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## STATUS, PROBLEMS AND PROSPECTS FOR DEVELOPMENT OF MORTGAGE LENDING IN THE RUSSIAN FEDERATION

The article examines the trends in housing mortgage lending in the Russian Federation, its specific features, and identifies problems and prospects for its development.

As a result of the analysis, it was revealed that mortgage loans with state support are gradually replacing loans provided on market terms, which is due to more attractive terms for the interest rate, the amount of the down payment, the possibility of

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refinancing, etc. Their wide availability to the population has led to the fact that their social focus began to be lost and many citizens began to use preferential mortgage loans to form their investment portfolio of residential real estate.

The authors noted that mortgage lending faces a significant number of problems, such as high inflation and the key rate, low solvency of certain segments of the population, a high exchange rate of the national currency, imposed financial sanctions, high prices for real estate, building materials, equipment and imports.

It is concluded that promising areas for the development of mortgage lending in the Russian Federation are: optimization of certain types of preferential mortgage programs and maintaining their social focus; promoting growth of the population's solvency and construction volumes; introduction of new procedures for monitoring developers; increasing the financial literacy of the population; development of digitalization and artificial intelligence; adaptation of the legislative and regulatory support subsystem to the current conditions of the functioning of the mortgage market.

*Keywords:* mortgage loan, government-supported loan, mortgage market, housing lending, population debt burden.

[18], [2], [3-4], [5], [6], [12], [14], [15], [16], [20], [21], [22].

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( 2020-2024)	2020 , , , 2024 30 % , 6 . 8 % .
(2018-2030)	2018 — , , , , 6 % , 5 % . 15 % .

1	2
(2019 – )	<p>2019 ,</p> <p>2022 .</p> <p>20 %</p> <p>— 6 . . . . .</p> <p>%.</p>
( )	<p>,</p> <p>.</p> <p>,</p> <p>.</p>
IT (2022-2024)	<p>2022 IT IT ,</p> <p>.</p> <p>20 %,</p> <p>18 . . . . . « »</p> <p>9 . . . . . 5 %</p> <p>IT</p>
(2019-2030)	<p>2019 ,</p> <p>2023 .</p> <p>,</p> <p>,</p> <p>,</p> <p>20 %,</p> <p>6-9 . . . . . 2 %.</p>
» « (2022-2024)	<p>),</p> <p>10 % ,</p> <p>2 %, ,</p> <p>( , ,</p>

\* [8, 14, 18, 20].

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2018-2023 ..

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	2018	2019	2020	2021	2022	2023	, %				
							2019-2018	2020-2019	2021-2020	2022-2021	2023-2022
	3244	2790	3048	4000	2470	3040	-14,0	9,2	31,2	-38,3	23,1
	258	923	1499	1881	2063	3375	257,8	62,4	25,5	9,7	63,6
-	7	144	1397	1700	2343	4739	1954,3	871,6	21,7	37,8	102,2
	3251	2934	4445	5700	4813	7779	-9,8	51,5	28,2	-15,6	61,6

\*

[10, 13, 17].

4528

2,4

2023 7 779

2023

2022 ( 2966 61,6%),

2020

2019

( 1511 51,5%).

2022

2021 ( 887 15,6%),

2022

8,5 % 20%.

20-25 %

4732

677

2023 4739

2023

2022 1253

2396

2

2020

2019 2020

9,7

2019

2023

2022

( 2019 )

2021

2020

282

21,3 %.

2021

2020

6,5 % 7%

3

70

2022 2021

2023 3375 3117 13,1

2023 2022

1312 63,6% 2021 182 9,6%

2023 2022

« » [19].

2023 2022

3.

3.  
2019-2023 , . \*

	2019	2020	2021	2022	2023	, %			
						2020-2019	2021-2020	2022-2021	2023-2022
	0,0	1019,7	1055,7	1296,7	1996,6	—	3,5	22,8	53,9
	143,4	239,4	471,9	848,3	2132,4	66,946	97,1	79,8	151,4
	0,4	52,0	74,7	113,9	169,9	12900,0	43,6	52,5	49,2
	0,0	0,0	0,0	51,4	362,9	—	—	—	606,0
	0,0	86,0	98,0	33,0	77,0	—	13,9	-66,3	133,3
	143,8	1397,1	1700,3	2343,3	4738,8	871,558	21,7	37,8	102,2

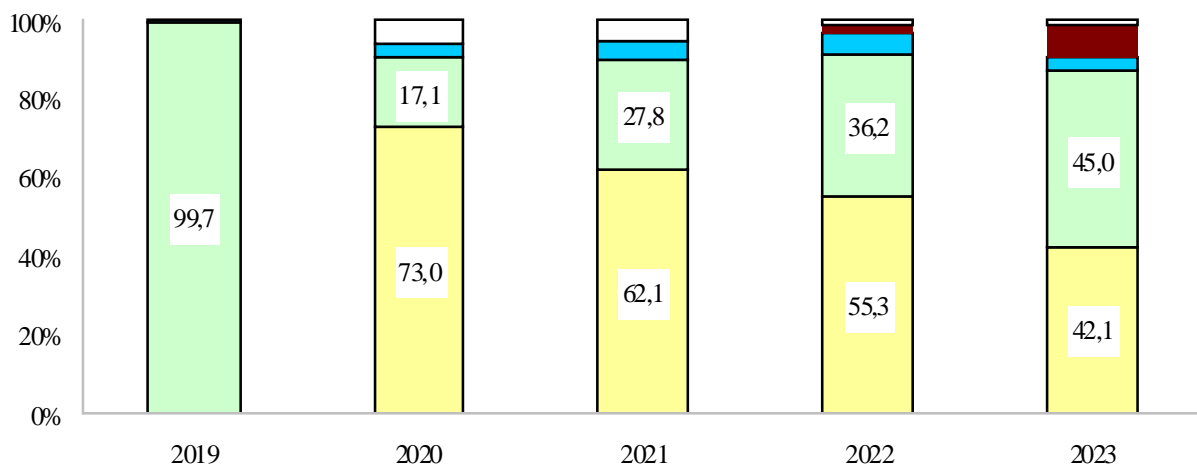
\* [10, 13, 17].

1989 14,9 2023 2132 1284

2,5 ). 2023 2022 2018

2023 18

	700	977	53,9 %	95,8 %	2023	2023	1997 2022	
	1	2024						
2023								
	312	7	IT		2023	2022	2022	
					51	363		
	2023	170			170	424,7		
2,3						44		
	2023	2023	2021	77 (98 )	2022 (44 )	2,3 2021	65	
	66,3 %							
		1,			2019	1.		
					0,3 %	2020-2022	99,7 %	
	77,9 %	2020	55,3 %	2022				
	17,6 %			2023				
				45,0 %		42,1 %		
17,1 %	2020-2022	36,2 %	2022					
19,1 %								
		87,0 %						
2022	10					2023	4.	
	4494,5		93,0 %				4,	
	7522,6		2023 (96,2 % )			3028,1	67,4 %	



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[10, 13, 17])

2019-2023 ., % (

4. 10

2023 .\*

/						%
		.	Δ 2022 ., %	.	Δ 2022 ., %	
1		1358,5	+65	4665,6	+81	60,7
2		293,4	+44	1491,3	+58	17,8
3	-	60,6	+56	387,9	+88	5,0
4	.	47,7	+25	253,7	+40	3,3
5		33,0	+52	168,0	+64	2,2
6		25,9	+46	145,4	+59	1,9
7		23,5	+18	135,3	+39	1,8
8		38,7	+30	126,8	+49	1,6
9		20,9	+3	77,0	-4	1,0
10		20,0	-26	71,6	-34	0,9

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[11].

2022, 2023

2.

2,

2022 2573,9 . . 822,5 . . (53,0 %)

). 2023

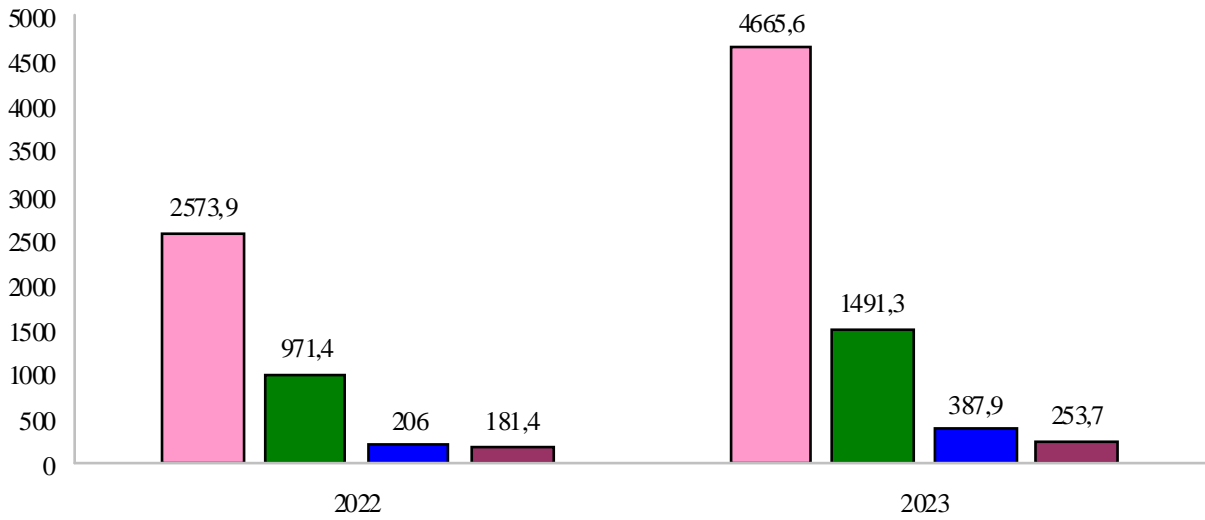
2022 2091,7 . . 81,3 %, 2023

4665,6 . . (60,7 %

), , 2023

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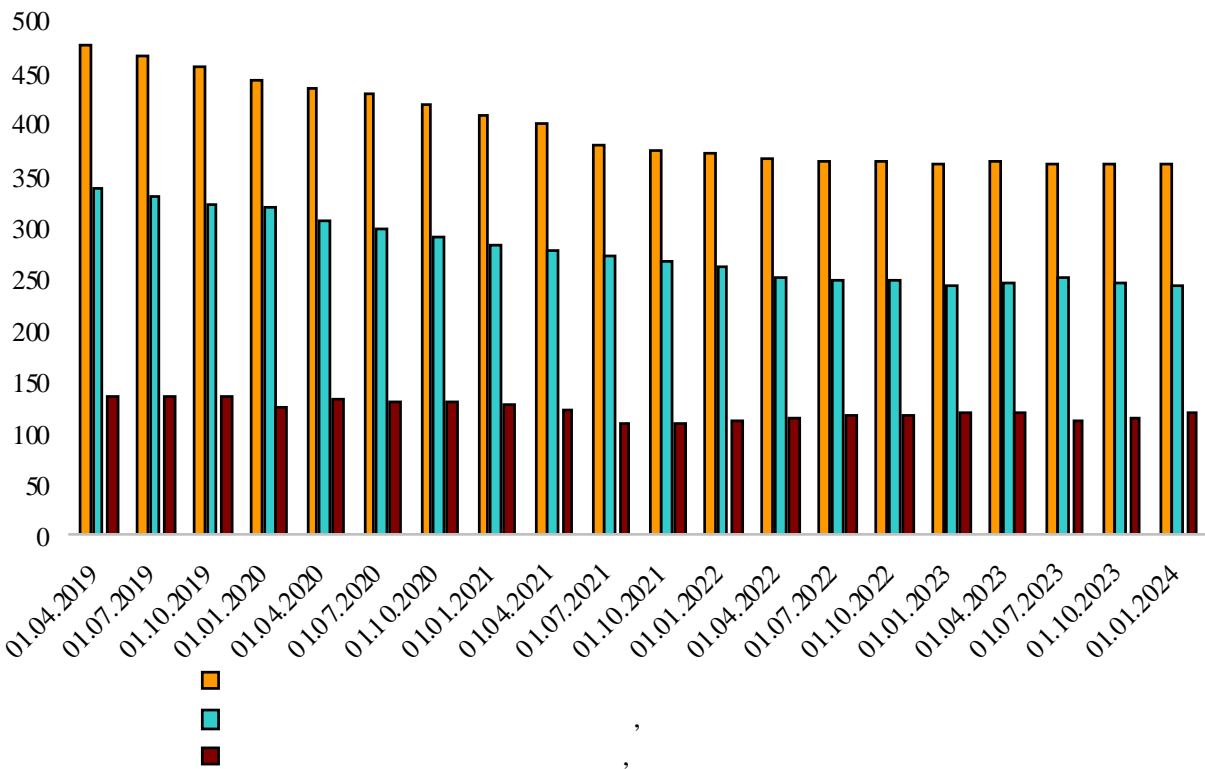


2023 .2. 2022- [11)

971,4 . (20,0 % 2022 519,9  
 53,5 % 2023 1491,3 17,8 %  
 206,0 181,4  
 387,4 8,0 % 2022  
 2023 88,3 39,8 % 2023  
 181,9 72,3  
 641,6

3. 67 71 %

[2, 5, 8, 17].



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, 2019-2023 .(

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2020-2024

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