

JEL CLASSIFICATION: E58, E59

INCREASE THE ROLE OF STRATEGIC DIRECTION THE MORTGAGE LENDING FOR PROVISION THE GROWTH OF MASS HOUSING CONSTRUCTION

Bakhodir Sh. KHUSANOV

Doctor of Philosophy in Economy, Scientific Associate of the Samarkand Institute of Economy and Service

Azizjon G. SAMATOV

Postgraduate Student of the Samarkand Institute of Economy and Service

Gaibullo SAGDULLAEV

Postgraduate Student of the Samarkand Institute of Economy and Service

Summary. This article is devoted to analysis of housing construction development in Uzbekistan Republic, including a mortgage lending role in its intensity. Thus, the special attention is given

to problems consideration containing growth of mass housing construction, finding the ways of its elimination.

Key words: *housing construction, mortgage lending, sources of funding, rent, government program, habitation, welfare of the population.*

Purpose. The purpose of article consists in cover of housing construction development in Uzbekistan Republic, including a role of mortgage lending in its intensity. Thus, problems containing growth of mass housing construction are considered, ways of their decision are offered.

Methodology of research. In research author used methods of the comparative analysis, expert assessment.

Findings. Ways of the decision for the problems, containing growth of mass housing construction are offered.

Originality. The conducted research has given the chance to develop the offers directed on acceleration of intensity of housing construction development.

Practical value. The developed offers are reasonable for applying in programs on housing construction.

References

1. Doklad Prezidenta Respubliki Uzbekistan Islama Karimova na zasedanii Kabineta Ministrov, posvjashhennom itogam sostialno-ekonomicheskogo razvitija v 2013 godu i vazhnejshim prioritetnym napravlenijam ekonomicheskij programmy na 2014 god [Report of the President of Uzbekistan Islam Karimov at the meeting of the Cabinet of Ministers dedicated to the socio-economic development in 2013 and the most important priorities of economic program for 2014.]. Narodnoe slovo, 13.

2. Postanovlenie Prezidenta Respubliki Uzbekistan «O Programme po stroitelstvu individualnogo zhilja po tipovim proektam v selskoj mestnosti na 2013 god» ot 4 janvarja 2013 g., № PP-1902 [The de-

cision of the President of the Republic of Uzbekistan On the program for the construction of individual housing on standard projects in rural areas in 2013]. Retrieved from http://www.lex.uz/pages/GetAct.aspx?lact_id=2115058.

3. Postanovlenie Prezidenta Respubliki Uzbekistan o gosudarstvennoj programme «God razvitija i blagoustrojstva sela» ot 26 yanvarja 2009 g., № PP-1046 [The decision of the President of the Republic of Uzbekistan on the state program “Year of Rural Development”]. Retrieved from <http://lex.uz/mobileact/1437234>.

4. Postanovlenie Prezidenta Respubliki Uzbekistan «O dalnejshem razvitii zhilishhnogo stroitelstva

i rinka zhilja» ot 16.02.2005 g. №PP-10 [The decision of the President of the Republic of Uzbekistan “On further development of housing construction and the housing market”]. Retrieved from http://online.zakon.kz/Document/?doc_id=30834723.

5. Postanovlenie Kabineta Ministrov Respubliki Uzbekistan «Ob utverzhdenii polozhenija ob ipotechnom kreditovanii zhilishhnogo stroitelstva, rekonstrukcii i priobretenija zhilja» ot 3 janvarja 2007 g., № 2 [Resolution of the Cabinet of Ministers “On approval of regulations on mortgage lending housing, renovation and acquisition of property”]. Retrieved from http://base.spinform.ru/show_doc.fwx?rgn=14764.

6. Dannije Ministerstva ekonomiki Respubliki Uzbekistan [Data Ministry of Economy of the Re-

public of Uzbekistan]. Retrieved from <http://www.mineconomy.uz/ru>.

7. Dannije Gosudarstvennogo komiteta po statistike Respubliki Uzbekistan. Retrieved from <http://www.stat.uz/index.php>.

8. Dannije AKIB «Ipoteka bank» za 2005-2013 gg. [Data AKIB “Ypoteka bank” for the 2005-2013 bienium] Retrieved from <http://chamber.uz/ru/banks/8>.

9. Informacionnij portal [Consumer Information Portal] Retrieved from 12uz.com.

10. On-layn izdanie, osvesh'ayush'e glavnije delovie i politicheskiye sobitiya Uzbekistana i stran Centralnoy Azii [Online edition, osveschayuschee Key delovye and Political Events of Uzbekistan and Central Asia countries]. Retrieved from www.uzdaily.uz.