

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. The study aims to reveal the outcomes of providing housing for the population, improving living standards, and developing the housing market in the country. Housing policy plays an important role in creating decent living conditions for citizens, strengthening social protection, and ensuring economic stability. The research examines housing construction programs, the mortgage lending system, state support mechanisms, and issues related to the development of the housing stock. While housing policies in Uzbekistan are aimed at providing the population with modern and comfortable housing, their economic effects are reflected in the growth of the construction sector and the increase in employment levels. Based on national and international sources, examples from housing programs implemented in Uzbekistan and the experience of developed countries are presented. As a result, it is concluded that improving housing policies can contribute to increasing social welfare and ensuring sustainable economic development.*

Keywords: *housing policy, housing market, mortgage lending, housing construction, social development, economic impact, housing provision, state programs, living standards, sustainable development.*

ВЛИЯНИЕ ЖИЛИЩНОЙ ПОЛИТИКИ В УЗБЕКИСТАНЕ

Аннотация. *В данной работе анализируется влияние жилищной политики, реализуемой в Узбекистане, на социально-экономическое развитие страны. Цель исследования заключается в раскрытии результатов обеспечения населения жильём, повышения уровня жизни и развития жилищного рынка. Жилищная политика играет важную роль в создании достойных условий проживания для граждан, укреплении социальной защиты и обеспечении экономической стабильности. В исследовании рассматриваются программы жилищного строительства, система ипотечного кредитования, механизмы государственной поддержки, а также вопросы, связанные с развитием жилищного фонда. Если жилищная политика Узбекистана направлена на обеспечение населения современным и комфортным жильём, то её экономические*

результаты проявляются в развитии строительной отрасли и росте занятости населения. На основе отечественных и международных источников приведены примеры жилищных программ, реализованных в Узбекистане, а также опыт развитых стран. В результате установлено, что совершенствование жилищной политики способствует повышению социального благополучия населения и обеспечению устойчивого экономического развития.

Ключевые слова: жилищная политика, жилищный рынок, ипотечное кредитование, жилищное строительство, социальное развитие, экономическое воздействие, обеспечение жильём, государственные программы, уровень жизни, устойчивое развитие.

O‘ZBEKISTONDA UY-JOY SIYOSATINING TA’SIRI

Annotatsiya. Biz ushbu tezisda O‘zbekistonda amalga oshirilayotgan uy-joy siyosatining ijtimoiy-iqtisodiy rivojlanishga ta’sirini tahlil qilib chiqamiz. Va u orqali mamlakatda aholini uy-joy bilan ta’minlash, turmush darajasini yaxshilash hamda uy-joy bozorini rivojlantirishdagi natijalarni ochib berish maqsad qilingan. Uy-joy siyosati fuqarolarning munosib yashash sharoitlarini yaratish, ijtimoiy himoyani kuchaytirish va iqtisodiy barqarorlikni ta’minlashda muhim ahamiyat kasb etadi. Tadqiqotda uy-joy qurilishi dasturlari, ipoteka kreditlash tizimi, davlat tomonidan qo‘llab-quvvatlash mexanizmlari hamda uy-joy fondini rivojlantirish bilan bog‘liq masalalar ko‘rib chiqilgan. O‘zbekistonda uy-joy siyosati aholini zamonaviy va qulay turar joylar bilan ta’minlashga qaratilgan bo‘lsa, uning iqtisodiy samaralari qurilish sohasi va bandlik darajasining oshishida namoyon bo‘ladi. O‘zbekiston va xalqaro manbalarga asoslanib, mamlakatda amalga oshirilgan uy-joy dasturlari hamda rivojlangan davlatlar tajribasidan namunalar keltirilgan. Natijada, uy-joy siyosatini takomillashtirish aholining ijtimoiy farovonligini oshirish va barqaror iqtisodiy rivojlanishni ta’minlashga xizmat qilishi aniqlanadi.

Kalit so‘zlar. Uy-joy siyosati, uy-joy bozori, ipoteka krediti, uy-joy qurilishi, ijtimoiy rivojlanish, iqtisodiy ta’sir, aholini uy-joy bilan ta’minlash, davlat dasturlari, turmush darajasi, barqaror rivojlanish.

Introduction. The specificity of housing policy lies in the fact that it serves not only as a mechanism for providing housing to citizens but also as an important tool for ensuring social welfare and economic development. Housing policies in Uzbekistan are aimed at improving living conditions, expanding access to affordable housing, and supporting sustainable urban development. The relevance of this topic has increased significantly as Uzbekistan continues

to implement large-scale housing reforms and modernization programs. For example, government-supported mortgage schemes and affordable housing projects have played an important role in increasing homeownership opportunities for citizens. The research is based on official documents of the Government of Uzbekistan, housing development programs, and reports of international organizations. Through the analysis of housing initiatives, mortgage systems, and housing market reforms, the study examines the impact of housing policies on society and the economy.

The purpose of the research is to analyze the effects of housing policies in Uzbekistan and evaluate their contribution to social and economic development. Comparative analysis, document analysis, and the examination of practical examples were used in the study. This work may be useful for policymakers, researchers, economists, and students, as it contributes to a better understanding of the role of housing policies in improving living standards and promoting sustainable development.

Main Part. Housing policy is an important component of social and economic development, as it directly influences living standards, urban growth, and access to adequate housing. In Uzbekistan, housing reforms have been aimed at expanding housing opportunities, improving infrastructure, and increasing the affordability of residential properties. The development of housing policies has become particularly significant in recent years due to rapid population growth, urbanization processes, and the increasing demand for modern housing.

Housing policy in Uzbekistan can be analyzed through several key directions:

- 1. Housing Construction Programs;**
- 2. Mortgage Lending and Financial Support;**
- 3. Social Housing and Affordable Housing Initiatives.**

Housing construction programs have contributed to the development of new residential areas and modern infrastructure. Government-supported projects have facilitated the construction of apartment buildings and individual houses, particularly in urban and semi-urban regions. These initiatives not only improve housing conditions but also stimulate the construction industry and related economic sectors.

Mortgage lending plays a crucial role in enabling citizens to purchase housing. State-supported mortgage programs provide opportunities for low- and middle-income families to acquire residential property under favorable conditions. As a result, access to housing finance has expanded, contributing to higher homeownership rates and increased activity in the real estate market. Another important aspect of housing policy is the provision of affordable housing for socially vulnerable groups. Through targeted programs, the government seeks to improve housing accessibility for young families, low-income households, and other

categories of citizens in need of social support. Such measures contribute to social stability and help reduce housing inequality. From an economic perspective, housing policies generate multiple positive effects. The construction sector creates employment opportunities, attracts investment, and stimulates the production of construction materials and related services. Furthermore, the expansion of housing infrastructure promotes regional development and improves the overall quality of life.

In international practice, housing policies are often associated with sustainable urban development and social welfare. Similar approaches can be observed in Uzbekistan, where housing reforms increasingly focus on balancing economic efficiency with social objectives. While developed countries emphasize long-term housing affordability and environmental sustainability, Uzbekistan combines these priorities with the need to meet growing housing demand. Despite significant achievements, several challenges remain. These include rising housing prices, disparities between urban and rural housing conditions, and the need for further improvement of mortgage accessibility. Addressing these issues requires the continuous modernization of housing policies and the adoption of effective international practices. A practical example can be observed in state housing programs designed to increase access to affordable housing through preferential mortgage mechanisms. Such initiatives demonstrate how housing policies contribute to improving living conditions while simultaneously supporting economic growth and social development.

Conclusion. The analysis of housing policies in Uzbekistan demonstrates that they play a significant role in improving living standards, promoting social welfare, and supporting economic development. Although considerable progress has been achieved in expanding housing construction, improving mortgage accessibility, and implementing affordable housing programs, several challenges remain, including rising housing prices and disparities in housing conditions between urban and rural areas. The study shows that effective housing policies contribute not only to providing adequate housing for citizens but also to stimulating economic growth through the development of the construction sector and related industries. The findings indicate that the continuous improvement of housing policies is essential for ensuring sustainable development and social stability. Therefore, policymakers should further strengthen support mechanisms, improve housing affordability, and adopt successful international practices in the housing sector. Such measures can enhance the effectiveness of housing reforms and increase the overall well-being of the population.

Recommendations for learners and researchers: Studying housing policies, government programs, and international housing experiences can deepen understanding of socio-economic development processes. Regular analysis of housing reforms and their outcomes

may help develop research skills and provide valuable insights into the relationship between housing policy and national development.

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