## Problems of Thermo-Modernization of Housing Stock Buildings in Tambov Region

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**Key words and phrases:** housing stock; residential buildings; reconstruction; <u>thermal</u> <u>protection</u>; thermal modernization; energy-saving; energy-saving policy.

**Abstract:** The paper reveals key problems of thermal modernization of housing stock buildings in Tambov region. The paper studies the specific features of improving heat shielding of buildings. The main measures of lowering the expenses on residential buildings servicing in Tambov region are proposed.