

Impact Factor:

ISRA (India) = 6.317
ISI (Dubai, UAE) = 1.582
GIF (Australia) = 0.564
JIF = 1.500

SIS (USA) = 0.912
PIHLI (Russia) = 3.939
ESJI (KZ) = 8.771
SJIF (Morocco) = 7.184

ICV (Poland) = 6.630
PIF (India) = 1.940
IBI (India) = 4.260
OAJI (USA) = 0.350

SOI: [1.1/TAS](#) DOI: [10.15863/TAS](#)

International Scientific Journal Theoretical & Applied Science

p-ISSN: 2308-4944 (print) e-ISSN: 2409-0085 (online)

Year: 2022 Issue: 07 Volume: 111

Published: 27.07.2022 <http://T-Science.org>

Issue

Article



Abdurakhman Abdulahatovich Mirisaev

Tashkent Architecture and Civil Engineering Institute

PhD in Economics, Associate Professor,

(TACEI), «Economics and Real Estate Management» Department,

Tashkent, Republic of Uzbekistan,

abdurahmonm@mail.ru

Sanjarbek Olimjon son Kholboev

Tashkent Architecture and Civil Engineering Institute

master,

(TACEI), «Economics and Real Estate Management» Department,

Tashkent, Republic of Uzbekistan,

Danya3559559@gmail.com

THE ROLE OF CONTRACTOR ORGANIZATIONS IN THE CONSTRUCTION OF AFFORDABLE HOUSES FOR THE POPULATION OF UZBEKISTAN

Abstract: This article analyzes the role of construction-contracting organizations in providing the population with affordable housing and the current situation. Also, on the basis of improving the system of providing affordable housing, the issues of meeting the demand for housing of the population have also been discussed.

Key words: construction of low-cost housing, contracting organizations, economic basis of housing construction, analysis of the state of housing construction, housing loan issues.

Language: English

Citation: Mirisaev, A. A., & Kholboev, S. O. (2022). The role of contractor organizations in the construction of affordable houses for the population of Uzbekistan. *ISJ Theoretical & Applied Science*, 07 (111), 166-176.

Soi: <http://s-o-i.org/1.1/TAS-07-111-22> **Doi:**  <https://dx.doi.org/10.15863/TAS.2022.07.111.22>

Scopus ASCC: 2000.

Introduction

To date, in order to provide affordable housing for low-income segments of the population, in 2021 it is planned to allocate 2.4 trillion soums from the state budget account to finance the construction of apartment buildings in rural areas and cities. Building high-quality and modern housing for the population of our country and providing the population with large-scale housing is an urgent task. As a result of the construction of houses, owning one's own apartment has been raised to the level of value in our nation since ancient times. Therefore, every family in our country wants to have their own house, regardless of their financial conditions, social status and level.

If you go to any region of our republic today, you can't help being surprised by the ongoing creative work, the construction of modern housing and

buildings. At present, the old city is replaced by a new and modern house - places and the high quality of service of the infrastructure facilities that serve the population increases our admiration even more.

In this regard, in the address of the President of our country to the Oliy Majlis, special attention was paid to the issues of reforming the social sector, and it was noted that "The implementation of the adopted programs on the reform of the social sector, which is an extremely important direction of the state policy carried out in Uzbekistan, is being ensured step by

Impact Factor:

ISRA (India) = 6.317	SIS (USA) = 0.912	ICV (Poland) = 6.630
ISI (Dubai, UAE) = 1.582	PIHII (Russia) = 3.939	PIF (India) = 1.940
GIF (Australia) = 0.564	ESJI (KZ) = 8.771	IBI (India) = 4.260
JIF = 1.500	SJIF (Morocco) = 7.184	OAJI (USA) = 0.350

step."¹.

Taking into account the demands and wishes of the multi-ethnic people of Uzbekistan, on the initiative of the head of state, the implementation of construction of affordable housing project on the basis of preferential mortgage loans was started in 2017.

Analysis of literature on the topic

Regarding housing construction, the fact that scientific research is being carried out in the field in the Housing Code, in the decisions and decrees of the President of the Republic of Uzbekistan, and in the decisions of the Cabinet of Ministers also reflects the relevance of this topic.

In the decision of the President of the Republic of Uzbekistan dated January 13, 2017 "On additional measures for the effective implementation of the Program for the Construction and Reconstruction of Available Multi-Unit Housing in the City of 2017-2020" No. PQ-2728 191 multi-unit houses with an area of 554.8 thousand square meters are being constructed and reconstructed in Tashkent and other cities of the republic in accordance with the decisions taken on improving the housing conditions of other categories of citizens who need to improve their living conditions[2].

The decision of President Shavkat Mirziyoyev on October 21, 2016 "On a Program for Constructing Affordable Apartment Houses on the basis of updated Standard Projects in Rural Areas in the years 2017-2021" brought the work in this regard to a new stage. The implementation of this decision serves to radically increase the level of use of modern and comfortable houses for a large segment of the rural population, to ensure the rational use of land resources, and to further develop individual housing construction in rural areas[3].

Decision PQ-3350 of the President of the Republic of Uzbekistan dated October 23, 2017 "On additional measures for the effective implementation of the Program for the Construction and Reconstruction of Available Multi-Unit Houses in the City of 2017-2020" and a number of documents related to this issue are aimed at increasing the efficiency of work in this area is serving [4].

Research methodology

Empirical research method was mainly used in the implementation of the research, that is, the issues of increasing the social well-being of the population based on housing construction were considered, the issues of crediting housing construction were mentioned in detail, and conclusions and proposals

were developed regarding the improvement of the sector.

Analysis and results

In the following years, large-scale works were carried out in the republic to improve the architectural appearance of rural settlements, to raise the standard and quality of life of rural residents due to the construction of individual houses according to model projects, and the rapid development of engineering and transport communications in the village, as well as social infrastructure facilities. Only in 2009-2016, 69,557 comfortable houses with a total area of 9,573,000 square meters were built in 1,308 housing estates in rural areas. The living conditions of more than 83,500 families in the villages have been improved².

A total of more than 3.5 million square meters of model houses and multi-storey buildings were built in our cities and villages. If we compare this number with the previous years, we see that 20 times more houses were built than in 2007, 3.5 times more than in 2010, when the model housing construction program started, and 2 times more than in 2014.

The head of the state emphasized the need to pay more attention to the housing problem of the budget sector employees and low-income families, which is one of the most urgent problems in this direction and which afflicts many families.

It is worth noting that for the first time in the next 25 years, we began to build affordable multi-unit housing with all amenities for residents. In 2017 alone, more than 800,000 square meters of such houses were built and put into use. In the city of Tashkent alone, 420,000 square meters of high-rise housing stock was commissioned this year. This is almost 3 times more than last year³.

At the same time, the results of the study showed the need to develop fundamentally new approaches that ensure high efficiency of construction, fully taking into account the real needs and purchasing power of the population, as well as the national mentality and living conditions in rural areas.

The growing need of the rural population for modern and affordable houses requires the introduction of high-level conditions of preferential lending, the further expansion of the use of new types of energy-saving materials and equipment, as well as the reduction of the cost of the houses being built.

Taking into account these important tasks, the decision of the President of the Republic of Uzbekistan on October 21, 2016 "On a Program for Constructing Affordable Apartment Houses on the

¹ Address of the President of the Republic of Uzbekistan Shavkat Mirziyoyev to the Oliy Majlis// "Halq sozi", December 23, 2017.

²Decision PQ-2639 of the President of the Republic of Uzbekistan dated October 21, 2016 " On a Program for Constructing Affordable Apartment Houses on the basis of updated Standard Projects in

Rural Areas in the years 2017-2021" // "Halq sozi", October 25, 2016.

³Address of the President of the Republic of Uzbekistan Shavkat Mirziyoyev to the Oliy Majlis// Halq sozi, December 23, 2017.

Impact Factor:

ISRA (India) = 6.317
ISI (Dubai, UAE) = 1.582
GIF (Australia) = 0.564
JIF = 1.500

SIS (USA) = 0.912
ПИИИ (Russia) = 3.939
ESJI (KZ) = 8.771
SJIF (Morocco) = 7.184

ICV (Poland) = 6.630
PIF (India) = 1.940
IBI (India) = 4.260
OAJI (USA) = 0.350

basis of updated Standard Projects in Rural Areas in the years 2017-2021" which radically increases the level of access to modern and comfortable houses for large sections of the rural population is the main preliminary document aimed at ensuring the rational use of land resources and further development of individual housing construction in rural areas.

This decision, taking into account the accumulated experience, construction contracting organizations will contribute to individual housing construction in rural areas. The decision envisages the implementation of a large-scale Program for building affordable houses in rural areas for a period of five years. The updated model projects based on the program fully take into account the above-mentioned requirements and needs of the villagers, as they have been developed taking into account their opinions and wishes.

The program envisages additional construction of the three cheapest types of single-family housing samples according to price parameters and comfort in rural areas:

- Two or three-storey multi-apartment (2-, 3-room) houses with outbuildings and pleasant yards;
- one-story 2- and 3-room houses placed on plots of land with an area of 0.02 hectares together with buildings in the yard in densely populated districts;
- includes two-storey 4-room combined houses on plots of land with an area of 0.04 hectares together with buildings in the yard. The construction of existing model houses (6 acres) will also be continued.

The area and estimated prices of individual housing samples are determined as follows according to the type of housing.

According to *the first type* of housing, the estimated cost of two-room apartments with a total area of 42.4 square meters will be 72.5 million soums, including farm buildings - it is planned to be 85 million soums. In turn, three-room apartments have an area of 52.4 square meters constitute an average price of 88.5 million soums, including farm buildings it will be 100.7 million soums.

In the construction of these houses, taking into account the needs and wishes of the apartment owners, it is envisaged to build buildings located in the yard - playgrounds, verandas for recreation, showers, etc.

According to *the second type* of housing, cheap one-storey, two- and three-room houses will be built on a 2-hectare plot of land in densely populated districts. The total area of such a two-room house is 53 square meters and the estimated cost is 93.8 million soums (101.5 million soums with farm buildings). A three-room apartment is 63.5 square meters and costs 111 million soums on average (118.7 million soums, including farm buildings). Farm buildings are planned to be built in the yard of the houses.

The third type. They are two-storey four-room houses with a total area of 115 square meters and will be built on a 4-hectare land plot. The price is 162 million soums, with farm buildings it is 181.8 million soums.

If the initial contribution of the house builder was 25 percent within the framework of the program of individual construction of houses on model projects in rural areas, adopted in 2009, this contribution under the new Program is only 15 percent for the builders of the first and second types of houses. This will help attract a wide range of rural residents to the Affordable Housing Program.

In addition, the mortgage loan is granted for a period of 15 years with a three-year grace period and an annual interest rate of 7 percent during the first 5 years. In the following years, the interest rate of the loan will not exceed the refinancing rate of the Central Bank, which is currently 9 percent per annum.

According to the decree, the following sources are used for financing the housing construction:

➤ population own funds, i.e. initial contribution. In this case, the initial contribution of citizens applying for housing is the following amounts:

- 15 percent - for two- and three-storey multi-apartment (2-3-room) houses and 2-3-room single-storey (2-story) houses;
- 25 percent - for 4-storey houses (two-story 4-room combined) and 6-storey houses;
- final contribution.

Within the framework of the Program of the construction of affordable habitation on updated standard projects in rural areas for 2017-2021, in the category of affordable housing in rural areas - two- and three-storey multi-apartment (2-3-room) houses and 0.02 hectares with courtyard buildings and well-kept yards. size plots include one-story 2- and 3-room houses with buildings in the yard, which are located in densely populated districts.

Applicants for these houses are determined by self-governing bodies of citizens. They carry out the initial selection of families in need of improvement of housing conditions. In this case, a description will be given to the applicant for the first and second type of housing. This ensures transparency and reliability of the system.

When giving a description to citizens, the self-governing body of citizens takes into account the following social criteria:

- a) the applicant does not have a residence with the right of ownership and lives in a residence under lease conditions or in an unfit apartment;
- b) live in the same house (apartment) with another family or other families;
- c) having many children;
- d) low income of the family;
- e) one or more children are brought up and cared for by one of the parents (incomplete family);

Impact Factor:

ISRA (India) = 6.317	SIS (USA) = 0.912	ICV (Poland) = 6.630
ISI (Dubai, UAE) = 1.582	PIHIQ (Russia) = 3.939	PIF (India) = 1.940
GIF (Australia) = 0.564	ESJI (KZ) = 8.771	IBI (India) = 4.260
JIF = 1.500	SJIF (Morocco) = 7.184	OAJI (USA) = 0.350

f) the presence of persons suffering from serious types of chronic diseases among the applicant's family members and needs to live in a separate room according to the list approved by the Ministry of Health;

j) presence of the first group of disabled people among the applicant's family members;

h) that the housing area is not in accordance with the social norms stipulated by the legislation.

The granting loans conditions for housing applicants include the following:

- be a citizen of Uzbekistan who has turned 18 years old on the day of application, lives in a rural area, has creditworthiness;

- being a family in need of improving housing conditions (for housing recipients of types 1 and 2);

- fully formed the initial contribution (15 percent of the housing value for houses of type 1 and 2, not less than 25 percent for houses of type 3 and 6 plots);

- up to 1000 times the minimum wage, (for housing to be built on 4 and 6 acres of land), as well as 75% of the estimated value of the housing under construction (for houses of type 3 and 6) and not more than 85 percent (for houses of type 1 and 2);

- at a preferential interest rate;

- with a 3-year grace period for principal repayment;

- The loan is allocated for a 15-year period.

Another important feature of the program is the increase in requirements for the quality of construction and assembly works. **In this case, a reduction in the cost of model houses built at the expense of optimizing the costs of construction-contracting organizations for the main building materials and items is provided.**

In addition, the affordability of houses is achieved due to the provision of tax, customs relief and other benefits for program (contractor) participants.

For example, contracting organizations are exempted from paying all types of taxes and mandatory contributions to state special funds for the volume of work performed within the framework of

construction of affordable houses.

It is necessary to admit that the houses built according to the updated projects have no analogues in Central Asia in terms of price parameters, quality characteristics and comfort.

Due to various factors, the increase in the level of urbanization in the cities of our country has sharply increased the demand for housing, which is still scarce in these places. At such times, satisfied citizens with a wide range of possibilities buy the necessary housing, even though it is expensive, those who want to settle down in the city after graduating from a higher education institution for scientific work or work in a government office, and for children of low-income families, having their own private shelter is a big dream.

In this regard, the decision of the honorable President of November 22, 2016 No. PQ-2660 "On additional measures for the effective implementation of the Program of construction and reconstruction of affordable multi-apartment houses in cities for 2017-2020" serves as an important legal basis for meeting the population's demand for housing and started a new stage of large-scale reforms.

Materials and Methods

The purpose of this decision is to further improve the standard of living and provide social support to the population living in the city, including young families, other categories of citizens living in outdated housing and in need of better housing conditions by providing them with affordable, comfortable, modern housing. According to the decree, in 2018, it is planned to build 335 affordable multi-storey houses with 13,917 apartments (Table 1).

It can be seen from the table that in the future, that is, in 2017-2020, a total of 1,236 houses or 51,350 apartments are planned to be built in cities. Most of the planned houses are planned to be built in the city of Tashkent and the Tashkent region, 29,252 houses with apartments, i.e. 56.9%, and 727 low-cost multi-storey houses are 58.8% of the total under construction.

Table 1. The main parameters of the program for the construction of affordable multi-apartment houses in cities in 2018-2021⁴, (unit)

№	Regions	Total		2018 year		2019 year		2020 year		2021 year	
		quantity of houses	quantity of apartments	quantity of houses	quantity of apartments	quantity of houses	quantity of apartments	quantity of houses	quantity of apartments	quantity of houses	quantity of apartments
	Total:	1 236	51 350	191	7 919	335	13 917	355	14 757	355	14 757

⁴ Decree PQ-2660 of the President of the Republic of Uzbekistan dated November 22, 2016 "On additional measures for the effective

implementation of the Program of construction and reconstruction of affordable multi-apartment houses in cities for 2017-2020".

Impact Factor:

ISRA (India) = 6.317	SIS (USA) = 0.912	ICV (Poland) = 6.630
ISI (Dubai, UAE) = 1.582	PIHII (Russia) = 3.939	PIF (India) = 1.940
GIF (Australia) = 0.564	ESJI (KZ) = 8.771	IBI (India) = 4.260
JIF = 1.500	SJIF (Morocco) = 7.184	OAJI (USA) = 0.350

1. Republic of Karakalpakstan	37	1 665	7	315	10	450	10	450	10	450
2. Andijan region	49	2 058	7	294	14	588	14	588	14	588
3. Bukhara region	36	1 512	6	252	10	420	10	420	10	420
4. Jizzakh region	50	2 145	5	210	15	645	15	645	15	645
5. Kashkadarya region	49	2 205	7	315	14	630	14	630	14	630
6. Navoi region	29	1 218	5	210	8	336	8	336	8	336
7. Namangan region	50	2 100	8	336	14	588	14	588	14	588
8. Samarkand region	57	2 565	9	405	16	720	16	720	16	720
9. Surkhandarya region	35	1 575	5	225	10	450	10	450	10	450
10. Syrdarya region	35	1 470	5	210	10	420	10	420	10	420
11. Tashkent region	135	5 664	15	624	40	1 680	40	1 680	40	1 680
12. Fergana region	47	2 010	5	210	14	600	14	600	14	600
13. Khorezm region	35	1 575	5	225	10	450	10	450	10	450
14. Tashkent city	592	23 588	102	4 088	150	5 940	170	6 780	170	6 780

The cost of affordable housing in cities. Order of the Cabinet of Ministers of the Republic of Uzbekistan No. 14 dated January 16, 2017 "On approval of the regulations on the procedure for the sale of multi-apartment residential premises to the category of citizens in need and reconstruction of apartment buildings, as well as improving housing conditions for young families, outdated housing and other categories".

According to it, apartments in multi-apartment houses are sold separately for each apartment provided by the customer - "Uzshakhar Qurilish Invest" limited liability company, at the prices specified in the reference book, which includes the costs related to the preparation of documents for the financing and realization of the construction or reconstruction of the multi-apartment house will be realized.

In order to buy an apartment in a multi-apartment building, an individual who needs to improve housing conditions must submit the following documents to the regional commission chaired by the khakim:

a) application;

The number of contracting enterprises and organizations operating in the construction sector has

increased by 150.1% compared to 2019, and is one of the sectors that has been recording stable growth rates among national economic sectors.

- The number of enterprises and organizations operating in the field of construction is considered in the cross-section of the following directions of this field;

- Buildings and structures construction made up 56.4% share, the growth rate increased by 103.6% compared to 2020;

- the direction of construction of civil facilities made up 9.9%, and the growth rate increased by 113.4% compared to 2020;

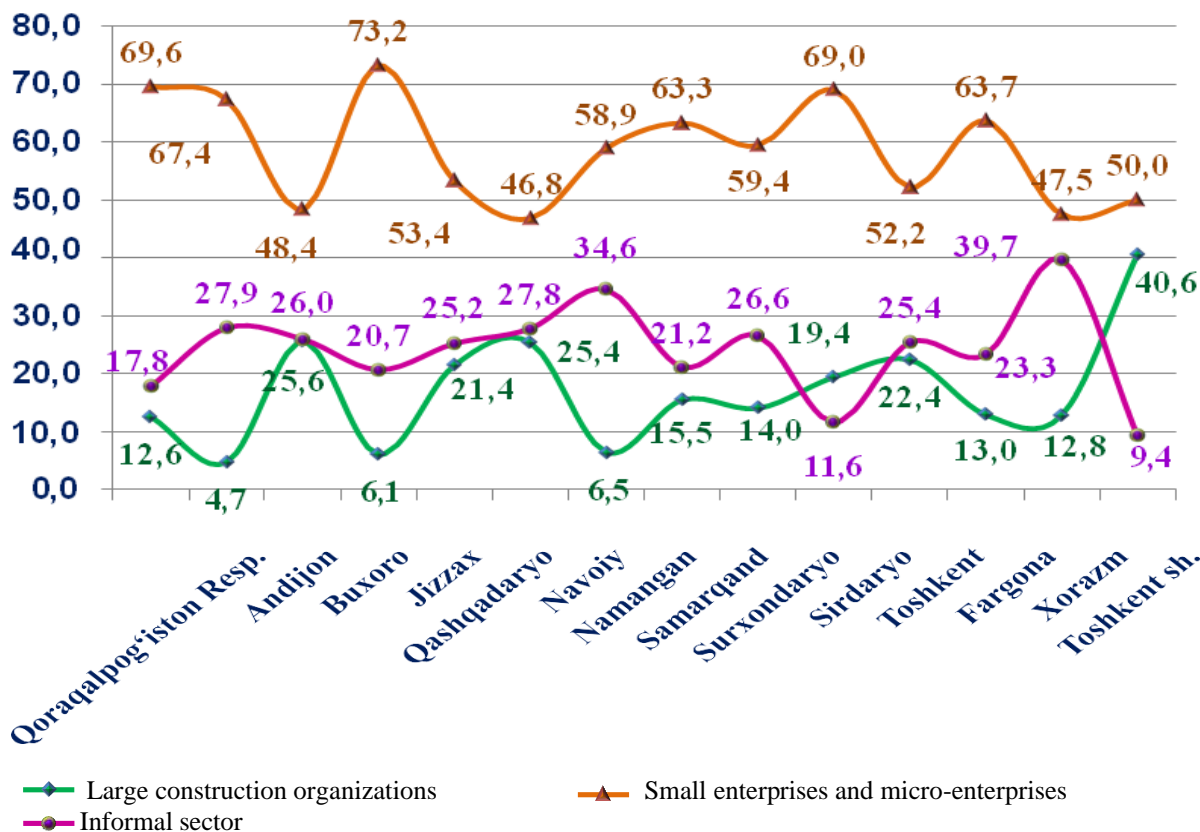
- specialized construction works accounted for 33.7% share and 110.3% growth rate.

In January-December 2021, as part of the total volume of construction work, the volume of construction work performed by large construction organizations is amounted 29,685.6 billion soum.

Construction works amounted to 107.3% compared to 2020, and its share in the total volume of construction works decreased by 0.1 percentage points from the level of the indicator in 2020 and amounted to 27.6%.

Impact Factor:

ISRA (India) = 6.317	SIS (USA) = 0.912	ICV (Poland) = 6.630
ISI (Dubai, UAE) = 1.582	ПИИИ (Russia) = 3.939	PIF (India) = 1.940
GIF (Australia) = 0.564	ESJI (KZ) = 8.771	IBI (India) = 4.260
JIF = 1.500	SJIF (Morocco) = 7.184	OAJI (USA) = 0.350



Picture 1. Work of construction organizations in the Republic of Uzbekistan in the period of January-December 2021⁵

The largest share of construction works performed by large construction organizations in the total volume of construction works is Tashkent city (40.6% of the total construction works in the region or 154.8% compared to 2020), Bukhara region (25.6% of the total construction works in the region i or 135.2% compared to 2020 and Navoi region (25.4% of the total volume of construction works in the region or 113.4% compared to 2020).

b) documents confirming the financial status of the borrower (joint borrowers);

c) documents confirming the need to improve housing conditions.

Documents confirming the need to improve housing conditions include information on the following:

- does not have a residence with property rights and lives in a residence under the conditions of rent or free use and lives in old houses;

- living in the same house (apartment) with another family or other families;

- a large family; upbringing of child(ren) by father (mother) in an incomplete family;

- family members have a relative who has a serious chronic disease and needs to live in a separate house according to the law;

- family members have a disabled person of the first group; that the housing area is not in accordance with the social norm of the housing area provided by the legislation.

In January-December 2021, 52.5% of the total volume of construction works was contributed by the construction works performed by small contracting enterprises and micro-firms, which decreased by 0.5% compared to the 2020 indicator. Also, the recorded volume of construction works contributed by them was 104.7% compared to 2020 and amounted to 56,357.6 billion soums.

⁵ The source is "Stat.uz"

Impact Factor:

ISRA (India) = 6.317	SIS (USA) = 0.912	ICV (Poland) = 6.630
ISI (Dubai, UAE) = 1.582	ПИИИ (Russia) = 3.939	PIF (India) = 1.940
GIF (Australia) = 0.564	ESJI (KZ) = 8.771	IBI (India) = 4.260
JIF = 1.500	SJIF (Morocco) = 7.184	OAJI (USA) = 0.350



Picture 2. Small contract enterprises and micro-firms and their share in %

In the reporting period of 2021, the highest share indicator by small contracting enterprises and micro-firms is Tashkent city (13,193.4 billion soums or 50.0% of the total volume), Tashkent region (4,749.8 billion soums or 52.2%), and Samarkand region (4,580.6 billion soums or 63.4%). The share of construction works accounted for by the informal

sector was recorded as 19.9% or 21,404.4 billion soums. Comparing to 2020, it was 111.8%.

A total of 5,611.4 billion soums construction works were completed by state-owned organizations, while 101,836.2 billion soums construction works were carried out by non-state owned organizations. Their share in the republic was 5.2% and 94.8%, respectively.



Picture 3. Share of construction work contributed by the informal sector

Table 2. Construction works in the regions in the period of January-December 2021

	Construction works, bln. soum	Growth rate, in %	Including new construction, reconstruction, expansion and technical refacilitate
Republic of Uzbekistan	107 447,6	106,8	75 684,4
Republic of Karakalpakstan	4 772,6	110,5	3 204,4
regions:			

Impact Factor:	ISRA (India) = 6.317	SIS (USA) = 0.912	ICV (Poland) = 6.630
	ISI (Dubai, UAE) = 1.582	ПИИИ (Russia) = 3.939	PIF (India) = 1.940
	GIF (Australia) = 0.564	ESJI (KZ) = 8.771	IBI (India) = 4.260
	JIF = 1.500	SJIF (Morocco) = 7.184	OAJI (USA) = 0.350

Andijan	5 619,1	107,9	3 722,1
Bukhara	7 371,2	111,4	4 294,8
Jizzakh	3 070,7	115,6	2 528,1
Kashkadarya	6 071,9	112,7	4 015,7
Navoi	5 079,0	115,1	3 912,0
Namangan	5 610,3	110,1	4 223,6
Samarkand	7 228,4	115,2	5 175,6
Surkhandarya	5 863,1	112,8	4 606,2
Syrdarya	2 883,0	117,0	1 822,7
Tashkent	9 105,5	111,7	5 072,9
Ferghana	7 024,2	115,8	4 521,0
Khorezm	4 272,1	132,3	3 520,9
Tashkent city	26 409,3	117,7	17 997,2

2021 - new construction in the period of January-December in the following regions in terms of work per capita, in particular, in the city of Tashkent - 6,383.4 thousand soums, in the Navoi region - 3,821.4 thousand soums, in the Bukhara region - 2,189,000 soums, 2,095,600 soums in Syrdarya region,

1,844,700 soums in Khorezm region and 1,771,700 soums in Jizzakh region.

Construction of buildings and structures made up 64.4% of construction works by types of economic activity. Also, 18.9% of the total construction works were carried out on the construction of civil objects and 11.7% on specialized construction works.

Table 3. Construction works per capita in the regions as of January 1, 2022

	Construction works per capita, thousand soums	Growth rate, in %
Republic of Uzbekistan	3 077,4	104,7
Republic of Karakalpakstan	2 465,0	109,0
regions:		
Andijan	1 744,6	105,8
Bukhara	3 757,0	109,9
Jizzakh	2 152,0	113,2
Kashkadarya	1 800,7	110,5
Navoi	4 961,4	113,0
Namangan	1 935,0	107,8
Samarkand	1 811,8	113,0
Surkhandarya	2 161,9	110,4
Syrdarya	3 314,6	114,8
Tashkent	3 121,7	113,0
Ferghana	1 820,6	113,6
Khorezm	2 238,2	130,2
Tashkent city	9 367,0	110,4

In terms of construction works per capita in January-December 2021, the city of Tashkent took the first place - 9,367.0 thousand soums (or 110.4% compared to 2020), followed by Navoi, respectively. — 4,961.4 thousand soums (or 113.0%), Bukhara -

3,757.0 thousand soums (or 109.9%), Jizzakh - 2,152.0 thousand soums (or 113.2 %), Syrdarya - 3,314.6 thousand soums (or 114.8%) and Tashkent regions - 3,121.7 thousand soums (or 113.0%).

Impact Factor:	ISRA (India) = 6.317	SIS (USA) = 0.912	ICV (Poland) = 6.630
	ISI (Dubai, UAE) = 1.582	ПИИИ (Russia) = 3.939	PIF (India) = 1.940
	GIF (Australia) = 0.564	ESJI (KZ) = 8.771	IBI (India) = 4.260
	JIF = 1.500	SJIF (Morocco) = 7.184	OAJI (USA) = 0.350

Table 4. Indicators of attracting funds from International Financial Institutions to finance housing development programs (million US dollars)⁶

№	International Financial Institutions	Total	Including:					Direction of Funds
			2017 year	2018 year	2019 year	2020 year	2021 year	
	Total:	1 280,0	218,0	469,0	393,0	100,0	100,0	
1	Asian Development Bank	500,0	100,0	100,0	100,0	100,0	100,0	to the village houses construction
		200,0	-	100,0	100,00	-	-	to the multi-apartment construction houses
2	Islamic Development Bank	300,0	113,0	94,0	93,0	-	-	to the village houses construction
3	Kuwait Fund for Arab Economic Development	30,0	5,0	25,0	-	-	-	to the infrastructure of rural massifs construction
4	Saudi Development Fund	50,0	-	50,00	-	-	-	to the village houses construction
5	Turkey's "Ziroat" State Bank	200,0	-	100,0	100,00	-	-	to the multi-apartment construction houses

Also, it was determined that the heads of the Council of Ministers of the Republic of Karakalpakstan, the heads of the regions and the Tashkent city administrations will be personally responsible for the timely commissioning of low-cost multi-apartment houses, external engineering and communication networks, infrastructure facilities, the improvement of areas, as well as the placement of citizens in apartments.

The Ministry of Finance of the Republic of Uzbekistan, together with the Asian Development Bank (hereinafter – ADB), is preparing the project "Expanding the mortgage market of Uzbekistan", which provides for the provision of mortgage credit resources for JSCIB "Ipoteka-bank", JSCB "Asaka-bank", the ADB and JSCB "Uzsanoatkurilishbank", as well as in accordance with Table 3, the issue of

attracting the loan of the Turkey State bank - "Ziroat" is being developed.

In the Decree of the President of the Republic of Uzbekistan of October 23, 2017 "On additional measures for the effective implementation of the program for the construction and reconstruction of affordable multi-apartment houses in cities for 2017-2020" No. PQ-3350 in order to keep the amount at the level of 25 percent and to prevent the facts of abuse in the distribution of apartments by floors, it was established that, in accordance with the conditions of sale of apartments to young families, residents of old houses and other categories of citizens who need to improve their housing conditions, the differentiated amount of the initial contribution will be put into practice.

Table 5. Sale conditions of apartments to young families, people living in old houses, and other categories of citizens in need of better housing conditions

Floors	Lending conditions:					
	Initial payment (%)			Interest for the first 5 years rate	Loan period	Grace period
	for 5 floor-houses	for 7 floor-houses	for 9 floor-houses			
1- floor	35	35	35			

⁶ Decision PQ-3350 of the President of the Republic of Uzbekistan dated October 23, 2017 "On additional measures to effective implementation of the program for the construction and reconstruction of affordable multi-apartment houses in the city for 2017-2020".

Impact Factor:

ISRA (India) = 6.317	SIS (USA) = 0.912	ICV (Poland) = 6.630
ISI (Dubai, UAE) = 1.582	ПИИИ (Russia) = 3.939	PIF (India) = 1.940
GIF (Australia) = 0.564	ESJI (KZ) = 8.771	IBI (India) = 4.260
JIF = 1.500	SJIF (Morocco) = 7.184	OAJI (USA) = 0.350

2- floor	40	40	40	7%	20 year	36 months
3- floor	30	30	30			
4- floor	25	25	25			
5- floor	20	20	25			
6- floor		15	20			
7- floor		10	20			
8- floor			15			
9- floor			10			

Conclusion and suggestions

From the information in the above table, it can be concluded that the terms of sale to young families, residents of old houses and other categories of citizens who need to improve their housing conditions are set for a period of 20 years, taking into account the well-being of our population, and that the initial contribution is not required.

The introduction of a preferential interest rate lower than the refinancing rate of the Central Bank and the setting of a 36-month period ensure a positive result of the reforms. At the same time, allotment of land areas for the construction of affordable multi-apartment houses is carried out by the Council of Ministers of the Republic of Karakalpakstan, regional and city hokims based on the orders of "Uzshakhar Qurilish Invest" LLC and participating commercial banks only in the areas where the demand is high among the population.

As a result of the conducted research, the following scientific and practical recommendations were developed:

- *firstly*, to improve the monitoring of the work carried out in the regions and districts regarding the provision of affordable housing to the population in the regions of our republic;

- *secondly*, to ensure the continuous operation of the commissions established under the authorities

to provide the population with affordable housing and to reduce the number of required documents;

- *thirdly*, studying foreign experiences in providing the population with affordable housing and paying attention to the issue of extending the loan term;

- *fourthly*, to establish a separate department in regional authorities to provide the population with affordable housing and to form a base of the population's requirements for housing;

- *fifthly*, to ensure a decrease in the cost of model houses built at the expense of optimization of costs of construction-contracting organizations for construction materials and items.

In addition, the affordability of houses is achieved due to the provision of tax, customs relief and other benefits for program (contractor) participants.

In addition, the affordability of houses is achieved due to the provision of tax, customs relief and other benefits for program (contractor) participants.

In conclusion, it should be said that the social well-being of our population will increase as a result of the fair policy of the President, economic and social support of the population, and wide-scale reforms to provide the population with affordable housing.

References:

- (2025). Decree of the President of the Republic of Uzbekistan dated 27.11.2020 N PF-6119 "About approval of Strategy of upgrade, the accelerated and innovative development of building sector of the Republic of Uzbekistan for 2021-2025".
- (2017). President of the Republic of Uzbekistan Shavkat Mirziyoyev's speech at the extended meeting of the Cabinet of Ministers on the main results of the socio-economic development of our country in 2016 and the most important priorities of the economic program for 2017. *Halq sozi*, 2017. 16.01.
- (2017). Decree of the President of the Republic of Uzbekistan "On the Strategy of actions for the further development of the Republic of Uzbekistan". *People's word* 2017. 08.02. No. 28 (6722).
- (2017). Address of the President of the Republic of Uzbekistan Shavkat Mirziyoyev to the Oliy Majlis. *Halq sozi* 2017. 23.12.

Impact Factor:	ISRA (India) = 6.317	SIS (USA) = 0.912	ICV (Poland) = 6.630
	ISI (Dubai, UAE) = 1.582	ПИИИ (Russia) = 3.939	PIF (India) = 1.940
	GIF (Australia) = 0.564	ESJI (KZ) = 8.771	IBI (India) = 4.260
	JIF = 1.500	SJIF (Morocco) = 7.184	OAJI (USA) = 0.350

5. (2020). Decree PQ-2728 of the President of the Republic of Uzbekistan dated January 13, 2017 "On additional measures to effective implementation the program of construction and reconstruction of affordable multi-apartment houses in cities for 2017-2020".
6. (2021). Decree of the President of the Republic of Uzbekistan dated October 21, 2016 "On the program of construction of affordable habitation on updated standard projects in rural areas for 2017-2021".
7. (2020). Decree PQ-3350 of the President of the Republic of Uzbekistan dated October 23, 2017 "On additional measures for the effective implementation the program of construction and reconstruction of affordable apartment buildings in cities for 2017-2020".
8. (2020). Decree PQ-2660 of the President of the Republic of Uzbekistan dated November 22, 2016 "On measures for implementing the Program for construction and reconstruction of affordable apartment buildings in cities for 2017-2020".
9. (n.d.). Retrieved from www.stat.uz
10. (n.d.). Retrieved from www.norma.uz
11. (n.d.). Retrieved from www.lex.uz