

Global Housing Policy Indicators

FACTSHEET: Bishkek - KYRGYZSTAN

All the citizens of the Kyrgyz Republic have the same right to land. There is no policy or program that supports regularization of titles. There are no housing subsidies serving low-income households

Property Rights

- 60% of all properties in the greater municipality have their titles properly registered.
- Women can legally own and inherit land, there is no difference on the basis of gender.
- There is no program or other document regulating issues of providing and registering real property rights or any other supporting documents.
- In late March 2004 48 families with many children (64 families as per other sources) were evicted, as residents occupied a building (uncompleted construction) owned by an Enterprise following the Court's decision
- 98% of the public housing stock is being or has been privatized

Housing Finance

Mortgage Lending is available for:

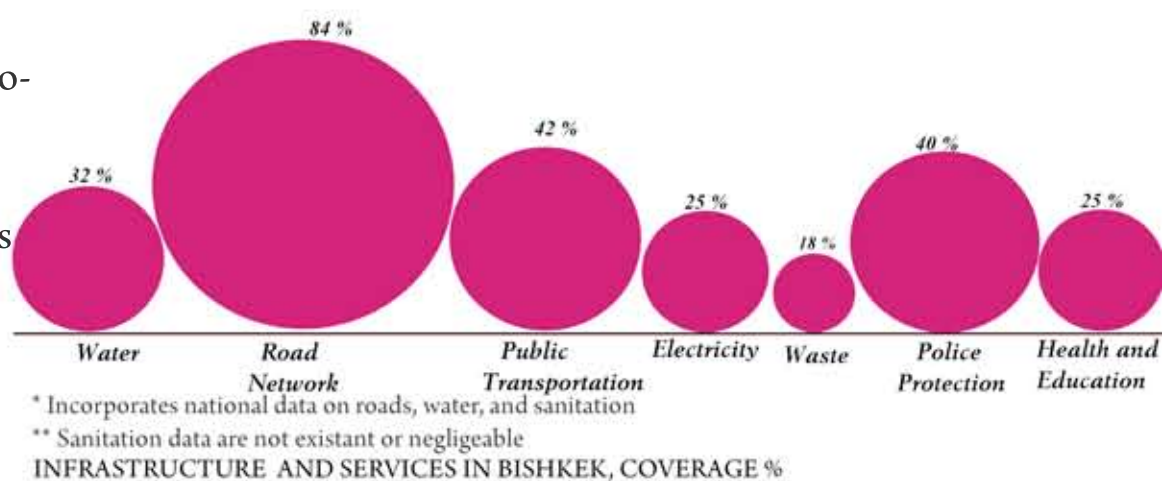
✓ Construction of new housing	✓ Purchase of existing houses
✓ Construction of rental housing	✓ Construction of residential infrastructure

- Inflation rate was 6% in 2011.
- Banks DO NOT require investigation of borrower credit using professional services.
- Banks DO require an assessed value of collateral using professional third party services.
- Volume and size distribution of lending IS reported annually to a regulatory agency for all banks.
- Microcredit for housing IS NOT available.

Regulatory Regime

- Smallest minimum lot size for residential building of any kind is 400 square meters.
- Maximum allowable number of stories for new residential buildings is 21
- Maximum allowable density in new residential developments is 720 Person Per Hectar.

Infrastructure



Subsidies

- There is no special ministry or department dealing with housing issues. Land and housing related issues are dealt with by several ministries, agencies and departments.
- Housing agency does not have any demand side subsidy in place. However, the State Program of "Affordable Housing in the KR" for 2012-2014 has been drafted. It provides for state subsidy granting to purchase housing, but there is no mechanism of its effective implementation in place.
- The State Program of Housing Construction in Kyrgyzstan for 2008-2010 provided for government allocations mainly to grant subsidies, but, in practice, this activity has been actually frozen by reason of lack of finance at all the government levels.
- The government has a slum upgrading program providing infrastructure improvements in low-income settlements. For eg. Kyrgyz Republic Government PROGRAM of "Stability and Decent Life", which reads of the increased attention of the KR Government to addressing the problems faced by the residents of new neighborhoods around Bishkek City and creating appropriate infrastructure in these areas.

- The municipality last reviewed and revised land regulation and building codes in 2010.

- It takes an average 7 days to register a property.

- It takes an average 3 days to obtain a building permit for residential construction.

- Visits to 6 agencies are required to obtain a permit for new construction