

ECONOSCITECH INTEGRATION

ISSUE
7

INTERNATIONAL SCIENTIFIC
ELECTRONIC JOURNAL



**TASHKENT STATE
UNIVERSITY OF ECONOMICS**



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"ECONOSCITECH-INTEGRATION"
HAS BEEN REGISTERED UNDER
THE NUMBER C-5669651 BY THE
AGENCY FOR INFORMATION AND
MASS COMMUNICATIONS (AOKA)
OF THE REPUBLIC OF UZBEKISTAN,
EFFECTIVE FROM OCTOBER 9, 2024.

In accordance with Resolution No. 384/6 dated April 10, 2026, issued by the Presidium of the Supreme Attestation Commission under the Ministry of Higher Education, Science and Innovation of the Republic of Uzbekistan, this journal is included in the list of recommended international scientific publications for publishing the primary research findings of doctoral dissertations in the field of Economic Sciences.

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Electronic publication. Issue 7. 374 pages.
Approved for publication in July 2026.

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A STUDY OF HOUSING STOCK MANAGEMENT ISSUES IN THE CONTEXT OF URBANIZATION BASED ON SWOT ANALYSIS

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Abstract: This article examines the institutional, organizational, technical, financial, and information-related challenges arising in the housing stock management system under conditions of urbanization through a comprehensive SWOT analysis. The study identifies the strengths, weaknesses, opportunities, and threats affecting the sector and proposes scientific recommendations aimed at improving management efficiency, strengthening digital governance, enhancing financing mechanisms for capital repairs, and supporting the strategic development of the housing stock management system.

Keywords: urbanization, housing stock, multi-apartment building, management service company, SWOT analysis, digital registry, capital repair, housing policy, infrastructure, life cycle.

Аннотация: В статье на основе SWOT-анализа проведена комплексная оценка институциональных, организационных, технических, финансовых и информационных проблем, возникающих в системе управления жилищным фондом в условиях урбанизации. Выявлены сильные и слабые стороны системы, существующие возможности и внешние угрозы, а также разработаны научные рекомендации, направленные на повышение эффективности управления, развитие цифрового управления, совершенствование механизмов финансирования капитального ремонта и стратегическое развитие системы управления жилищным фондом.

Ключевые слова: урбанизация, жилищный фонд, многоквартирный дом, управляющая сервисная компания, SWOT-анализ, цифровой реестр, капитальный ремонт, жилищная политика, инфраструктура, жизненный цикл.

INTRODUCTION

The acceleration of urbanization is characterized by an increase in population density in urban areas, a greater load on engineering and communication networks, a rise in the number of apartment buildings, and more intensive use of the housing stock. Under these conditions, the issue of housing stock management extends beyond simple operation or maintenance, becoming a complex management object interconnected with social, economic, organizational, legal, and digital factors. Therefore, employing comprehensive and strategic analysis methods to research problems in this field is of significant scientific importance. SWOT analysis is one of the most effective approaches for identifying problems in the housing stock management system, assessing their connection to internal and external factors, and forecasting development opportunities and risks. This method allows for the study of the management system's internal potential and limitations, along with the positive opportunities and potential threats of the external environment, as a unified whole. Consequently, a SWOT analysis not only provides an assessment of the current situation but also creates a practical foundation for making strategic decisions.

REVIEW OF LITERATURE ON THE SUBJECT

The acceleration of urbanization is increasing population density in urban areas, the number of multi-apartment buildings, the load on engineering and communication networks, and the costs of housing stock maintenance. Consequently, international academic literature interprets housing stock management not merely as a public utility system, but as a complex system intrinsically linked to the urban economy, property relations, infrastructure security, energy efficiency, digital governance, and the population's quality of life. Analyzing the

relationship between urbanization, the housing market, and regional planning, international researchers such as A. Moreno-Monroy, J. Gars, T. Matsumoto, J. Crook, R. Ahrend, and A. Schumann argue that housing policy must focus not only on constructing new homes but also on maintaining, renovating, and efficiently utilizing the existing housing stock. In their view, the development of smaller cities, the integration of transport and social infrastructure with housing policy, and the rational use of land resources are crucial conditions for effective housing stock management.

The organizational-legal, economic, and technical aspects of housing stock management are widely covered in domestic academic literature. K.E. Rakhimov's textbook, „Housing Stock Management,“ systematically outlines the essence of the housing stock, management entities, the maintenance of multi-apartment buildings, sources of financing, mandatory contributions, the organization of repair work, and innovative management approaches. B. Umarov's research, dedicated to the activities of multi-apartment building management bodies, examines issues such as the costs of maintaining common property, the formation of mandatory contributions, the financial relationships between management bodies and owners, and improving service quality. In his research on the characteristics of multi-apartment building management in post-socialist countries, Kh. Kakhramonov analyzes the institutional transformation of the management system, using Uzbekistan as a case study.

A literature review indicates that foreign sources study housing stock management as a comprehensive system linked to urbanization, regional planning, energy efficiency, renovation, financial stability, and homeowner participation. In contrast, local literature primarily covers legal and regulatory frameworks, the activities of management bodies, mandatory fees, service quality, and digitalization. However, the comprehensive assessment of housing stock management problems in the context of urbanization—based on a SWOT analysis across regions, management service companies, homeowner interests, technical conditions, and digital management indicators—has not been sufficiently explored. This underscores the relevance of this article.

RESEARCH METHODOLOGY

The article widely employs methods such as SWOT analysis to investigate problems and draw conclusions, comparative analysis, the study of statistical data, economic comparison and analysis, and logical reasoning to address the management of housing stock under conditions of urbanization.

ANALYSIS AND RESULTS

SWOT analysis is a method aimed at systematically identifying the Strengths, Weaknesses, Opportunities, and Threats of an object of study. This method is widely used in management theory and the practice of strategic planning. Its scientific significance is that it allows the object of research to be examined not in isolation, but in interaction with its internal and external environment.

When applying SWOT analysis to a housing stock management system in the context of urbanization, internal factors such as the organizational model of management, human resource potential, financial stability, the level of technical maintenance, and the use of digital platforms are analyzed. External factors, meanwhile, include the pace of urbanization, population growth, urban planning policies, the investment climate, digitalization processes, legislative changes, and environmental and infrastructural pressures.

In this regard, SWOT analysis is not limited to merely listing the problems in housing stock management; it also serves to reveal their underlying causes, developmental trends, and significance for management decisions.

The primary purpose of applying this method is to strategically assess the current state of the housing stock management system in the context of urbanization, identify the key factors affecting its efficiency, and determine priority areas for its improvement.

From this perspective, a SWOT analysis serves to address the following objectives:

- first, it identifies the internal capabilities of the housing stock management system;
- second, it reveals the organizational, economic, technical, and institutional problems existing in the current management;
- third, it defines new opportunities emerging from the processes of urbanization;
- fourth, it assesses external threats that may negatively impact management efficiency;
- fifth, it creates an analytical basis for developing strategic development measures.

The study of housing stock management problems using SWOT analysis is conducted in several sequential stages.

In the first stage, the object of study is clearly defined. Here, housing stock management is not viewed merely as technical operation, but as an integrated system that includes the activities of management bodies, financial relationships, owner participation, interaction with utility services, digital monitoring, and repair and modernization processes.

In the second stage, the information base necessary for the analysis is formed. This process involves analyzing regulatory and legal documents, statistical data, industry reports, survey results, expert interviews, data on the activities of management companies, and existing digital platforms (Table 1).

Table 1.
SWOT Analysis of Housing Stock Management Problems¹

S (Strengths)	W (Weaknesses)	O (Opportunities)	T (Threats)
The existence of a legal framework for managing multi-apartment buildings; The establishment of reporting and control procedures in management contracts; The growth in housing construction volume, coupled with urbanization, is making the sector a strategic priority. The urban population's share has reached 50.9%, and the number of multi-apartment buildings has climbed to 46,476, increasing the need for professional management, technical maintenance, accountability, and monitoring. This creates an economic and social basis for reforms in the sector; The ongoing implementation of digital management tools. Specifically, it has been determined that from July 1, 2026, in the city of Tashkent, conducting general meetings, making decisions, concluding contracts, accepting applications, and accounting for payments will be carried out exclusively through the „Mening uyim“ (My Home) platform. This will strengthen transparency and oversight capabilities in the sector.	Further integration of comprehensive digital data on the technical condition and repair needs of buildings is required. Long-term financing mechanisms for capital repairs require further strengthening to ensure greater stability. Owners' engagement in management decisions and their financial responsibility can be further enhanced. The development of unified, practical KPI criteria for evaluating the service quality of management organizations remains an important priority. Further integration between the processes of construction, operation, and capital repairs would improve management efficiency.	The existence of plans to increase housing construction by 1.5 times by 2030; The availability of opportunities to use digital technical passports, BIM, and „digital twin“ technologies; The possibility of implementing capital repair and modernization projects through public-private partnerships; The opportunity to introduce energy efficiency and „green building“ standards.	The pace of urbanization outpacing management and infrastructural capacity. As the share of the urban population and the number of multi-apartment buildings grow, failure to strengthen management quality, technical monitoring, and preventive maintenance at a corresponding rate could lead to an increase in accidents, operational costs, and public dissatisfaction; The pressure of debt and payment discipline issues on financial stability. This implies that indebtedness in this sector is considered a systemic risk; Disparities in the digital preparedness of managers and property owners amid mandatory digitalization. A full transition to the platform will increase transparency, but implementation efficiency may decline in areas with insufficient digital skills and technical resources. This is a potential institutional risk stemming from the 2026 digitalization measures.

The results of the SWOT analysis indicate that the primary focus in housing stock management should be on the regular assessment of the technical, financial, and managerial condition of buildings throughout their life cycle, rather than on the volume of new construction.

International experience emphasizes that housing policy must be pursued in harmony with the development of services and engineering infrastructure, alongside increasing the housing supply. At the World Urban Forum held in 2026, a plan was noted for Uzbekistan to increase housing construction 1.5-fold by 2030 and to direct approximately 2 billion US dollars annually toward affordable housing. To effectively capitalize on these opportunities, we propose the following strategic directions:

Introduce a unified KPI system for evaluating the performance of management service companies. This should use criteria such as the response speed to emergency calls, the proportion of planned repairs, service quality, owner satisfaction, debt levels, and the transparency of reporting.

establishing a targeted fund for major renovations. In this system, contributions must be accounted for separately, and the use of funds must be controlled by a decision of the general meeting of owners and through electronic reporting;

¹ Source: Compiled by the author.

introducing the life cycle principle in housing stock management. This requires integrating all processes—from new construction to operation, routine maintenance, major renovations, reconstruction, and modernization—into a unified management system.

CONCLUSIONS AND SUGGESTIONS

The research findings indicate that, in the context of urbanization, the issue of housing stock management is not limited to constructing new residential buildings. The management of the housing stock—its technical condition, the maintenance of common property, the financing of major renovations, the activities of management organizations, the participation of owners, and digital transparency—should be viewed as a single, integrated system.

The SWOT analysis we conducted revealed that the legal framework for managing the housing stock in Uzbekistan, the electronic register, the growth in housing construction volume, and state political support are significant strengths. At the same time, a need for improvement was identified in the areas of technical monitoring, financing for major renovations, service quality assessment, and strengthening owner participation.

Researching the problems of housing stock management in the context of urbanization through a SWOT analysis allows for a systematic assessment of the sector's internal potential and limitations, as well as the external environment's opportunities and threats, thereby serving to scientifically substantiate its strategic development directions.

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16. <https://lex.uz>
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Proofreader: Xondamir Ismoilov
Layout and Designer: Hasan Maqsudov

2026. № 7

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