

**FEATURES OF FORMING AND IMPLEMENTING PROGRAMS OF HOUSE BUILDING IN THE RUSSIAN FEDERATION**

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The problem of housing investment resources is examined in the article. Segmenting of basic clusters of housing market is completed and differentiation of forms and methods of their government control is offered on this basis.

The system of state financing of house building is presented by the row of special purpose programs the aim of which is creation of mechanisms of providing certain categories of population with habitation using budgetary and off-budget facilities. A state policy on the market of habitation must be oriented to achievement of indexes of intensive growth of habitation building volumes with the simultaneous segmenting of habitation market.

For the performance of basic goal of strategy of mass building it is suggested that there is stimulation of the next segments of habitation market (see table).

The regional housings programs have certain results according the possibility of improvement of housing' conditions, but have a row of subzero consequences among which it is needed to mark the following:

Table

Segment of habitation market	Groups of citizens depending on the level of profit	Forms of state support of citizens	Forms of government control of market segment
Segment of social habitation	Poor citizens and citizens who need social support when renting municipal habitation	Granting of habitation according to terms of social renting. Subsidizing part of Rent payments to the citizens who need social support when renting municipal habitation	State investments in mass building and acquisition of habitation given in the social renting. Establishment of paying size for renting of municipal habitation by the local self-government.
Segment of the hired habitation	Citizens, whose profits are allowed to pay renting of habitation, but not allowing acquiring habitation in a property.	Granting of tax deduction on profit tax in part of sum, expended for payment when renting.	Granting person buildings the long duration arranging on the installment system at payment of auction cost of lot land, acquired at building of habitation, for the aim of granting it in rent on the managed prices. Including of activity after the giving of dwellings apartments in rent in the list of types of activity, taxable by united tax on the imputed profit. Conditioning for investing of facilities of pension accumulations in mass building for a grant in renting.
Segment of noncommercial housing building	Citizens, whose profits are allowed acquiring habitation with the use of story and credit mechanisms, and with state support, but insufficient for acquisition of habitation without the use of such mechanisms	Granting of subsidies for acquisition of habitation. Giving the state address support in the form of subsidizing the primary payment at the receipt of mortgage credit or payment in a cooperative store. Granting of tax deduction on a tax on the profits of physical persons in part of sum, expended for payment of habitation acquisition in a property or its building.	State support of noncommercial associations of citizens and individual person buildings. Stimulation of development of noncommercial associations of citizens for building and acquisition of habitation. Granting of prerogative right of acquisition of lot lands for housing building by the noncommercial associations of citizens in the form limitation of participation of other types of person buildings in auctions, citizens initiated associations.
Segment of commercial housing building	Citizens, whose profits allow them to acquire habitation without the use of mechanisms of state support.	Granting of tax deduction on a tax on the profits of physical persons in part of sum, expended for payment of acquisition or building of habitation.	Conditioning for development of competition and declining of administrative barriers at the market of habitation.

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◆ budgetary facilities are expended through different off-budget funds not always by address and having a special purpose of appearance;

◆ citizens' subsidies in the form of favorable credits or subsidizing of interest rates give a heavy burden on local budgets and not always reach those groups of population which mostly need budgetary support;

◆ commercial banks, insurance companies, realtors, evaluation firms, being taken away for participating in the regional housings programs, do not play the active role as market subjects, and only come forward the authorized mediators when giving credits or loans and servicing them;

◆ in the conditions of wittingly understated credit (or loans) rates it is impossible to attract the capital of institutional and private investors for refunding according to market conditions that limits the scales of the regional housings programs;

◆ regional operators carry out regular functions for them in the sphere of development of housing building and maintenance of mortgage loans.

From point of financial support degree of citizens, who acquire habitation, the programs are varied depending on the compensation degree of the given habitation cost. Among them it is possible to detach:

◆ the programs of giving the habitation on gratuitous basis;

◆ the programs, partly compensated the cost of habitation.

In most programs there is a term, according to which its participant must be officially acknowledged needing in improvement of housings conditions. Thus, the programs initially keep in social aims. The housing financing is not calculated on people with relatively high solvency, for who the main term of participating in the housing program is not decreasing of acquired habitation cost, but facilitation of terms of its acquisition.

At the same time every housing program, having been developed by the subject of Federation, municipality, a particular management

branch or corporation, is unique in own way, and reflects the formed traditions, character of corporate culture, and substantially depends on the level of economic development and social sphere on the territory. In conclusion, it is necessary to say that because of cardinal changes in Russia there was a sharp problem with housing investment resources.

Changes in the economic and social modes of the country together with the breaking of old institutes and formation of new private housing institute, with a sharp requirement for habitation of large groups of population which can not buy real estate with personal available funds, resulted in the awareness of necessity of the use of the generally accepted world forms of housing financing.

Russia as well as other countries with a transitional economy ran into a number of problems, related to development of the housing crediting. From one side, creation of modern instruments went according to sample of the developed countries, from the other - a basic rate was done on a mortgage, but not on the so-called building - saving cash desks, as in Czech or Hungary. As a result a country was faced with a problem: between the profits of population and cost of habitation there was an enormous precipice.

Credit percent did not go down, and a mortgage became accessible only for well-to-do part of population. Today, when at state level it is declared that providing of habitants of Russia with available habitation is one of the number of priority tasks, there is a chance that it can create a model of building - saving cash desks for unwell provided for part of population has large future.

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