
Impact of affordable housing construction and housing and communal services on the welfare of the population by typical projects

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Abstract: The article describes the activities of housing and communal services, the types of services, reforms to improve the efficiency of housing and communal services, the ongoing reforms to improve the efficiency of utilities and the solution of the problem of employment.

Keywords: housing and communal services, services, efficiency, employment, reforms, social services, services, housing, utilities.

INTRODUCTION

The territorial integrity of the city unites all types of enterprises, organizations and economic entities, regardless of their departmental form of ownership, as a single industrial and social infrastructure. The processes of joint use of labor and natural resources, territory, roads, communications, economic facilities ensure the integrity of the city.

The location of productive forces, residential areas and transport systems affects the organization and efficiency of utilities. Therefore, each city has its own housing and communal services system. Improving the efficiency of this system depends on the establishment of a local government mechanism. In practice, the activities of utilities are coordinated by local authorities. Each city, district administration has services that regulate and coordinate the activities of housing and communal services. For example, in Tashkent, the public utilities system is regulated by the Main Directorate of Public Utilities under the Tashkent City Administration. In a market economy, the activities of these services are aimed not at the administrative management of the communal system, but at creating a competitive environment between enterprises and organizations in this area, organizing their activities on a contractual basis.

In the context of deepening globalization, intensification of competition, increasing the level of production and services, the quality of services, including housing and communal services, the social and economic spheres. The objective need for the development of this sector is explained by the positive impact on improving the quality of life of the population, as well as increasing employment.

Decree of the President of the Republic of Uzbekistan dated February 7, 2017 No 4947 "On the Strategy for further development of the Republic of Uzbekistan" to create new jobs and ensure employment of the population, especially graduates of secondary special and higher education institutions and reduce unemployment; creation of conditions for full implementation of labor and entrepreneurial activity of the able-bodied population, improvement of the quality of labor force, expansion of the system of vocational training, retraining and advanced training of persons in need of employment, etc. [1]

"The share of the service sector in the GDP of developed countries is 75% and the share of employment is more than 70%. Employment in the service sector of the economy exceeds 75% in developed European countries, 80% in the United States and 82% in Japan"[16]. From this point of view, special attention is paid to the development of modern services in the world, increasing the volume and quality of services.

REVIEW OF THE LITERATURE ON THE SUBJECT

The issues of service in housing and communal services have been studied in detail by domestic and foreign economists. In particular, among the scientists of our country H.M. Mamatkulov, Q.J. Mirzaev, M.Q.Pardaev, J.I.Isroilov, A.Q. Gapparov, Yu.P.Urinbaeva, J.M.Kurbanov have developed proposals to improve the service and increase its efficiency in housing and communal services in Uzbekistan. Also, foreign scientists L. Demideva, K.R. McConnell, S.L. Brew, A. Marshall, Yu.P. Sviridenko, V.N. Suggestions and recommendations developed as a result of research conducted by Soloveva service in housing and communal services serves as an important theoretical and methodological guide in improving service and increasing the efficiency of the industry.

In the developed countries of the world, due to the process of globalization and its impact on the formation and development of the services market, targeted research is being conducted to provide scientific solutions to a number of problems. In particular, the flexibility, institutionalization and socialization of the services market, competition in the services market, the development of new activities that require higher education and professionalism, the use of new working hours, increased incomes, the development of the national labor market and the interaction of multinational companies and the International Labor Organization. special attention is paid to focused scientific research.

The strategic plans of the Republic of Uzbekistan aimed at improving the structure of employment in the future include “Decent work for the population, especially youth and people with disabilities through the implementation of active measures in the labor market, protection of private property, support of small and large businesses and private entrepreneurship The creation of favorable conditions for the provision of employment and the expansion of effective employment”[2] and in accordance with it, the development of new approaches to the formation of rational and effective employment of the able-bodied population is one of the urgent issues.

The interest of the population in the service sector and the activities of individual entrepreneurs is gradually growing. Because the number and quality of services provided by them is much higher than state-owned enterprises.

The sharp increase in the service sector in the housing and communal services sector has created additional jobs for state-owned enterprises and organizations, those laid off from institutions, and so on. One of the unique advantages of service enterprises is that they have the opportunity to change the type of activity they need, the range of services they provide, the purchase of materials needed for cash, increase or decrease the cost of services. State-owned enterprises did not have such an opportunity.

However, state-owned enterprises also had advantages over enterprises in the service sector. The main ones were that if the service sector buys buildings and equipment at its own expense, the state-owned enterprises are financed according to the plan, and the service sector has old equipment at its disposal, which makes it difficult to fulfill orders on time. experienced. However, wages in the service sector were higher than in state-owned enterprises.

There were shortcomings in some areas of service. That is, part of the salary is directed to the development fund of the service sector. Some of the service sectors, knowing the shortage of services, have gained additional income by unreasonably raising their prices.

Despite the above-mentioned shortcomings, the service sector has played an important social role in the life of the country. That is, they have been able to increase consumers' leisure time by reducing less productive labor at home.

The development of the service sector could not solve the existing problems in the service sector as they were part of the service sector.

Nevertheless, consumer services of any form are considered to be one of the most convenient forms of organization of the service system and are based on the principles of self-sufficiency, self-management.

ANALYSIS AND RESULTS

Necessary measures will also be taken to ensure that housing prices do not rise and are affordable. In particular, from 2020, 16 thousand families will receive subsidies from the budget in the amount of the initial payment and interest on the loan. These subsidies cover 10% of the initial cost of housing, 12% for Tashkent and over 10% for other cities. This new system will be introduced next year as a pilot project in Andijan, Namangan, Fergana, Bukhara, Samarkand, Tashkent regions and the capital. In other areas, the old order will be maintained and the new system will compete with it.

Attention was also paid to the issue of reforming the housing system in rural areas. In this regard, in order to ensure competition and quality, it was decided to gradually transfer the client function from the Qishloq Qurilish Invest engineering company to the private sector. In 2020, out of 12 thousand houses, 8 thousand will be built according to the current procedure, and 4 thousand - by the private sector. In this regard, the Ministry of Finance and the Ministry of Economy and Industry were instructed to develop a new procedure for the construction of housing by the private sector.

The need for widespread use of innovative building materials to reduce the cost and improve the quality of housing is emphasized. For example, if aerated concrete and foam concrete are used instead of bricks, then the gas consumption during production will decrease by 8 times, and the accumulation of heat will increase by 5 times.

In accordance with the Decree of the President of the Republic of Uzbekistan on the program of affordable housing in rural areas for 2017-2021, large-scale work was carried out on the construction of individual housing in rural areas based on standard projects. In the period from 2009 to 2016 alone, 69,557 comfortable houses with a total area of 9,573,000 square meters were built in 1308 microdistricts in rural areas. The living conditions of more than 83.5 thousand families in rural areas have improved. The measures taken contributed to the provision of families with modern, high-quality, comfortable housing, the formation of a new engineering,

communication, social and market infrastructure in the village, raised the image of the village to a new level and, on this basis, improved the standard of living and the outlook of the villagers. At the same time, the study of this direction showed the need to develop fundamentally new approaches aimed at increasing the efficiency of construction, taking into account the real needs and purchasing power of the population, as well as the national mentality and the characteristics of living conditions in rural areas.

In order to radically increase the level of modern and comfortable housing for the population in rural areas:

- Improving social and living conditions, meeting the needs of the rural population in modern, high-quality, comfortable, affordable housing;
- joint development of engineering and communication infrastructure and transport networks in residential areas allocated for housing in rural areas;
- Reducing the cost of design and survey and construction and installation work, as well as the construction of houses by optimizing structural and architectural planning solutions;
- expanding the use of new types of energy-saving materials and equipment;
- development of the local construction industry, increasing the potential of contractors, strengthening their material and technical base;
- ensuring the rational use of land resources allocated for housing construction;
- It is advisable to introduce more favorable conditions for the provision of preferential loans by citizens for individual housing construction in rural areas.

For the construction of new types of housing, banks provide housing developers with mortgage loans for a period of 3 years with a grace period of 7% per annum for the first 5 years and a refinancing rate of the Central Bank of the Republic of Uzbekistan for a period of 15 years. consists of the following quantities:

15 percent - for two-, three-story apartment buildings (2- and 3-room) and 2-, 3-room one-story houses;

25 percent - for two-storey 4-room combined houses.

Construction of residential buildings, engineering and transport communications, social and market infrastructure in accordance with the parameters of the Program; The main focus is on reducing the cost of construction and installation work, sustainable and balanced development of the local construction industry, strengthening the ability of contractors to improve quality.

Taking into account the fact that the margin of commercial banks involved in housing construction in the country is 4% per annum, credit lines will be opened in national currency for a period of 15 years, including a 5-year grace period at a rate of 3% per annum. targeted construction of houses within the framework of the project.

Statistical reporting of services by types of economic activity in the Republic of Uzbekistan is carried out in accordance with the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan dated February 26, 2016 No 55 "On the program of development of services in 2016-2020".

The production of services by type of economic activity is differentiated according to the level of income, taste and desire of consumers. In particular, compared to 2018, the share of transport services increased from 28,2% to 30,5%, communication and information services from 6,7% to 6,9%. At the same time, the share of financial services increased from 10,7% to 12,6%, and services in education from 3,5% to 3,7%.

Today, 49,% of those employed in the economy are in the service sector. If we analyze the structural structure of employment in the services sector, a large share falls on activities such as wholesale and retail trade, education, transportation and storage, health care and social services.

Comprehensive development of the housing and communal services sector, improving the living standards of the population and ensuring sustainable economic development through productive employment are urgent issues.

As the President of the Republic of Uzbekistan Sh. Mirziyoyev noted: "In the new year, the ultimate goal of economic reforms will be to reduce poverty and increase the welfare of the population. These strategic goals will be achieved through high economic growth that creates equal opportunities for all. The scope of our work to provide housing for needy families will be further expanded. At the same time, 27,000 families, or 2,5 times more than this year, will receive 2,4 trillion soums to pay the down payment on mortgage loans and subsidize interest rates. [3]

It is necessary to accelerate the process of urbanization in our country, to comprehensively develop the regions, to create decent living conditions for the population. Within the framework of this work, 12 satellite towns adjacent to 7 major cities - Andijan, Bukhara, Samarkand, Karshi, Fergana, Namangan, Nukus were selected and comprehensive measures for their development were developed.

Another issue related to this task is that there is a gap between our regions where the main workforce lives and where jobs are created. The solution is to liberalize internal migration.

Therefore, the international experience in reforming the propiska system by April 1, 2020 has been studied by the parliament and the government, and specific proposals on this issue have been developed.

Without the active involvement of the private sector in housing construction, it is impossible to fully meet the demand for housing. That is why a new mortgage system is being introduced. In this regard, about 18,000

houses will be built by the private sector in the cities of the regions and in Tashkent, and 4,000 in rural areas. The state will allocate about 4 trillion soums through auctions to ensure healthy competition between banks. In order to support the poor, 1 trillion soums will be allocated from the budget to cover the initial cost and interest on loans for housing for 16,000 families in cities.

As President Sh. Mirziyoyev said: “My greatest intention is that if everyone in our Motherland has its own “small homeland” - a home, both our people and the Creator will be pleased with us. Today, we have 150,000 children under the age of 18 in need of special attention in our country. It is our duty, first and foremost, our human duty, to educate them, to help them acquire a definite profession, to treat the seriously ill, to help orphans find their place in life, to provide them with housing. In 2021, for the first time, the budget will allocate 50 billion soums to provide housing for 900 Chinese orphans. [3]

In the future, we will prioritize the training of our sons and daughters in modern professions that are in high demand in the labor market, the formation of entrepreneurial skills and diligence, as well as the implementation of their initiatives, employment and housing.

CONCLUSIONS AND SUGGESTIONS

In conclusion, we can say that within the framework of the program of affordable housing in rural areas for 2017-2021 until January 1, 2022, under contracts with contractors - IC Qishloq Qurilish Invest houses, water supply facilities in the districts, and for the volume of work on the construction of highways - from the payment of all types of taxes and mandatory contributions to state trust funds, from the payment of a single tax, from the payment of all types of taxes and mandatory contributions to state trust funds, from the construction of residential buildings, engineering and transport communications and infrastructure in terms of the volume of design and survey work performed - exemption from value added tax is also being considered.

And also plays a special role in the impact of the construction of cheap housing on the updated model projects in rural areas on the well-being of the population.

The implementation of targeted programs for the construction of affordable housing, the improvement of road transport, service, development and modernization of engineering and communication and social infrastructure, which will improve the living conditions of the population, requires:

- further improvement of the living conditions of the population, first of all, young families, citizens living in dilapidated houses and other citizens in need of housing improvement through the allocation of mortgage loans on favorable terms and the construction of affordable housing in urban and rural areas;
- radically improve the provision of clean drinking water in rural areas by increasing the level of public utilities, first of all, through the construction of new drinking water networks, the gradual introduction of cost-effective and efficient modern technologies;
- Ensuring that people live in an environmentally safe environment, building and modernizing complexes for processing household waste, strengthening their material and technical base, providing the population with modern facilities for waste disposal;
- radical improvement of transport services to the population, increase of safety of passenger transport and reduction of emissions of harmful substances into the environment, purchase of new comfortable buses, construction and reconstruction of bus stations and bus stations;
- Continuation of construction and reconstruction of road infrastructure, first of all, development of regional highways, capital and current repair of inter-farm rural roads, streets of settlements;
- Implementation of measures to improve the supply of electricity and other fuel and energy resources to the population through the construction and modernization of new power generation facilities, modernization of low-voltage power grids and transformer substations, as well as expanding the use of renewable energy sources;
- It is necessary to develop and improve the activities of theaters and theaters, cultural and educational organizations and museums, to strengthen their material and technical base.

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