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# THE HOUSING SECTOR IN UZBEKISTAN: CHALLENGES, REFORMS, AND PATHS TOWARD SUSTAINABLE URBAN DEVELOPMENT



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**Abstract:** Uzbekistan is undergoing rapid urban transformation, with the housing sector at the heart of this evolution. This paper examines the key challenges facing the sector, including affordability, infrastructure deficits, inefficient placement of housing construction, maintenance, management and regional inequalities and others.

Key recommendations include the strategic industrialization of cities with attention to natural resources and demographic trends; adoption of “green” building standards; regional renovation programs; expansion of the rental system and construction industry competitiveness; digital transformation through the national information system “Transparent Construction”; and the introduction of escrow accounts for safer investment practices. Collectively, these measures form a roadmap toward a resilient and inclusive housing sector aligned with Uzbekistan’s long-term urban development goals.

**Key words:** housing sector, urbanization, green building standards, urban planning, regional renovation programs, escrow account system, rental housing market, transparent construction.

## INTRODUCTION

The housing sector plays a pivotal role in fostering sustainable socio-economic development, particularly in countries experiencing rapid urbanization and population growth. In Uzbekistan, where urbanization has surpassed 50%, issues of housing affordability, quality, and sustainability have become increasingly critical. Since gaining independence, the country has transitioned from a centralized housing management system to market-oriented mechanisms, including the privatization of state-owned housing, the development of mortgage lending, and the implementation of social support programs.

Despite notable progress, the sector faces persistent challenges: a shortage of affordable housing, low energy efficiency in buildings, limited infrastructure, inefficient placement of housing construction, maintenance, management and regional inequalities and others. In the context of accelerating urban growth and climate change, comprehensive reforms are essential to ensure sustainable urban development.

This article aims to analyze the current state of Uzbekistan’s housing sector, identify key challenges, evaluate the effectiveness of ongoing reforms, and propose strategic directions for sustainable urban transformation.

## REVIEW OF LITERATURE ON THE SUBJECT

Existing research on Uzbekistan’s housing sector spans institutional reforms, demand analysis, and energy efficiency initiatives:

UNECE (2014) provided a comprehensive review of Uzbekistan’s housing policy, emphasizing the shift toward market relations, housing privatization, and infrastructure development [7].

The Asian Development Bank (ADB) estimates that Uzbekistan must build approximately 145,000 new housing units annually until 2040 to meet demand and reduce overcrowding. Their analysis highlights the need for expanded mortgage lending and improved housing quality [4].

The literature reveals both political will and institutional frameworks for reform, while underscoring the need for systemic approaches, cross-sectoral coordination, and sustainable financing mechanisms.

In addition to international sources, several Uzbek researchers have contributed valuable insights into the housing sector, communal services, and urban development in Uzbekistan:

Bobokulov S.B. (2025) explored theoretical issues in the development of housing and communal services. He emphasized the need to shift perception from material production to service-oriented activities, advocating for modernization, digital integration, and legal-institutional restructuring to improve service quality [9].

Normurodov S.N., Mirzabekov D.X., Shaymuxamadiyeva X.I., and Odilova N.O., analyzed reforms in the housing and communal economy, highlighting infrastructure challenges and proposing strategic improvements for housing fund management [10].

Baymatov A. K. (2023) discussed the creation of a national housing policy model. He underscored the importance of aligning housing development with local needs, expanding construction in urban and rural areas, and supporting enterprises that produce building materials [11].

These works collectively highlight the evolving academic discourse within Uzbekistan, focusing on institutional reforms, service delivery, affordability, and the integration of sustainability principles into housing policy.

## RESEARCH METHODS

In the research process, methods of systemic and strategic analysis, economic-statistical generalization, grouping and comparison, and empirical analysis were used.

## ANALYSIS AND RESULTS

Uzbekistan choose a growth model that ensures the implementation of a completely new housing policy, including investments aimed at the construction of low-cost housing for low- and middle-income families, assistance to the nascent mortgage market and attracting financial resources of business entities, provided with engineering, transport and social infrastructures provide for special support measures; financing of projects aimed at developing urban and suburban areas, as well as necessary infrastructural projects, facilities, etc.

There are some achievements regarding housing direction:

- more than 250,000 apartments were built in 2020-2023. 100 thousand houses are being built in 2024 (table 1);

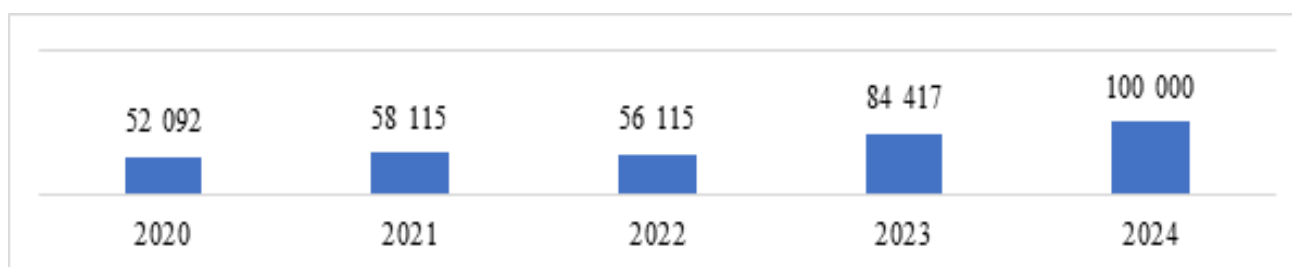


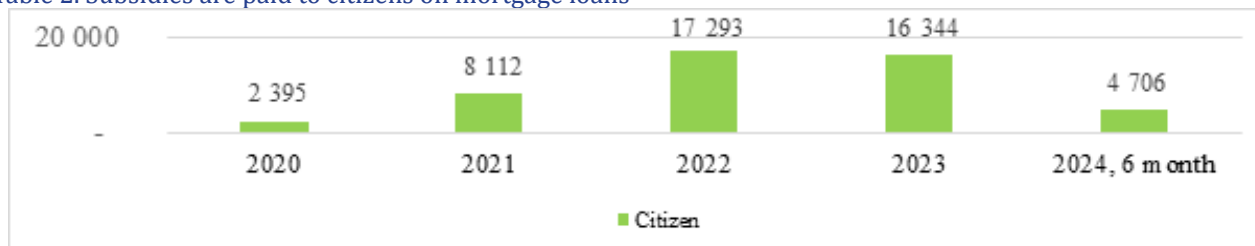
Table 1. Number of apartments building, 2020-2023

Source: Ministry of Economy and Finance of the Republic of Uzbekistan.

- the number of floors of the multi-storey houses being built in the republic is increasing. The average number of floors of the houses built last year was 9 floors, but this year this figure corresponds up to 10 floors;
- a total of 17.0 trillion soums (about \$1,3 billion) for financing mortgage loans in 2024;
- the electronic platform «subsidiya.idm.uz» has been developed for the selection of citizens to be allocated subsidies. (753,067 applications were processed through the system, and notifications were provided to 113,025 people) [6].
- the system of obtaining loans and subsidies for the population is completely digitalized.

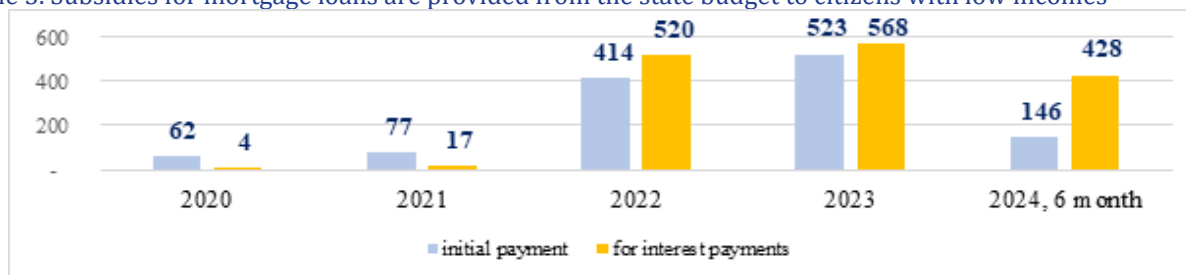
Furthermore, as you can see on the tables 2 and 3, in 2020-2023, 44.2 thousand citizens received subsidies totaling about 171 million USD.

Table 2. Subsidies are paid to citizens on mortgage loans



Source: Ministry of Economy and Finance of the Republic of Uzbekistan.

Table 3. Subsidies for mortgage loans are provided from the state budget to citizens with low incomes



Source: Ministry of Economy and Finance of the Republic of Uzbekistan.

In addition, the following work is being carried out in «New Uzbekistan» massifs:

- the number of “New Uzbekistan” massifs has been increased to 53.
- budget funds of 800 billion soums (about \$62.5 mln) have been allocated to provide the massifs with infrastructure facilities;
- 49 general education schools, 41 pre-school educational organizations and 31 medical institutions were built in “New Uzbekistan” massifs;
- about 68 000 new jobs were created in trade and service facilities in “New Uzbekistan” massifs and so on [6].

Housing is a basic necessity; its absence exacerbates inequities, hindering productivity and human development. Good shelter policy can be an important contributor to social equity, financial stability and resilient economic development.

There are some challenges in the housing sector:

- a well-targeted subsidy system for low- and middle-income households;
- a housing finance and housing supply for middle-income households that is set up with the right prerequisites in place, so they can pay their own way without subsidies;
- market prices outpace income growth and the insufficient development of the capital market. According to assessments, the average market price for housing in the real estate market in 2023 was 24% higher than the actual value. The main reason for this was the imbalance between demand and supply. (We should to prevent housing prices from growing and to ensure their affordability);
- infrastructure deficits;
- inefficient placement of housing construction and low energy efficiency of buildings;
- inefficient maintenance and management;
- regional inequalities [1].

There are some opportunities in the housing sector:

- Comprehensive socio-economic development of the regions through the construction of multi-storey houses, social sphere and infrastructure facilities, engineering and communication networks based on the requirements of modern urban planning;
- Stimulating the demand factor in the housing market by providing mortgage loans and subsidies for them [4];
- Diversification of the housing market in order to meet the housing needs of the population;
- Rational use of land resources and development of urbanization processes of settlements and increase the well-being of the population;
- Creating all conditions for all strata of the population to have their own housing;
- Optimizing state budget expenditures by attracting long-term resources from local and foreign financial markets;

- Creating all conditions for all strata of the population to have their own housing;
- Construction of new housing estates instead of outdated housing through renovation [2].

The following housing policy features are highlighted:

- Mortgage loans are granted with the right to choose the location, size and cost of the housing. There is no restriction on the housing projects;
- Limited value of mortgage credit for apartments (Rep. Karakalpakstan and the region 26000 USD, Tashkent city 33000 USD) is established. At the same time, The part of the housing that is not covered by the loan will be paid from the debtor's own funds.
- Subsidy is allocated based on the demands of the citizens, without redistribution in the district (city) section within the territory of the citizen's registered permanent residence (Republic of Karakalpakstan, regions and Tashkent city)
- The mortgage loan is calculated for 20 years with a down payment of 15% on market terms. At the same time, If Central Bank's key rate is lowered, mortgage interest rates will fall proportionately, and in case of increases, rates will remain unchanged.

Below are shown the payments of subsidies, provision of guarantees and compensation to the population when purchasing an apartment.

- While purchasing an apartment:
- Subsidies to compensate for part of the interest payments on loans allocated under the 2024 Program are paid in the part exceeding 12 percent, and for loans allocated under the 2025 Program and subsequent years - in the part exceeding the Central Bank's base rate;
- Subsidies to compensate for part of the down payment on mortgage loans allocated for the purchase of apartments in the primary housing market, starting with the 2024 Program, are paid in a fixed amount – 2400 USD).
- Guarantees and compensations are provided regardless of the loan amount;
- Compensation is paid for a portion of the loan not exceeding 400 000 USD for each multi-apartment residential building at a rate exceeding the Central Bank's base rate by four percentage points, but not more than 1.75 times the base rate;
- The guarantee is provided in an amount not exceeding 200 000 USD for each apartment building.

There are requirements for borrowers to improve housing conditions:

- Be a citizen of the Republic of Uzbekistan, aged between 18 and 60 years old;
- Have a permanent job and a permanent income;
- The debt load should not exceed 70%;
- Down payment on a mortgage loan at least 15% of the cost of the property;
- Ability to pay the remaining cost exceeds the estimated cost of the property;
- No overdue debt on previously received loans.

Private sector participation in the housing sector.

The housing system provides for a procedure within which the construction of high-rise housing will be carried out by business entities. The government allots land, as well as funds to banks for mortgages.

- Mortgage loans based on market principles has been implemented;
- the function of the client have gradually transferred from the engineering company "Kishlok Kurilish Invest" va "Shahar kurilish Invest" to the private sector;
- have elaborated transparent criteria for selecting out low-income families;
- the widespread use of innovative energy efficient building materials by business entities;
- construction companies are motivated to build multi-apartment residential buildings according to "green" housing standards [3];
- increasing the investment attractiveness of the market in order to attract private investors to the housing construction market.

There is program for providing the population with housing through mortgage loans based on market principles:

- In order to ensure the availability of mortgage loans, the Ministry of Economy and Finance places long-term funds in commercial banks on market terms;
- Commercial banks, using funds from the Ministry of Economy and Finance, provide mortgage loans to the population on market terms;
- When the Central Bank's base rate decreases, the interest rate on mortgage loans decreases proportionally, and if it increases, it remains unchanged;
- The maximum amount of a mortgage loan has been set;
- The borrower independently chooses the location and area of the housing;
- There are no restrictions on the area and price of housing

- There are no restrictions on the area and price of housing;
- The estimated cost of housing is set annually;
- Procedure for paying subsidies from the State budget to compensate for part of the down payment and (or) interest on a mortgage loan to persons in need of improving their housing conditions has been established.

## CONCLUSION AND RECOMMENDATIONS

The housing sector in Uzbekistan stands at a pivotal juncture as the country navigates rapid urbanization, demographic shifts, and evolving societal needs. To ensure long-term resilience and livability, a multifaceted approach is essential.

There is recommendation in boosting housing sector:

- effective planning and industrialization of cities, taking into account the potential of natural resources and managing demographic and migration trends [5];
- wide implementation of “green” housing standards in the process of building high-rise buildings to promote energy efficiency and environmental sustainability;
- development of regional renovation programs for the construction of modern dwellings in place of old dwellings. Regional renovation programs offer promising avenues to replace aging dwellings with modern, well-equipped residences, particularly in secondary cities;
- development of the rental system and increase the number of construction organizations in the rating of the Ministry of Construction and Housing and Communal Services. It can boost competitiveness and delivery quality;
- creation the national information system “Transparent Construction” and the need for digitalization of housing management. The establishment of a national information system, “Transparent Construction,” and full-scale digitalization of housing management will strengthen governance, transparency, and citizen engagement;
- the system of using the “escrow” account for depositing funds for attracting funds of individuals and legal entities for construction will be introduced. The implementation of “escrow” account mechanisms can secure financial flows and enhance trust in housing investments by protecting both individual and corporate contributors.

Together, these strategies form a holistic foundation for an inclusive, efficient, and sustainable housing system—positioning Uzbekistan not just to accommodate urban growth but to thrive within it.

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