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National priorities and national projects in the housing sector of modern Russia

The article is devoted to the analysis of implementation efficiency of the housing policy in Russia as the most important direction of the state economic policy. It is noted that all countries recognize the importance of housing security for the health of the nation and economic growth. The studies have shown that problems of housing development, including the availability and adequacy of housing are among the national priorities in the state economic policy and are implemented throughout a system of strategic documents and national projects that define goals, objectives, directions and target indicators of the state housing policy. The article shows a system of target indicators for the development of the housing sector, which allow us to assess the effectiveness of housing policy in Russia. The most important indicators are the volume of housing construction and the average housing availability. Based on the official statistical data of the Federal State Statistics Service (Rosstat) and the Bank of Russia, the analysis of the dynamics of housing construction development is carried out and the main trends in housing construction were identified, such as: increased spatial heterogeneity in the distribution of housing investments, a decrease in the volume of housing construction, an increase in demand for new housing, and a deterioration in the typological structure of built housing. The article shows the impact of project financing and the reduction of mortgage rates on the housing construction dynamics. Using methods of correlation-regression and factor analysis, as well as scenario approach a forecast of achievability of the target indicators for the development of the housing sector in Russia is made. It is concluded that it is essential to adjust the strategic target indicators of housing construction as well as the state housing policy. Measures to improve availability and adequacy of housing for the Russian population are proposed.

Keywords: state housing policy, national project, strategic target indicators, housing affordability, housing adequacy, housing availability, forecast

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INTRODUCTION

The housing policy is the most important direction of the state regulation of the economy, since the development of the housing sector, which ensures the re-production of housing, meets the needs of the population in housing and invigorates the development of the economy as a whole. Chen, Jie; Zhu, Aiyong (2008) [1], and L.O. Zalkind (2014) [2] make reviews of the studies, conducted in different countries, that show a close correlation between the amount of housing investments and economic growth. Numerous studies acknowledge the intensive growth of housing investments (H. Katsura, 1984) [3], L. Polyakov, 2000 [4], A. Aganbegyan, 2012 [5], N. Ahmadi, M. Shahandashti, 2017 [6], T. Ovsyannikova, O. Rabtsevich, I. Yugova, 2017 [7], K. Gibb, 2021 [8] et al. The priorities of the housing policy as "any action taken by any government or government agency to influence the processes or outcomes of housing" [9] depend on the level of country's development, historical features and dynamics of the housing sector, but the main goal of the public housing policy in all countries of the world is to ensure a human right to affordable and adequate housing¹. The significance of the housing policy is also evident, given that the housing security directly affects the health of the nation. For example, a study of American scientists, based on the sociological surveys [10], shows that 70 % of the respondents consider housing

affordability as a social determinant of health regardless of age, gender, income level and political preferences.

Housing quality and ability to be in line with the needs and ideas of safety and comfort of modern people are equally important for the health of the nation. However, according to the British scientists, housing quality leaves much to be desired even in highly developed economies, such as Great Britain². With reference to various sources and the co-authors' research on the UK housing sector, the co-authors of this article suggest that housing significantly affects human health. According to the annual English Housing Survey (EHS), 4.5 million homes (19 %) in England did not meet the Decent Homes Standard in 2017. In addition, 11 % of English homes are experiencing "a serious and immediate risk to a person's health and safety".

The awareness of the correlation between affordable and adequate housing and the health of the nation manifests itself in important governmental decisions made in different countries, such as the \$20 billion homelessness elimination programme launched in New York in 2017 [10], and the public investment growth programme focused on the social housing construction in OECD².

The recognition of importance of the housing security for the health and economic growth of the nation is reflected in the Russian state housing

1 Declaration on Cities and Other Human Settlements in the New Millennium. UN-HABITAT, General Assembly, New York, 6-8 June 2001. URL: http://www.unhabitat.org/istanbul+5/declaration_cities.htm

2 Social housing: A key part of past and future housing policy. URL: https://read.oecd-ilibrary.org/view/?ref=137_137578-34brg1nxua&title=Social-Housing-A-Key-Part-of-Past-and-Future-Housing-Policy

policy, which has set the priority task of providing the population with affordable and comfortable housing.

DATA AND METHODS

Mechanisms that ensure the achievement of national priorities and resolution of housing development problems in Russia are developed within the framework of the state strategic management system and implemented within the framework of state programmes and the national project^{3, 4, 5, 6} (Fig. 1).

In order to ensure consistent strategic management, national projects are integrated with the state programmes of the Russian Federation by means of a common structural element — the federal project⁶.

The “Housing and Urban Environment” national project is aimed at accelerating the implementation of the “Provision of affordable and comfortable housing and utility services to citizens of the Russian Federation” state programme to ensure the achievement of its key target indicators within the framework of five federal projects designed to improve the housing construction, housing and utility services markets, and the quality of housing and the living environment.

3 Housing policy. Information of the Ministry of Construction of the Russian Federation. URL: <https://minstroyrf.gov.ru/trades/zhilishnaya-politika>

4 On Strategic Planning in the Russian Federation : Federal Law No. 172-FZ. URL: http://www.consultant.ru/document/cons_doc_LAW_164841.

5 Passport of the national project “Housing and Urban Environment”. Minstroy RF : Approved December 24, 2018. URL: https://minstroyrf.gov.ru/upload/iblock/426/Pasport-natsionalnogo-proekta-ZHile-i-gorodskaya-sreda_.pdf.

6 Main directions of the budget, tax, customs and tariff policy for 2019 and for the planning period of 2020 and 2021 : approved by the Ministry of Finance of Russia). URL: http://www.consultant.ru/document/cons_doc_LAW_308390/a15cb01e6e36c84b69eed3ad84b37157ba4b5d0.

We will assess the attainment of development priorities in the housing sector within the framework of federal projects “Housing” and “Mortgage” of the national project “Housing and Urban Environment” and the Strategy for the development of the construction industry and the housing sector and utility services of the Russian Federation through 2035. These strategic documents are aimed at the development of the housing construction as the core element of the housing sector, ensuring production and renovation of housing, as well as the improvement of its adequacy and accessibility.

To assess the efficiency of the state housing policy and analyze the achievement of housing development priorities, including higher housing safety, mortgage market development, and higher housing quality and availability (Fig. 2), a system of target indicators was developed in the strategic planning documents (Table).

The evaluation of effectiveness of strategic planning in terms of the housing sector can be carried out on the basis of the target indicators compared with the programme values. We have made a forecast of the key indicators of the housing development for the “Housing construction” and “Average housing provision” in 2021–2024 (Fig. 3).

7 Passport of the state program of the Russian Federation “Providing affordable and comfortable housing and communal services to citizens of the Russian Federation”. URL: <https://minstroyrf.gov.ru/upload/iblock/d2c/Pasport.doc>

8 Strategy for the development of the housing sector of the Russian Federation for the period up to 2025. URL: <https://minstroyrf.gov.ru/upload/iblock/ec7/Strategiya-zhilishchnoi-sfery.pdf>

9 Draft Strategy for the development of the construction and housing and communal services of the Russian Federation until 2035. URL: <https://strategy24.ru/ru/news/strategiya-razvitiya-stroitelnoy-otrasli-i-zhilishchnokommunalnogo-khozyaystva-rossiyskoy-federatsii-do-2035-goda>

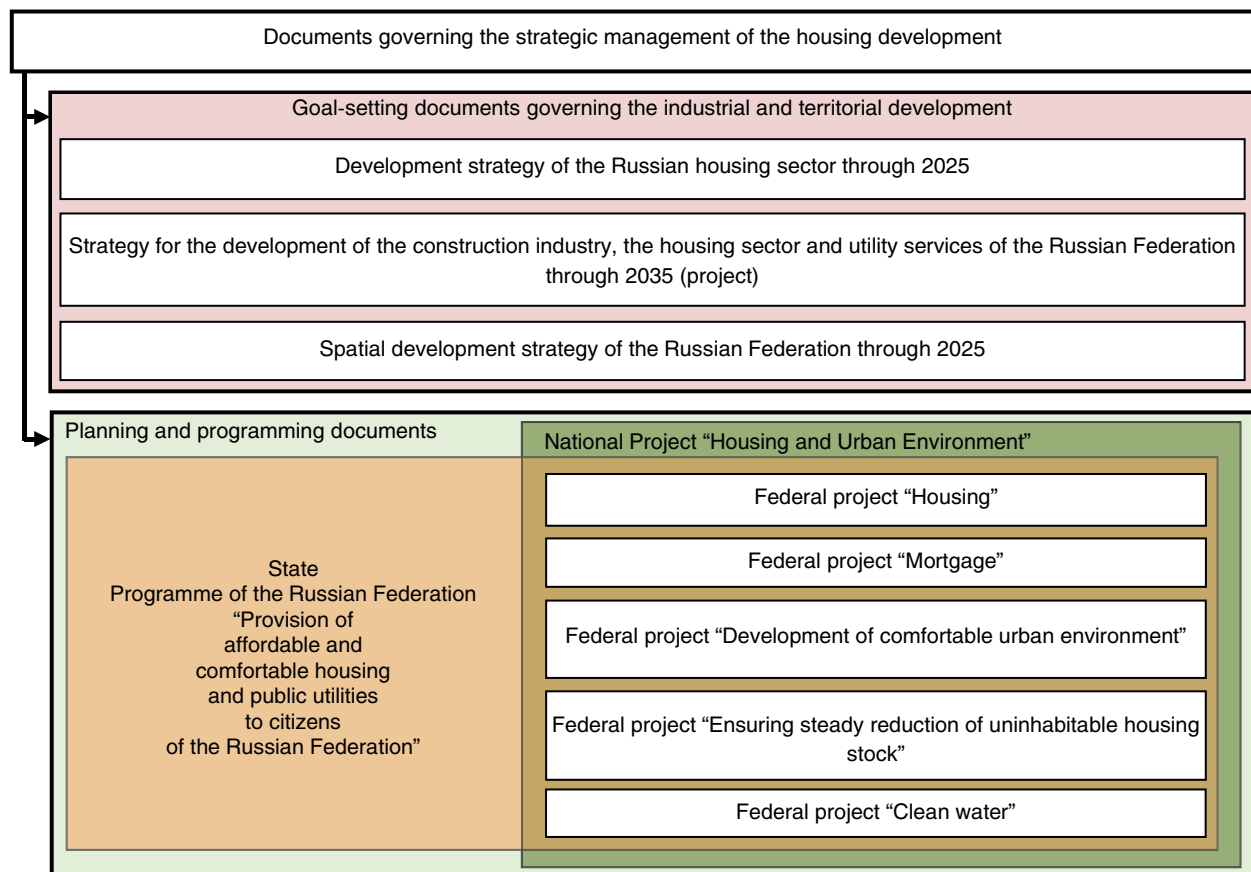


Fig. 1. The system of the state strategic management of the housing development in the Russian Federation (compiled by the authors)



Target indicators for the housing sector development

Indicator	The program "Provision of affordable and comfortable housing and public utilities to citizens of the Russian Federation" ⁷		Strategy for the development of the housing sector of the Russian Federation for the period through 2025 ⁸		Strategy for the development of the construction industry, housing sector and utility services of the Russian Federation (draft) ⁹		National project "Housing and Urban Environment" ⁵	
	2022	2024	2022	2025	2022	2024	2022	2024
Housing safety, m ² /person	–	–	–	30	–	28	–	–
Housing construction, mln m ² a year	104	120	–	120	–	100	104	120
Commissioned apartment buildings, mln m ² a year	–	–	–	–	–	–	68.3	80.0
Number of active contracts for the shared construction using escrow accounts, thousand items	–	–	–	–	–	–	664	1014
Average mortgage rate, %	–	–	–	–	–	–	8.4	7.9
Number of issued mortgage loans, mln units.	–	–	–	–	–	–	1.77	2.26
Number of mortgage loans issued in the primary housing market, mln units.	–	–	–	–	–	–	0.98	1.10
Availability of mortgage loans, % of the number of families	–	–	–	50	–	–	–	–
Average price of 1 m ² of housing in the primary housing market, thousand rubles/ m ²	–	–	–	–	–	–	87.8	88.0
Housing affordability coefficient, years	2.4	2.4	–	2.4	–	–	–	–
Relocation from the housing unsuitable to live in, mln m ²	1.03	3.05	–	–	–	–	1.03	3.05

Note: "–" — The value is not available.

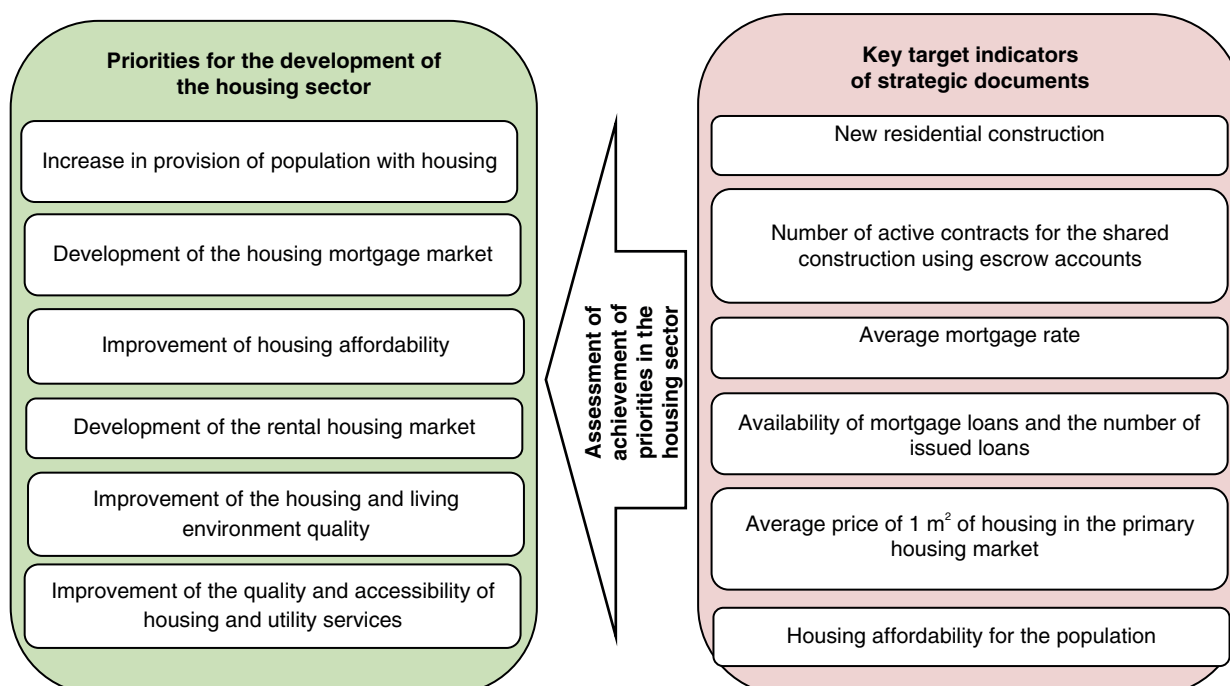


Fig. 2. Priorities for the development of the housing sector and the main target indicators of the national project "Housing and Urban Environment"

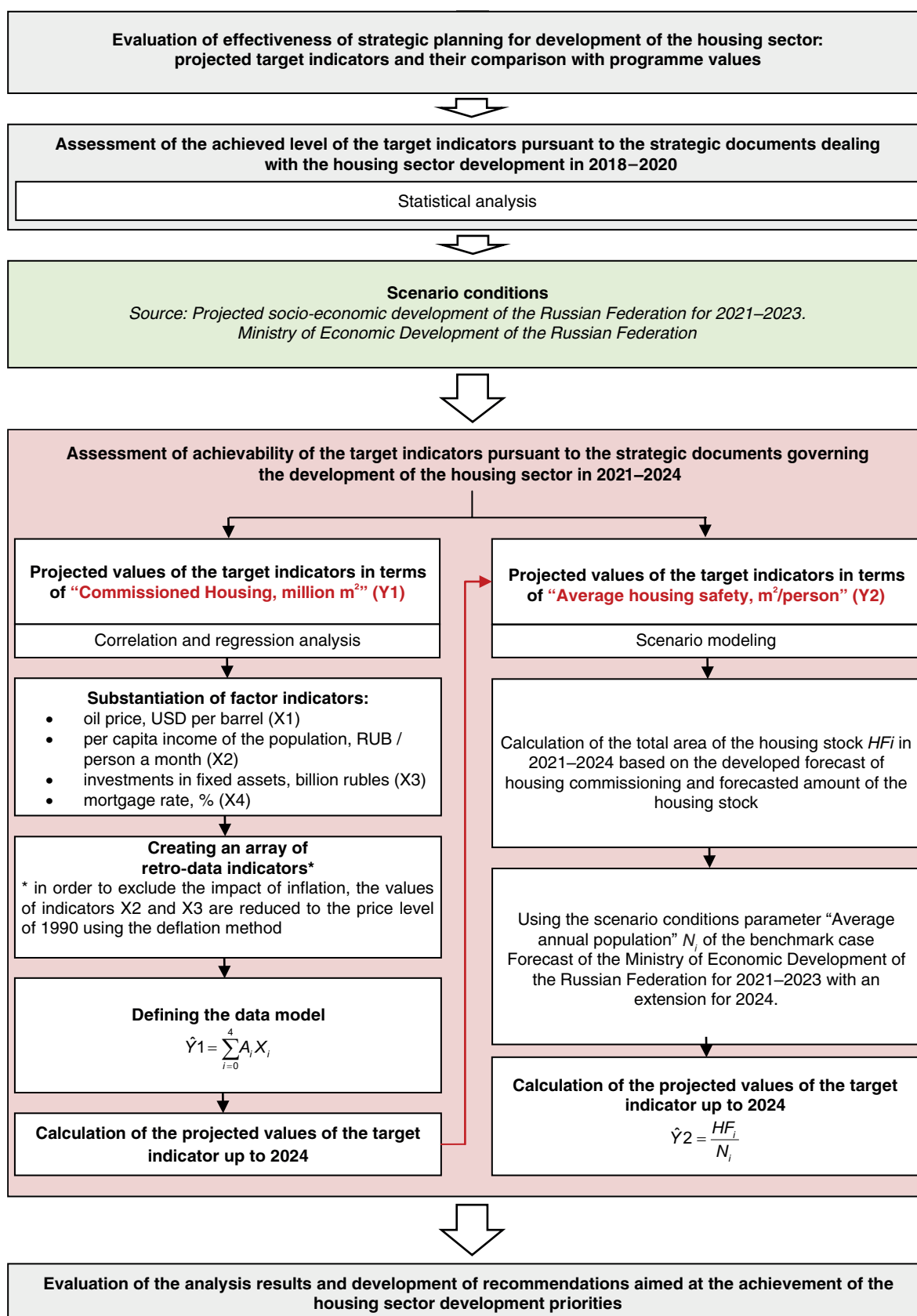


Fig. 3. Stages of evaluation of implementation of housing development priorities based on the analysis of achievability of the target indicators of the national project

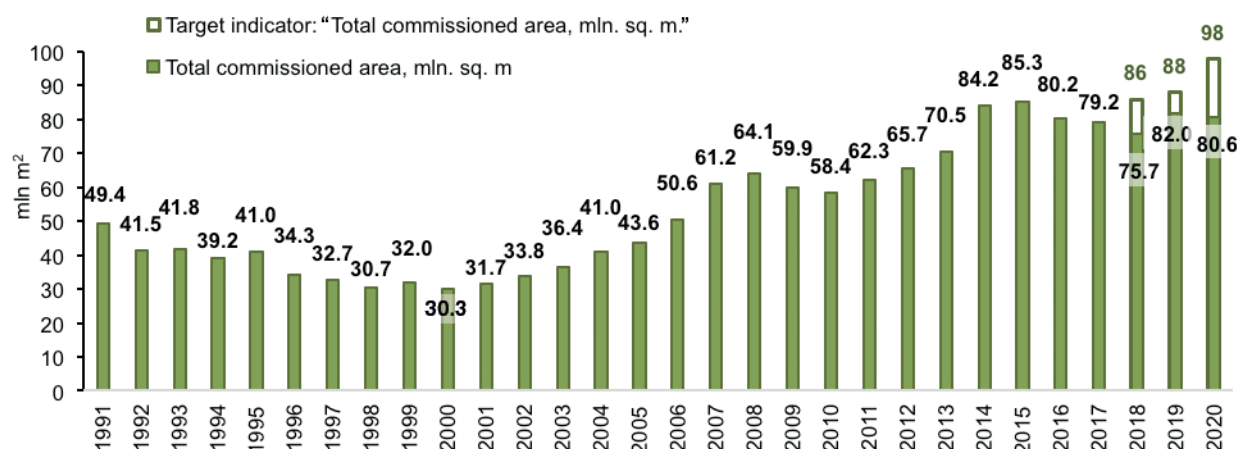


Fig. 4. The total commissioned area of housing in Russia: real values and target indicators according to national project "Housing and Urban Environment" (Passport of the national project "Housing and Urban Environment")^{5, 11}

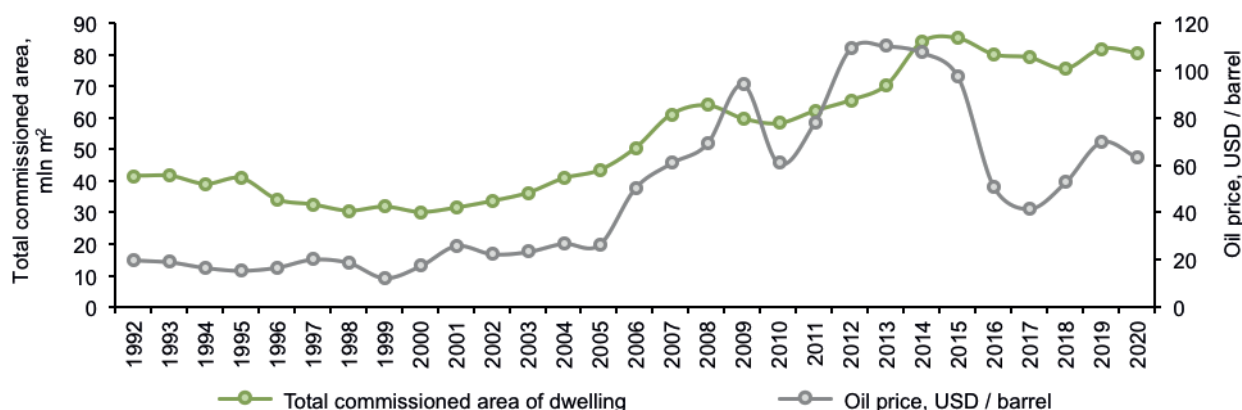


Fig. 5. Housing construction and oil prices in Russia in 1992–2020^{11, 12} (Commissioning of residential houses in Russia)

In order to develop the forecast, scenario conditions were identified according to the basic version of the Projected development of Russia, drafted by the Ministry of Economic Development of the Russian Federation for the medium-term period of 2021–2023¹⁰. The values of the scenario parameters for 2024 were calculated using the trend method based on the analysis of dynamic series. Projections of the target indicator "Housing construction" are based on the correlation and regression analysis: scenario conditions, factor indicators were substantiated, a set of retro data was formed and a regression model was developed (Fig. 3).

In order to exclude the impact of inflation, the values of the indicators "Average per-capita income of the population, rubles/person per month" and "Investments in fixed assets, billion rubles" were brought to the level of the prices of 1990.

The projected value of the target indicator "Average housing provision, m²/person" was identified using the scenario approach: the co-authors forecasted the housing stock with regard for the forecasted commissioned and decommissioned the housing stock and forecasted Russian population figures according to the basic version of the Projected development of Russia, drafted by the Ministry of Economic Development of the Russian Federation for the medium-term period of 2021–2023.

RESULTS AND DISCUSSION

The analysis shows that the supplementary influence of factors of the eco-nomic environment and mechanisms of state regulation cannot ensure the achievement of the target values of the main development indicator of the housing sector, that is, housing construction values. For example, in 2021, the area of commissioned housing amounted to 80.6 million m², which is below 98 million m² (Fig. 4), the target values set in the national project "Housing and Urban Environment" of.

Development of the housing construction industry as well as socio-economic situation in the country are significantly affected by the external economic situation: the growth rate of the housing construction has a similar dynamics as the oil price trends, one of the main parameters that determine the state of affairs in the national economy (Fig. 5).

Depression of the economic activity in 2017–2019 reduced the household income and demand, and therefore, it also cut down the housing construction.

Heterogeneous territorial development clearly manifested itself in the pace and structure of the housing construction: in

11 Commissioning of residential houses in Russia. URL: <https://rosstat.gov.ru/storage/mediabank/stroi131.xls>

12 Prices in Russia. 2020 : Stat. book. URL: <https://rosstat.gov.ru/folder/210/document/13239>

13 Commissioning of residential houses by constituent entities of the Russian Federation. URL: <https://rosstat.gov.ru/storage/mediabank/MBpp8gk2/jil-dom-oper.xls>

10 Forecast of socio-economic development of the Russian Federation for 2021 and for the planning period of 2022 and 2023. URL: <https://www.economy.gov.ru/material/file/0281fc738e78e38c51ad948466123434/Attachments.xls>

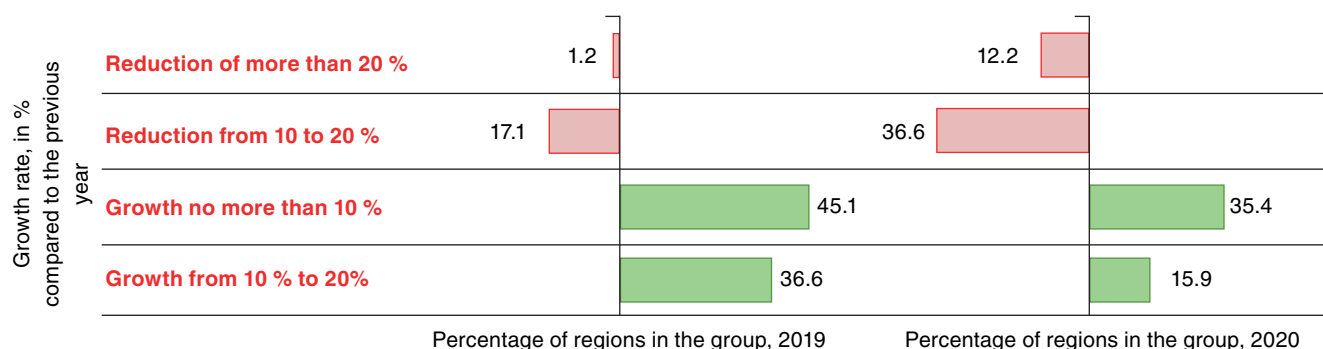


Fig. 6. The breakdown of the Russian regions by the growth rate of the area of commissioned housing (percentage of the previous year), made on the basis of the data extracted from ^{11, 13}

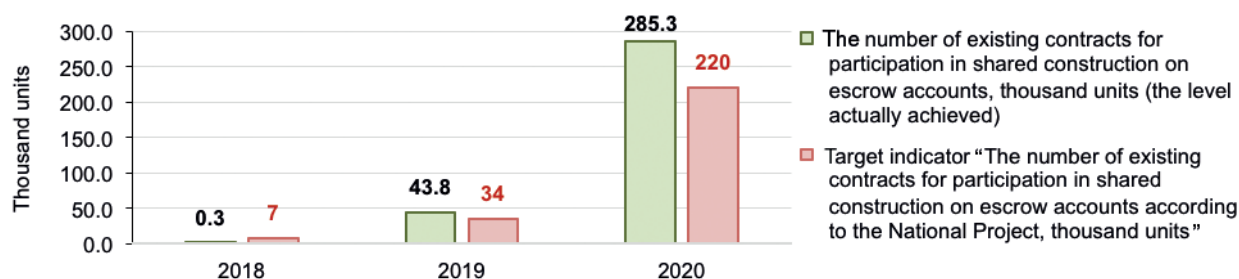


Fig. 7. The growth of the number of existing contracts for participation in the shared construction using escrow accounts in Russia: real figures and target indicators set by the national project "Housing and Urban Environment" (derived on the basis of ^{5, 14})

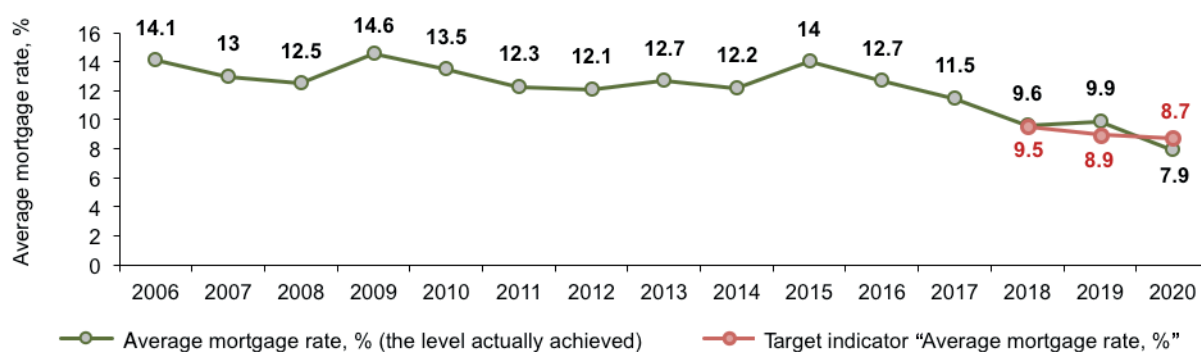


Fig. 8. Average mortgage rate: real figures vs target indicators set by the national project "Housing and Urban Environment" (derived on the basis of the data provided in ^{5, 15, 16})

2019 the area of commissioned housing went down in almost 18 % of the regions, and in 2020, it was down in almost 50 % of the regions (Fig. 6).

One of the main factors shaping the pace of the housing construction is the transition to the new financial mechanism, that is, project financing.

In 2020, about 58 % of housing was commissioned using escrow accounts, and the value of the target indicator "Number of shared construction contracts that employed escrow accounts" was exceeded (Fig. 7).

14 The number of registered contracts for participation in shared construction, which provide for the obligation of a participant in shared construction to deposit funds to escrow accounts. URL: <https://www.fedstat.ru/indicator/59324>

15 Residential mortgage loans granted to resident individuals and acquired claims on residential mortgage loans in rubles (retrospective information until 01.02.2019). URL: <https://cbr.ru/statistics/table/?tableId=4-3>

On the one hand, the transition to project financing as state regulation measure ensured relative stability of the industry in 2020, and, on the other hand, it led to a certain reduction in the area of housing constructed in 2018–2019 due to the need for developers to adapt to new working conditions and reduced market competition.

In order to support the demand in the housing construction market in 2020, the government adopted a preferential mortgage program. It helped to support the housing market in 2020 at the level of 80 million m².

The implementation of the preferential mortgage programme allowed to out-perform the values of two indicators of federal project "Mortgage": the average mortgage rate was 7.9 % (Fig. 8); the number

16 Residential mortgage loans granted to resident individuals and acquired claims on residential mortgage loans in the Russian Federation. URL: https://cbr.ru/vfs/statistics/BankSector/Mortgage/02_02_Mortgage.xlsx

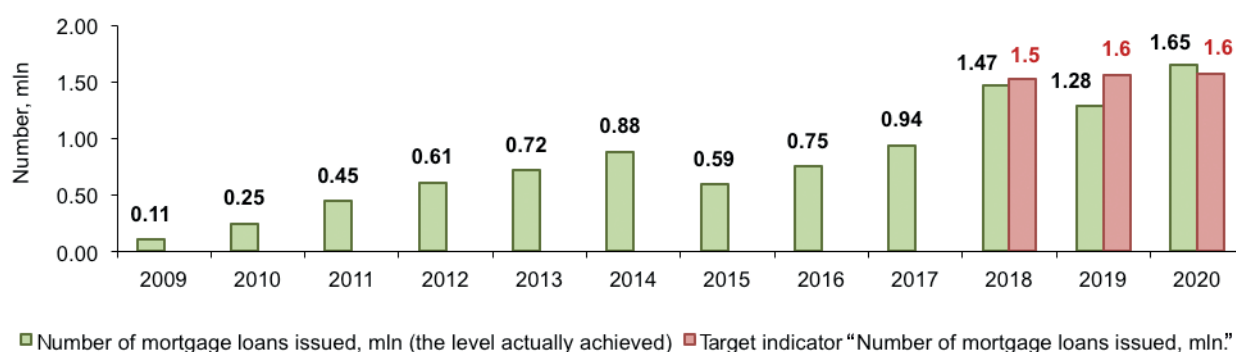


Fig. 9. The number of mortgage loans issued: the real figures and target indicators set in the national project "Housing and Urban Environment" (derived on the basis of the data provided in ^{5, 15, 16})

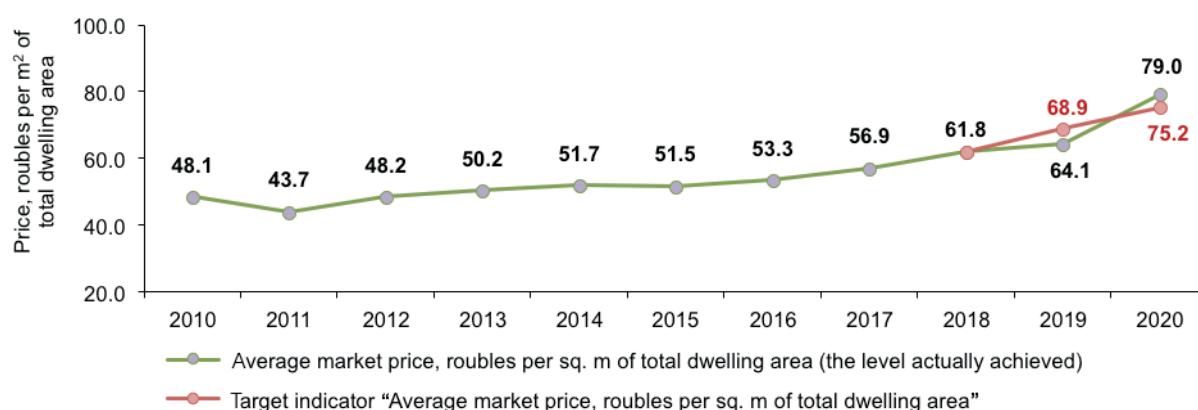


Fig. 10. Average primary housing market prices: the real figures and the target indicators set by the national project "Housing and Urban Environment" (derived in the basis of the data provided in ^{5, 17})

of mortgage loans was the highest in history of mortgage lending in Russia and amounted to almost 1.7 million loans (Fig. 9) in 2020.

At the same time, since demand grows against the background of shrinking housing construction, domestic prices go up: the price of 1 m² of new housing in Russia has exceeded 79 thousand rubles/m². In 2020, the gap between prices and the real income of the population increased.

The analysis shows that in the present-day housing market environment, the achievement of the target housing commissioning values by 2024 is rather questionable, and it needs supplementary assessments.

Projected values of the target indicator "The area of constructed housing, in million m²", calculated in accordance with methodology presented in the diagram in Fig. 3, show that by 2024 only 91.3 million m² will be constructed according to the pre-set scenario.

The projected average housing supply shows that in 2024 the value of the indicator will be 28.8 m²/person which exceeds the target indicator of the draft Strategy for the development of the construction industry, housing construction and utility services of the Russian Federation through 2035. However, the growth in the

value of this indicator is possible due to the population shrinkage, which is included in the basic version of the Forecast of the Ministry of Economic Development of the Russian Federation.

CONCLUSION

In modern Russia, the task of provision of the population with affordable and adequate housing is a national priority of the state economic policy, and it is implemented through the mechanism of national and federal projects. At the same time, there are still certain problems dealing with the development of the housing sector, whose existence was influenced by the dynamics of this emerging industry and environmental factors (macroeconomic, political, demographic, pandemic, etc.):

1. The spatial heterogeneity of the housing investment market which is a consequence of the growing misbalance in the territorial structure of the economy resulting from the uneven distribution of the financial capital. Over one third of the housing built in Russia is commissioned in the ten regions of the country (34.8 %)¹³. This state of affairs boosts the heterogeneity of the socio-economic development of the country's regions and intensifies the centripetal migration of the population.

2. The reduction in the floor area of new residential housing constructed and commissioned. The main factors that have caused this decline are the consequences of the financial crisis of 2015–2016, the transition of the housing construction to the new project financing mechanism, and the impact of the economic crisis

¹⁷ Average prices at primary dwelling market in the Russian Federation. URL: <https://gks.ru/storage/mediabank/chPgWAI1/RG-Cen-p-2020.doc>

¹⁸ Price indices at primary dwelling market in the Russian Federation. URL: <https://gks.ru/storage/mediabank/GYgDHhKj/RG-Ind-p-2020.doc>

¹⁹ Real money income of population by constituent entities of the Russian Federation. URL: https://rosstat.gov.ru/storage/mediabank/XKnCR76/urov_11subg-nm.xlsx

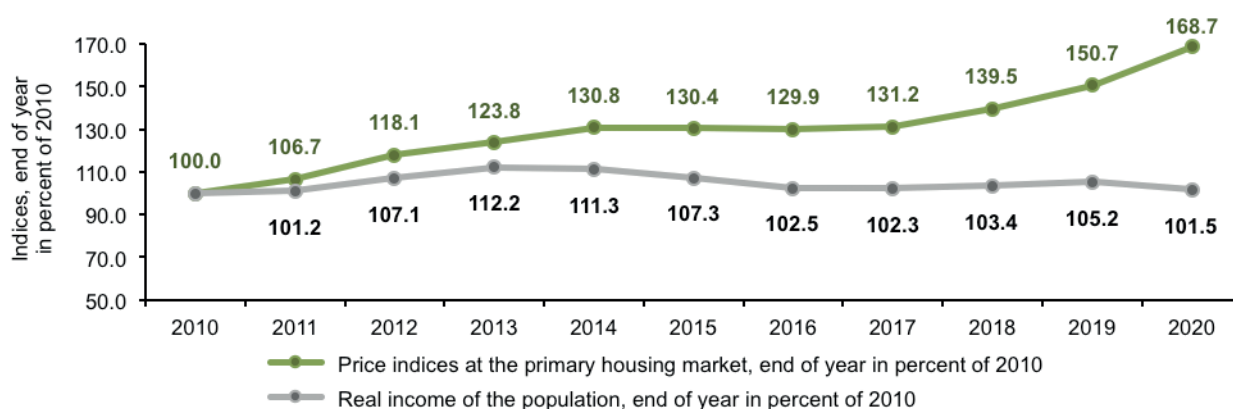


Fig. 11. Price indices in the primary housing market vs the real income of the population, in %, year-end 2010 (calculated from the data ^{18, 19})

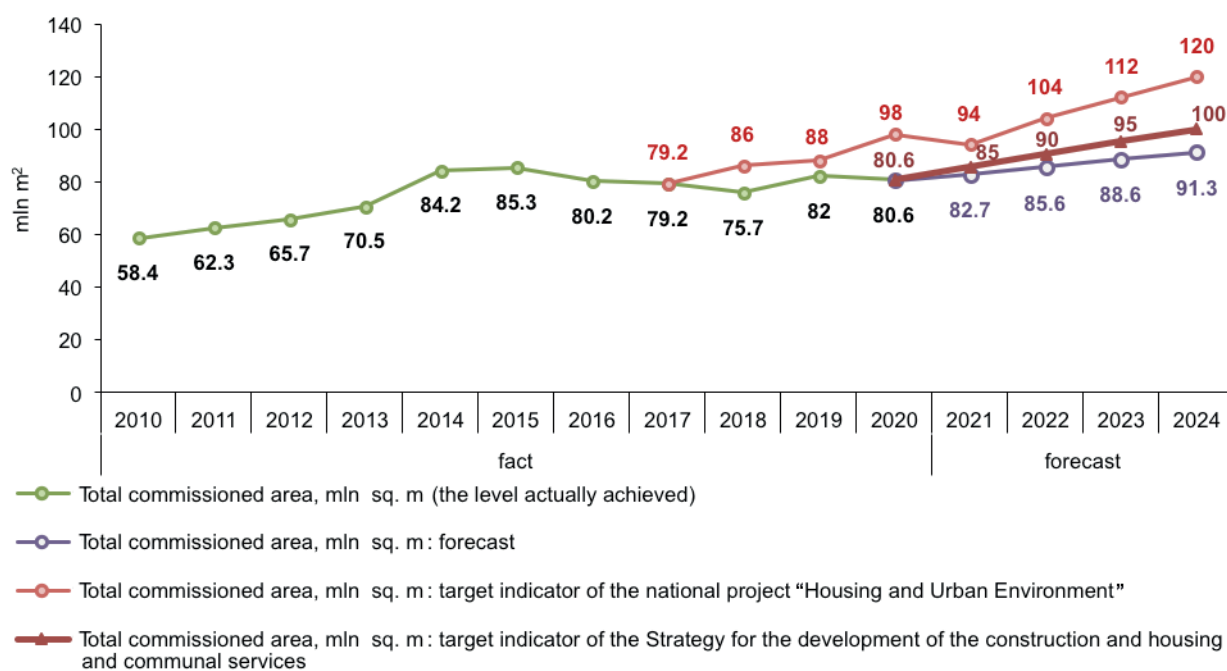


Fig. 12. Total commissioned area of residential housing in Russia: the real figures, target indicators and projected values (calculated according to ^{1, 3, 4, 7-11} [5, 7, 10])

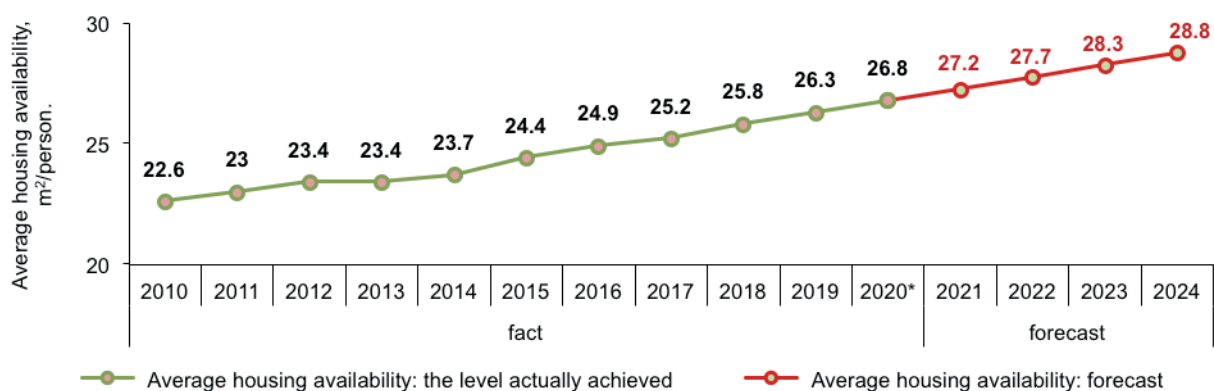


Fig. 13. Average housing availability: the real figures and projected levels (calculated on the basis of the population projection in Russia, the projected total area of commissioned housing and projected floor area of dilapidated housing ^{20, 21, 22, 23})

► caused by the COVID-2019 pandemic in 2020. These factors did not allow to achieve the target values set in the national project and they will not allow to achieve them in the near future as the forecasts presented in this article suggest.

3. The growing demand for new housing triggered by the inflationary expectations of the population and devaluation of the national currency, smaller profitability of financial assets (bank deposits), the introduction of the preferential mortgage programme by the state and an easier access to mortgage loans.

4. Changes in the typological structure of the housing construction triggered by the growing share of small-sized multi-apartment houses, which do not contribute to the improvement of the adequacy of the housing stock according to the present-day demand.

As a result of reduction in the floor area of new commissioned residential houses and the growing purchasing power of the population, the misbalance between the market supply and demand has increased. A certain shortage of supply in the market and deterioration of the competitive environment, triggered by the transition to project financing, has led to an increase in prices for new housing, the gap between the earnings of the population and housing prices has become larger and reduced the availability of housing for the population.

In order to overcome the current trends and achieve the target indicators set by the national project, it is necessary to adjust the main mechanisms of the housing construction regulation:

1. In order to correct spatial misbalances, preferential mortgage mechanisms should be applied primarily in the regions of Siberia and the Far East as well as in the regions featuring low housing market demand caused by the insufficient solvency of the population.

2. The mechanism of preferential mortgage lending focused on individual housing construction secured by a land plot should be implemented. The government should implement the mechanism of preferential loans to be issued by the DomRF Bank to associations of owners of individual residential real estate for the construction of municipal and transport infrastructure in settlements having individual houses at lower interest rate. This mechanism should be available to residents of Siberia and the Far East.

3. Introduction of the programme of targeted housing transfers from the federal budget to regional budgets in the subjects of the Federation that demonstrate low residential construction figures to cover the costs of regional programmes in terms of the down payment or the interest rate charged on mortgage loans, including land mortgages.

4. Introduction of property tax holidays for the owners of constructed individual houses (provided that this is the only house owned by the family) within five years as of the date of its commissioning, and subsidizing the income lost by the local budgets due to the budget-to-budget transfers.

5. A revision of delimitation plans of individual land plots and houses that have cadastral errors or inaccuracies caused by the transition to a new coordinate system or errors of persons who performed the cadastral works, since the owners of such land plots become victims of cadastral errors and cannot perform any actions with their real estate items. The revision is to be made at the expense of regional budgets.

6. The pricing policy control to be executed by the antimonopoly authorities over the housing developers who dominate on the regional markets and have an oligopolistic structure. Due to the supply shortage and the lack of competition, developers begin to misuse their market power and rise prices for new houses.

In our opinion, these measures will boost the construction of residential houses, primarily individual ones, and help to achieve the target values set in the national project in terms of the availability and adequacy of housing for Russian citizens.

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21 Total area of dwellings, average per one inhabitant (end of year) — total, sq. m. EMISS. URL: <https://www.fedstat.ru/indicator/40466>

22 Disposal of the total area of the housing stock for the year. URL: <https://www.fedstat.ru/indicator/40456>

23 Estimate of the permanent population as of January 1, 2021 and the average for 2020.. URL: https://rosstat.gov.ru/storage/mediabank/6F3rqSIB/Popul2021_Site.xls

Национальные приоритеты и национальные проекты в жилищной сфере в современной России

Статья посвящена анализу результативности реализации жилищной политики в России как важнейшего направления государственной экономической политики. Отмечено, что во всех странах признана значимость жилищной обеспеченности для здоровья нации и экономического роста. Показано, что проблемы развития жилищной сферы, в том числе обеспечение доступности и адекватности жилья, являются национальными приоритетами в государственной экономической политике и реализуются через систему стратегических документов и национальных проектов, определяющих цели, задачи, направления и целевые индикаторы государственной жилищной политики. Показана система целевых индикаторов развития жилищной сферы, позволяющих оценить результативность жилищной политики в России. Важнейшими индикаторами являются объемы жилищного строительства и показатель средней обеспеченности жильем. На основе официальных статистических данных Росстата и Банка России выполнен анализ динамики развития жилищного строительства, выявлены основные тренды в жилищном строительстве: усиление пространственной неоднородности в распределении жилищных инвестиций, снижение объемов жилищного строительства, повышение спроса на новое жилье, ухудшение типологической структуры строящегося жилья. Показано влияние на динамику жилищного строительства проектного финансирования и снижения ставок по ипотечному кредиту. С использованием методов корреляционно-регрессионного и факторного анализа, а также сценарного подхода выполнен прогноз достижимости целевых индикаторов развития жилищной сферы в России. Сделан вывод о необходимости корректировки стратегических целевых индикаторов жилищного строительства и в целом государственной жилищной политики. Предложены меры по повышению доступности и адекватности жилья для населения России.

Ключевые слова: государственная жилищная политика, национальный проект, стратегические целевые индикаторы, доступность жилья, адекватность жилья, жилищная обеспеченность, прогнозирование

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