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## ANALYSIS OF EFFECTIVENESS OF THE STATE HOUSING PROGRAM IN THE REPUBLIC OF KAZAKHSTAN

*The article presents an analysis of the current state of housing programs that operate in the Republic of Kazakhstan, as well as their significance and effect for raising people's quality of life. Housing initiatives are mainly meant to aid Kazakhstan citizens, with their help, it is possible to buy your own accommodation or rent from the government under specific, frequently unique circumstances, which are extremely profitable. The state of Kazakhstan currently prioritizes the welfare of its citizens and seeks a solution, which will be complete to housing problems affecting all social strata of the populace. The main measures of state support in housing construction are aimed at stimulating the construction of affordable housing for broad segments of the population by equipping areas of mass development with engineering communications. To implement the policy, various state development programs are being developed, whose goal is to enhance one's quality of existence. The purpose of the study is to consider the theoretical foundations of the organization and features of the mechanism of state mortgage lending in Kazakhstan banking organizations, to provide the necessary generalizations and conclusions. The methodological basis of the work was the work of Kazakhstani scientists who studied the development of housing policy in the Republic of Kazakhstan. The statistical and information base of the study is formed on the basis of data from official websites <https://hcsbk.kz>, <https://www.otbasybank.kz>, <https://baiterek.gov.kz>, etc. The object of the study is the state programs of mortgage housing lending. The subject of the study is the indicators, structure and composition of the portfolio of the state program of mortgage housing lending. The authors focus on the conditions for granting housing loans under the state housing program "Nurly Zher", numerical indicators, statistics and interim results demonstrating the program's degree of implementation and efficiency. The potential for the creation of housing initiatives can be determined by the data that was examined and considered, which, as it happened, are connected with not only national, but also global goals and objectives.*

**Keywords:** *housing program, percentage, loans, rental, state support, housing policy, a mortgage, a deposit, a guarantee, a deposit.*

**Кілт сөздер:** *тұрғын үй бағдарламасы, пайыз, несиелер, жалдау, мемлекеттік қолдау, тұрғын үй саясаты, ипотека, депозит, кепілдік, депозит.*

**Ключевые слова:** *жилищная программа, процент, кредиты, аренда, государственная поддержка, жилищная политика, ипотека, депозит, гарантия, депозит.*

**Introduction.** To date, methodological approaches to the study of the effectiveness of the implementation of housing policy in the country are based on a variety of ideological foundations. As a consequence, it can be observed that an integral categorical apparatus for describing and analyzing housing policy has not yet been formed. This makes it particularly urgent to clarify the essence, to identify the theoretical and methodological foundations of the analysis, which are adequately reflected in the implementation of housing policy in the country, including the interaction of public housing policy and society. At a meeting of the Government of the Republic of Kazakhstan chaired by Prime Minister of the Republic of Kazakhstan Alikhan Smailov, the issue of subsidizing rent and new approaches in the country's housing policy was considered. Minister of Industry and Infrastructure Development of the Republic of Kazakhstan Kairbek Uskenbayev and Chairman of the Management Board of JSC "NUH "Baiterek" Aidar Arifkhanov made reports. As noted by the Minister of Industry and Infrastructure Development of the Republic of Kazakhstan K. Uskenbayev, The Head of State gave instructions to create a mechanism for rent payments at the housing market on the commercial basis in order to expedite the resolution of problems for

specific groups of citizens. "Today there are about 590 thousand waiting lists in the country, 210 thousand of them are from the category of socially vulnerable population. These include big families, orphans, individuals with disabilities from the first and second groups, and families with disabled kids," K. Uskenbayev noted. Of these, according to the Minister, according to the database of the Ministry of Labor, about 70 thousand citizens with incomes below one subsistence minimum, who need to be provided with housing in a short time. For this purpose, rules have been developed for assigning payments for housing rented in a private housing fund. Otbas Bank has been identified as the operator. The Bank will check the waiting list according to the criteria of need for housing through an information system. The purpose of the study is to consider the theoretical foundations of the organization and features of the mechanism of state mortgage lending in Kazakhstan banking organizations, to provide the necessary generalizations and conclusions. The methodological basis of the work was the work of Kazakhstani scientists who studied the development of housing policy in the Republic of Kazakhstan. The statistical and information base of the study is formed on the basis of data from official websites <https://hcsbk.kz>, <https://www.otbasybank.kz>, <https://baiterek.gov.kz>, etc. The object of the study is the state programs of mortgage housing lending. The subject of the study is the indicators, structure and composition of the portfolio of the state program of mortgage housing lending.

**Literature review.** The information and empirical base of the study consists of regulatory documents, scientific works of Kazakhstani and foreign authors on mortgage lending, such as N.N. Nurmukhametov, Zh.S. Bulhairova, E.V. Belousova, I.V. Dovidenko, G.N. Beloglazova and others, statistical data of Otbas Bank JSC, the information and analytical portal «Adilet» and others. N.N. Nurmukhametov, Zh.S. Bulhairova, E.V. Belousova, Sh. Koshymbaeva in their works described in detail the current state of housing policy in Kazakhstan, specifying that the government of the republic is actively working on the development of this niche. At the same time, according to the authors, there is currently a sizable demand deficit for residential real estate in Kazakhstan, and variables like population migration, improved demographics, and urbanization are driving up demand. The state normative legal acts concerning housing policy were studied. Today, the country has a number of laws and regulations on housing policy, where one of the main regulatory instruments in the field of housing policy is the 1997 Law "On Housing Relations". It is worth noting that since the adoption of the Law on Housing Relations, it has been revised several times, the last change was adopted on 11/18/2022 (<https://adilet.zan.kz>). At the present stage, the Government of Kazakhstan is forming certain mechanisms that provide wide access to housing construction financing and improving credit conditions for the population. Since the purpose of the article is to study the current state of housing policy and identify problems, one of the sources of research is the regulatory framework for housing policy.

In any case, the essence of mortgage housing lending is based on the security of its collateral – mortgages. There are a large number of interpretations of the term "mortgage" and the use of the term in various meanings: as a loan secured by real estate, as a mortgage on mortgaged property, as a debt on the corresponding loan, as a mortgage loan in the form of a bank loan and others. Let us present the opinions of various authors on the definition of the concept. I.V. Dovidenko, defines that a mortgage is a pledge of immovable property as a way of securing the borrower's credit obligations. G.N. Beloglazova argues that a mortgage is one of the forms of property security of the debtor's obligation, in which the immovable property remains owned by the latter, and the creditor, in case of default by the debtor of its obligation, acquires the right to receive satisfaction through the sale of this property. In turn, M. P. Loginov emphasizes that a mortgage is a pledge of real estate in order to obtain a mortgage loan when the property remains in the hands of the debtor. Thus, a mortgage contains two components – economic and legal. The concept of economy in economic terms can be represented as a market tool for the turnover of property rights to real estate in cases where other forms of alienation are impractical, and which allows you to attract additional financial resources for the implementation of various projects.

**The main part.** The solution of the housing issue is one of the priorities of state policy in each country. Housing affordability, being one of the most important foundations of human life, serves as an indicator of the level of well-being of the population. Citizens of the Republic of Kazakhstan have the right to housing provided for by the Constitution. To date, according to the Statistics Committee of the Ministry of National Economy of the Republic of Kazakhstan for 2019, the provision of housing per resident on average in the republic is less than 22 sq.m.; for comparison, according to UN social standards, the security indicator should correspond to 30 sq. m. meters per inhabitant. This level has been reached by China (32 sq. m.), Germany (39 sq. m.), the USA (69.7 sq. m.) and the UK (70 sq. m.). The Government of Kazakhstan is implementing a number of measures to improve this indicator by expanding access to housing for those segments of the population who, for one reason or another, need state support. The purpose of this article

is to study the current state of housing policy and identify problems. At the same time, the assessment of the achievement of the objectives of expanding the availability of housing for the population within the framework of the programs under consideration was carried out on the example of the state housing program "Nurly Zher". To date, methodological approaches to the study of the effectiveness of the implementation of housing policy in the country are based on a variety of ideological foundations. As a consequence, it can be observed that an integral categorical apparatus for describing and analyzing housing policy has not yet been formed. This makes it particularly urgent to clarify the essence, identify the theoretical and methodological foundations of the analysis, which are adequately reflected in the implementation of housing policy in the country, including the interaction of public housing policy and society. In the course of writing the article, the following methods were used, which are the most adapted for research, namely: grouping, comparison, generalization, graphical, system analysis, systematization method, interval estimation. In the modern literature, the authors use various methods to study the effectiveness of housing policy in the region, including housing market research. In order to assess the effectiveness of housing policy, it is necessary to analyze the real estate market, according to Tarasevich E.I., it is necessary to identify general and particular trends: real estate market research for the purpose of substantiating a specific investment decision and identifying the effectiveness of housing policy in the region in order to develop directions for the development of this industry.

At the present stage of development, the welfare of society largely depends on the correctly chosen and effective socio-economic policy of the state. The main measures of state support in housing construction are aimed at stimulating the construction of affordable housing for broad segments of the population by equipping areas of mass development with engineering communications. To implement the policy, various state development programs are being developed, the purpose of which is to improve the quality of life (Table 1). According to the terms of the state program, the determining factors of housing affordability for citizens are determined by real estate prices and purchasing power. However, these factors were not provided either as part of the target indicators or indicators of results and, despite the insignificant share occupied by the state program in the total volume of the construction industry, its main and only target indicator is the commissioning of housing at the expense of all sources.

Table 1

**Frequency of adoption of program documents of housing construction in Kazakhstan\***

№ п/п	Program document	Implementation period	Date of approval, number of the Government Resolution	Date of registration for loss
1	«Affordable Housing 2020»	2012 – 2020	21.06.2012 г. № 821	28.06.2014 г. № 728
2	«Nurly zher»	2017 – 2021	31.12.2016 г. № 922	22.06.2018 г. № 372
3	«Nurly zher»	2017 – 2021	22.06.2018 г. № 372	31.12.2019 г. № 1054
4	«Nurly zher»	2020-2025	31.12.2019 г. № 1054	Until now

\* The author's compilation is founded on the source.

To date, there are several programs in the Republic of Kazakhstan that help to purchase their own housing on decent terms or rent housing from the state on special terms. To increase housing affordability for citizens, a new state housing construction program "Nurly Zher" for 2020-2025 is being implemented from 2020, which is aimed at broad segments of the population and offers various mechanisms to support housing affordability and the construction sector. This is "Nurly Zher", which combines the latest mechanisms to support housing construction, as well as mortgage programs "7-20-25", mortgage for large families "Bakytty Otbasyn" and housing for military personnel "Askeri Baspana". In addition to national government programs, there are separate programs of individual organizations. For example, Otbasyn Bank, which is the leading bank of the republic in the field of housing lending, offers its own program "Your Home". This is a special program of Otbasyn Bank, which is aimed at providing housing in new buildings at a price below the market. According to the bank's statistics, in 2020 they opened 1,605,935 housing deposits, they issued 160,476 loans, accepted 5,213 applications under the Bakytty Otbasyn program. The Bank is specialized in the field of housing lending and is definitely the main intermediary in the implementation of public housing programs.

The main feature and purpose of the program is to make the state as little as possible involved in housing construction, so that the market mechanism develops. This is achieved by attracting private investment and savings of the population. The state program calls for the execution of five key tasks:

- building credit housing;
- building rental housing without the right of redemption;
- developing individual housing construction;
- encouraging housing development by private developers;
- housing construction with the involvement of quasi-public sector entities.

The state housing construction program "Nurly Zher" is intended to provide a thorough and complete solution to the housing needs of Kazakhstan's people across all social strata.

As soon as the National Bank launched the new program "7-20-25", in 2018 the directions were revised and updated in "Nurly Zher". After updating, the program includes:

- construction of housing for rent without redemption;
- development of individual housing construction;
- construction of credit housing;
- stimulation of housing construction by private construction organizations.

To buy a home on credit, which is built by local organizations, it is necessary:

- have an account in Otbasybank;
- have savings or make an initial payment (at least 20% of the cost of the purchased housing);
- be a citizen of the Republic of Kazakhstan or have the status of a candace (oralman);
- confirm the absence of housing;
- confirm solvency.

In total, over the period 2017-2018, more than 23.7 million square meters of housing were built by all sources, 1.9 trillion tenge of investments were attracted. More than 213 thousand citizens have improved their living conditions.

Table 2 shows the implementation of target indicators for 2017-2019 regarding the increase in housing affordability for the population under the state program "Nurly Zher". Due to the planned volume for the commissioning of multi-apartment housing exceeding expectations while falling short of the indicator for the commissioning of individual housing and vice versa, the government program's target indicator indicators for the period 2017–2019 were fully met. For instance, in 2017, the indicator for the commissioning of multi-apartment housing was overfulfilled by 35.4%, while the indicator for the commissioning of individual housing was underachieving by 15%, ensuring the achievement of the goal indicator. Thirdly, it prevented the creation of a relationship illustrating how the commission region affected the number of people in need of housing.

Table 2

**Increasing the availability of housing for the population within  
the framework of the state program «Nurly Zher»\***

Name	Execution in 2017.			Execution in 2018			Execution in 2019		
	basic	plan	fact	basic	plan	fact	basic	plan	fact
The amount of housing that will be built at the cost of all financing, in square meters	10 116	10 116	11 167,9	10530	12 097	12 521	10652	13065	13133
Multi-apartment housing	5116	5116	6926,94	5130	6991	6774,78	5172	7550	6801,78
Individual housing	5000	5000	4240,95	5400	5106	5746,3	5480,0	5515	6332,0

\* The author's compilation is founded on the source.

In accordance with Table 2, 11,167,9 thousand square meters, or 106.2% of the common area of residential structures, were commissioned in 2017. 110.4% of all building commissioning to the year plan was finished. (the plan is 10.116 million square meters). 9,367,7 thousand square meters, or 83.9% of the housing, was ordered by commercial and public developers.

By all means of funding, 12,521 thousand square meters of the Republic's total area of buildings of accommodation were constructed in 2018, an increase of 12.1% from the previous year. The total commissioning of housing to the annual plan was completed by 103.5% (the plan is 12.1 million square

meters). Most of the housing – 10 688.4 thousand square meters, or 85.4 % - was commissioned by private and public developers.

In 2019, 13,133 thousand square meters of the total area of residential buildings were put into operation in the Republic at the expense of all sources of financing, which is 104.9% higher than in 2018. The total commissioning of housing to the annual plan was completed by 100.5%. Most of the housing – 11,268.9 thousand square meters or 85.8% commissioned by private and public developers.

Financing of the Program was supposed to be at the expense of the republican budget, as well as private investments, including quasi-public sector entities. Figure 5 shows information on the volume of financing of the Program, which is only 1675.9 billion tenge, of which 1171.1 billion tenge or 70% is at the expense of the republican budget, 504.2 billion tenge or 30% is at the expense of extra-budgetary funds%.

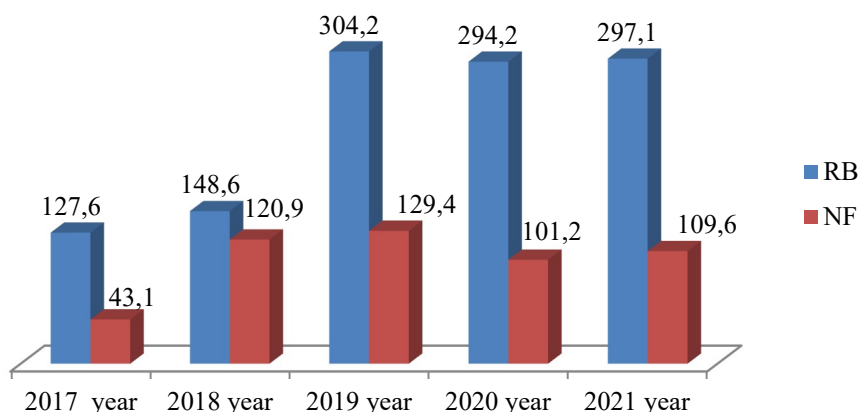


Figure 1. Financing of the state program «Nurly-zher» in the period 2017-2021

The UN social standards, which stipulate that there should be at least 30 square meters per inhabitant, must be followed in order to guarantee the citizens of the nation a good standard of living. In general, expanding the scope of construction across the nation is required to effectively address the housing crisis. With the exception of those residing in state-owned and emergency homes, the Program states that the level of construction activity should guarantee "the annual volume of housing construction up to 30 million square meters by 2031 with a projected population of 20.7 million people."

The state program for housing and communal development "Nurly Zher" for 2020–2025 was developed as a tool for executing the Republic of Kazakhstan's strategic development plan until 2025 and the forecast scheme of the nation's territorial and spatial development until 2030. A unified housing policy and a policy in the housing and communal sphere at the same time will provide an integrated approach to the creation of a comfortable accommodation environment for citizens, thinking of urbanization trends, population rising, as well as the specific points of each region.

By supplying areas of mass development with affordable housing, the primary state-sponsored housing policies seek to encourage the building of homes for large segments of the population.

The main target indicators of the state program "Nurly-zher" are as follows:

1) by 2025, the increase in the annual volume of housing commissioning at the expense of all sources of financing is 20.7 million square meters;

2) by 2025, the provision of housing is 26 sq. m. per resident;

3) by 2025, 100% of the population's access to water supply services in cities and villages;

4) by 2025, reducing the wear of heating, water supply and sanitation networks - 47%;

5) by 2025, the reduction in the share of objects, condominiums requiring major repairs – 18.1%;

6) creation of 60 thousand jobs in 2020-2025.

The cost and financial resources of the national and municipal budgets, as well as any other sources that are not prohibited by Republic of Kazakhstan law, will be used to finance the State Program. A total of 4,837.1 billion tenge will be spent on the program's financing, which will come from the republican budget in the amount of 31.9 billion tenge and extra-budgetary money in the amount of 184.4 billion tenge. Figure 2 shows the sources of financing by year.

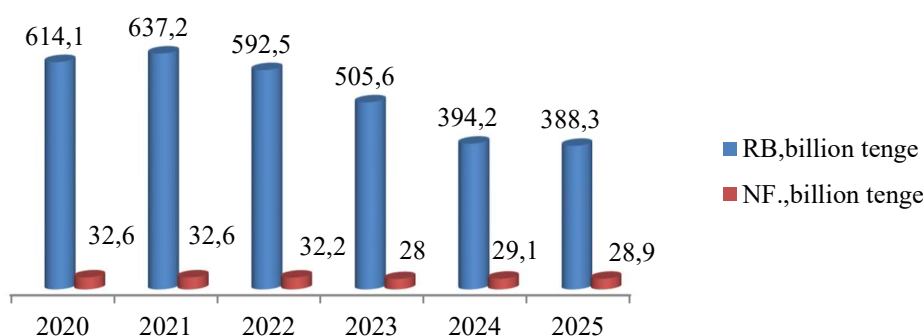


Figure 2. Share of financing in the period 2020-2025

The Program combines all forms of government assistance for building homes, housing residents, and modernizing and expanding the housing and communal services sector. As a result of the implementation of the State Program, it is expected to create 60 thousand new jobs, increase the volume of production of basic domestic construction materials, products and structures by 70% compared to 2020.

Task 1. Implementation of the unified housing policy.

Statistics show that as of January 1, 2021, 1,968 billion tenge in investments from all sources of funding were set aside for housing building (an increase of 133.6% over the same period in 2019). In comparison to the same time in 2019, 15.3 million square meters, or 116.8%, of the total area of residential buildings were operational as of January 1, 2021. A total of 12.8 million square meters of residential buildings were constructed during the reporting period on private land and by the populace. In total, 140,236 housing units—including 41,193 single-family homes—were commissioned in the country.

An increase in the volume of housing commissioning compared to the same period last year is noted in 10 regions, the data of which are presented in Table 3 for 2016-2020.

Table 3

**Total area of commissioned residential buildings in the Republic of Kazakhstan, square meters\***

	2015	2016	2017	2018	2019	2020
Republic of Kazakhstan	8 940	10 513	11 168	12 521	13 126	15 332
Akmolinskaya	282	365	426	478	534	575
Aktobe	536	617	792	909	1 021	1 040
Almaty	1 136	1 253	646	713	895	959
Atyrau	550	559	624	794	934	837
West Kazakhstan	262	275	392	432	485	529
Zhambylskaya	292	318	397	482	507	618
Karaganda	321	341	374	417	421	530
Kostanay	249	195	265	299	335	379
Kyzylorda	466	544	612	700	761	609
Mangystau	645	709	833	1 173	1 175	1 193
South Kazakhstan	445	529	721			
Pavlodar	165	184	242	284	332	373
North Kazakhstan	140	164	200	218	250	306
Turkestan				388	620	736
East Kazakhstan	318	340	380	411	443	520
Nursultan	1 759	2 257	2 360	2 378	1 784	3 079
Almaty	1 374	1 863	1 902	2 006	2 103	2 401
Shymkent				439	524	649

\* The author's compilation is founded on the source.

The leaders in housing commissioning are Nur-Sultan (172.6 %), Karaganda (125.8 %), Shymkent (123.9 %), North Kazakhstan (122.4 %), Zhambyl (121.7 %), Turkestan (118.6 %), East Kazakhstan (117.4 %), Almaty (114.2 %), Kostanay (113.1 %) and Pavlodar (112.1 %) regions. A decrease in the rate of housing commissioning is observed in 2 regions of the republic: in Kyzylorda (80 %) and Atyrau (89.6 %) regions. Slight growth is observed in 5 regions of the republic: in West Kazakhstan (109.1 %), Akmola (107.4 %), Almaty (106.9 %), Aktobe (101.8 %) and Mangystau (101.5 %) regions.

Task 2. Construction of rental housing without foreclosure.

It should be noted that in 2021, according to the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan, the Bureau of National Statistics, the provision of housing per inhabitant in Kazakhstan (Table 4) is the lowest in rural settlements and amounts to 19.8 square meters per inhabitant, while in urban areas it is 25.5 square meters. It should be noted that the lowest provision of housing per inhabitant is 18.0 square meters in Zhambyl region; and the largest is Nur-Sultan – 29.0 square meters.

Table 4

**Housing security per person living in Kazakhstan in 2021, square meters\***

	Total	Including	
		urban locality	rural locality
Republic of Kazakhstan	23,2	25,5	19,8
Akmolinskaya	23,6	25,6	21,7
Aktobe	23,0	24,7	18,4
Almaty	21,0	23,5	20,2
Atyrau	24,2	26,1	22,1
West Kazakhstan	22,5	26,9	17,9
Zhambylskaya	18,0	21,2	15,7
Karaganda	23,5	24,2	20,9
Kostanay	22,5	23,2	21,5
Kyzylorda	20,9	22,7	19,3
Mangystau	27,3	27,9	26,8
South Kazakhstan	22,6	23,0	21,8
Pavlodar	22,2	22,4	21,9
North Kazakhstan	19,1	22,7	18,2
Turkestan	21,2	23,2	18,3
East Kazakhstan	30,6	30,6	-
Nursultan	29,0	29,0	-
Almaty	25,8	25,8	-

\* The author's compilation is founded on the source.

In subsidizing loans is Damu JSC. Starting from May 2017, this company has been subsidized 7% of annual loans to private investors, issued by banks of the second level up to 14.25% of annual loans. In general, from 2017 to 2019, Damu JSC signed agreements for the total amount of 104.28 billion tenge, including: 2017-30.1 billion tenge; 2018 - 24.5 billion tenge; 2019 -49.6 billion tenge.

In order to stimulate proposals for private investors in 2017, a tool for subsidizing rates for loans issued by private investors was introduced. For these purposes funds were provided in the amount of 3.1 billion tenge.

On January 1, 2021, the financial agent of Damu JSC jointly with the plan of financing increased by 3.1 billion. tenge. The agreement on the implementation of 25 projects worth 2, 23 billion tenge was signed.

Under the program "Nurly zher", funding for 128 billion tenge was provided, including 100 billion tenge for the program "Bakytty otbasy" under 2 % and 28 billion tenge under 5 % (2,916 participants).

Task 3. Capital repairs and renovation of housing stock

For 2020, a budget loan of 8 regions in the amount of 8.6 billion tenge has been allocated for the overhaul of a total of 245 houses, 100 % has been disbursed. Agreements were signed with akimats of Aktobe, Zhambyl, Kostanay, Kyzylorda, Pavlodar, West Kazakhstan regions and Nur-Sultan, Shymkent. As of January 1, 2021, 3,880 jobs have been created at residential buildings overhaul facilities, including 3,795 temporary and 85 permanent jobs.

Task 4. Improvement of architectural, urban planning and construction activities

For the development of urban planning and cadaster in 2020, the republican budget set aside 859.7 million tenge, including: 729.03 million tenge for the inventory of underground and aboveground communications of the built-up area (9,739.6 hectares were planned; 9,739.6 hectares were inventoried for 729,030 thousand tenge); and 130.668 million tenge for the adjustment of the interregional scheme of territorial development (data collection and procedure). The task is currently 100% mastered and has been completed in accordance with the calendar plan.

The creation of common initiatives received 637.6 million tenge in funding. Contracts worth 633.8 million tenge were signed with design firms based on the outcomes of competitive public procurement processes. A total of 3.8 million tenge was saved. The contract for the development of a standard project, "Modular fire station for 4 cars from prefabricated structures," was terminated at the same time due to the designer's breach of contractual obligations, and 52.8 million tenge was returned to the republican budget as a result. A total of 581 million tenge (100%) in funds have been distributed.

In 2020, 25 units of technological maps for new building production technologies and 62 units of estimated regulatory documents totaling 607.0 thousand tenge were created.

There are about 643 000 people working in the construction business and related fields. (construction industry, logistics, trade, services, etc.). 48 130 citizens were hired by the government through projects.

**Conclusion.** As a consequence, we would like to point out that each nation's state policy places a high priority on finding a solution to the housing crisis. Being one of the most essential pillars of human existence, housing affordability functions as a gauge of the general level of wellbeing. In order to guarantee that everyone has access to housing by 2030, countries are required to comply with the UN Sustainable Development Goals. The ineffective portion of the housing market must be regulated by the government, and this includes helping those who need housing by using a variety of methods or resources. Housing policy is updated concurrently in accordance with market growth levels and population welfare.

The results of the conducted research in the field of housing policy as a factor of economic growth of the country shows that the solution of the housing issue is one of the priorities of economic development in each country. Housing affordability, being one of the most important foundations of human life, serves as an indicator of the level of well-being of the population and the country as a whole, including economic development. Thus, the UN Sustainable Development Goals until 2030 set a task for countries to ensure everyone's access to housing by 2030 (Gimadieva, 2019). The state is called upon to regulate the part of the housing market that works inefficiently, including providing support to those in need of housing through various mechanisms or tools. At the same time, housing policy is updated in accordance with the levels of market development and the welfare of the population. As the analysis showed, the presence of state participation in providing the population with housing is very significant. In particular, the Government of the Republic is working to identify inefficient niches of the housing market, as well as to identify categories of citizens in need of state support. To date, measures are being taken to optimize the very process of implementing programs. Thus, a Single housing policy operator will be created by combining JSC "Kazakhstan Mortgage Company", JSC "Baiterek Development" and JSC "Housing Construction Guarantee Fund", which are part of the structure of JSC "National Managing Holding "Baiterek". Also, work is underway to introduce a unified republican database of waiting lists for housing under the state program. This contributes to ensuring the transparency of housing provision and unified system accounting (<https://online.zakon.kz>).

Thus, one of the most significant economic challenges in the housing sector is the lack of active attraction of private investment to finance housing construction; low solvency of the population - even with the support of the state through a preferential mortgage; insufficient financing of construction, engineering communications for plots for individual housing development; high cost of housing construction; lack of an effective market for the production of domestic building materials. As a result, we have proposed a number of measures to improve housing policy in the country, including the introduction of a mechanism for project financing of private developers, the content of which contributes to improving the principles of implementation of the affordable housing program. The following suggestions from the writers are made to increase the efficacy of housing policy implementation:

- the implementation of the mechanism of private developers' project financing;
- the introduction of the rating of construction companies on shared-equity construction;
- tougher liability of dishonest developers;
- the formation of rental housing pools and stimulation of the creation of private social real estate funds;
- the attraction of market funding (deposits from the population, pension savings);
- subsidization of loan costs.



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**Матенова Ж.Н., Кадырова А.С., Кушебина Г.М., Алимкулова Ш.И.**

**ҚАЗАҚСТАН РЕСПУБЛИКАСЫНДАҒЫ МЕМЛЕКЕТТІК  
ТҰРҒЫН ҮЙ БАҒДАРЛАМАСЫНЫҢ ТИІМДІЛІГІН ТАЛДАУ**

**Андатпа**

Мақалада Қазақстан Республикасында қолданылатын тұрғын үй бағдарламаларының ағымдағы жай-күйіне, сондай-ақ олардың халықтың өмір сүру сапасын жақсарту үшін әсері мен маңыздылығына талдау ұсынылған. Тұрғын үй бағдарламалары бірінші кезекте қазақстандықтарды қолдауға бағытталған, олардың көмегімен сіз өз пәтеріңізді сатып ала аласыз немесе жалға берілетін тұрғын үйді мемлекеттен ерекше, көбінесе жеке шарттармен жалға ала аласыз, бұл өте тиімді. Қазіргі уақытта Мемлекет Қазақстан халқының түрлі әлеуметтік топтарының тұрғын үй мәселелерін кешенді және толық шешуге бағытталған, өз азаматтарының әл-ауқатына көп көңіл бөледі. Тұрғын үй құрылысын мемлекеттік қолдаудың негізгі шаралары жаппай құрылыс аудандарын инженерлік коммуникациялармен жарактандыру арқылы халықтың қалың жігі үшін қолжетімді тұрғын үй құрылысын ынталандыруға бағытталған. Саясатты іске асыру үшін әртүрлі мемлекеттік даму бағдарламалары әзірленуде, олардың мақсаты өмір сүру сапасын жақсарту болып табылады. Авторлар "Нұрлы жер" мемлекеттік тұрғын үй бағдарламасы шеңберінде тұрғын үй кредиттерін беру шарттарына, сондай-ақ бағдарламаның іске асырылу деңгейі мен тиімділігін көрсететін статистикалық деректерге, сандық көрсеткіштерге және аралық нәтижелерге назар аударады. Зерттелген мәліметтер негізінде тұрғын үй бағдарламаларын дамыту перспективалары қарастырылады, олар тек ұлттық қана емес, сонымен бірге жаһандық мақсаттар мен міндеттермен де байланысты.

**Матенова Ж.Н., Кадырова А.С., Кушебина Г.М., Алимкулова Ш.И.**

**АНАЛИЗ ЭФФЕКТИВНОСТИ ГОСУДАРСТВЕННОЙ  
ЖИЛИЩНОЙ ПРОГРАММЫ В РЕСПУБЛИКЕ КАЗАХСТАН**

**Аннотация**

В статье представлен анализ текущего состояния жилищных программ, действующих в Республике Казахстан, а также их влияния и важности для улучшения качества жизни населения. Жилищные программы в первую очередь направлены на поддержку казахстанцев, с их помощью можно приобрести собственную квартиру или арендовать арендное жилье у государства на особых, часто индивидуальных условиях, которые чрезвычайно выгодны. В настоящее время государство нацелено на комплексное и завершённое решение жилищных вопросов различных социальных слоев населения Казахстана, уделяет большое внимание благосостоянию своих граждан. Основные меры государственной поддержки в жилищном строительстве направлены на стимулирование строительства доступного жилья для широких слоев населения путем оснащения районов массовой застройки инженерными коммуникациями. Для реализации политики разрабатываются различные государственные программы развития, целью которых является улучшение качества жизни. Авторы акцентируют внимание на условиях предоставления жилищных кредитов в рамках государственной жилищной программы "Нұрлы жер", а также на статистических данных, числовых показателях и промежуточных результатах, демонстрирующих уровень реализации и эффективность программы. На основе изученных данных рассматриваются перспективы развития жилищных программ, которые, как оказалось, переплетены не только с национальными, но и глобальными целями и задачами.

