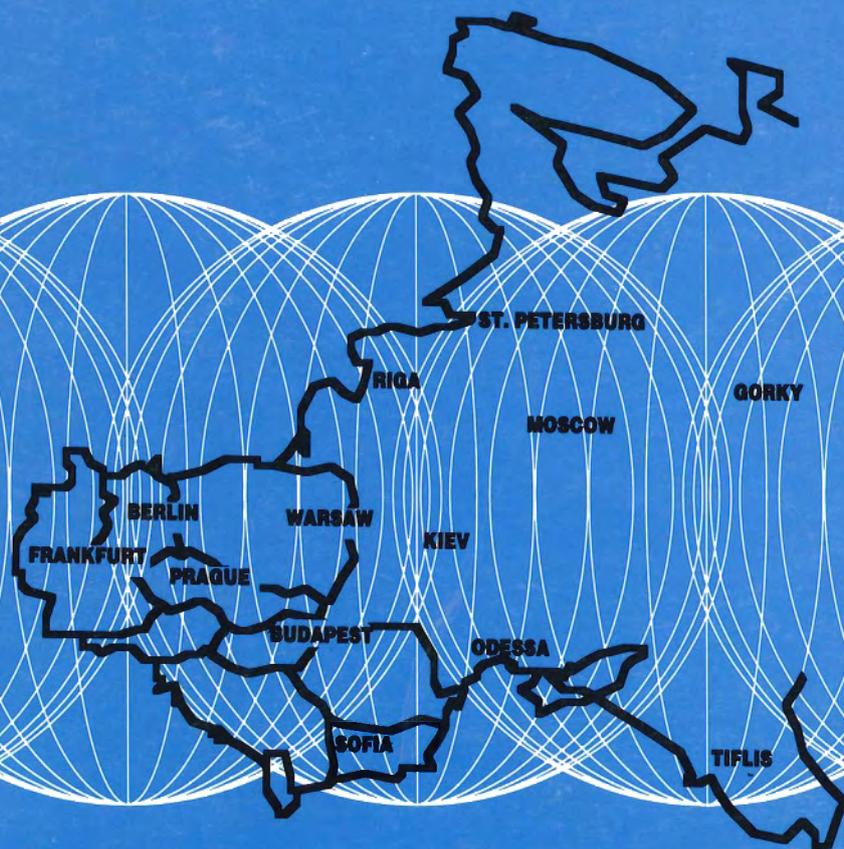


AN INTERNATIONAL ACTIVITIES PROJECT

**FROM PLANNING TO MARKETS
HOUSING IN EASTERN EUROPE**

**HOUSING INDICATORS
MOSCOW AND THE RUSSIAN FEDERATION
1989 — 1991**



THE URBAN INSTITUTE

Prepared for the Office of Housing and Urban Programs (USAID)

**HOUSING INDICATORS
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Project 6306-04
March 1993

Prepared for

Shelter Sector Reform Project, Russian Federation/City of Moscow
Project 110-0008
U.S. Agency for International Development, PRE/H/NIS
Contract No. CCS-0008-C-00-2055-00, Task Order No. 4

ABSTRACT

This extensive survey is based on the Housing Indicators (HI) Program developed by the United Nations Centre For Human Settlements and the World Bank in 1990. The actual design of the Regulatory Indicators in this report is based on the revised HI Program of 1992. The data presented cover the 1989-1991 period for Moscow, with some indicators for Russia as a whole (as directed by the HI program instructions).

The indicators presented in this report cover a wide range of topics related to the housing sector. These topics, reported on with both statistical information and regulatory overviews, include:

- Demographics;
- Financial sector institutions and lending for housing;
- Government budget and subsidies;
- Housing quality;
- Local government;
- Building regulations;
- Transportation;
- Real estate development;
- Construction industry;
- Economic statistics.

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INTRODUCTION

This extensive survey is based on the Housing Indicators (HI) Program developed by the United Nations Centre For Human Settlements and the World Bank in 1990. The actual design of the Regulatory Indicators in this report is based on the revised HI Program of 1992. The data presented cover the 1989-1991 period for Moscow, with some indicators for Russia as a whole (as directed by the HI program instructions). The following conventions used in the text should be noted:

- Numbered references to data sources (listed in the References section of the report) are placed in square brackets after each Indicator.
- "Additional indicators" are those defined by the team, (i.e., they are not specified in the HI program). These indicators were collected because they are of special relevance to the Russian Federation.

The authors faced many difficulties in gathering these indicators. A legal housing market has not existed in Russia for many decades. Housing statistics have never been oriented to economic indicators; housing finance, loans, taxes and land use were ignored in particular.

As a result, the authors had to use both statistical and non-statistical sources of information. These included published and non-published reports of the Russian and Moscow Statistical Committees ("Goskomstat" and "Mosgorstat"), the reports of the Moscow City Government and its departments, some data presented by the federal Russian ministries and departments, and information from commercial banks. Housing regulations and instructions of relevant ministries and departments, and laws and decrees of both Russian and Moscow City government were also analyzed.

However, all these sources of information were practically useless for estimating key elements of the newborn housing market. To fill this need, "black brokers"—the real experts in selling and leasing housing units—were also interviewed. Nevertheless, some computations based on these low-quality data sources remain unreliable.

The authors, experienced researchers in Russian housing economics, are highly impressed with the Housing Indicators approach. We hope that the experience of developing these indicators will lead to its more successful implementation in future.

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MODULES AND INDICATORS

Indicator	1989	1990	1991
A. COORDINATOR MODULE			
Key Indicators			
Indicator 1			
<i>House Price to Income Ratio</i>			
[10, 31, 33, 42, 50, 51]			
See Comments and Indicator 4			
(a) Ratio of the free-market price of a dwelling unit and the median-annual household income			
Moscow	—	—	148.5
(b) Ratio of the price of public built dwelling unit and the median annual household income			
Moscow	2.6	—	4.27
Indicator 2			
<i>Rent to Income Ratio</i>			
[10, 31, 42, 50, 51]			
(a) Ratio of the annual rent of a public dwelling unit and the median annual household income			
Moscow	0.010	—	0.005
(b) Ratio of the annual free-market rent of a dwelling unit and the median annual household income			
Moscow	0.42	—	1.03

Indicator	1989	1990	1991
-----------	------	------	------

Alternate Indicators

Indicator 1a

Rent to House Price Ratio

[31, 40, 50, 51]

(a) Ratio of the annual rent of a public dwelling unit and the free-market price of a dwelling unit Moscow	—	—	0.00003
(b) Ratio of the annual free-market rent of a dwelling unit and the free-market price of a dwelling unit Moscow	—	—	0.007

Worksheets for Indicators¹

Indicator 1

(a) Median household income [50, 51] Roubles per month Moscow	476.0	—	975.0
(b) Average house price [31, 32] Thousands of roubles Moscow—public built unit Russia—free-market price	15.0 —	— —	50.0 1,737.0

Indicator 2

(a) Average annual rent [31, 40] Roubles per unit Moscow—public unit Moscow—private apartment	59.4 2,400.0	59.4 3,600.0	59.4 12,000.0
---	-----------------	-----------------	------------------

¹ Part IV of Housing Indicators Extensive Survey (Washington, DC: World Bank, 1990).

Indicator	1989	1990	1991
-----------	------	------	------

B. DEMOGRAPHIC MODULE

Key Indicators

Indicator 3

New Household Formation

[1-9, 20b]

See Comments

Moscow	0.008	0.006	0.003
Russia	0.009	0.009	0.005

Indicator 4

Median Annual Household Income

[6-9, 50, 51]

See Comments

Roubles

Moscow	5.7	—	11.7
--------	-----	---	------

Alternate Indicators

Indicator 3a

Urban Population Growth

[1-9]

Annual percent

Moscow	0.8	0.6	0.3
Russia	1.0	0.9	0.5

Indicator 3b

Urban Population

[6-9]

See Comments

Thousands of persons

Moscow	9,003.0	9,003.0	8,957.0
Russia	109,239.0	109,799.0	109,672.0

Indicator 3c

Average Household Size

[20b]

Number of persons

Moscow	2.64	2.64	2.64
Russia	2.77	2.77	2.77

Indicator	1989	1990	1991
-----------	------	------	------

Alternate Indicators

Indicator 4a

Minimum Urban Wage

[29]

(a) Roubles per year			
Moscow	840.0	840.0	1,740.0
(b) Roubles per day			
Moscow	3.3	3.3	6.9

Worksheets for Indicators

Indicator 3

(a) Average annual growth in the number of urban households for the most recent five-year period available

[20b]

See Comments

Thousands

Moscow	25.0	20.0	11.0
Russia	375.0	324.0	191.0

(b) Total number of urban households in the base year (the year in which the five year period used in (a) began)

[20b]

Thousands

Moscow	3,108.0	3,137.0	3,167.0
Russia	39,948.0	35,440.0	36,440.0

Indicator 4

(a) Consumption/expenditures from line 96f of the IMF International Financial Statistics
See Comments

Indicator	1989	1990	1991
-----------	------	------	------

Worksheets for Indicators

Indicator 4 (continued)

(b) Percentage of household income held by the third quintile of households [50, 51] See Comments and Indicator 4 Moscow	18.4	—	19.4
(c) Median to mean income from household survey [50, 51] See Comments Moscow	0.96	—	0.83
(d) Estimate of urban to total income See Comments Percent	80.0	80.0	80.0

Alternate Indicators

Indicator 3a

End of Year Population

[6, 8, 9]

See Comments

Millions of persons

Moscow	9.003	9.003	8.957
Russia—total	148.0	148.5	148.7
Russia—urban	109.2	109.8	109.7

Additional Indicators

1. *Housing Provision*

[6,8,9,]

Total space per capita, square meters

Moscow	17.5	17.7	18.1
Russia—urban	15.4	15.7	16.0
Russia—total	16.1	16.4	16.5

Indicator	1989	1990	1991
-----------	------	------	------

Additional Indicators

2. *Multinuclear Families to Total Number of Households*

[20a, 20f]

Percent

Moscow	20.6	—	—
Russia—urban	17.5	—	—

3. *Families on Waiting List to Total Number of Households (Year End)*

[9, 52-54]

Percent

Moscow	11.4	11.1	13.8
Russia	19.0	20.0	20.0

4. *Number of Households Provided with Apartments to Total Families on Waiting List*

See Comments

[9, 52-54]

Percent

Moscow	14.6	13.6	11.3
Russia	13.5	12.3	10.4

C. THE FINANCIAL MODULE

Key Indicators

Indicator 5

Housing Credit Portfolio

See Comments

[8, 9, 16, 18, 32, 44, 46]

Russia	—	0.030	0.016
--------	---	-------	-------

Indicator 6

Credit to Value Ratio

[8, 9, 32, 47-49]

Moscow	0.10	0.29	0.17
Russia	0.042	0.083	10.08

Indicator	1989	1990	1991
Alternate Indicators			
Indicator 5a <i>New Housing Credit</i> See Comments			
Indicator 5b <i>Mortgage Rate-to-Prime Rate Difference</i> See Comments [32, 57, 58] Percent Russia	-3.0	-4.0	-6.0
Indicator 5c <i>Mortgage Rate-to-Deposit Rate Difference</i> See Comments [32, 57, 58]	—	-3.0	-4.0
Indicator 5d <i>Mortgage Default Rate</i> See Comments [32]			
Indicator 5e <i>Credit to Rental Housing</i> [32]	0.0	0.0	0.0

Worksheets for Indicators

Indicator 5

(a) Level at which data on housing and total credit was collected See Comments	New Loans	Outstanding Debt
National		
Housing credit	Yes	Yes
Total credit	No	Yes
City		
Housing credit	Yes	No
Total credit	No	Yes

Indicator	1989	1990	1991
-----------	------	------	------

Worksheets for Indicators

Indicator 5 (continued)

- (b) Credit outstanding (ratio of city to national totals)
[8, 9, 16, 18, 44-46]
Percent

Total credit	4.2	9.2	22.7
Housing credit	—	—	—

- (c) Total outstanding debt
[8, 18, 32, 43-45]

Millions of roubles

Russia—housing credit	4,359.0	5,449.0	6,710.0
Russia—total credit	214,173.0	182,111.0	412,333.0
Moscow—housing credit	—	—	—
Moscow—total credit	8,960.0	16,813.0	93,511.0

- (d) New lending

See Comments

[8, 18, 32, 52-54]

Millions of roubles

Moscow—housing credit	69.0	177.0	241.0
Russia—housing credit	941.0	1,763.0	2,925.0

Worksheets for Indicators

Indicator 5a

- (a) Size of Financial Assets
Billions of roubles

— — —

- (b) GDP
[55]

Billions of roubles

573 626 1,042

Indicator	1989	1990	1991
-----------	------	------	------

Worksheets for Indicators

Indicator 5b

(a) Nominal published interest rates

[58]

Percent

Prime rate—beginning of year (April)	—	—	8
Prime Rate—end of year (December)	—	—	20
Deposit rate—beginning of year	—	—	5
Deposit rate—end of year	—	—	12
Fixed mortgage rate—beginning of year	2	2	3
Fixed mortgage rate—end of year	2	2	3

(b) Inflation rate at the beginning
and the end of the previous year

[8 ,9]

Percent

Beginning of year (April)	—	—	83.5
End of year	—	5.6	160.0

(c) Average annual mortgage interest rate
for typical term last year

[32]

Percent

	2	2	3
--	---	---	---

(d) Average prime rate

[58]

Percent

	5	6	15
--	---	---	----

(e) Average deposit rate for the past
year in the commercial banking system

[58]

Percent

	—	5	10
--	---	---	----

(f) Percentage of mortgages lent at
fixed rates at the beginning and the
end of the previous year

[32]

Beginning of year	100	100	100
End of year	100	100	100

Indicator	1989	1990	1991
-----------	------	------	------

Worksheets for Indicators

Indicator 5d

(a) Number of housing loans in default
See Comments and Alternate Indicator 5d

(b) Number of housing loans outstanding, [32]
See Comments

Russia	—	—	94,858
--------	---	---	--------

Indicator 5e

(a) Total credit for rental housing
[32]

	0	0	0
--	---	---	---

Regulatory Practices

Indicator R-1

Regulatory Practices

(a) Are deposit interest rates controlled?
[32, 57]

Sberbank	Yes	Yes	Yes
Commercial banks	No	No	No

(b) Are there controls on mortgage loans
originated by private sector institutions?

	No	No	No
--	----	----	----

(c) Are there controls on mortgage loan
interest rates for loans originated by
public sector institutions?
[32]

	Yes	Yes	Yes
--	-----	-----	-----

(d) Are housing loans treated differently
than other loans by regulators?
[32]

	—	—	—
--	---	---	---

(e) Is an earmarked tax fund used to
mobilize credit for mortgage lending?

	No	No	No
--	----	----	----

Indicator	1989	1990	1991
-----------	------	------	------

Regulatory Practices

Indicator R-2

Institutions

(a) Are the commercial banks permitted to lend for housing? [58]	Yes	Yes	Yes
(b) Are the commercial banks required to to lend for housing? [58]	No	No	No
(c) Can banks lend for rental housing? [32]	Yes	Yes	Yes
(d) Is there a mortgage banking or specialized mortgage lending institution?	No	No	No
(e) Number of shelter lending branches [32]			
Moscow	—	—	36
Russia	—	—	2,375
(f) Is the mortgage lending institution solvent?	Yes	Yes	Yes

Indicator R-3

Financial Soundness

(a) The required reserve ratio See Comments [28, 28a] Percent	—	—	2-10
(b) Percentage of required reserves See Comments [58, 58a]			
Cash	—	—	—
Central Bank deposits	—	—	2-10
Other	—	—	—

Indicator	1989	1990	1991
-----------	------	------	------

Regulatory Practices

Indicator R-3 (continued) Financial Soundness

(c) Capital requirements See Comments [58a] Millions of roubles	—	—	5 (10)
(d) Are there audit requirements for banks?	Yes	Yes	Yes
(e) Is the auditing agency public?	Yes	Yes	Yes
(f) Underwriting Standards [21]			
1. Average payment/income required See Comments	—	—	1/3
2. Average maximum mortgage/income ratio allowed	—	—	—
3. Is there a requirement for property appraisal on mortgage loans?	No	No	No
4. Are mortgage loans secured by anything other than the property?	No	No	No
(g) Is mortgage insurance required?	No	No	No
(h) Type of insuring institutions			
Public	Yes	Yes	Yes
Private	No	No	No

Indicator	1989	1990	1991
-----------	------	------	------

Regulatory Practices

Indicator R-4 Lending Volumes

(a) Ratio of total housing credit to asset value of the housing stock See Comments [8, 32, 59-61]			
Moscow	0.004	0.009	0.003
Russia	0.004	0.007	0.004
(b) Ratio of the average new housing loan to the new house price See Comments [32-34] Percent			
Cooperative built units	70	70	70
Private built units	75	75	75
(c) How much housing credit is outstanding from the mortgage lending institution? Millions of roubles			
Russia	4,359	5,449	6,710
(d) Percentage of housing loans to total number of loans See Comments			
(e) Percentage of housing loans to the total portfolio See Comments			
Russia	2.0	3.0	1.6

Indicator R-5 Credit Terms

(a) Average term to maturity of a fixed rate mortgage [32] Years	25	25	25
--	----	----	----

Indicator	1989	1990	1991
-----------	------	------	------

Regulatory Practices

Indicator R-5 (continued) Credit Terms

(c) Are residential mortgage loans generally non-recourse? [21]	No	No	No
(e) Average number of months required from application to receipt of mortgage loans	0.5	0.5	0.5

Indicator R-6 Depth of Housing Finance System

(a) Are variable rate mortgages available?	No	No	No
--	----	----	----

Indicator R-7 Evictions/Foreclosures

(a) Are eviction or foreclosure orders enforced by government agents?	No	No	No
(b) Average number of years to evict mortgage defaulters legally	0	0	0
(c) Percentage of mortgage loans in default that are foreclosed	0	0	0

D. THE GOVERNMENT BUDGET MODULE

Key Indicators

Indicator 7 <i>Housing Subsidies</i> [20d, 20f] Percent Moscow	31.6	34.5	33.3
---	------	------	------

Indicator	1989	1990	1991
-----------	------	------	------

Worksheets for Key Indicators

Indicator 7

See Comments

(a) Tax Benefits

1. Which of the following are exempted from real estate taxes?			
— Owner-occupied property	No	No	No
— Privately owned rental housing	No	No	No
— Publicly built rental housing	Yes	Yes	Yes
2. Approximate value of real estate which is exempted from taxation See Comments [6-9] Millions of roubles			
Moscow	18,753	19,064	69,733
Russia—total	180,123	184,466	557,740
Russia—urban area	147,138	150,964	461,267
3. Rate at which real estate is taxed [24] Percent	0.1	0.1	0.1
4. Real estate tax subsidy	0	0	0
5. Is public housing financed through tax exempt bonds?	No	No	No

(b) Interest rate subsidies

1. Are housing loans made at subsidized interest rates? See Comments [32]	Yes	Yes	Yes
— Market interest rate Percent	—	10	15
— Market amortization rate Percent	—	—	—
— Subsidized interest rate Percent	2	2	3

Indicator	1989	1990	1991
-----------	------	------	------

Worksheets for indicators

Indicator 7 (continued)

(b) Interest rate subsidies

2. Amount of outstanding housing loans
(from Module A)
[8, 18, 32]
Millions of roubles

Moscow	—	—	—
Russia	4,359	5,449	6,710

(c) Below full cost rents
[40]

1. Annual maintenance and operating
costs for public housing
See Comments
Millions of roubles

Moscow	347	416	13
--------	-----	-----	----

2. Annual revenues collected in
rents for public housing
Millions of roubles

Moscow	131	135	136
Russia	1,505	1,625	1,749

(d) Capital grants

1. Amount of direct subsidies from
the government budget to the housing
sector in the form of capital grants in
the most recent year
[20d, 20f]
Millions of roubles

Moscow	547	485	113
Russia	18,782	18,881	30,753

indicator	1989	1990	1991
-----------	------	------	------

Worksheets for Indicators

Indicator 7 (continued)

(d) Capital grants

2. Housing investment

See Comments

[8, 20d, 20e, 47, 49]

Millions of roubles

Moscow	706	600	1,435
Russia	22,333	21,198	37,223

3. Engineering communication investment

[47-49]

Millions of roubles

— Water			
Moscow	34.7	31.2	84.0
Russia	543.9	557.9	986.0
— Sewage			
Moscow	34.0	54.9	115.4
Russia	542.8	550.0	1,037.1
— Gas			
Moscow	4.4	6.6	10.3
Russia	184.5	238.7	499.0
— Heat			
Moscow	24.3	22.9	79.4
Russia	467.9	445.5	787.4

(e) Infrastructure subsidies

1. Annual costs of providing the following services to households in Moscow

See Comments

[52-54]

Millions of roubles

— Water	131.9	123.5	213.6
— Electricity (including street lights)	—	—	—
— Sewage	50.0	95.7	157.8
— Public transportation	—	—	—
— Gas	13.2	627.6	1,220.8
— Heat	—	—	—
— Trash collection	—	—	—

Indicator	1989	1990	1991
-----------	------	------	------

Worksheets for Indicators

Indicator 7 (continued)

(e) Infrastructure subsidies

2. Annual user's fees collected from urban households for the following services

[59-61]

Millions of roubles

— Water			
Moscow	69.2	68.0	74.9
Russia	740.2	737.1	839.3
— Electricity (not including street lights)			
Moscow	189.1	171.3	150.3
Russia	1,538.5	1,702.1	1,813.3
— Sewage			
Moscow	28.0	29.4	28.8
Russia	277.9	280.3	291.6
— Public transportation			
Moscow	707.0	717.9	1,172.2
Russia	4,491.3	5,207.7	7,331.0
— Gas			
Moscow	25.6	25.8	26.8
Russia	491.5	485.1	566.9
— Heat			
Moscow	109.7	113.7	122.0
Russia	895.6	877.0	948.7
— Trash collection			
Moscow	—	14.1	181.2
Russia	49.9	51.4	54.3

(f) Any further housing subsidies

No data

(g) National government

See Comments

— Revenues

— Expenditures

Indicator	1989	1990	1991
-----------	------	------	------

E. THE HOUSING QUALITY MODULE

Key Indicators

Indicator 8

Water Connections

[6-9, 39]

Percent

Moscow	99.7	99.7	99.7
Russia—urban area	93	94	94

Indicator 9

Individual Toilets

[6-9, 39]

Percent

Moscow	99.7	99.6	99.6
Russia—urban area	80	80	80

Indicator 10

Average Total Usable Area

[6-9, 39]

Square meters per capita

Moscow	17.9	17.9	18.2
Russia—urban area	16.1	16.4	16.5

Indicator 11

Recreational Open Space

[35]

Square meters per capita

Moscow	174.0	174.0	174.0
--------	-------	-------	-------

Indicator 12

Residential Mobility

[42, 63]

Percent

Moscow	—	—	5.9
--------	---	---	-----

Indicator 13

Vacancy Rate

No data

Indicator	1989	1990	1991
Key Indicators			
Indicator 14			
<i>Owner-occupancy</i>			
See Comments			
[8, 9, 52-54]			
Percent			
Moscow	0.3	0.3	0.3
Russia	26.8	26.4	26.6
Indicator 15			
<i>Unauthorized Housing</i>	0	0	0
Indicator 16			
<i>Homeless</i>			
See Comments			
[7, 36]			
Percent			
Russia—total	0.48	0.52	—
Alternate Indicators			
Indicator 15a			
<i>Squatter Housing</i>	0	0	0
Indicator 15b			
<i>New Squatter Housing</i>	0	0	0
Indicator 15c			
<i>New Unauthorized Housing</i>	0	0	0
Indicator 16a			
<i>Percentage of Public Housing</i>			
<i>Stock Privatized</i>			
[8, 9, 59-61]			
Moscow	0.004	0.01	0.140
Russia	0.03	0.16	0.52
Indicator 16b			
<i>Alternate Housing Services</i>	0	0	0

Indicator	1989	1990	1991
-----------	------	------	------

Worksheets for Indicators

Indicator 12

(a) Number of households that moved

[42, 63]

Thousands

Moscow

—

—

194

Indicator 16

(a) Estimated average number of homeless

persons

[7, 36]

Russia

71,120

76,566

—

Regulatory Practices

Indicator R-1

Ownership Regulations

(a) Can private individuals own land?

No

No

No

(b) Can private individuals own homes?

Yes

Yes

Yes

(c) Can women own land or homes?

Yes

Yes

Yes

(d) Can private individuals own rental properties?

Yes

Yes

Yes

Indicator R-2

Pricing Regulations

(a) Are there statutory or administrative limitations on the sale price of private land?
See Comments

(b) Are there statutory or administrative limitations on the sale price of private housing?

No

No

No

Indicator	1989	1990	1991
-----------	------	------	------

Regulatory Practices

Indicator R-2 (continued)
Pricing Regulations

(c) Are there statutory or administrative limitations on water, electricity or trash collection rates?	Yes	Yes	Yes
--	-----	-----	-----

F. THE LOCAL GOVERNMENT MODULE

Alternate Indicators

Indicator Fa <i>Rent Control</i> Percent of rental units	100	100	100
Indicator Fb <i>Property Tax Receipts</i> See Comments [45, 46] Percent of total receipts	0.009	0.008	0.004
Indicator Fc <i>Property Tax Rate</i> See Comments Percent	0.003	0.003	0.0007

Regulatory Practices

Indicator R-3
Rent Control Regulatory System

(a) Coverage			
1. Percent of total rental stock, including informal rental housing, under rent control	100	100	100
2. Are newly constructed rental units exempt from rental control?	No	No	No

Indicator	1989	1990	1991
-----------	------	------	------

Regulatory Practices

Indicator R-3 (continued)
Rent Control Regulatory System

(a) Coverage

3. Are units above a certain rent level exempt from rental control?	No	No	No
4. What year was rental control initially introduced?	1917		
5. Was rent control initially introduced as a temporary or emergency regulation?	Yes		
6. Percentage of units under rent control which are vacant		No data	

(b) Rent levels

1. Are rent increases indexed and closely tied to inflation? See Comments	No	No	No
2. Are upgrading, maintenance, and tax increases fully passed through to tenants?	No	No	No
3. Can rents be reset to market value upon new tenancy?	No	No	No
4. Median rent levels on rent controlled units as a percentage of free market rents See Comments [31, 40] Percent Moscow	2.5	1.6	0.5

Indicator	1989	1990	1991
-----------	------	------	------

Regulatory Practices

Indicator R-3 (continued) Rent Control Regulatory System

(c) Tenure Security²

1. Is tenure security determined by private lease agreement?	Yes	Yes	Yes
2. Are normal grounds for eviction, such as nonpayment of rent or willful damage, routinely and expeditiously enforced?	Yes	Yes	Yes
3. Do landlords typically pay tenants to vacate units?	No	No	No

(d) Key Money Not present

(e) Enforcement

1. How stringently are rent control regulations enforced?	Vigcrously
---	------------

Indicator R-4 Local Government Organization

(a) Number of public employees

See Comments

[20d, 20e, 20f, 39]

Thousands of persons

Russia

4,631

4,695

4,529

(b) Number of city employees in the shelter sector

[39]

Thousands of persons

Russia

127.5

126.0

141.7

² Tenure security is defined as the legal right of a sitting tenant to remain in the unit.

Indicator	1989	1990	1991
Regulatory Practices			
Indicator R-5			
<i>Property Tax System</i>			
(a) Total urban property taxes collected See Comments [46] Millions of roubles Russia	0.5	0.5	0.5
(b) Total city revenue [20d, 20f, 39] Millions of roubles Russia	5,583.0	6,584.7	13,506.6
(c) On average, how often are residential housing units reassessed for property tax purposes? See Comments			
(d) Official, nominal assessment ratio	100	100	100
(e) Effective median assessed value of housing as a percent of market value	—	—	—
(f) Effective median assessed value of land as a percent of market value	—	—	—

G. BUILDING REGULATION MODULE

Alternate Indicators

Indicator Ga

Average Permit Delays

See Comments

Months

2

2

2

Indicator Gb

Land Subdivision Controls

See Comments

[23]

Indicator	1989	1990	1991
-----------	------	------	------

Alternate Indicators

Indicator Gc
Minimum Plot Size
See Comments
[23]

Regulatory Practices

Indicator R-6
Ownership Controls

(a) Ownership

1. Can private individuals own land?	No	No	No
2. Can private individuals own homes?	Yes	Yes	Yes
3. Can women own land or homes?	Yes	Yes	Yes
4. Can private individuals own rental properties?	Yes	Yes	Yes

(b) Sale

1. Are there statutory or administrative limitations on the sale price of private housing?	No	No	No
2. Are there statutory or administrative limitations on water, electricity, or trash collection rates? See Comments	Yes	Yes	Yes

(c) Enforcement

1. How stringently are ownership regulations enforced?	Vigorously		
--	------------	--	--

Indicator	1989	1990	1991
Regulatory Practices			
Indicator R-7			
<i>Tenure Controls</i>			
(a) Titling			
1. On sale of a average formal sector dwelling unit, the percentage of public sector fees, taxes, and titling expenses to total sales price [30]	10	10	10
2. Average number of months needed to obtain clear title for a typical house sale	0.3	0.3	0.3
3. Percent of urban land for which there is uncontested title	100	100	100
(b) Tenure Regularization			
1. Is there a tenure regularization program? [35]	No	No	No
(c) Foreclosure			
1. Is there a separate judicial or administrative system solely to handle land disputes?	No	No	No
(d) Enforcement			
1. How stringently are tenure regulations enforced?	Vigorously		

Indicator	1989	1990	1991
-----------	------	------	------

Regulatory Practices

Indicator R-8

Land Development Controls

(a) Subdivision Regulations

1. Minimum residential lot size See Comments [22, 23] Square meters			
2. Maximum net salable residential land as a percentage of total subdivision land (including required schools, open space, commercial zones, etc.) See Comments [23] Percent	80	80	80
3. Share of buildable urban area where residential land use is permitted See Comments [35] Percent	—	—	7.9
4. Share zoned and buildable residential land which is vacant See Comments [35] Percent	—	—	2.3
5. Median time required for approvals, permits, zoning, and titling for a medium-sized, low-cost subdivision at the urban fringe Months	—	—	—
6. How stringently are subdivision regulations enforced?	—	—	—

Indicator	1989	1990	1991
-----------	------	------	------

Regulatory Practices

Indicator R-8 (continued)
Land Development Controls

(b) Affordability

1. Have building and land subdivision regulations been revised to reflect affordability constraints of low-income groups?	No	No	No
2. Are special norms and standards for low-income groups in any part of the city such as newly developing areas?	No	No	No

(c) Land Availability

1. Are there "greenbelt" regulations to preserve agricultural land around cities?	Yes	Yes	Yes
2. How stringently are greenbelt regulations enforced?		Moderately	
3. Is there a "land banking" program?	No	No	No

Indicator R-9
Building Controls

(a) Average time required to obtain permits, zoning approvals, and titling

Months	2	2	2
--------	---	---	---

(b) Share of taxes and permits in total construction costs for an average size formal-sector residential subdivision

Percent	—	—	—
---------	---	---	---

Indicator	1989	1990	1991
-----------	------	------	------

Regulatory Practices

Indicator R-9 (continued) Building Controls

- (c) Are there restrictions on private sector involvement in building materials production (for example, access to concrete)
See Comments

No	No	No
----	----	----

H. TRANSPORTATION MODULE

Key Indicators

Indicator 17 Journey to Work [35] Minutes

56	56	56
----	----	----

Worksheets for Indicators

Indicator 17

- (a) Total number of workers, including formal and informal sectors
[20d, 20e, 39]

Thousands of persons
Moscow

4,850	4,700	4,570
-------	-------	-------

- (b) Number of home-based workers, including informal sector
[39]

Thousands of persons
Moscow

26.5	—	297.6
------	---	-------

Indicator	1989	1990	1991
-----------	------	------	------

I. REAL ESTATE DEVELOPMENT MODULE

Key Indicators

Indicator 18

Land Development Multiplier

— — —

Indicator 19

Industrial Concentration

[47, 49]

Percent

Moscow

100

100

100

Russia

38.7

40.5

41.7

Indicator 20

Housing Price Index

See Comments

[8, 9, 31, 47-49]

Percent

Indicator 21

Housing Production

See Comments

[8, 9]

Units per 1000 persons

Moscow

5.0

4.1

4.4

Russia

7.7

6.7

5.4

Indicator 22

Share of Housing Investment in GDP

[47-49, 55]

Percent

Russia

3.9

3.2

3.6

Alternate Indicators

Indicator 20a

House Price Appreciation

[47-49]

Percent

— — —

Indicator	1989	1990	1991
-----------	------	------	------

Worksheets for Indicators

Indicator 19

(a) Total number of dwelling units produced last year in the formal sector [8, 9, 6-9, 11, 52-54] Millions of square meters of total living area			
Moscow	2.775	2.257	2.468
Russia	70.4	61.7	49.4
(b) Number of new units produced by the five largest developers in both the public and private sectors [20d, 20e, 47-49] Millions of square meters of total living area			
Moscow	2.8	2.3	2.5
Russia	27.3	24.9	20.6
(c) Is the public sector one of the five largest producers of dwelling units?	Yes	Yes	Yes
(d) Number of dwelling units produced by the public sector [6-9, 52-54] Millions of square meters of total living area			
Moscow	2.8	2.3	2.5
Russia	56.6	48.7	37.6

Indicator 20

(a) General price inflation last year See Comments [9, 64] Percent	3	11	115
(b) Inflation in the housing component [8, 9, 31, 47, 49] See Comments Percent			

Indicator	1989	1990	1991
-----------	------	------	------

Worksheets for Indicators

Indicator 21

Square meters per 1,000 persons

Moscow	308	251	275
Russia	475	415	332

Indicator 22

(a) Housing investment
[20d, 20e, 8, 47-49]
Millions of roubles
(current prices)

Moscow	706.2	599.8	1,534.1
Russia	22,333	21,198	38,223

J. CONSTRUCTION INDUSTRY MODULE

Key Indicators

Indicator 23

Standardized Housing Unit Cost

See Comments

[33]

Roubles per square meter of
total living area

Moscow	179	179	627
--------	-----	-----	-----

Indicator 24

Skill Ratio

See Comments

[62]

Russia	1.45	1.45	1.45
--------	------	------	------

Alternate Indicators

Indicator 23a

Building Materials Cost

[33]

Indicator	1989	1990	1991
Roubles per square meter of total living area	86	86	310

Alternate Indicators

Indicator 23b

Labor Cost

[33]

Roubles per square meter
of total living area

1989	1990	1991
30.4	36.4	92

Indicator 23d

On-Site Infrastructure Cost

[33]

Roubles per square meter
of total living area

1989	1990	1991
34.5	34.5	120

Indicator 23e

Management Cost

[33]

Roubles per square meter
of total living area

1989	1990	1991
0.9	0.9	3.24

Indicator 23f

Import Share of Construction

See Comments

K. ECONOMIC STATISTICS MODULE

Key Indicators

Indicator S-2

Household Saving Rate

[32]

Percent

1989	1990	1991
10.0	8.9	7.9

Indicator S-3

Manufacturing Wage Growth

[8, 9]

Percent

1989	1990	1991
9.9	12.9	94.2

Indicator	1989	1990	1991
Indicator S-4 <i>Manufacturing Productivity</i> [8, 9] Thousands of roubles per capita	25.6	26.5	58.7
Key Indicators			
Indicator S-5 <i>Rate of Inflation</i> See Comments [9] Percent	3	11	115
Indicator S-6 <i>Capital Formation</i> [8, 9] Percent	25	23	20
Indicator S-7 <i>Balance of Payments Deficit</i> See Comments [55]			
Indicator S-8 <i>GDP</i> [55] Billions of roubles	573	626	1,042
Indicator S-9 <i>Government Deficit</i> See Comments [55]			
Indicator S-10 <i>National Financial Depth</i> See Comments [38, 55]	—	1.04	1.29

REGULATORY AUDIT MODULE
(Update and Revisions In March 1992)

Indicator	1989	1990	1991
-----------	------	------	------

Key Indicators

Indicator R-1

Restrictions on Exchange

[22, 27, 38, 44-46]

(a) Restrictions on Land

1. Are there any restrictions limiting private individual ownership or transfer of urban land	Yes	Yes	Yes
2. Are there any restrictions limiting private corporate ownership or transfer of urban land?	Yes	Yes	Yes
3. Are there any gender-based restrictions on ownership or transfer of urban land?	No	No	No
4. Are there any restrictions on ownership or transfer of urban land based on race, caste, tribal, religious, or ethnic distinctions?	No	No	No
5. Are there any restrictions on the maximum amount of urban land that can be owned by an individual?	Yes	Yes	Yes
6. Are there any restrictions on the private sale of land, for example, requiring sale back to the government, or prohibiting land speculation?	—	—	—
7. Are there any restrictions which prohibit or restrict the inheritance of land?	—	—	—
8. Are there any restrictions on the maximum sale price of urban land?	—	—	—

Indicator	1989	1990	1991
-----------	------	------	------

Key Indicators

Indicator R-1 (continued) Restrictions on Exchange

(b) Restrictions on Housing

1. Are there any restrictions limiting private individual ownership or transfer of dwelling units?	Yes	Yes	Yes
2. Are there any restrictions limiting private corporate ownership or transfer of dwelling units?	Yes	Yes	Yes
3. Are there any gender-based restrictions on ownership or transfer of dwelling unit?	No	No	No
4. Are there any restrictions on ownership or transfer of dwelling units based on race, caste, tribal, religious, or ethnic distinctions?	No	No	No
5. Are there any restrictions on the maximum number of dwelling units that can be owned by an individual?	Yes	Yes	Yes
6. Are there any restrictions on the inheritance of dwelling units?	Yes	Yes	Yes
7. Are there any restrictions limiting private ownership or transfer of rental units?	Yes	Yes	Yes
8. Are there any restrictions on the private sale of dwelling units, for example, requiring sale back to the government, or prohibiting housing speculation?	No	No	No

Indicator	1989	1990	1991
-----------	------	------	------

Key Indicators

Indicator R-1 (continued) Restrictions on Exchange

(b) Restrictions on Housing

9. Are there any restrictions on the sale price of dwelling units by private individuals?	No	No	No
10. Can public housing units be sold to private households	Yes	Yes	Yes
11. If so, are there restrictions on resale?	No	No	No

(c) Restrictions on Building Materials

1. Are there any restrictions on the sale price of building materials?	Yes	Yes	Yes
2. Are there any restrictions on private sector entry into production of building materials, for example, production of concrete?	Yes	Yes	Yes
3. Are basic building materials publicly produced or subsidized?	Yes	Yes	Yes
4. Are there any restrictions on imports of capital equipment for building materials production?	No	No	No

Indicator R-2 Land Registration Coverage³ [27, 35, 41]

Percent of total land	100
-----------------------	-----

³ The former USSR maintained a land registration system. However, it was not oriented to commercial land uses, so not all required information is available.

Indicator	1989	1990	1991
-----------	------	------	------

Key Indicators

Indicator R-2a

Total Metropolitan Land Area

Thousands of hectares

107

Indicator R-3

Housing Finance Development

[8, 16, 18, 21, 32-34, 55, 57, 58]

(a) Lending Institutions

1. Are there private financial institutions that deal primarily in mortgage lending for housing?	No	No	No
2. Are there public financial institutions that deal primary in mortgage lending for housing?	No	No	No
3. Are the following financial institutions present:			
— Commercial Banks/Finance Companies	Yes	Yes	Yes
— Building Societies/Savings and Loans	No	No	No
— Credit Unions	No	No	No
— Credit Cooperatives/ Group Credit Associations	No	No	No
— Government Housing Bank	No	No	No
— National/Local Housing Authorities	No	No	No
4. Are the following institutions sources of finance for housing:			
— Central Government	Yes	Yes	Yes
— Wage/Tax/Provident Funds	No	No	No
— State and Local Governments	Yes	Yes	Yes
— Insurance Companies	No	No	No
— Pension Funds	No	No	No
— Development Finance Institutions	No	No	No
— Mutual Funds/Unit Trusts	No	No	No
— Stock Exchange	No	No	No
— Non-Government or Community-Based Organizations	Yes	Yes	Yes

Indicator	1989	1990	1991
-----------	------	------	------

Key Indicators

Indicator R-3 (continued)

Housing Finance Development

(a) Lending Institutions

5. Are the following institutions that facilitate housing finance present:

— Public Mortgage Insurance Companies	No	No	No
— Private Mortgage Insurance Companies	No	No	No
— Rediscounting Facilities	No	No	No
— Issuers of Mortgage-Backed Securities	No	No	No
— Issuers of Mortgage Bonds	No	No	No
— Trading of Mortgage-Backed Securities or Mortgage Bonds on Stock Exchanges	No	No	No

(b) Private Banking Regulatory Practices

1. Are commercial banks required to lend for housing?	No	No	No
2. Can banks lend to build housing where the underlying land is held by a long-term lease (greater than 30 years)?	Yes	Yes	Yes
3. Can banks lend for building rental housing?	Yes	Yes	Yes
4. Can banks lend for purchasing rental housing?	Yes	Yes	Yes
5. Can banks lend for purchasing land?	Yes	Yes	Yes
6. Are there controls on deposit interest rates in private financial institutions?	Yes	Yes	Yes
7. Are there controls on mortgage interest rates for loans originated by private sector institutions:	—	—	—
8. Are there regulations that limit the term to maturity on mortgages?	Yes	Yes	Yes

Indicator	1989	1990	1991
-----------	------	------	------

Key Indicators

Indicator R-3 (continued) Housing Finance Development

(b) Private Banking Regulatory Practices

9. Are there gender restrictions on who can receive mortgages?	No	No	No
10. Are banks permitted to finance the construction of residential subdivisions?	Yes	Yes	Yes
11. Are banks permitted to finance the construction of single residential units?	Yes	Yes	Yes
12. Are there external audit requirements for banks?	Yes	Yes	Yes
13. Are there regulations which prevent or substantially delay routine and expeditious eviction once a residential mortgage has been foreclosed?	No	No	No

(c) Underwriting Standards

1. In approving mortgage applications, is there a maximum allowed ratio of annual mortgage payments to annual household income	Yes	Yes	Yes
2. Maximum ratio of mortgage payments to household income	33 percent of borrower wage income		
3. Is there a maximum ratio of the mortgage loan amount to house value?	Yes	Yes	Yes
4. Maximum ratio of mortgage amount to house value	70-75 percent of house value		
5. Is there a requirement for property appraisal before a mortgage loan is issued	Yes	Yes	Yes

Indicator	1989	1990	1991
-----------	------	------	------

Key Indicators

Indicator R-3 (continued)
Housing Finance Development

(c) Underwriting Standards

6. Is the house value used by the bank for determining the mortgage typically close to its market value?	Yes	Yes	Yes
--	-----	-----	-----

(d) Credit Terms

1. Average term to maturity of a fixed rate mortgage			20 years
2. Are residential mortgage loans generally "non-recourse" (i.e., secured only by the property on which the mortgage is made)?	No	No	No
3. Are third party guarantees required to secure mortgages?	No	No	No
4. Are variable rate mortgages available?	No	No	No
5. Variation in variable rate mortgages is determined by:			
— Wage Index	—	—	—
— Interest Rate Index (Cost of Funds)	—	—	—
— Consumer Price Index	—	—	—
— Lender Discretion	—	—	—
6. Are mortgage borrowers required to save for a specified time period before qualifying for a mortgage?	No	No	No

Indicator	1989	1990	1991
-----------	------	------	------

Key Indicators

Indicator R-4

Public Housing Stock

[6-9, 52-54]

(a) Total dwelling units

Millions of square meters

Moscow	159.5	161.3	163.2
Russia—urban area	1,679	1,720	1,749
Russia—total	2,379	2,425	2,449

(b) Total dwelling units owned, managed,
and controlled by the public sector
(without private dwelling stock)

Millions of square meters

Moscow	158.9	160.8	162.7
Russia—urban area	1,423	1,460	1,487
Russia—total	1,742	1,784	1,798

(c) Public sector share of total dwelling units

Percent

Moscow	99	99	99
Russia—urban area	85	85	85
Russia—total	73	74	73

Indicator R-5

Rental Price Distortion

[31, 45]

(a) Median controlled rent for typical
rent-controlled unit

Roubles per square meter of dwelling
area per month

0.165	0.165	0.165
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(b) Median free-market rent for a
comparable rental unit in the uncontrolled
part of the market

Roubles per square meter of dwelling
area per month

7.0	10.0	33.3
-----	------	------

Indicator	1989	1990	1991
Key Indicators			
Indicator R-5 (continued) <i>Rental Price Distortion</i>			
(c) Rental Price Distortion (ratio of public rents to private rents) Percent	2.3	1.6	0.5
Indicator R-6 <i>Permits Delay</i> See Comments for Building Regulation Module			
Indicator R-7 <i>Minimum Lot Size</i> [22, 23] Square meters			
	400-800		
Indicator R-9 <i>Squatter Eviction</i>			
Indicator R-10 <i>Effective Property Tax Rate⁴</i> [24, 25]			
	Exempt		
Indicator RA-1 <i>Public Land Ownership</i> [35]			
(a) Total metropolitan land area Square kilometers	—	—	1,070
(b) Metropolitan land area owned by public institutions Square kilometers	—	—	1,070
(c) Share of public ownership of land Percent	—	—	100

⁴ Only private housing properties (a negligible share of the total housing stock in Moscow) are taxed in Russia. This tax is also negligible (0.1 percent of the assessed value). Privatized apartments are not still taxed to prevent inequality in the economic positions of private owners and other tenants.

Indicator	1989	1990	1991
-----------	------	------	------

Key Indicators

Indicator RA-4

*Extent of Rent Control (without
sublets and private stock)*

[42]

Percent	—	—	100
---------	---	---	-----

Indicator RA-5

Rent Control

[42]

(a) New Construction

1. Is the private sector currently building rental housing?	No	No	No
---	----	----	----

(b) Coverage

1. Are newly constructed rental units exempt from rental control?	No	No	No
2. Are units above a certain rent level exempt from rent control?	No	No	No

(c) Rent Levels

1. Can rents be reset to market value upon new tenancy?	No	No	No
2. Are rent increases indexed and closely tied to inflation:			
— Before 1992 in the public stock	No	No	No
— In the private stock	Yes	Yes	Yes
3. Can upgrading expenses be fully passed through to tenants?	No	No	No
4. Can maintenance expenses be fully passed through to tenants?	No	No	No

Indicator	1989	1990	1991
Key Indicators			
Indicator RA-5 (continued)			
<i>Rent Control</i>			
(c) Rent Levels			
5. Can tax increases be fully passed through to tenants?	No	No	No
6. Are there restrictions on payment of key money?	—	—	—
(d) Tenure Security			
1. Are there loopholes in rent legislation that make it possible to evict a paying tenant?	No	No	No
2. Do the majority of renters have written rental contracts?	Yes	Yes	Yes
3. If so, are there open-ended rental contracts with no specified time period?		No (public units) Yes (private units)	
Indicator RA-6			
<i>Foreclosure Delay</i>	—	—	—
Indicator RA-7			
<i>Rental Eviction Delay</i>	—	—	—
Indicator RA-8			
<i>Salable Land Ratio</i>	—	—	—

Indicator	1989	1990	1991
-----------	------	------	------

Key Indicators

Indicator RA-9

Land Development Controls

[22, 23, 25]

(a) Minimum floor space per dwelling unit for private sector construction ⁵			
(b) Have building and land subdivision regulations been revised to reflect affordability constraints of low-income groups in upgraded settlements	No	No	No
(c) Are there special norms and standards for low-income groups in new residential developments?	No	No	No
(d) Are there "greenbelt" regulations to preserve agricultural land around the city (for example, restrictions on conversion of agricultural land to urban uses, highly favorable tax treatment of agricultural land)?	Yes	Yes	Yes
(e) Is there a tenure regularization program for urban squatters?	No	No	No
(f) Most recent year in which squatters had their land tenure regularized ⁶			
(g) Form of tenure squatters receive in regularization program ⁷			

⁵ There are no private construction firms in Moscow. The floor space regulations outside Moscow (mostly in small towns and rural areas) were oriented at maximum floor space to prevent rich families from the construction of too spacious houses.

⁶ This problem is of no significance for Moscow. But there is great and rapidly growing disorder in land tenure practice and regulations outside the city.

⁷ See Footnote 6.

Indicator	1989	1990	1991
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Key Indicators

Indicator RA-9 (continued)
Land Development Controls

(h) Are there restrictions on resale of plots or houses where tenure has been regularized?	Yes	Yes	Yes
(i) Is there a "land banking" program where the government buys and holds private land in anticipation of future land development?	No	No	No
(j) Are there restrictions on the conversion of residential units to non-residential use?	Yes	Yes	Yes
(k) Is there a legal distinction between urban land and rural/agricultural land?	Yes	Yes	Yes
(l) Are there legal or administrative restrictions on the conversion of land from rural/agricultural to urban use?	Yes	Yes	Yes

Indicator RA-10
Property Tax Receipts
[39. 43]

(a) Total local government budget Millions of roubles	5,583.0	6,584.7	13,506.6
(b) Property tax receipts by local government See Comments for Indicator R-5 Millions of roubles	1.463	—	3.112
(c) Share of property tax receipts in local government receipts Percent	0.026	—	0.018

COMMENTS**Coordinator Module****Indicator 1**

- (a) "Black brokers" (agents of the "shadow housing market") were asked about prices of dwelling units in Moscow. Their answers were distributed around an average price of \$25,000 for a standard apartment (30-35 square meters) with two rooms. The majority of sellers were emigrants from the USSR; many of the buyers were ex-patriates.

Taking into account the average rate of exchange of the American dollars for roubles in 1991 (U.S. \$1.00 = 69.5 roubles), the local currency price of the apartment was 1.7 million roubles. Median annual family income in 1991 was 11,700 rubles (see comments on Indicator 4).

- (b) Construction costs are given for a standard two-bedroom apartment in the standard apartment building P-44. This design accounted for about 45 percent of new construction in Moscow in recent years; data on current construction shares is not available. Construction costs are used instead of free market price because they were the real selling prices of cooperative dwelling units in Moscow for many years.

Demographic Module**Indicators 3, 3a, and 3b**

Average annual growth of urban households for the recent five year period was computed as:

$$\frac{\sum (a_i - a_{i-1})}{n}$$

where: a = number of urban households
i = 0th through 5th years
n = 5

The formula generated the following table:

Total Households in Metropolitan Areas
(Thousands of households at year-end)

	1985	1986	1987	1988	1989	1990	1991
Moscow	3,108	3,137	3,167	3,215	3,230	3,235	3,223
Russia	34,948	35,422	36,440	37,004	37,164	37,475	37,432

Average Annual Growth of Urban Households
(Thousands of households)

	1989	1990	1991
Moscow	25	20	11
Russia	374	324	191

The term "household" is not used in Soviet and Russian statistics. It will be first introduced in the demographic sample survey in 1994. Three categories are distinguished in the Population Censuses: (1) singles; (2) members of families living together; and (3) members of families living separately.

The last group consists of students, who live separately from their families, persons on military service, prisoners, persons living in boarding schools, hospitals, and such. This group is not counted in the household totals. Its share in the total population is 7-8 percent (with significantly higher levels in some regions).

The number of households was calculated as the sum of families and singles. Russian vital statistics do not provide any information for estimating the number of households between Population Censuses. It is calculated here using current data on population and census data on family composition. Family structure is assumed to be stable after 1989. Family structures for the period 1979-1989 were interpolated using the data of the Population Censuses.

Indicator 3b

The decline of urban population in 1989-1991 was influenced by:

- (1) Natural decrease of urban population in the European part of Russia. The potential of demographic growth was exhausted at that time as the result of the population aging and strengthened by the decline in the birthrate.
- (2) Out-migration from the cities of the North, the Far East, and Moscow and St. Petersburg.

This last effect, being a quite new phenomenon for Russia, was driven by many factors:

- Exhaustion of the migration capacity in the European regions of Russia;
- Out-migration from the states of the former USSR, with Moscow and Petersburg as the transit cities for the majority of these emigrants;
- Return of many non-Russians (mostly the Ukrainians living in the North) to their new-born states;

- Return of migrants from the North and the Far East as a result of economic recession;
- Emerging migrational flows from the cities to rural areas.

Indicators 3a and 4a

The U.N. Demographic Yearbooks did not present urban populations for Russia during 1989-1991. There were no data on Russia in the International Financial Statistics Yearbooks.

Indicator 4

The family budget surveys for Moscow were used as a source of data. There were no data available for 1990 as no budget survey were conducted.

Computing the median was made using the standard formula:

$$M_d = L_{Md} + \frac{n/2 - \sum f_p}{f_{Md}}$$

where

- L_{Md} = Lower limit of class containing the median;
- n = Total number of observations in distribution;
- f_p = Sum of frequencies of classes preceding class containing the median;
- f_{Md} = Frequency of the class containing the median;
- i = Size of the class interval.

Distribution of Households (Including Singles) In Moscow by Monthly Incomes, 1989 (Moscow City Statistical Department)

Family Income (roubles)	Number of Households
Less than 100	0
100.1 - 150.0	2
150.1 - 200.0	41
200.1 - 250.0	126
250.1 - 300.0	182
300.1 - 400.0	453
400.1 - 500.0	522
500.1 - 600.0	459
600.1 - 700.0	315
More than 700	296
Total number of households	2,396

The median interval is 400-500 roubles, containing 522 sample households. The median value, computed using the formula interval, is 475.6 roubles per month.

**Distribution of Households (Including Singles)
In Moscow by Monthly Incomes, 1991
(Moscow City Statistical Department)**

Family Income (roubles)	Number of Households
Less than 150	0
150.1 - 200.0	0
200.1 - 250.0	0
250.1 - 300.0	11
300.1 - 400.0	48
400.1 - 500.0	100
500.1 - 600.0	140
600.1 - 800.0	387
800.1 - 1,000.0	474
More than 1,000	1,145
Total number of households	2,305

The standard procedure of computing the median was also used, resulting in its estimate 975 roubles per month.⁸

Indicator 4

Sample investigations of family budgets by the State Statistical Committee were used to compute the median income in Moscow. However, there are some deficiencies in these data:

- High-income groups are traditionally omitted from these investigations; and
- Extra incomes are concealed by the respondents engaged into the part time jobs and the commercial activities.

⁸ The median income group for 1991 was formed as a composition of two neighboring income groups "800-1,000 roubles" and "More than 1,000 roubles". The last group included mainly families with the monthly incomes from 1,000 roubles to 1,100 roubles. For this reason, the arithmetic mean of 975 roubles per month was used as a median income in 1991 .

Data on personal incomes could be gathered using commercial bank data that also includes pensions, scholarships, and so on. But the share of the money transactions that are not mediated by the banks is growing. For these reasons, the implied advantages of the median income over the arithmetic mean do not hold in this case and the arithmetic mean was used.

Family income was computed as a product of the average per capita income and the average number of persons in the household. This computation influenced all the indicators based on the family incomes; the differences are shown below. (The first figures are the values of the Indicators based on the family budget investigations. The second figures are the values of the same Indicators based on the average per capita incomes.)

Indicator	1989	1990	1991
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Coordinator Module

Indicator 1

House Price to Income Ratio

(a) Ratio of the free-market price of a dwelling unit and the median-annual household income

Moscow (family budget)	—	—	152.7
Moscow (per capita income)		—	—71.7

(b) Ratio of the price of public built dwelling unit and the median annual household income

Moscow (family budget)	2.6	—	4.3
Moscow (per capita income)	1.7	1.3	2.1

Indicator 2

Rent to Income Ratio

(a) Ratio of the annual rent of a public dwelling unit and the median annual household income

Moscow (family budget)	0.010	—	0.005
Moscow (per capita income)	0.007	0.005	0.002

(b) Ratio of the annual free-market rent of a dwelling unit and the median annual household income

Moscow (family budget)	0.42	—	1.03
Moscow (per capita income)	0.27	0.30	0.50

Indicator	1989	1990	1991
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Demographic Module

Indicator 4

Median Annual Household Income

Thousands of roubles

Moscow (family budget)	5.7	—	11.7
Moscow (per capita income)	11.9	11.8	24.2

Indicator 4c

The average incomes of families, by groups, are collected by the Bureau of Family Budgets and through sample investigations of the State Statistical Committee. The median family incomes were computed using these data (see additional comment to Indicator 4, p.79).

Indicator 4d

The calculation of this indicator is still preliminary.

Additional Indicator 4

This indicator gives the share of families that received new apartments (both state-owned and cooperative) in the total number of families waiting in the housing queue. It does not include families that improved their housing positions by changing their apartments or getting larger rooms in the communal (multi-family) apartments.

Financial Module

Indicator 5

Total debts on housing loans were used covering both housing loans for construction of family houses and purchases of apartments in housing cooperatives (condominiums). Traditional housing loans are presented in this paper instead of mortgage loans (which were not in use in Russia during 1989-1991).

Indicator 5a

There are no data on the sum of total new housing loans in 1989-1991. No data were available in 1989-1991 on outstanding loans in the Moscow department of Sberbank of Russia.

Indicator 5b

The rate of interest in commercial banks was 5 percent in 1989, 6 percent in 1990, and from 8 to 20 percent during 1991. The paper reports 9 percent for 1991 (the interest rate of the second quarter of the year). The interest rate was 2 percent in 1989, 2 percent in 1990, and 3 percent in 1991 on loans intended for the construction of family houses.

Indicator 5c

The average rate of interest on deposits in commercial banks was used in computations. It was 5 percent in 1990 and 7 percent in 1991 (the second quarter).

Indicator 5d

There are no official data on housing loan defaults for Sberbank. However, Bank officials stated that about 90 percent of delays with payments are on housing loans. This figure was used to estimate a default rate.

Estimate of Housing Loan Defaults (Thousands of roubles)

	1989	1990	1991
Total Sberbank defaults	1,161	4,672	2,662
Housing loan defaults (90 percent of total)	1,046	4,205	2,576

Indicator 5d

Data on new housing loans were taken from the dynamic series of money incomes and expenditures of the population presented by Moscow Statistical Committee ("Moscomstat").

Indicators 5b, 5c

These are changes of interest rates on loans and deposits in commercial banks, and interest rates on housing loans for the construction of family houses.

Indicator 5d

These are new housing loans for the construction of private family houses.

Indicator R-3(a), R-3(b)

The reservation rate of the Central Bank on deposits in the commercial banks was set at 2 percent by Instruction N 1 "On the Regulation of Commercial Banks" on April 30, 1991. However, it was revised several times during that year and increased to 10 percent in the end of 1991.

There is also a reservation rate set at 15 percent for the share of bank-owned capital in the total ownership capital of the bank. There is no standard rate for reserving cash in commercial banks.

Indicator R-3 (c)

According to the Instruction (see comment to Indicator R-3 above), the minimum value of ownership capital was set at 5 million roubles for Russian commercial banks, and 10 million roubles for "commercial banks using foreign capital".

Indicator R-4 (a)

The money value of the housing stock in Russia is estimated throughout the country by "Technical Inventory Bureaus". The last estimates available are those for the early 1980s. New apartments buildings were valued (until 1991) at completion "in 1984 prices", which were the standards used for construction costs paid by the State.

There is no gross evaluation of the value of the total housing stock in Russia. Dr. R. Struyk, Dr. N. Kosareva, and others proposed to evaluate the housing stock using the transfer payments set by the local governments for privatizing apartments (103 roubles per square meter in 1990). In 1990, only a negligible share—0.08 percent—of the total housing stock in Russia was privatized. This estimate seems to be overstated, because the data is only for urban settlements in which the quality standards of houses are higher.

Housing construction costs grew threefold in 1991; 310.2 rubles per square meter represents an estimated average for the year. This is not a free market price, but there was negligible private housing market activity in 1989-1991. Private sales of state-owned apartments were sporadic at that time and remained, formally, prohibited by law. Prices of private family houses (except those in suburban areas) were also set in line with construction costs (subtracting depreciation) at that time.

Using these data, the gross value of the total housing stock in Russia can be estimated as follows:

Estimate of Housing Stock

	1989	1990	1991
Total housing (millions of square meters)	2,379	2,425	2,449
Value per square meter (roubles)	103	103	310
Total housing value (billions of roubles)	246	251	760

Correspondingly, the total value of the housing stock in Moscow was 18.8 billion roubles in 1989, 19.1 billion roubles in 1990, and 70 billion roubles in 1991 (the multiple was 3.6, not 3.0, for this year because of the faster growth of the housing construction costs in the city). However, the "inventory values" of apartments in "1984 prices" are still used for official estimates and taxation.

Of course, these evaluations are quite different from free market prices. These could be observed only in the "black market" of apartments left by emigrants from the former USSR.

There were also two rudimentary housing markets where prices were oriented to construction costs:

- Selling apartments to members of housing cooperatives; and
- Selling private family houses.

Indicator R-4 (b)

The initial payment in housing cooperatives in Russia was, on average, 30 percent of the unit cost. Thus, the housing loan share was 70 percent of the total price.

The Saving Bank of Russia ("Sberbank") provided 94,858 housing loans in 1991. The total value of these loans was 2.1 billion roubles; the average housing loan in Russia was 22,400 roubles.

The median price of dwelling units cannot be computed, because there were no data on private investments in housing construction and sales of private family houses until 1992.

The authors' own investigations found that the average construction cost of a standard-design comfortable one-family house was 25,000 rubles in 1989-1990, and 70,000 rubles in 1991. This figure did not include the much higher construction costs of family houses in the North and in seismic regions. Thus, housing loans in Russia cover on average only a third of total construction costs. Financial regulations allow this share to be as high as 75 percent.

Indicator R-4 (d)

No data on the number of total loans were available from the Central Bank of Russia.

Indicator r-4 (e)

The data for computing this Indicator were taken from Indicator 5d.

Government Budget Module

Indicator 7

There were no published data on state budget incomes and expenditures during the last three years (1989-1991).

Indicator 7 (a)

No tax bonds were issued in Russia for state housing construction.

There was no property taxation of the housing stock in Russia, except private family houses. The remaining (non-taxed) part of the stock (in roubles) is presented for computation. The unit estimations of the housing stock were taken from the Financial Module, Indicator R-4 (a).

Non-Taxed Housing Stock

	1989	1990	1991
<i>Russia</i>			
Non-taxed housing stock (millions of square meters)	1,742	1,784	1,798
Value per square meter (roubles)	103	103	310
Total non-taxed housing value (billions of roubles)	180	184	558
<i>Cities in Russia</i>			
Non-taxed housing stock (millions of square meters)	1,423	1,460	1,487
Value per square meter (roubles)	103	103	310
Total non-taxed housing value (billions of roubles)	147	151	461
<i>Moscow</i>			
Non-taxed housing stock (millions of square meters)	160	160	163
Value per square meter (roubles)	118	119	429
Total non-taxed housing value (billions of roubles)	19	19	70

Indicator 7 (b) 1

Housing loans were made at subsidized interest rates only by Sberbank; commercial banks did not offer housing loans. The average market interest rate for total Sberbank loans is estimated.

Indicators 7 (c) 1, 7 (c) 2

Indicator 7 (c) 1 is the sum of housing maintenance and heavy repair costs of the municipal housing stock and the housing cooperatives which were financed by the state (77 percent of the total dwelling stock in Moscow). The corresponding items for the housing stock which is the property of enterprises, ministries, and departments, or the cooperatives financed by them are not available. Indicator 7 (c) 2 is the sum of the rents paid by tenants in municipal housing stock. It does not include fees for heavy repairs paid by members of housing cooperatives. Thus, the difference between Indicator 7 (c) 1 and indicator 7 (c) 2 can not be considered as the state subsidy for the housing maintenance. It exceeded this subsidy by the sum of the cooperatives' fees for repairs, which was 8-8.5 million roubles per year (authors' estimates).

Indicator 7 (d) 1

The figure covers only a small part of the maintenance and performance costs of public utilities. The predominant part of the electric and heating networks and substations in Moscow is the property of the corresponding industrial plants. The city statistical committee presents neither the sum of these expenditures nor the share pertaining to the municipal housing stock.

Housing Quality Module

Indicator 14

Owners of dwellings also have for their use (which is life-long and implies the right of succession) adjoining land plots, including the land parcel under the house itself.

Indicator 16

There is no statistical account of homelessness in Russia. However, it is reported that 28 percent of crimes in Moscow are committed by the homeless persons ("bomzh"). This gives a lower limit to the indicator, which was 1.7 per thousand in 1989, 1.9 in 1990, and 2.0 in 1991.

Indicator R-2 (a)

There was no private property for land in Russia in 1989-1991.

Local Government Module

Indicators R-5 (a), R-5 (b), and r-5 (c)

There are no data on tax inspection for housing taxes in Moscow. However, data on real estate taxes are available which include taxes on private houses, "second dwellings" ("dachas"), garages and so on. Its sum was 1.5 million roubles in 1989 and 3.1 million roubles in 1991. The share of private houses in this real estate tax is estimated at 0.5 million roubles.

Indicator R-3 (a) 2

Housing rents were very low and stable for many decades in state-owned apartments. However, rents for tenants in private houses and sublets in state-owned apartments were growing along with the inflation.

Housing lessors in Moscow (who are at the same time leaseholders in state-owned or cooperative apartments) were questioned for information regarding this indicator. The free market rent for apartments with two rooms was about 200 roubles per month in 1989, 300 roubles in 1990, and about 1,000 roubles in 1991. The rent paid by these lessors for their apartments to the state was about 5 roubles per month all these years.

Indicator R-4 (b) 1

The statistical definition of the employees in 1989 was different from that in 1990 and 1991. The corresponding figures in the table are not compatible.

Indicator R-5 (c)

The housing stock in Russia was reevaluated only once every 10 years (on average).

Building Regulation Module

Indicator Ga

Building permits and land plots are given to organizations and private persons within a month (in some cases, two months). Construction must be started within two years of the granting of the permit; otherwise, the permit lapses. It is assumed that coordinating and confirming designs and estimates should be made during these two years. Usually developers finish these preparatory works within one year.

Indicators Gb, Gc, and R-8 (c) 1

Land plots for housing construction are governed by *Building Standards and Rules: Physical Planning and Building in Urban and Rural Settlements*, (SNiP 2.07.01-89, State Committee for Construction of the USSR, Moscow, 1991).

Land plots for the construction of 1- to 3-storey houses with no family land parcels must have densities lower than 10 hectares per 1,000 persons. Densities for 1- to 3-storey houses with family parcels are 20 hectares per 1,000 persons.

Densities for the construction of 4- to 8-storey apartments buildings are 8 hectares per 1,000 persons, and those to be built by 9-storey and higher apartment buildings are 7 hectares per 1,000 persons. Land plots to be built with family houses in rural areas must have densities under 50 hectares per 1,000 persons.

Indicator R-6 (b) 3

There are no limits on water, electricity, or natural gas consumption, but payments for them are regulated.

Indicator R-8 (c) 1

Buildings regulations for residential areas are set by *Building Standards and Rules: Physical Planning and Building in Urban and Rural Settlements*, (SNiP 2.07.01-89, State Committee for Construction of the USSR, Moscow, 1991). This manual does not establish a spatial correspondence between residential areas and public centers and services. Their number and capacities are regulated by consumption standards of social services per 1,000 inhabitants. Public centers and services cover about 20 percent of residential areas in Russian cities.

There are only two standards for locating these centers and services: (1) minimal insolation; and (2) accessibility for local people. These are specified in terms of maximum to these centers and services within residential areas.

Public Service Standards

Public Centers and Services	Maximum Distance (meters)
Kindergartens (cities)	300
Kindergartens (towns/villages)	500
Secondary schools	750
Stadiums and sporting centers	1,500
Clinics (cities)	1,000
Drugstores (cities)	500-800
Shops, universal shops, canteens and restaurants, personal services and repair shops (cities)	500
(towns/villages)	800
Post offices and savings banks	500

Indicator R-8 (c) 1

Metropolitan area covered by housing construction permits (hectares) in Moscow:

- Vacant land 2,300
- Land resources (which can be added through
higher densities) 200
- Reserved territories (mainly outside the Moscow
ring highway) 8,500

Thus, a total of 11,000 hectares are now available for new housing construction in Moscow. This is about 7.9 percent of the total land surface of the city (107,000 hectares).

Indicator R-8 (c) 1

There are no data on using non-built land plots in Moscow for other (non-housing) construction. The total territory intended for housing construction amounts to 2,500 hectares, or 2.3 percent of the total city area.

Indicator R-9 (d) 3

There were no formal restrictions on the production and delivery of buildings materials by private firms in 1989-1990. Moreover, special tax privileges existed for small firms producing buildings materials for retail trade. But there were also constraints—the monopoly of state-owned construction firms was strengthened by the absence of markets for building equipment, and the lack of industrial sites.

Real Estate Development Module

Indicators 20, 20 (a), 20 (b), and S-5

The integral index of inflation was computed by the Department of Economics of Russia, Centre of Economic Conjecture and Forecasting, Moscow, 1992.

Inflation in the Housing Sector (Percent)

	1989	1990	1991
Price index for housing services and public utilities			8.0
Rent in state-owned apartments			0.4
Rent in state-owned hotels			102.0
Electricity			0.0
Water supply			0.5
Gas supply			6.0
Central heating			0.0
Hot water provision			0.7
Drainage			1.0
Sanitation, cleaning and garbage removal			7.0
Rent in private apartments		50	233
Average construction costs in the state housing industry	8.3	10.4	120.0

Only housing services and public utilities are included in the consumer price index.

Indicator 21

The number of square meters per 1000 persons was divided by an average floor space of 62m² to derive the number of units per 1000 persons.

Construction Industry Module

Indicators 23, 23a, 23b, 23d, and 23e

The price (construction costs) of a square meter of the housing space in Moscow was computed using cost estimates for the design P-44, which is the model 17-storey apartment building in the city.

Indicator 24

The relationship between wages of skilled and nonskilled construction workers was stable during last three years. The wages rates of 1986 in the state construction industry are used, with the same coefficient of inflation for all workers.

Indicator 23f

No imported building materials are typically used in mass housing construction in Russia. They were used only in the comfortable apartment buildings populated by the members of the Party and governmental elite. (Imported materials included linoleum, wallpaper, sanitary fittings and devices, paints and varnishes, and ceramics.) These building materials were also available through the retail trade.

Economic Statistics Module

Indicator S-5

See comments to indicator 20 in the Real Estate Development Module.

Indicator S-7

Russian Goskomstat stopped computing GNP for Russia because of the lack of adequate data on the balance of payments between the former Soviet republics.

Indicator S-9

The state budget deficits in 1989-1991 are given for the USSR/CIS as a whole:

- 1989 (USSR) 80 billion roubles
- 1990 (USSR) 58 billion roubles
- 1991 (CIS) 150 billion roubles

Indicator S-10

Macroeconomic Measures

	1989	1990	1991
Broad money supply (billions of roubles)		648	1,040
GDP (billions of roubles)	573	626	1,042

"Broad money supply" is the cash plus population deposits to Sberbank.

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