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HOUSING PROGRAMS OF THE REPUBLIC OF KAZAKHSTAN AFFORDABLE HOUSING 2020 IN KAZAKHSTAN: PROGRAM CONDITIONS AND GAPS

Abstract: this paper considers the main conditions of the Affordable housing 2020 program. The current situation of the program implementation is considered. This topic is relevant because one of the important factors that determine the socio-psychological tone of the state of modern society is the housing issue.

The article reflects a comprehensive solution to the problems of housing construction development, which will increase the availability of housing for the population.

Key words: affordable housing, housing, conditions of the program, the need of housing

The process of getting Kazakhstan into one of the 30 developed countries in the world is directly related to the formation of a modern housing infrastructure that provides housing for every citizen of Kazakhstan. In this context, the initiative of the President of the Republic of Kazakhstan «New Housing Opportunities For Each Family» is of great importance.

As it is known, buying own home is one of the most important issues in everyone's life. Your own apartment or house is not just a guarantee of stability and tranquility; it is first of all the foundation for creating a family.

Today, Kazakhstan focuses on the state housing policy and the implementation of the State Program "Affordable Housing-2020" (hereinafter – the Program) [1]. According to the Ministry of Finance of the Republic of Kazakhstan, in 2013, 150.9 billion tenge was allocated for the implementation of the program, or 2.5% of the total expenditures of the Republican budget of Kazakhstan for 2013. In general, the need for expenditures from the state budget for the implementation of the Program until 2020 is more than 2 trillion tenge.

The housing shortage in Kazakhstan is still acutely felt, despite the large support for this sector from the State. Not all the Kazakhstan citizens have access to mortgages, and many are not even able to save money for deposits in Zhilstroysberbank (Housing Savings Bank of the Republic of Kazakhstan – hereinafter HSBK).

According to a survey conducted by the Agency of the Republic of Kazakhstan for Statistics in 2013, only 15.5% of families consider the current State Housing Program effective, while the rest consider it ineffective (12 thousand families participated in the survey) [2].

It is assumed that the priorities in the new program are set correctly. Unfortunately, this has not been done before. For example, a special place in the program is

now occupied by vulnerable segments of the population. The advantages are that you can only participate in one direction of the program.

Despite the fact that the goal of the Program sounds promising, increasing the volume of housing construction to 10 million square meters is not a key indicator for achieving the goal set in the document. In other words, the program's target indicator is not based on its content and goal, i.e. this indicator is not related to the goal in any way. Therefore, the Program cannot cover all the problems that have accumulated in the country's housing sector, and is not aimed at solving them.

First, the program does not contain the simplest results of predictive calculations of housing needs in the country until 2020. Accordingly, it is unclear where the figure of 10 million square meters came from.

The program also does not provide forecast estimates in the following areas [4]:

- Effective demand for housing, including the development of mortgage lending and state support;
- Potential of construction organizations (developers) to increase the volume of housing construction;
- Ability of banks to provide mortgage loans to the population and developers, etc.

According to the results of the research conducted by the Public Foundation "Center for Social and Political Research", 55%, that is, every second citizen of Kazakhstan, currently feels the need to improve their housing conditions. If to follow the requirements of the program for its participants, according to the roughest calculations, about 8.8 million citizens or about 80% of the population of Kazakhstan aged 16-62 years are not able to participate in the program.

According to the analysis of the program, the State Housing Policy is mainly aimed at solving housing issues of socially vulnerable segments of the population, state and military employees, as well as

employees of budget organizations whose rights are established by the Law of the Republic of Kazakhstan "on housing relations". But the "Board" remains the lion's share of the population, whose housing problems are left to the discretion of the citizens the

In the conditions of an imbalance of supply and demand in the housing construction market, high housing prices and high mortgage rates in the banks, today only 20-25% of citizens of the working-age population of Kazakhstan can independently solve housing problems in the market (by obtaining a mortgage loan).

The state policy on solving housing problems of the population through the system of housing savings in the realities of the Kazakhstan real estate market has not justified itself. Over the 10 years of its existence, the HSBK issued 63 086 loans, or 12.5% of all deposits of the HSBK. For comparison, for just one year,

second-tier banks issue 2 times more mortgages than indicated above, and the rates for STBs loans are also 2 times higher than for social loans.

The program is very complex in the form of numerous requirements, divisions into categories due to the participation of various financial institutions, in the process of housing construction, priority decision-making rights are given to local Executive Bodies, which makes the program less transparent and more bureaucratic.

It is necessary to offer an optimal formula for solving the housing conditions of citizens of Kazakhstan-rental housing with the right to buy it.

It should be noted that the essence of the proposed mechanism is already laid down in the current Program of "Kazakhstan Mortgage Company" JSC. We offer only an improved and understandable type of mechanism for the entire population.

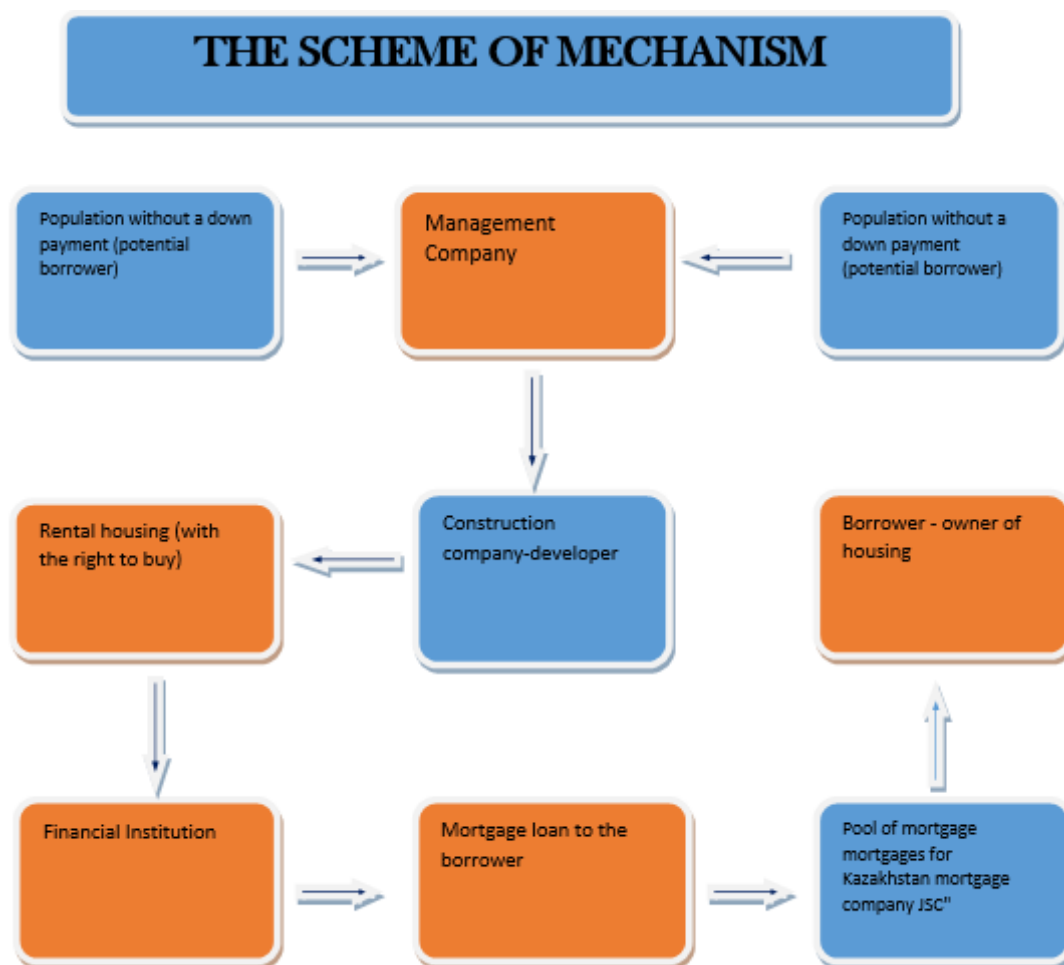


Figure 1. The Scheme of Mechanism

The main principles and procedure for implementing this mechanism are as follows:

1. According to the proposed mechanism, any citizen of the Republic of Kazakhstan who does not have housing without signs of deliberate deterioration of housing conditions over the past 2 years (hereinafter – the potential borrower) can participate in the program.

2. The State needs to build the necessary number of rental houses in cities and regions, taking into account the submitted applications formed in the

housing Fund. These rental houses will not be subsidized by the state and will be returned back. To increase the pace of construction and reduce the cost of housing, it is necessary to use the potential of housing complexes that are currently being created in the country.

3. A potential borrower enters into a contract for participation in the program with a management company and a financial institution, where all conditions for living and purchasing housing must be

stipulated. They then open Deposit and Savings accounts with a specific financial institution.

4. After the construction of a rental (multi-apartment) house of economy class in accordance with the sanitary norms and rules of the Republic of Kazakhstan, the potential borrower immediately moves to live in accordance with the terms of the contract.

5. During the stay of a potential borrower in a rented house, he/she pays an amount consisting of rent and a monthly contribution to accumulate 20% of the cost of housing. The maximum period for accumulating a down payment should not exceed 2 years.

6. Total amount of rent and the storage fee should not significantly exceed the next payment on the mortgage. The monthly payment amount should not exceed 100-105 thousand tenge.

7. Having accumulated 20% of the cost of housing, the financial institution issues a mortgage loan on market terms for the remaining 80% of the cost of housing to the borrower.

Funds issued to the borrower by a financial institution are used to pay for the apartment.

We conclude that despite the fact that there are many public housing programs in Kazakhstan today, almost all of them, with the exception of rental housing for waiting lists, are market-based and are aimed at returning the state's construction costs to the budget.

Therefore, if the above-mentioned bill is adopted, there will be much fewer Kazakhstanis with housing problems.

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4. STRATEGIES AND PROGRAMS OF THE REPUBLIC OF KAZAKHSTAN- "Kazakhstan-2050» STRATEGY

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TRANSFORMATION DYNAMICS OF AGRICULTURAL PRODUCTION DEVELOPMENT

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ТРАНСФОРМАЦІЙНА ДИНАМІКА РОЗВИТКУ АГРОПРОМИСЛОВОГО ВИРОБНИЦТВА

Summary. The article proves the topicality of the study of indicators of the agricultural production development in the context of the generalization of the transformational dynamics of these indicators. A review of official statistics on the agricultural production development in Ukraine in recent years is presented. The current trends in the development of agricultural production in Ukraine based on generalized statistical data are identified. The factors of influence on the resulting indicator of the development of agricultural production are justified: the level of profitability of agricultural products, the index of agricultural products, labour productivity, average prices for the main groups of agricultural products. The influence of these factors on the state of agricultural production in Ukraine under the conditions of transformational changes is determined using economic and mathematical tools, which is defined as the transformational dynamics of agricultural production in Ukraine. According to the results obtained, it can be concluded that the profitability rate of agricultural production (RR) and average prices for the main groups of agricultural products (SZ) positively affect the volume of agricultural production. The scientific novelty of the results obtained is the justification of the influence of transformational changes in factors on the volume of agricultural production in Ukraine.

Резюме. У статті доведено актуальність вивчення показників розвитку агропромислового виробництва в контексті узагальнення трансформаційної динаміки даних показників. Представлений огляд офіційних статистичних даних щодо розвитку агропромислового виробництва в Україні за останні роки. Виділено сучасні тенденції розвитку агропромислового виробництва в Україні, спираючись на узагальнені статистичні дані. Обґрунтовано фактори впливу на результуючий показник розвитку агропромислового виробництва: рівень рентабельності агропромислової продукції, індекс сільськогосподарської продукції, продуктивність праці персоналу, середні ціни на основні групи агропромислової продукції. За допомогою економіко-математичного інструментарію визначено вплив даних чинників на стан агропромислового виробництва в Україні в умовах трансформаційних змін, що і визначено як трансформаційної динаміки агропромислового виробництва України. Наукова новизна отриманих результатів полягає в обґрунтуванні впливу трансформаційних змін факторів на обсяг агропромислового виробництва в Україні.