

MODERN VISION OF «HOUSING SECTOR» IN THE REPUBLIC OF BELARUS

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In modern literature there is no settled term to concept the housing sphere and all related questions. In foreign literature it should be noted existence of the defining phrase “housing sector” which can characterize this set of solutions of housing problems. The main subject of regulation of the relations in the field of “housing sector” is the state which is represented by the republican and local bodies given appropriate authority. The measures system of regulation in development of the housing sphere includes [1]:

- regulation of primary and secondary housing markets which in the conditions of the Republic of Belarus has to be reduced to creation of conditions under which the family with the average income can acquire housing;
- price regulation in housing markets;
- antimonopoly regulation;
- development of infrastructure of the accompanying and supporting branches.

At the same time the author believes that it is necessary to consider various measure of state regulation of a housing question depending on the developed history of the state and her institutional environment. In the course of direct development both internal and external factors exert impact on the sphere of housing sector. In our opinion, in such situation there is a change of internal structure and organization and there is a need for correction of the purposes and the maintenance of housing policy.

According to international experience, investment into the housing sphere can be carried out, as a rule, in several ways: mortgage lending, housing construction savings, housing bonds, the state order for construction, financial rent (leasing) of housing, construction at the expense of means of the enterprises and the organizations [2].

In this situation, according to the author, it is worth paying close attention to the last information updates in the sphere of financing of housing construction as additional source of financing.

According to the resolution № 103 in which the government, has demanded from all sentence structures on “optimization of crediting of state programs” to the Ministry of architecture and construction have charged to develop alternative to soft loans till March 1, 2016. In parallel the changes in preferential financing of construction of housing approved by the Decree № 460 come into force.

The author notes the point of view of Alexander Gorval, the chief of housing policy Ministry of architecture, in that aspect that today for January – February, 2016 it were constructed 634 thousand square meters – 16, 5 % of an annual task are. As A. Gorval claims, quite good rates of construction of housing constructions, despite considerable reduction of the state support – to 4, 8 trillion are observed (for 40 % in comparison with last year).

However, according to the head of department of legal work of the Ministry of housing and communal services, Natalya Kukharchik, you shouldn't forget about innovations which are born for itself by the Decree № 460. According to this document, to the forefront there are following purposes:

- to is authorized to transfer hostels of room type to rent housing and to privatize there apartments;
- to first getters in rent housing have cut off privileges – with decreasing coefficient only about 20 square meters on the family member, an excess living space – are paid for an overall cost of rent;
- regional executive committees and Minsk city executive committee on the accounts will accumulate money from rent and will be able to dispose of these means at discretion, for example, to build rent housing;
- orphans will receive social housing for 5 years – and during this time will acquire the right to construct own housing for a soft loan under 1 % for 40 years.

Besides, the decree of citizens who have lived in the hostel more than 10 years have deprived of the right for prime crediting. Now it is necessary to wait for the general turn which, for example, in Minsk has stretched at least for 70 years [3].

The author believes that it is rational to make researches on part not just alternative, but effective, and the most important, the budgetary methods of construction of housing in the Republic of Belarus.

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