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ҒЫЛЫМ ЖӘНЕ ЖОҒАРЫ БІЛІМ МИНИСТРЛІГІ
ТОРАЙҒЫРОВ УНИВЕРСИТЕТІ**

**МИНИСТЕРСТВО НАУКИ И ВЫСШЕГО ОБРАЗОВАНИЯ
РЕСПУБЛИКИ КАЗАХСТАН
ТОРАЙҒЫРОВ УНИВЕРСИТЕТ**

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**ГОСУДАРСТВЕННАЯ ПОДДЕРЖКА
ЭКОЛОГИЧЕСКИХ ПРОЕКТОВ КОМПАНИЙ**

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Казахстан, огромная и стремительно развивающаяся страна на территории Центральной Азии, отличается богатством природных ресурсов и уникальной экосистемой. Сохранение природы и баланса окружающей среды является одним из приоритетов национальной стратегии развития. В этой связи, государство активно поддерживает экологические проекты компаний.

За последние годы Казахстан установил ряд мер и программ для стимулирования экологически ответственного поведения предприятий. Программа «Зеленые инвестиции» была запущена правительством для предоставления финансовой поддержки компаниям, вложившим средства в экологические проекты [1]. Благодаря этой программе, бизнесы получают возможность получить субсидии и льготные кредиты для реализации экологических инициатив.

Казахстан уже имеет успешные примеры государственной поддержки экологических проектов компаний. Например, одним из крупных проектов является строительство «Астрахан-Аттирадских станций по производству ветроэнергии». Компания «Самрук-Энержи», получившая финансовую поддержку от государства, запустила проект по строительству ветряных электростанций в Актауской области [2]. Этот проект не только способствует увеличению доли возобновляемой энергии в энергобалансе страны, но и создает новые рабочие места и снижает выбросы парниковых газов.

Важно отметить, что государственная поддержка экологических проектов компаний не ограничивается только финансовой помощью. Государство также содействует установлению партнерств между

MORTGAGE AS AN ENGINE OF HOUSING MARKET GROWTH IN KAZAKHSTAN

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One of the main tasks of any state is the housing issue of citizens. The task of increasing the availability and diversity of housing is on the agenda of socio-economic and housing policy in both developed and developing countries. This is due to the fact that even in the most prosperous countries it is impossible to create conditions for solving housing problems of the entire population only with the help of market mechanisms. The current problem is directly related to the financial issues of the population and the state regulation of socio-economic aspects. The demand in the residential real estate market is supported by the implementation of state mortgage programs, restrictions on rental payments for housing, protection of tenants from eviction, as well as increasing the real incomes of citizens and the population. At the moment, the following state programs are being successfully implemented to solve housing problems, these are: «Nurly Zher», «Military product», «Your house», «Bakytty Otbasy». There are more than 40 mortgage products that are targeted at different categories of citizens. Since 2016, the volume of mortgage lending has increased by more than 2 times. As of June 1, 2023, the mortgage portfolio of the country's banking sector reached 4.8 trillion tenge — 4.1 % more than at the beginning of the year. In general, since 2018, there has been a dynamic growth in the volume of mortgage loans. One of the catalysts for the growth of mortgage lending was the mortgage program «7-20-25», launched in July 2018. Since the beginning of the implementation of this program, 9 thousand families have improved their living conditions, of which 65 % are located in the cities of Nur-Sultan and Almaty. Every resident of Kazakhstan has an average of 25 square meters of housing. This is almost five «squares» more than ten years ago. Nevertheless, it is less than in other CIS countries, and compared to Eastern European countries it is much lower. According to the chairman of the Union of Builders of Kazakhstan Talgat Yergaliev, about two million citizens need housing – «Give our people affordable mortgages» [1]. This means that almost 14 % of the population is not

provided with housing. The need of people for housing is one of the basic needs. Therefore, providing citizens with comfortable and affordable housing has always been one of the important tasks of the state. The message of the President of the country says about this problem. In the message of 2022, «The main principle is to increase the availability of housing, especially for socially vulnerable segments of the population.» K. Tokayev instructed the government to develop a comprehensive housing program [2]. The problem of housing affordability is one of the reasons for migration from cities and rural settlements to large cities. Such a development of events leads to a low development of industry, a decrease in private sector incomes. As a result, there is an increase in unemployment. Based on the prevailing conditions, people should move to large cities in search of work and earning a living. The determining factors of housing affordability for citizens are real estate prices and the corresponding purchasing power. To speed up the purchase of housing, most families borrow money from banks, applying for mortgage loans, so it is important to assess the affordability of housing for the population.

The purpose of this article is to study the impact of mortgages as an engine of housing market growth and the role of public housing programs. The importance of the development of the mortgage industry lies in the fact that it triggers the development of other sectors of the economy and contributes to the overall growth of the country.

In Kazakhstan, the rates on preferential mortgages are significantly lower than the base rate of the National Bank of the Republic of Kazakhstan (9%). In addition, preferential mortgage programs in Kazakhstan do not have a fixed term. For example, the «7-20-25» program is indefinite and will end after the total disbursement of funds for 1 trillion tenge. As of October 27, 2022, 56,996 loans were issued in the amount of 745.5 billion tenge, and the limit is one trillion tenge. That is, it remains to master 25% of the allocated funds [3]. That is, 75% of the planned funding has been disbursed at the moment. In general, preferential mortgage lending programs have had a significant impact on housing provision for the population of the Republic of Kazakhstan. The positive dynamics has been steadily maintained from year to year, including crisis periods.

The Nurlyzher program was approved on December 31, 2016, and its official launch took place in June 2017. The first trilateral agreement between the bank, the financial operator of the program – the Kazakhstan Mortgage Company (CFC) and the final borrower was concluded on June 7, 2017. The rate for the borrower on the subsidized loan was 10%, the repayment

of the remaining rate was assumed by the CFC. A month after the start of the program, in mid-July, the mortgage market showed an increase of 13% - this was the most noticeable jump in several years. As of the current date, the company has approved 805 loans totaling 8 billion tenge. Loans were issued in the cities of Astana, Almaty (and Almaty region), Aktau, Uralsk, Kokshetau, Aktobe, Ust-Kamenogorsk, Kostanay, Atyrau, Karaganda, Kyzylorda, Taraz, Semey, Taldykorgan, Shymkent, Zhezkazgan. The most applications are in Almaty and Astana. This program, through subsidies, allows low-income families to buy housing, which in turn increases the demand for housing in Kazakhstan, which has a positive effect on the growth dynamics of the housing market as a whole [4].

Mortgage programs can have a significant impact on the housing market, and the impact depends on various factors, such as program conditions, the macroeconomic environment and housing demand. Here's how mortgage programs can affect the growth of the housing market: Reducing the cost of housing, - Mortgage programs with a low interest rate or preferential terms can reduce the cost of monthly mortgage payments for borrowers. This can increase the availability of housing for more buyers and contribute to the growth of demand. Stimulating demand - Mortgage programs can stimulate demand for housing, especially during periods when unemployment is low and the economy is booming. More affordable financing can attract new buyers to the market. Rising housing prices - an increase in demand with a constant or limited supply can lead to an increase in housing prices. This may be positive for sellers, but may create accessibility issues for first-time buyers.

Development of the construction industry - high demand for mortgage loans can stimulate the construction of new housing, which in turn creates jobs and contributes to economic growth in the construction industry.

Economic impact - mortgage programs can have an impact on various macroeconomic indicators, including inflation, mortgage rates, GDP, and others.

Stability of the financial system - Effective mortgage programs can contribute to the stability of the financial system by providing borrowers with access to housing and reducing the risk of default.

Social and economic benefits - mortgage programs can help reduce homelessness and improve the quality of life of citizens by giving them the opportunity to become homeowners.

It is important to note that the effects of mortgage programs may vary depending on the specific conditions and context of each country or region. In addition, uncontrolled growth in housing prices can

create problems of housing affordability for low-income groups of the population, which should also be taken into account when developing and implementing mortgage programs [5].

Summing up, we can say that the level of housing affordability in Kazakhstan is growing, so we can say with confidence about the effectiveness of mortgage loans. Mortgage state programs were analyzed, of which two state programs: "Nurlyzher" and "7-20-25". The results of the study confirmed the affordability of housing, according to which the mortgage approval system mainly favors the part of the population for which a mortgage for housing is needed. At the same time, vulnerable groups with lower incomes do not meet the requirements for mortgage approval. Therefore, it is recommended to develop new public housing programs for vulnerable segments of the population

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