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METHODICAL APPROACH TO THE PROBLEMS OF THE BALANCE HOUSING

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Abstract. The article discusses the formation of a balanced housing sector, the relevance of the development and widespread use of the system which is due to the complexity of modern social and economic systems. It emphasizes the importance a systems approach to the development of goals and objectives of the housing policy, wherein should be clearly elaborated system of criteria balancing the housing sector and the system of housing affordability criteria. Distinguish the main principles of the new housing policy, combining the need to address the social problems of housing the poor and meeting the market demand for housing. It is concluded that since the housing sector is characterized by high volatility and variance components, it is advisable to use the device simulation dynamic modeling.

Keywords: housing policy; real estate market; system approach; social policy.

For the implementation of any large-scale reforms destined to solve the problems of efficiency and sustainability of socio-economic development, the main condition is to ensure the balance of each of the individual subsystems integral part of social reproduction [1]. In connection with this problem of the formation of a balanced housing sector it is now particularly urgent.

Housing is a key element in the structure of final consumption, as a multifunctional socio-economic benefit meeting the complex needs of the individual and the public. Living conditions predetermine the character of the social reproduction of man as an employee and as a person, and represent one of the main criteria of social effectiveness of the macroeconomic system [2].

In addition, the housing sector plays a critical role in the economy. Since the sphere of housing construction and maintenance of housing is more than 25 % of total investments and 13 % of the working population, the cost of the total housing stock is more than 20 % of all launched real estate in Russia.

Formed in recent years the housing market has a number of features. One of the main negative aspects of the modern housing market is the emergence of new type of problems – excess supply of commercial housing at the falling solvent demand [5].

In order to eliminate the above-mentioned negative aspects and create conditions for the successful development of the housing market we suggest appropriate choice of management strategy to regulate

market reforms in the housing sector in the future.

We believe that sustainable development in the housing sector and future perspectives should be linked to the development of regional housing policy concept, which should be clearly elaborated through the system of criteria of well-balanced state in the housing sector and the system of housing affordability criteria [4]. The following can be stated as the principles of the new housing policy:

- The provision of housing for the current state standards for socially disadvantaged groups.
- A systematic approach to the development of housing policy goals and targets (to be combined to solve social problems of housing for poor

people to meet the market demand for housing).

- Unity of strategic and tactical plans for the implementation of the objectives of housing policy, as well as the unity of the federal and regional problems of social and housing policy.
- A study on housing demand, the structure of preferences of the population and control of the supply and demand.
- Environmental protection and the creation of favorable conditions for human habitation.

In a systematic way the elements of housing policy in the primary housing market are presented in table 1.

Table 1

Elements of the housing policy in the primary housing market

Demand management for housing	Offer property
Rehousing for poor citizens and people on public benefits for free, as the implementation of social programs at the expense of the state budget	Distribution on a competitive basis: orders for the construction of housing, construction areas
Development of regional investment programs consolidating funds from investors	Provision of soft loans and subsidies
Credit policy (development of mortgage lending)	Granting of tax privileges
The pricing policy that takes into account comfort and building area	Promoting institutional restructuring and market reforms
Land Use Policy and using of communications infrastructure	Advisory services, advertising and the creation of public opinion
Creation and management of the housing market infrastructure	Establishment of corporate structures
Advertising and formation of public opinion	

To solve the problem of balanced state of housing sphere it is expedient to use the device simulation dynamic modeling [3]. The housing sector, as any economic subsystem is characterized by high volatility and unsteady components, due to inflation processes, political instability and variability of market conditions. Some factors are completely predictable, others – completely random.

That is why it is advisable to pre-check the behavior of a real economic system with the help of the created model that allows you to avoid mistakes and unnecessary costs in the present and the future.

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