



FACTORS OF CREATING A NATIONAL MODEL OF HOUSING POLICY IN UZBEKISTAN

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ABSTRACT	KEY WORDS
The fundamental reforms implemented in Uzbekistan in recent years are creating a basis for the development of the country's socio-economic and cultural life. In this process, special emphasis is placed on providing the population with quality and affordable housing that meets local requirements, state support for the housing sector, creating conditions for enterprises specializing in the production of building materials and state support attention is being paid. In particular, as a result of increased attention to housing policy in recent years, the scale of housing construction in cities and villages has expanded. These circumstances help to meet the demand of the population for housing. However, conducting the housing policy based on the national model is becoming an urgent task. This article analyzes the conditions for creating a national model of housing policy.	Housing problem, village, city, Housing Code, "Prosperous village" and "Prosperous neighborhood" programs, national mentality, investment

Introduction

The population home is a place with to provide _ problem not only Maybe in Uzbekistan _ _ of the world another in the states too big important have _ For example, in the Russian Federation, various housing programs are being developed to provide the population with affordable housing. For example , the federal program "Housing" with the longest history, adopted in 2002, and its components "Young family", "Housing for the Russian family" and other sub-programs were developed and implemented. is being done [7] .

In the Republic of Uzbekistan, we can learn that housing construction has risen to the level of state policy from the following answers given by President Shavkat Mirziyoyev to the questions of the reporter of the newspaper "Yangi Uzbekiston" in 2021: "A new era of modern housing construction has begun in our country in recent years. , it is safe to say that.... The noble goal that we have set before ourselves is the huge tasks to please our people, our reforms, moreover, today's life itself requires further increase in the speed and quality of modern housing construction... All our areas are convenient and comfortable for residents, with all modern conditions . houses are being built. The mortgage market is developing. New concepts and skills such as "affordable housing", "smart house", "smart city", "digital services" are entering our life. In the future, we should bring the housing fund to

such a level that all sections of the population should have the opportunity to buy housing and make a choice in this regard." [1]

LITERATURE ANALYSIS AND METHOD

the history of housing policy Yu.V. In their articles, Chugunova and many Russian scientists emphasize that the construction of affordable housing remains one of the main issues. Much attention is being paid to the study of housing policy in Uzbekistan. N. Matyaqubov, M. Rajabova, I. Davletov and other scientists put forward different scientific views on housing policy in their articles.

Since the first years of independence, housing and housing construction have been considered as an urgent task. A number of official documents were adopted on solving the housing problem, significantly increasing the volume of construction using advanced approaches to improving the structure of housing construction, and developing all elements of the infrastructure of cities and districts of Uzbekistan. 07.05.1993 "On privatization of the state housing fund" and 12.04.2006 "On companies of private housing owners" were adopted. Adoption of the "Housing Code of the Republic of Uzbekistan" on December 24, 1998 determined the relations related to housing. In addition, the Decree of the President of the Republic of Uzbekistan "On additional measures to develop the activities of home owners' associations" (26.02.2002 No. PF-3038), "Home owners' associations on additional measures to improve the activity" (10.02.2005 No. PQ-3), "On measures for further development of housing construction and housing market" (16.02.2005 No. PQ-10), decisions of the Cabinet of Ministers of the Republic of Uzbekistan "On continuation of privatization of the state housing fund in the Republic of Uzbekistan" (No. 114 of 03.01.1993) etc. regulatory documents are important in regulating housing relations [4].

DISCUSSION (ОБСУЖДЕНИЕ \DISCUSSION)

Despite the high growth rates of the population of Uzbekistan, housing construction is growing steadily. The scale of housing construction and repair is expanding, primarily on the basis of mortgage credit, which has increased the level of housing provision per capita. In 1991, it was 12.4 square meters per capita, and in 2015, this indicator reached 15.2 square meters and increased by 1.2 times. In 2009-2015, 70.2 million square meters of housing were commissioned in Uzbekistan, of which 51.2 million square meters of rural area and 19 mln. sq. m. suitable for the city. Since 2009, the volume of housing construction has had a stable positive dynamics and has increased by 1.6 times [6]. According to the Decision of the President of the Republic of Uzbekistan Sh. Mirziyoyev No. PQ-2639 dated October 21, 2016 "On the program for the construction of affordable residential buildings according to updated model projects in rural areas in 2017-2021", 2016 No. PQ-2660 dated November 22 "On measures to implement the program of construction and reconstruction of affordable multi-storey buildings in cities in 2017-2020" and No. PQ-4028 dated November 24, 2018 "Rural "On additional measures to expand the construction of affordable residential buildings in localities and for certain categories of citizens", as well as in cities and villages based on the "Prosperous Village" and "Prosperous Mahalla" programs, depending on the steady growth of the population in our country. construction of low-cost housing has risen to another level [5]. It is worth noting that in the construction of comfortable residential buildings according to new model projects, the national mentality and the specific features of living conditions in villages are taken into account, the most favorable conditions of preferential lending are introduced, in addition, the use of new types of energy-

saving materials and equipment scope is expanding further. All this serves to reduce the cost of new buildings, and at the same time to set reasonable prices for all segments of the population . In 2009-2016, 6957 comfortable houses with a total area of 9557-9573 thousand square meters were built in 1308 massifs in the village. Housing conditions of more than 83,500 rural families improved. In 2016 alone, 13,000 turnkey houses were built . [3] The development of housing projects in rural areas has its own characteristics compared to urban design. First, it is related to a comprehensive assessment of the area intended for housing construction. Here, the organization of agriculture, as well as the settlement of farmers and farms, are carefully considered. Secondly, special attention was paid to the creation of employment, additional jobs and social infrastructure system during the construction of the facilities.

In general, the national model of housing construction in Uzbekistan is characterized by the following features:

- rapid development of housing construction in rural areas is a long-term strategic priority;
- attention is paid to the regional traditions of housing construction and the mentality of the population to have mainly private housing;
- to the housing fund - a higher share of individual housing construction and the volume of commissioning of housing will be increased;
- housing is significantly influenced by the demographic factor (growth of the population and young families, composition and structure of households).
- a complex system of incentives and benefits will be developed for the sustainable development of housing construction in rural areas;

the same time, great attention is being paid to finding a solution to the housing problem, controlling housing construction, and increasing the practical value and effective use of the existing housing fund . However, experience shows that housing construction and market factors are not taken into account when improving the structure of housing stock alone. Therefore, this complex problem can be solved on the basis of creating a clear structure of housing construction and its modernization. Modernization of the housing construction industry is not only related to the volume of foreign investment, the level of development of the structure and volume of housing construction, scientific and technical achievements, prices and the selection and justification of economic policy in many other areas. One of the important economic problems of housing construction management in the conditions of market relations is a comprehensive study of the factors stimulating its sustainable growth:

1. implementation of programs on localization of construction materials, spare parts and constructions directly in Uzbekistan in order to eliminate dependence on imports ;
2. full implementation of the legislation of the Republic of Uzbekistan in order to achieve significant progress in the development of housing construction;
3. development of a competitive environment in the housing market in order to provide the population with affordable housing and apartments;
4. the period of implementation of investment programs as a document, which are mutually dependent on the volume of financing , as well as the legal justification of the relationship between all participants of the investment process. [3]

CONCLUSION/ ЗАКЛЮЧЕНИЕ/

In the study of the national model of housing policy, decisions on housing occupy an important place. These official documents also help to analyze issues related to housing management organizations, housing policies and their financing, urban and rural housing construction processes, housing and building materials through historical research methods.

It is very important to take into account the mentality of the population to own a private house and the continuity of investment circles when developing a national model of housing policy. The complexity, breadth and multifacetedness of this problem require the use of a complex, systematic approach to its solution.

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