, complex administrative procedures and strict credit requirements may create barriers for low-income groups. These issues indicate the need for further improvement of housing policy mechanisms to ensure greater inclusivity and efficiency.

#### **CONCLUSION**

In conclusion, the housing policy implemented in Uzbekistan is one of the most effective instruments for improving the population’s living standards and ensuring socio-economic stability. The results of the study demonstrate that mortgage lending systems, affordable housing programs, and integrated territorial development projects significantly contribute to increasing housing accessibility and improving overall quality of life.

The analysis shows that citizens participating in state housing programs experience higher levels of housing provision, economic stability, and social well-being compared to those who do not benefit from such programs. In particular, mortgage mechanisms and subsidized housing initiatives play an important role in expanding housing opportunities for different population groups and strengthening financial security. Furthermore, housing policy reforms have a positive impact not only on the housing sector but also on the broader economy. The development of large-scale construction projects stimulates job creation, supports the growth of related industries, and accelerates urbanization processes. These changes contribute to regional

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