

## **Housing affordability in the Khabarovsk territory in the context of implementation of the national project «Housing and Urban Environment»**

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**Abstract.** *The incessant outflow of population to the western regions of the country threatens the fulfillment of the tasks of socio-economic development of the Khabarovsk territory. Affordability of housing is one of the main factors for securing the population in the region. Therefore, for the Khabarovsk Territory, solving the problem of affordability of housing is of particular importance. The level of provision of the population with housing and its availability for acquisition of ownership are indicators of the level of well-being of the population, its social security and investment activity. The article presents various approaches to the definition of the concept of «housing affordability». Analysis of the state of housing stock and provision of housing for the population of the Khabarovsk territory is made. The assessment of housing affordability for population was carried out using the housing affordability coefficients calculated using two methods. The results of implementation of the national project «Housing and the urban environment» and the state program «Development of housing construction in the Khabarovsk territory» are considered. It has been established that not all planned indicators of the state program in 2018-2020 have been achieved. In conditions of limited supply and failure to fulfill plans for the volume of housing commissioning, the increase in demand for housing in the primary market, caused by implementation of the Far-Eastern mortgage program, led to a significant increase in housing prices. The growth rates of housing prices outstrip the growth rates of both average wages and average per capita money incomes of the population. Therefore, a significant part of the region's population is experiencing serious difficulties in acquiring housing. To solve the identified problems, it is necessary to develop additional measures both at the federal and regional levels. Recommendations are given to improve the housing affordability in the Khabarovsk territory.*

**Keywords:** *housing stock, housing supply, housing affordability, national project, state program, solvency of the population, the Khabarovsk territory*

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