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THE THEORETICAL ASPECTS OF REALIZATION NEW APPROACHES OF HOUSING (THE REAL ESTATE) POLICIES IN REPUBLIC OF KAZAKHSTAN

The purpose of this paper is to show the process of development of the real estate policy in the Republic of Kazakhstan, identified weaknesses of the approved state program. The stages of formation and methodological support for a housing policy are shown. The structure of housing stock is analyzed. The solution of the housing problem for many years remained one of the key tasks of the state policy of Kazakhstan. Accommodation in a market economy is the most representative indicator of growth, reflecting the dynamics of the various sectors of the economy, and public confidence in the future, the country as a whole. In this regard, the level of housing development is related to one of the most important characteristics of the socio-economic development. The article analysis the current state of the housing sector in Kazakhstan, the research offering methodological realization of state policies as new instrument in housing sector.

Key words: housing policy, government programs, policies, real estate, housing facilities, funding.

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Қазақстан Республикасында тұрғын-үй саясатын жүзеге асыруының жаңа бағыттарының теориялық аспектілері

Мақалада Қазақстан Республикасындағы тұрғын-үй саясатының даму процесі мен тенденциясы қарастырылған, сонымен қатар Мемлекеттік бағдарламалардың кемшіліктері анықталған. Тұрғын-үй саясатының қалыптасу кезеңдері мен оның әдістемелік құраушылары көрсетілген. Тұрғын-үй қорының құрамы мен құрылымы талданған. Тұрғын-үй мәселесін шешу Қазақстан саясатының көп жылдар бойы негізгі және кілтті міндеттердің бірі болып табылуда. Нарықтық экономикада тұрғын-үй экономиканың әр түрлі секторларының сипаттайтын өсудің ең танымал индикаторы болып табылады, ол жалпы мемлекеттің және халықтың келешектегі сенімділігі болып табылады. Осыған байланысты тұрғын үй құрылысын дамыту республиканың маңызды әлеуметтік-экономикалық сипаттамаларының бірі болып саналады. Мақала Қазақстан Республикасындағы тұрғын-үй секторының ағымдағы жағдайын қарастырады, зерттеу жұмысы тұрғын-үй саясатын жүзеге асырудың әдістемесін тұрғын-үй секторының жаңа құралы ретінде ұсынады.

Түйін сөздер: тұрғын-үй саясаты, мемлекеттік бағдарлама, стратегия, тұрғын-үй қоры, тұрғын-үй құрылысы, қаржыландыру.

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Теоретические аспекты реализации новых подходов жилищной политики в Республике Казахстан

В статье рассматривается процесс развития жилищной политики в Республике Казахстан, выявлены недочеты утвержденных Государственных программ. Показаны этапы формирования и методическое обеспечение разработки жилищной политики. Анализируется структура и состав жилищного фонда. Решение жилищной проблемы многие годы остается одной из ключевых задач государственной политики Казахстана. Жилье в рыночной экономике является наиболее

представительным индикатором роста, отражающим динамику развития различных секторов экономики, и уверенность населения в своем будущем, страны в целом. В этой связи уровень развития жилищного строительства относится к одной из важнейших характеристик социально-экономического развития республики. Статья рассматривает текущее состояние жилищного сектора в Казахстане, исследование предлагает методологию реализации жилищной политики как нового инструмента в жилищном секторе.

Ключевые слова: жилищная политика, государственная программа, стратегия, жилищный фонд, жилищное строительство, финансирование.

Statement of the problem. For the period of independence of the Republic of Kazakhstan construction of housing (the real estate) has become one of the priority directions of the Strategy of the country development until 2030 and is one of the most important tasks of national level. Nowadays considerable attention is paid to its settlement. It is connected with the fact that up to the recent time the housing (the real estate) sector was on the periphery of the social and economic policy. In these conditions the crisis of housing (the real estate) sector appeared with a significant decrease of volumes of housing (the real estate) construction, in first place affordable for the majority of population, aging of housing facilities as well as engineering and communication networks. Sharp decrease of living level of the population intensified the problem, and complete overhaul of housing facilities and systems of life-support of the population has become a national problem [1].

Analysis of the last researches and publications.

The considerable scientific potential in research of this problem is concluded in works of the foreign authors who have shined methodologically its important aspects. They are: Friedman J., Ordway N., Keynes J.M., Miller M. H., Jevons W.S. and Modigliani F. In the writings of foreign authors identified features of participation of government regulation detailing investments and the use of different usage models.

Many papers, works of the Russian scientists are devoted to the state regulation and its use in the socio-economic development. Among them it is possible to allocate Volgina N.A., Buzyrev V.V., Chekalin V.S., Sikachev A.V., Tarasevich E.I., Markusenko M.V.. From among domestic economists it is possible to note works Abdilmanova Sh.R., Salikhova A.R., Akhmetova, Sh№, Sapargaliyev S., Aliyeva B.M. and others.

Recently significantly high and stable speed of growth of Kazakh economy has created economic prerequisites for solution of housing problem with participation of the government. Ex facte, hard work has been done in this direction. In 2000 the Conception of long-term financing of housing (the real es-

tate) construction and development of the system of mortgage lending was adopted. In framework of the State program of development of housing (the real estate) construction for 2005-2007 it was supposed to provide a wide circle of population with an affordable housing. For its development amendments were made in the legislation about rental housing and about share in the construction capital. Besides the State program of development of housing (the real estate) and communal sphere for 2006-2008 was developed.

On one part the above facts show importance that is given to the issue of improvement of living conditions of Kazakh people, as the right for housing is a constitutional right of every citizen, and its realization is an important condition for achievement of modern living standards of the population. On the other part a serious correction of the State program identify absence of accurately considered and realistic strategy of solution of the housing problem [2].

At present the legal basis of housing (the real estate) policy in the Republic of Kazakhstan is formed with a range of documents: Constitution of the RK and legislation of the RK "About housing (the real estate) relations", "About mortgage", "About housing construction savings", "About share in the capital for housing construction, the Conception of long-term financing of housing construction and development of mortgage system, the State program of housing (the real estate) construction for 2005-2007, the State program of housing (the real estate) construction for 2008-2010, the program of development of construction industry and production of construction materials of the Republic of Kazakhstan for 2010-2014, the program of housing (the real estate) construction in the Republic of Kazakhstan for 2011-2014 [3].

However all these documents act separately and developed without connection with each other, insufficiently oriented for achievement of program tasks. As a result of absence of scientific, methodological and organizational support, the efficiency of programs accepted for realization is very low. Absence of the law that regulates the basics of housing policies with clear statement of goals and tasks

results in diverse interpretation of goals of the housing policies. For a example in the State program of housing (the real estate) construction for 2005-2007 the main goal of housing policies is declared as creation of conditions for purchasing and construction of housing by the population by means of development of the progressive forms of crediting. In the State program for 2008-2010, the goal is changed: the main goal of housing (the real estate) policies is the transition for stable functioning and development of housing (the real estate) construction that provides affordability of housing for citizens with different levels of income. In framework of the Program of housing construction in the RK for 2011-2014 stipulated a new scheme of construction of mortgaged housing with realization by means of construction savings, support of commercial housing by means of funding of banks of the second level [4].

Nevertheless the analysis showed weak parts of the above programs:

1) Not succeeded up to the end to provide affordability of housing to the majority of economically active population;

2) Was not accelerated the provision of housing to the citizens before that the state has obligations as well as young families.

The existing problems in the sphere of provision of the citizens of the country with affordable and qualitative housing showed the necessity and timeliness of transition to new housing (the real estate) policies. The significance of development and implementation of integral, scientifically grounded housing (the real estate) policies is especially high right now when economic and social reforms of the perestroika period undertaken for modernization of the Kazakh society led to its deep transformation [5].

Absence of adequate housing promotes degradation of an individuality and society, limits the range of opportunities available for an individual. Tight correlation can be seen between living conditions, possibility of their improvement, reality of the place of residence choice, on one part, and the level and direction of migration, employment, presence of some diseases, criminal situation and general social stability of the society on the other part [6].

Living conditions significantly determine the life style of a family, the character of spending free time, organization of everyday life, family relations. It is necessary to pay attention that one of the aspects of stable development of housing sphere includes provision of comfortable conditions of living not only for people living at present but also further generations of people [7]. That is why time frameworks in which housing (the real estate) policies are

realized should take into account its strategic direction and be measured with the time of the generation life-length, comprise some decades of years. In such time scale ecological, demographic, social and economic processes should not be considered separately from each other – they are interconnected and should be taken into account during development of the housing policies [8].

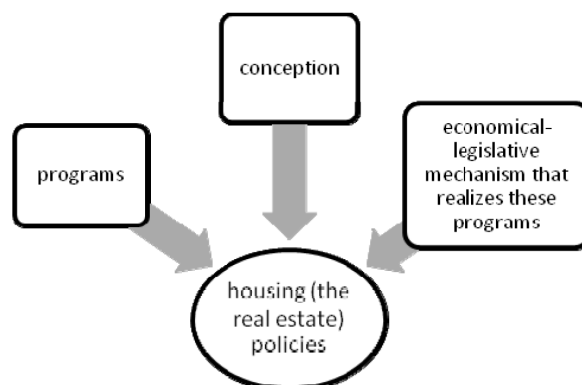
There are various approaches to the definition of social and economic essence of the housing (the real estate) policies. Some economists consider housing (the real estate) policies as a system of integrated measures of legislative, executive and supervision character in the sphere of housing regulation. At the same time in the capacity of the peculiarities of the housing (the real estate) policies in market conditions it is pointed out that it is realized by competent state institutions and social organizations in the center and locally for the purpose of stabilization and adaptation of the existing social and economic system to the changing conditions [13, p.290].

Other authors consider housing (the real estate) policies of the region as indicative (guiding) mechanism of administration of housing facilities including economic (direct and indirect) and legal control levers. In this case a global strategic goal of housing (the real estate) policy include maximally full satisfaction of the population needs in housing, support of housing facilities and housing and municipal services [4, p.20].

We share the opinion of the scientists that consider housing (the real estate) policies as an integral part of social and economic policy being an efficient mechanism of administration of housing sphere for the purpose of meeting housing needs of the population [7, p. 12].

Housing (the real estate) policies by its activities moderate negative consequences of individual and social inequity, results of social and economic recessions in the society. Housing (the real estate) policies is a connected scope of main directions and realizing them legal, social, and organizational-economical, architectural-constructional, operational-technological and other activities directed for meeting the housing needs of citizens. At the time of administrative-planned economy the goal was to provide each family with a separate housing. But obtaining of guaranteed housing was connected with very long expectation and modest quality indexes [10].

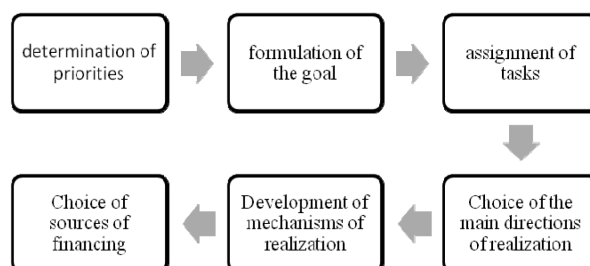
In housing (the real estate) policies there are three major components of this notion: conception, programs and economical-legislative mechanism that realizes these programs. In our description we shall use this approach (Picture 1).



Picture 1 – Major components of housing (the real estate) policies

Methodology of housing (the real estate) policy includes a definition of the following provisions: the formulation of development goals housing, establishing development processes-making, composition and structure of the investment programs and plans, use of developed indicators of the housing sector. Development of housing (the real estate)

policies has certain logic including an ordered sequence, coordination and reasonableness of procedures connected with settlement of economic problems as well as determination of a bench mark from which they should be solved and the whole process of work should be complied with. Sequence of formation of housing policies is shown in picture 2.



Picture 2 – Sequence of formation of housing policies

The process of formation of housing (the real estate) policies is based inherently on determination of priorities that include ensuring the affordability of housing for all citizens and social guarantees in the sphere of housing rights of those categories of the population before that the state has obligations in accordance with the existing legislation.

According to the determined priorities of the housing (the real estate) policies its goals and tasks are stated that specify the main directions of regulation influence on the part of the government. Development of activities in the framework of housing (the real estate) policies should be made according to different directions with obligatory estimation of the required volumes of financing recourses for their realization. At the same time it is necessary to foresee the mechanisms for realization

of activities and their provision with recourses, for this purpose responsible executors and the system of supervision over the progress of activities should be specified [11].

Methodological support of development of the housing (the real estate) policies include the system of legislative and other legal acts regulating the issues of construction, ensuring the rights of property, carrying out deals in the housing sphere and defining the basis of the state housing policies.

A crucial question of formation of housing (the real estate) policies regardless of its level of development is the determination of financing resources for program activities. In conditions of reduction of budgetary financing to the housing sphere and transition to market mechanisms of its regulation, local authorities are responsible for the

task of searching efficient methods for attraction of non-budgetary investment resources to the housing construction. Specification of strategic goals form a complex of administrative solutions directed for achievement of the specified objectives in process of settlement of the existing tasks.

Formation of housing (the real estate) policies on the basis of development of an appropriate strategy stipulates orientation of the main participants of the housing (the real estate) market on solution of the long-term tasks. Prevalence of short-term orientation in investment activities of enterprises in construction sphere can be explained by the following reasons of institutional order:

- Absence of state policy in housing (the real estate) sphere and often changes of priorities in economic policy of the state;

- Absence of experience in formation of investment strategy by administrators as in conditions of planned system they did not have independence required for strategic planning and solved only specified tasks;

- Insufficient studying of methodological issues of long-term strategic activities in housing sphere due to absence of such necessity in conditions of directive planning.

As an alternative of short-term orientation of housing (the real estate) policy it is necessary to form it, basing on achievement of strategic long-term goals taking into account perspectives of scientific and technical progress and social development of the society. Taking into account the above statement it is necessary to form as a dominating principal a strategic orientation of housing policy.

To make housing (the real estate) policies effective it should have some properties:

- First, it should be substantial, that is based on interaction of a wide range of factors very often contradicting to each other;

- Second, housing (the real estate) policies should be multiple-addressed. It should be oriented to a number of types of consumers, but not on the life-style and needs of an averaged majority, that is one group of people, however the most numerous;

- Third, it should be realistic. It means that its main components should be real;

- Forth, housing (the real estate) policies should be economically grounded. It should take into account real economic conditions in our country nowadays, not requiring as an obligatory condition extraordinary additional investments for its implementation;

- Fifth, housing (the real estate) policies should be organizationally adaptive. Its implementation

should not have a character of a disaster that destructs current communal and economic activities of the country and then on its ruins makes “bright future”. That is why the majority of suggested activities should be carried out additionally but not instead of existing ones, to reform the existing at present environment evolutionally [11].

Formation of housing (the real estate) policies in our country is made in process of housing (the real estate) reform. An important stage of housing (the real estate) reform in Kazakhstan was a mass privatization of state housing fund carried out in accordance with the Law of the RK “About denationalization and privatization” and basically completed in 1995. As a result, almost 97% of available housing facilities became in private property. It required elaboration of new approaches by decision of the housing problem from the state along with transfer of economy of the republic to market relations. In 1993, an important step was made in the housing (the real estate) reform. “The State program of new housing (the real estate) policies and mechanisms of its realization” is accepted by Decree of the President of the Republic of Kazakhstan #1344. Its final purpose was self-repayment of housing maintenance. It provided a number of important strategic steps in the sphere of housing policies of the state [14].

Essence of the housing (the real estate) policies executed since then consists in transfer from distribution of housing habitation built at the expense of state central capital investments to its acquirement by some citizens or juridical persons for their own means. Right for receipt of free housing habitation by low-income groups or socially vulnerable citizens is preserved or for acquirement of it for moderate prices from state or municipal funds according to norms, advantages and privileges established by the law.

Conclusion

At the moment, we can state that the housing sector has passed to market relations in Kazakhstan. The structure of houses set into operation on property forms and financing sources changed. Radical changes happened in the financing system of house building. The principal role played private and individual builders. Data specified testify that the house building practically passed from the state sector to the private sector. It corresponds to the modern world standards.

However, the main part of the population cannot acquire apartments under conditions that are formed

at the housing market in spite of significant increase of volumes of house building.

Analysis of house building state and provision of population shows that the part of population category that needs its own house very much is big by reason of lower incomes. According to data of Akimat, nowadays 47711 families that refer to socially protected population strata need houses. To satisfy these needs for the period of 5-7 years, annually houses must be constructed three times more than now. A big part of population lives in houses constructed before 1980.

For capital repairs of the outdated houses one need more than ten years by current volumes of financing. In addition, the existing instruments of hypothecary crediting due to low level of incomes are accessible for wide strata of population poorly. The prevalent situation in the sphere of provision of population with houses testifies necessity of execution of principally new housing policies. We think that it is necessary to create real possibility for construction or purchase of houses for families with average and partially low incomes.

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