

URBAN
HOUSING



Housing Provision and Outcomes in Ukraine



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ABOUT THIS PAPER

Thematic paper series

This paper is one of nine drafted in 2025 by national entities in Ukraine as part of a UN-Habitat-commissioned collection entitled *Thematic Paper Series Informing Urban Recovery Approaches in Ukraine*, comprising:



Urban Governance

- Citizenship: Urban futures in Ukraine
- Municipal Governance Issues in Ukraine
- Decentralization and Recovery: Local Recovery Planning in Ukraine



Urban Land

- Land and Property Issues in Housing and Urban Development in Ukraine



Urban Planning

- Spatial Planning in Ukraine



Urban Housing

- Housing Provision and Outcomes in Ukraine
- Tracing the Path of Social Housing Policy in Ukraine



Urban Skills

- Built Environment Professionals: Education and Practice in Ukraine
- Built Environment Professionals: University Education in Ukraine

Executive summary

This thematic document provides an overview of Ukraine's housing system to inform ongoing recovery efforts following the full-scale invasion of 2022, and to support the development of a more sustainable national housing system. It examines the historical legacies, current conditions and future challenges shaping housing provision and outcomes across Ukraine, with particular attention to the implications for reconstruction, housing affordability, social protection, urban planning and long-term system reform.

Ukraine's housing system is deeply shaped by its Soviet and post-Soviet history. Soviet-era mass housing, state-led construction and centralised planning produced a large stock of standardised multi-apartment buildings and neighbourhoods. Following independence from 1991, reforms then transferred much of this housing into private ownership through rapid privatisation, creating a housing system dominated by individual homeownership. While this expanded formal ownership, it did not establish adequate mechanisms for collective building management, long-term maintenance, reinvestment or renewal. Today, much of Ukraine's housing stock is ageing, energy inefficient and difficult to manage collectively, particularly in multi-apartment buildings where ownership of individual dwellings coexists with shared responsibility for common spaces, infrastructure and land.

The scale of war-related damage has intensified these existing weaknesses. Ukraine's housing stock is estimated at approximately 993.8 million m², with an average of 23.7 m² per inhabitant. Around 14 per cent of the national housing stock has been damaged or destroyed since the full-scale invasion. Housing is therefore both a central humanitarian concern and one of the most significant sectors for reconstruction and recovery investment (World Bank et al, 2026). However, the document stresses that housing recovery cannot be limited to the reconstruction and repair of damaged units. It must also address the quality, performance, accessibility, management and long-term sustainability of the existing housing stock, including the large share of Soviet-era multi-apartment buildings that continue to shape urban living conditions.

Demographic change further complicates the recovery agenda. Ukraine's population has declined from around 52 million in the early 1990s to around 36 million by 2024, with population loss intensified by conflict-related

displacement. Urbanisation remains high, at around 70 per cent, but housing pressures vary significantly across the country. Some cities and regions face acute demand from internally displaced persons (IDPs), while others face depopulation, ageing and shrinking local economies. These trends point to the need for housing recovery that is spatially differentiated, evidence-based and connected to social services, livelihoods, care needs and local development strategies. IDPs, older people, low-income households and other vulnerable groups face particular barriers in accessing stable, adequate and affordable housing.

The paper highlights major gaps in the functioning of Ukraine's housing system. Affordable and social housing provision remains extremely limited: the report cites only 1,089 social housing units, supported by funding models that are not yet sufficient for scale. The private rental sector is weakly regulated and often informal, creating challenges around affordability, security of tenure and housing quality, particularly but not only for displaced households. Housing finance remains underdeveloped, with limited access to long-term affordable credit and insufficient investment channels for renovation, energy efficiency and non-market housing. These constraints leave many households dependent on private ownership or insecure rental arrangements, while limiting the ability of the public sector to respond to housing need.

Housing and spatial planning are also insufficiently integrated. Housing outcomes are shaped not only by construction volumes, but also by land policy, infrastructure capacity, transport access, green and public space, public services and local economic development. The document notes the importance of planning frameworks that can support compact, serviced, accessible and energy-efficient neighbourhoods, while enabling social and affordable housing to be included within broader urban development. Current recovery and reconstruction efforts therefore should strengthen the links between housing policy, urban planning, infrastructure investment and local self-government body development strategies.

Energy efficiency is a particularly important cross-cutting issue. Ukrainian residential buildings consume two to three times more energy per square metre than comparable buildings in EU countries. This

reflects the age and condition of the stock, historic underinvestment, technical inefficiencies and weak incentives for collective renovation. Improving energy performance is essential for reducing household utility costs, among other objectives. Programmes such as the Energy Efficiency Fund provide important entry points, but the scale of need requires expanded financing models, stronger building management systems and better coordination between repair, reconstruction and retrofit programmes.

The management and maintenance of multi-apartment buildings is another core challenge. Ukraine has a large stock of multi-apartment buildings, many of which require investment in common areas, utilities, structural systems and energy performance. However, fragmented ownership, limited financial capacity among co-owners, unclear responsibilities and weak management arrangements constrain effective maintenance and renovation. Recovery policy will need to strengthen the legal, institutional and financial conditions under which homeowners' associations, co-owners, managers, municipalities and service providers can invest in shared buildings and infrastructure over time.

The paper identifies data and monitoring as a critical foundation for reform. Existing data provide important information on construction output and housing stock, but significant gaps remain regarding housing quality, occupancy, affordability, tenure, damage status, building condition, housing needs and local market dynamics. These gaps constrain effective policy design, prioritisation and monitoring. A unified housing data system or registry, as envisaged under the new

housing framework law, could provide an important tool for evidence-based decision-making, provided it captures both housing demand and supply, including affordability, social housing, rental conditions, damage and recovery needs.

Looking forward, the paper argues that Ukraine's housing recovery should be framed as both a reconstruction challenge and a long-term system reform agenda. The 2026 framework housing Law creates a legal basis for a national housing strategy. Such a strategy should address several priorities: to recapitulate, these would likely span expanding affordable and social housing; improving the regulation and formalisation of the rental sector; scaling up energy-efficiency investment; strengthening housing finance; improving the management and renovation of multi-apartment buildings; integrating housing with spatial planning and infrastructure; and developing reliable housing data systems. It should also clarify the respective roles of national government, municipalities, private actors, non-profit providers, communities and international partners.

Ultimately, a successful housing recovery will require coordinated multi-level governance, strengthened municipal capacity, public investment mechanisms, effective regulation of private-sector participation, and a stronger social housing and affordability framework. If pursued strategically, housing recovery can contribute to a more inclusive, resilient and sustainable housing system that improves access, affordability, quality and energy performance while supporting broader goals of urban recovery and social cohesion.

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LIST OF ABBREVIATIONS

AMC – Asset Management Company BMZ - German Federal Ministry for Economic

BMZ – Bundesministerium für wirtschaftliche Zusammenarbeit und Entwicklung (German Ministry of Economic Cooperation and Development)

CAPTA - Collective of photographers, reporters and editors

CFF – Construction Financing Fund

CMU – Cabinet of Ministers of Ukraine

COE - Council of Europe

DBN - *Державні Будівельні Норми* (State Building Norms)

DREAM - Digital Restoration EcoSystem for Accountable Management

EC27 – 27 EU member states

EE - Energy Efficiency

EEF - Energy Efficiency Fund

EU – European Union

GDP - Gross Domestic Product

GFC – Global Financial Crisis

GOSPLAN – State Planning Committee in Soviet times

GoU – Government of Ukraine

HCC – Housing Construction Cooperative

HOA – Home Owner Association

IFC - International Finance Corporation

IDP - Internally Displaced Person

IIBW - Institute for Real Estate, Construction and Housing Ltd.

IOM - International Organization for Migration

IWO - Housing Initiative for Eastern Europe

KfW - *Kreditanstalt für Wiederaufbau* (German development bank)

MAB – Multi-Apartment Building

MFB - Microfinance Bank

NAS – National Academy of Sciences

NBU – National Bank of Ukraine

NEFCO – Nordic Environment Finance Corporation

NGO – Non-Governmental Organization

NHP - New Housing Policy

NZEB - Nearly Zero Energy Buildings

OHCHR - Office of the High Commissioner for Human Rights

OSBB - об'єднання співвласників багатоквартирного будинку *obiednannia spivvlasnykiv bahatokvartirnoho budynky* (Association of co-owners of a multi- apartment building)

PIMA – Public Investment Management Assessment

RDNA – Rapid Damage and Needs Assessment for Ukraine

SBC – State Building Code

SSR – Soviet Socialist Republic

SSSU – State Statistics Service of Ukraine

STARTER - Strategic Technical Assistance in Reforms Towards Energy Efficiency and Renewables

UAH - Ukrainian Hryvnia (currency)

UN – United Nations

UNECE - United Nations Economic Commission for Europe

UNHCR – United Nations High Commissioner for Refugees

UNIA - Українська національна іпотечна асоціація *Ukrainska nationalna ipotechna asotsiatsia* (Ukrainian national mortgage association)

UNICEF – United Nations International Children's Emergency Fund

USD – United States Dollar

USESCS – Unified System in the Construction Sector

USSR - Union of Soviet Socialist Republics

VAT - Value Added Tax

WWII – World War Two

ZhEK - *Житлово-експлуатаційна контора* (Housing and maintenance office)

General introduction to the thematic paper series

Four years since Russia's full-scale invasion of Ukraine in February 2022 – and close to 12 years since the illegal annexation of the Autonomous Republic of Crimea and City of Sevastopol in 2014 – war continues to inflict untold suffering on the Ukrainian people.¹ Hostilities since 2022 have caused widespread damage and destruction to Ukraine's built environment – from housing, utilities, and transport networks, to social infrastructure and cultural assets. In this compound crisis of urban systems, many cities have shifted focus from long-term development to continuous emergency repair and risk management. Most recent estimates put the cost of reconstruction and recovery at 587.7 billion USD – a figure that has grown year on year since 2022.² The sector incurring highest damage in dollar terms is housing: 14 per cent of the national housing stock, affecting some 3 million households, has been damaged or destroyed, requiring 61.1 billion USD for reconstruction and recovery needs.³ As at January 2026, around 3.7 million people have been displaced within Ukraine since 2022, with a further 5.8 million now refugees outside the country. This comes in the context of an earlier wave of conflict-related disruption and displacement from 2014.⁴

In a country that is 70 per cent urban by population,⁵ Ukraine's cities are central to both crisis and recovery. Total recovery and reconstruction needs are spatially concentrated in frontline areas and major urban oblasts.⁶ Urban centres are 'facing both supply constraints and high demand from displaced populations'.⁷ There is an urgent and pressing imperative to respond to impacts on the built environment and critical infrastructure amidst large-scale humanitarian need. Even as hostilities continue and despite funding constraints, the Ukrainian

Government has a strong ambition to 'build back better' – including a desire to revitalize existing towns and neighbourhoods through area-based approaches that support local-level investment and contribute to recovery,⁸ as flagged by the most recent Rapid Damage and Needs Assessment 5.⁹ The Assessment also highlighted that effective recovery planning requires reforms that enhance the institutional and technical capacity of the country's public sector to prepare, implement and monitor investment projects.¹⁰ Strengthened data collection and research is identified as one of the main priorities for a durable recovery.¹¹

Addressing the challenges now facing Ukraine demands a long-term analytical perspective stretching back even earlier than 2014 – to factor in Soviet and post-Soviet structural legacies that continue to fundamentally shape the conditions, constraints, and opportunities facing contemporary urban recovery planning. In particular, Ukraine's post-1991 transition produced privatized housing systems with fragmented ownership and maintenance backlogs, aging and underinvested infrastructure, deindustrialized urban economies and shrinking city dynamics, evolving decentralization reforms, and an increasingly mobilized civil society with expectations for democratic governance.

In this historical context, national, sub-national and sectoral recovery strategies need to be developed and implemented in ways that also embed measures to build capacity within the built environment professions. The war has affected the availability of Ukrainian expertise within urban development, which was already scarce pre-war. This presents a real risk to the Government's widely supported aim to build back

- 1 In terms of mortalities, hostilities since 2022 have also left over 15,000 civilians dead, and injured over 41,000 others. (OHCHR, 2026).
- 2 World Bank Group; Government of Ukraine; European Commission; United Nations (2026)
- 3 The most recent Rapid Damage and Needs Assessment 5 indicates that 74% of total damage since 2022 occurred in 4 sectors: housing (requiring 61.1 billion USD for reconstruction and recovery needs over the 10-year period 2026–2035; transport (40.3 billion USD); energy (24.8 billion USD); commerce and industry (19.2 billion USD). (Government of Ukraine, World Bank Group, European Commission & United Nations, 2026 p24). As the report notes, 'The total needs include expenses related to rebuilding with improved standards (...) and account for inflationary pressures' (World Bank Group; Government of Ukraine; European Commission; United Nations, 2026 p30).
- 4 Ukraine already had the highest number of internally displaced persons (IDPs) in Europe as at July 2021, with over 1.4 million people fleeing (Mikheieva & Kuznetsova, 2023 [for IOM]).
- 5 World Bank Group (n.d.) (2023 figures)
- 6 World Bank Group, Government of Ukraine, European Commission, United Nations (2026 p27)
- 7 World Bank Group, Government of Ukraine, European Commission, United Nations (2026 p24)
- 8 World Bank Group, Government of Ukraine, European Commission, United Nations (2026 p54)
- 9 World Bank Group, Government of Ukraine, European Commission, United Nations (2026)
- 10 World Bank Group, Government of Ukraine, European Commission, United Nations (2026, p11)
- 11 World Bank Group, Government of Ukraine, European Commission, United Nations (2026, p42)

better. While several organizations have emerged to support capacity development in Ukraine on urban and territorial development and management, access to contextually relevant knowledge and best practices on these issues is still limited.

In response to urban recovery needs, UN-Habitat collaborates with the Ministry for Development of Communities and Territories of Ukraine, providing strategy and policy advice. In line with its mandate to promote socially and environmentally sustainable and resilient towns and cities, UN-Habitat supported a variety of not-for-profit and public Ukrainian entities to produce thematic documents on nine inter-related aspects of Ukraine's built environment. Each document considers the historical context and key issues of each topic in relation to urban recovery, presenting authors' valuable understandings of the respective topic.

Under the theme **Urban Governance**, the document *'Citizenship: Urban futures in Ukraine'* examines how civic participation and citizenship may interplay with inclusive and democratic urban recovery processes. The document *'Municipal Governance Issues in Ukraine'* identifies institutional and administrative features as well as opportunities and constraints affecting municipalities' capacity to engage with recovery. The document *'Decentralization and Recovery: Local Recovery Planning in Ukraine'* assesses how historic decentralization reform has shaped the role of local self-government bodies in planning and implementing recovery. Under the theme of **Urban Land**, the document *'Land and Property Issues in Housing and Urban Development in Ukraine'* covers the evolution of land ownership and property rights issues including in terms of their criticality to reconstruction and housing redevelopment. Under the theme of **Urban Planning**, the document *'Spatial Planning in Ukraine'* sets out the planning environment and associated frameworks guiding coordinated spatial reconstruction across national, regional, and local levels. Under the theme of **Urban Housing**, the document *'Housing Provision and Outcomes in Ukraine'* examines mechanisms through which housing is financed, delivered, and regulated, and is complemented by the document *'Tracing the*

Path of Social Housing in Ukraine' which explores the evolution of social housing and implications for expanding affordable housing provision. Under the final theme, **Urban Skills**, the document *'Built Environment Professionals: Education and Practice in Ukraine'* assesses the professional capacity available to plan, design, and implement urban reconstruction, while the document *'Built Environment Professionals: University Education in Ukraine'* evaluates higher education systems preparing future built environment professionals for reconstruction and urban development.

While many documents on recovery and reconstruction in Ukraine start from accounts of damage from 2014 and 2022, this series takes a longer perspective, actively exploring the selected themes across the Soviet and post-Soviet transition and reform periods.

Collectively, the series conveys the voices of academics, practitioners and civil society activists from diverse disciplines and backgrounds, representing local expert knowledge and experience rooted in the Ukrainian context. They offer a multi-dimensional diagnostic foundation and common language to inform evolving and multi-level discussions on the country's urban challenges and opportunities, as well as options for the future and how Ukraine might achieve them. In particular, the series aims to contribute to the continuing processes of decentralization and democratization. If decisions about towns and cities are to be driven locally and with context sensitivity, a wider literacy and shared understanding regarding the built environment, including its planning and management, is needed. The thematic documents respond to this need, increasing the availability and accessibility of knowledge on urban topics, and providing extensive references for further reading. UN-Habitat hopes the series will serve as a knowledge resource for policymakers, local officials, practitioners, development partners, researchers engaged in Ukraine's urban recovery, as well as general readers; and will contribute to recovery discourse, processes and outcomes that are context-appropriate, inclusive, resilient, and sustainable.

Introduction

Housing is integral for socio-economic development and the sustainable future of all countries and cities and the people who live in them. In Ukraine, the current housing system has been shaped by a combination of factors: social transformation, the ongoing struggle for democracy, periods of financial instability, and the widespread damage and displacement caused by war - including the full-scale invasion of the Russian Federation in 2022. These pressures interact with the enduring legacy of the Soviet system (prior to 1991), resulting in a housing sector that reflects both structural characteristics of that era and more recent dynamics that together influence the housing choices available to households. Understanding this context is important in devising solutions to address Ukraine's housing challenges and aspirations, particularly in light of multisectoral urban recovery planning needs. When grounded in a clear understanding of the context, efforts to expand access to adequate housing, direct investment toward needed supply, and improve the quality of residential buildings and their surrounding neighbourhoods are more likely to be effective.

This document addresses several critical questions about housing systems, challenges, and future possibilities in Ukraine. Based on a desk review, it examines Ukraine's housing system through an analysis of its historical evolution, current conditions, and future prospects. It begins by tracing the development of the housing sector from the 19th century through the Soviet period to the present day, highlighting key policy shifts and the resulting characteristics and spatial distribution of the housing stock across urban and rural areas. Demographic and social dynamics are then considered, including population decline, ageing, and large-scale displacement, and how these trends shape housing demand, living conditions, tenure patterns, and household aspirations. The document further explores the regulatory and planning framework governing housing design, infrastructure, and integration with public and green spaces, while assessing how development can better align with broader social and economic objectives, including the provision of affordable and social housing. In addition, housing ownership structures and financing mechanisms are examined, identifying constraints in ownership models, rental markets, and cooperative systems, as well as the performance of housing finance in relation to access and affordability. Systemic challenges are addressed, particularly those arising from war-related damage and displacement, and considers the role of housing reconstruction in supporting economic recovery and sustainable urban development. Finally,

the document presents policy recommendations aimed at strengthening Ukraine's housing sector through targeted reforms, improved rental market regulation, and enhanced focus on energy efficiency and inclusive housing provision.

To have a finger on the pulse of the housing system, specific areas require monitoring and further research: data on housing needs and monitoring of housing conditions (quantity, quality, access including affordability). Under decentralised responsibility for housing policy implementation and funding, the uneven impacts of the current war may exacerbate inequality of housing access in geographical and demographic terms. This is likely to compound existing challenges to realising the constitutional right¹² to housing access in Ukraine. Variations in both needs and capacities to address them must be considered in recovery planning and sustainable housing policy, and appropriate multi-governance mechanisms developed to mitigate them.

HISTORICAL CONTEXT, MORPHOLOGY AND TYPOLOGY

This section examines the evolution and current characteristics of Ukraine's housing system. It outlines key historical phases, from early urbanisation and Soviet-era mass housing to post-independence privatisation and market reforms, alongside major policy developments since 1991. It also analyses the composition and distribution of the housing stock, key typologies, and dwelling characteristics, highlighting how historical legacies continue to shape housing conditions and spatial development today. The demographic context is one of population decrease from a high of over 52 million in 1993 to a pre-war low of 44 million in 2021, and a further post-February 2022 drop to under 38 million by 2023 (MacroTrends n.d.).

EVOLUTION OF UKRAINE'S HOUSING SYSTEM

Key phases in the evolution of Ukraine's housing stock are set out in Figure 1. According to consecutive Rapid Damage and Needs Assessments (RDNAs) produced for Ukraine in response to the 2022 full-scale invasion by the Russian Federation, (notably RDNA2 and reiterated in later assessments), over 80 per cent of Ukraine's multifamily housing stock was constructed during the Soviet period (pre-1991), while less than 20 per cent was built after independence (World Bank Group et al., 2023 p163). More specifically, the later RDNA4 refines this estimate for apartment buildings, stating that around 88 per cent of multifamily

12 Article 47 of the Constitution of Ukraine (1996) states that 'Everyone has the right to housing. The State creates conditions that enable every citizen to build, purchase as property, or rent housing'.

apartment buildings date from before 1991, and conversely about 12 per cent built in the post-1991 period (World Bank Group et al., 2024 p89). This ageing

stock structure is a key factor behind poor energy performance, maintenance backlogs, and vulnerability to damage.

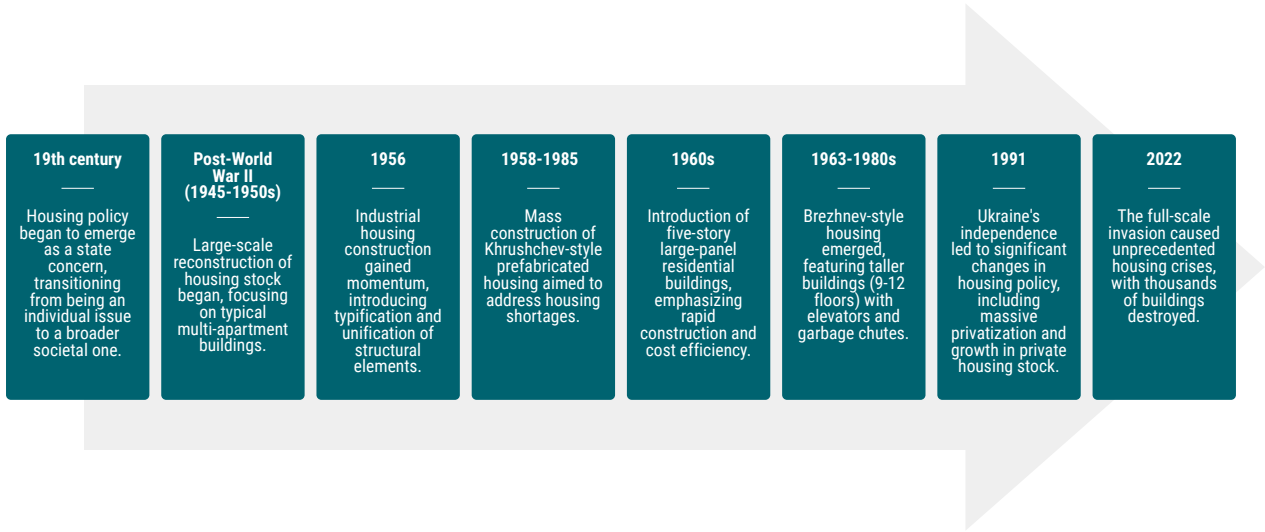


Figure 1: Timeline of phases in the development of Ukraine's housing stock

Urbanisation and the centralised planning of housing production

Urban housing in Ukraine underwent significant changes during the late 19th and early 20th centuries, marked by construction booms that introduced tenement houses. The evolution of housing styles also mirrored broader socio-political changes, including periods of Austro-Hungarian and Russian influences. In the urban development of Ukrainian cities during the late 19th and early 20th centuries, economic factors played a central role in estate planning. Facades were built along the street (the 'red line'), followed by side and rear buildings. However, this conglomerate of individual buildings emerged with little guidance or planning, poor internal layout, and dense construction which often overlooked consumer standards or even aesthetic considerations, such as the size of rooms, width of corridors, design of facades, or the composition of streetscapes. The parameters of the land plot were the primary factor that determined the type of plan of the housing, which prioritized economic efficiency. This fed into social stratification, with prestigious and comfortable tenements for the elite and cramped housing and urban conditions for the poor in growing cities (Chernyshev et al, 2023).

Following the revolution of 1917 and the Soviet occupation of Western Ukraine in September 1939, the allocation of space within urban housing underwent significant changes. Mansions and large apartments in tenement houses were restructured to accommodate multiple families. Large apartments were subdivided into smaller units, fundamentally altering their original

layout and function. This transformation prioritized maximizing residential capacity (Chernyshev et al, 2023; Komnatnyi, 2022).

Housing cooperatives also emerged in the early 20th century as a form of self-organization driven by rural-urban migration. The first cooperative associations were established in large cities such as Kyiv, Odesa, Mykolaiv, Kherson and Zhytomyr around 1900; and by the 1920s, an overall total of 60 housing cooperatives were in operation in the territory (Komnatnyi, 2022 p52).

One of the first regulatory acts concerning the activities of housing cooperatives was the Resolution of the Central Election Commission and the Council of People's Commissars of the Union of Soviet Socialist Republics (USSR) 'On Housing Cooperation' of 19 August 1924. According to it, citizens received the right to organize cooperative societies of three types: housing and rental, workers' housing construction, and general public housing construction. Since their creation, they could control with relative independence the order of settlement, consolidation and maintenance of apartments, without the constant participation of state representatives (Komnatnyi, 2022: 52).

While cooperative construction was encouraged, new residential districts became increasingly centrally planned alongside the development of industrial facilities. This was driven by approaches to planning emanating from Moscow, inspired by the Moscow Master Plan (USSR, 1935), which introduced

neighbourhoods of four and eight storey blocks along main streets (Durmanov and Dubbeling, 2004 p204).

It was after the mass destruction of World War II (WWII) that the state further centralized efforts for the construction of new housing in cities to replenish destroyed housing stock. The State Planning Committee, commonly known as GOSPLAN (*Gosudarstvennyy Planovyy Komitet*)¹³ was the central economic planning agency of the Soviet Union. Housing production was directed by Moscow's Ministry of Construction, and planning was centralized through GOSPLAN's five-year economic plans. Whole cities and districts followed spatial masterplans (General Plans) with a twenty-year scope, created under strict building codes. These plans served as development laws once approved (Dubbling and Durmanov, 2004). Since the 1960s, the centralized planning and financing created a system which followed the targets of the five year plan, projected the costs necessary for their implementation in the State Plan (*Derzhplan*), and distributed the capital investments among the ministries and republics, which then divided them between cities and state enterprises, which sometimes constructed their own housing and distributed it among their workers, and mainly via large scale panel-prefabrication (Kalinina, 1992). Therefore, the ownership and production of built housing was assumed by governments, with municipalities and state-owned enterprises acting as allocators and managers. Housing was distributed according to the individual's occupation, and waiting lists and allocation policies were established and implemented according to this principle. Tenants of state housing were granted full user rights: an unlimited lease, as well as the right to exchange and inherit their apartment. Rents were typically state-controlled and kept very low to ensure affordability for the population. Utilities were often subsidized by the government, reflecting the centralized planning system's focus on providing basic needs rather than generating profit. While most housing was state-owned, either through expropriation or direct public housing construction, cooperative construction was encouraged in the 1960s to 1980s to compensate for the state's limited capacities. Rural areas had privately owned housing stock, while in urban areas, a shadow rental market existed. While shadow rental market data is limited, it has been estimated from official sources that that 2.9 per cent of all urban dwellings were privately rented in the USSR in 1990, but that this estimate is low, because many private rentals were not registered or were technically illegal, either because landlords received more than the permitted rent (see below) or because the tenant did not have the required *popiska* (residence permit) (Alexeev, 1991: 5).

The State Statistics Committee of Ukraine (SSSU) (2002) reported that in 1990, of 279,000 units produced,

- 179,000 housing units were produced via state housing production (64 per cent of total housing unit production)
- 41,000 units (14.5 per cent) were produced by construction cooperatives
- 59,000 (21 per cent) were produced via the private sector - often by individual owners
- Living space varied by producer, with state housing units being smaller (56.7m²) than cooperative (61.6m²) and private dwellings (75.1m²).

In 1990, according to Dubbling and Durmanov (2004 p207),

- Approximately 15 per cent of urban construction consisted of one to four-storey housing
- 34 per cent consisted of five-storey housing
- 30 per cent of nine to 10-storey housing
- 21 per cent consisted of blocks of more than 10 storeys, owner-occupied housing, and individual farmhouses.

According to Shevchenko (2022 p72), the era of mass public housing construction in the second half of the 20th century provided a large number of more comfortable units, vastly improving barracks-style and communal apartments. This was achieved cost effectively via standardized large-scale panel construction and flow conveyor production of building elements enabling rapid construction via assembly on the construction site.

However, the system was not without its shortcomings. The focus on mass production led to uniform and monotonous housing designs. Rapid construction often prioritized quantity over quality, resulting in buildings with limited durability and subpar living conditions. Despite efforts to address housing shortages, the demand often outstripped supply, leading to overcrowded living spaces. The state has never achieved its targets of providing a decent residential space to all: in 1991 at the time of transition, 2.7 million Ukrainian households remained on the housing waiting list - about 5 per cent of the total population then of 52.2 million. In that year, 179,000 people on the waiting list received housing (Derzhstat, 2025). People had little choice but to wait in dormitories, shared apartments (*komunalkah*) or overcrowded flats. Housing distribution was based

13 For information on GOSPLAN, see Nove (1992).

on household size rather than individual preferences or needs, limiting residents' choices. Furthermore, the distribution of apartments was uneven: some households enjoyed new, better planned and spacious flats, while others - especially in rural areas - lacked basic amenities. Many housing projects lacked adequate infrastructure such as parking spaces, elevators, and modern utilities - especially in earlier developments like Khrushchov-era apartments. Buildings were not designed with energy efficiency in mind, leading to high energy consumption and discomfort during extreme weather conditions. Insufficient resources and attention were allocated for the upkeep of residential buildings, leading to their deterioration over time (Dubbling and Durmanov, 2004).

To stocktake, at the time of transition to independence in 1991, there was a total of 932.7 million m² of housing space. The average housing area per inhabitant was 18m². There were 17.92 million apartments, and 2.7 million households (about 5 per cent of the total population) registered on the housing waiting list.

This compares with the latest figures available for 2020, when total housing space had grown to 1.014 billion m² of housing space. The average housing area per inhabitant had risen to 23.7m². The count of apartments dropped marginally to 17.38 million. Overall housing space expanded; however, the 2020 figures do not account for the parts of Donetsk and Luhansk regions occupied after 2014.

Milestones of housing policy change 1991-2024

In 1992, following Ukraine's independence, significant reforms in housing policy were initiated. The government introduced measures to diversify housing production, emphasizing a balance between high-rise and low-rise developments, while promoting mixed housing districts. Housing quality became differentiated, providing basic apartments for low-income families and more upscale options for wealthier groups, while moving away from uniform designs for all. Additionally, the monopoly of large panel-prefabrication enterprises was dismantled – partly due to a wider trend of technological changes encouraging the use of varied construction methods, but path-dependency in use of materials sometimes remained. These reforms aimed to create a privatized and dynamic housing market.

Mass privatization programmes, such as voucher systems, gave citizens the right to acquire ownership of state assets, including housing (Giannatasio,

2020).¹⁴ Palmer (1991) emphasizes the importance of Ukrainian self-determination in shaping privatization policies, noting that Western advice was valuable but not sufficient to address the specific context of Ukraine. The democratization of politics and the legal restructuring of property relationships were crucial aspects of the reform. Distribution of private property through housing privatisation was seen as a necessary condition for transitioning to the market economy alongside the privatisation of other state-owned assets like industries and land. In 1992 the Parliament passed a Law 'On Privatisation of State Housing Stock' (Verkhovna Rada of Ukraine, 1992) which stipulated the privatisation of housing under 21m² per person to sitting tenants for free, and for a symbolic price above this limit. The idea of 'give-away' privatization was to commodify housing, creating a market for it and, at the same time, to help absorb the shock of transition (Stephens et al, 2015). Another task of privatisation consisted of facilitating the state withdrawal from housing provision and maintenance and transfer of the responsibility of housing maintenance to households. For the next few years, the privatisation rates were slow since there was no practical necessity for individuals to privatise, unless they wanted to sell the apartment.

In 1995 the Parliament adopted the first and only 'Concept of the State Housing Policy' (Verkhovna Rada of Ukraine, 1995). It outlined the need to reform the housing policy due to the changes in the economy with housing becoming part of the market, public investment in housing construction shrinking, cooperative and individual construction not receiving enough support, and considering stark differences between urban and rural areas in terms of housing provision. One of the spatial issues mentioned was the need to shift urban development patterns towards encouraging construction in small and medium-sized municipalities.

By the end of the 1990s more people had privatised their apartments: by 2007 the share of private housing stock reached 90.1 per cent, and from 2013 to January 2022 it was fluctuating around 94 per cent. Importantly, and contrary to the foundational idea of the reform, privatization nurtured a socialist expectation of the state to provide housing for all, and linked it to the homeownership ideology in Ukraine.

Thus, despite the state's withdrawal from housing construction, the government in its laws and programmes remains focused on providing housing in private homeownership through the affordable housing programmes, encouraging privatisation of dormitories

14 Not all residents activated their right to acquire their property, with some reluctant to engage in the legal procedures possibly for fear of losing their home in the process.

and subsidising mortgages. Alternative paths for providing accessible, secure and affordable homes - cooperative and social housing or rent regulation - are outlined in the legislation but largely neglected on the scale of national legislation and practice. Resulting from the narrow support of one form of housing provision - via the state - is the general inflexibility of the state in times of crisis (Sukhomud and Shnaider, 2023). Key milestones in Ukrainian housing legislation post-1991 are shown in the [Annex](#).

Currently, housing policy is officially the responsibility of the Ministry for Development of Communities and Territories of Ukraine, though the Ministries of Finance, of Economy, of Social Policy, of Justice, of Environmental Protection and Natural Resources, of Energy of Ukraine to a large extent influence housing policy with their own regulations and programmes, similar to other national contexts. Moreover, historical institutions still impact housing administration today. Often outdated regulations affecting land, finance, and local governments (eg the Civil Code (Verkhovna Rada of Ukraine, 2003), Housing Code (Verkhovna Rada of Ukraine, 1983), Land Code (Verkhovna Rada of Ukraine, 2001), and regulations affecting the management of privatized housing) remain influential.

EXISTING HOUSING STOCK CHARACTERISTICS

The continuity across the Soviet to the post-Soviet era in thinking about housing policy as construction policy, combined with inertia in bureaucratic systems, has led to the situation where most housing information is about construction outputs and not the use of constructed housing. In particular, this has led to the incompleteness of data on key characteristics of housing stock - even the exact number of multi-apartment buildings.

From independence in 1991 up to 2001, state housing annual production dramatically declined from 179,000 to 9,000 units (Dubbling and Durmanov, 2004), as the state and municipalities faced limited resources, while privatization meant that units would in fact be “granted” to households.

At the same time, the quality of new housing improved - at least in terms of average living space, which increased from 61.3m² in 1990 to 91.3m² in 2001, with increased total size of both private (112.1m²) and publicly produced (75.4m²) units (Dubbling and Durmanov, 2004).

Before the 2008 global financial crash, annual state housing production was around 90,000 housing units per year with numbers rising again after 2010 and reaching 125,000 per year in 2017. This might be connected not only to the growth in construction, but also to a shift towards smaller (and thus cheaper) ‘smart’ apartments after the crisis and the bursting of a speculative housing bubble.

Between 2003 and 2017 the share of private houses’ living space area built compared to multi-apartment buildings shifted from 3:2 to 2:3, pointing to the growing importance of a presale developer finance mechanism. Over this period, the housing stock was growing by no more than 1 per cent annually, with Kyiv and Kyiv region being leaders as well as Ivano-Frankivsk, Lviv and Odesa regions, indicating uneven regional growth with larger cities experiencing inflow of new residents in contrast to declining rural and industrial regions.

The most recent reliable data on Ukraine’s housing stock is provided by the State Statistics Service of Ukraine in the report ‘*Housing Stock by Regions in 2020*’ (SSSU, 2021). This official statistical publication offers a comprehensive snapshot of the country’s housing stock immediately prior to the 2022 full-scale invasion.

- Ukraine’s total residential space amounted to approximately 1.17 billion m² in 2020 (SSSU, 2021, cited in World Bank and Global Facility for Disaster Reduction and Recovery, 2022).
- There were around 18 million residential units distributed across multi-apartment buildings, dormitories, and various types of single-family houses (World Bank, Government of Ukraine, European Commission and UN, 2023).¹⁵
- Of these, two thirds of units were in urban areas and one third in rural areas. The one-third share in rural areas as of 2020 was the end result of a marginal increase in the share of total housing units in rural areas following the collapse of construction in cities from 2008 due to the global financial crisis. The considerable share of total units located in rural areas may also have been buoyed up by development in areas adjacent to some cities.

The construction of private houses was subject to minimal regulation and mainly depended on the availability of construction material and workforce, with the built form reflecting the available materials, low energy bills for households, and almost non-existent real estate taxation. Since 2018, a so-called

15 This does not include the Crimea and temporarily occupied regions of Donetsk and Luhansk regions.

'construction amnesty' has been implemented in Ukraine, providing a simplified procedure for the legalization of unauthorized buildings. This applies to private residential, garden, and country houses constructed before August 1992, as well as to similar buildings with a total area of up to 500m² built between 1992 and April 2015, including auxiliary structures such as garages, sheds, and summer kitchens.

The full-scale invasion of Ukraine from 2022 has greatly impacted the housing sector and residential construction. In 2022, the total area of housing under construction was 38 per cent less than in 2021. The decrease in the supply of new residential areas occurred practically throughout the whole area of Ukraine, with few exceptions. The frontline eastern and southern regions have naturally experienced the greatest decline in construction. Here, new construction dropped by 70 to 90 per cent compared to 2021 (Ro3kvit, 2023; Drosdov & Partners et al, 2023 p18).

TYPOLOGIES OF HOUSING

Urbanization, industrialization and privatization in the 20th century have all had a dramatic impact on traditional housing typologies¹⁶ in Ukraine. Housing production and consumption in the country has gone through several key historical phases reflecting different political, economic and cultural periods (Dubbling and Durmanov, 2004, Stefanhuk et al, 2021, Meuser and Mysak, 2023).

Pre-Soviet era (19th century)

In the pre-Soviet era (19th century) housing was primarily a private matter, with local governments setting basic requirements for construction and safety. Traces of traditional 19th century housing forms can be found in rural areas across Ukraine today. Until the 1920s and 1930s, most houses were built of wood (posts or logs), while others were built of clay or stone and brick. The low-rise structures had high pitched rooves to withstand the hard climate, sometimes decorated with traditional Ukrainian motifs, and comprised a central hallway (*siny*) leading into living quarters (*svitlytsia*) on one side and a storage room (*komora*) on the other side.



Photo 1: Lovinh, Chernihiv region. Source: Ilchenko and Oslavsk (2023 p17) © Old Khata Project

Pre-1922

Prior to 1922, housing in Ukrainian cities and towns underwent significant transformations, influenced by economic, social, and administrative factors. During the late 19th and early 20th centuries, urban housing shifted from low-rise mansions with gardens to denser, mid-rise tenement buildings. This change was driven by rapid industrialization, population growth, and the increasing value of urban land.

In larger cities like Kyiv, Kharkiv, and Odesa, tenement buildings became the dominant housing type. These structures often featured dense, perimeter-like layouts with facades aligned along streets. Courtyards were minimized, leading to cramped designs. Administrative and legal requirements heavily influenced the layout and construction of estates. For example, buildings were often aligned along the 'red lines' of streets, prioritizing compliance with plot boundaries and facade regulations. However, planning largely neglected the aesthetic and functional aspects of courtyard spaces, leading to cramped and poorly ventilated 'yard-well' designs (Chernyshev et al, 2023).

In smaller towns and provincial centres, housing development was more varied, with a mix of mansions and smaller tenement buildings. The layout and design of these buildings were influenced by the size and shape of land plots, as well as local urban planning regulations (Chernyshev et al, 2023).

¹⁶ Aspects of emerging and aspirational housing typologies are alluded to by Drozdov et al (2023).

1922-1938

In the period from 1922 to 1938, residential architecture in Ukrainian territories was shaped by divergent political and economic systems, with eastern regions incorporated into the Soviet Union and western regions forming part of the Second Polish Republic. This period marks the experimental phase in housing construction, with architectural innovations focusing on communal living spaces and functional design. In the East, Soviet architects and planners were also working to improve urban conditions in cities such as Kharkiv (Crawford, 2023 p12, pp2-3), experimenting in collaboration with local administrators. This generated standards for planning estates for work and living, incorporating social services and public transport. In Kharkiv, the centre of heavy industry, iconic futuristic buildings were designed. Also different approaches to the private and public sphere were introduced, with collective kitchens, laundries and leisure spaces.



Photo 2: Building at Lenin Avenue 7, Kharkiv, c.1930s. Source: Georgij (n.d.).

1938-1956

The following Stalin-era housing in Ukraine, from 1938 to 1956, was characterized by highly standardized housing designs to provide practical, uniform living

spaces for the growing urban population. It also incorporated neoclassical elements featuring ornate decorations and columns. Neoclassical elements, such as ornate decorations and columns, were prominent in Stalinist architecture because they symbolized power, authority, and cultural continuity. Stalinist buildings, often referred to as 'Socialist Classicism', aimed to project the strength and grandeur of the Soviet state. Drawing inspiration from classical Greek and Roman architecture, these elements conveyed a sense of timelessness and stability, aligning with the ideological goals of the era. The housing designs also prioritized functionality and efficiency, but the administrative and educational buildings were built with a focus on providing significant and impressive urban ensembles. Housing projects were also integrated into broader urban planning initiatives, with residential areas designed to be close to industrial sites and public transportation.



Photo 3: House with a spire in Kharkiv. Source: Constructivism Kharkiv © Constructivism Kharkiv.

Ukraine's mass housing projects formed part of broader global efforts to address housing shortages, particularly in rapidly urbanising areas - reflecting a common challenge experienced by many countries undergoing rapid urbanization and population growth (Shevchenko, 2022).

1956-1989

The period from 1956 to 1989 – that is, the Khrushchev and Brezhnev eras - saw further developments in the standardization of residential architecture, with the widespread adoption of prefabrication techniques and standardized housing designs (Troyan, 2017). These technologies were pivotal in accelerating housing production and reducing costs, similar to innovations seen in other countries during the 20th century. These rapidly developed multi-apartment buildings aimed to address the housing shortage

and provide affordable housing for the growing urban population. Standardised building types Series K-7 and Series 1-464 were emblematic of the Khrushchov era, featuring simple, functional designs that prioritized cost-efficiency and rapid construction. The Series K-7 and Series 1-464 housing designs were developed by Soviet architects and engineers as part of the Khrushchyovka housing initiative. Vitaly Lagutenko, a prominent Soviet architect, played a key role in designing the K-7 series, collaborating with Mikhail Posokhin (Earley, 2023). The buildings were often criticized for their lack of aesthetic appeal but were crucial in addressing post-war housing needs. Today, the ageing Khrushchev housing stock requires rehabilitation and modernization. Upgrading these structures with modern materials and technologies can significantly reduce energy use and costs and contribute to sustainability goals.



Photo 4: A boy plays in the backyard of a Soviet-era building on the outskirts of Kyiv, Ukraine. Source: Erik Messori/CAPTA/Al Jazeera, in Messori and Di Ilio (2019).

During this 1956 to 1989 period, the concept of micro-districts (*mikroraiony*) was introduced, aiming to create self-sufficient residential areas with access to essential amenities such as schools, shops, and medical facilities. This concept was inherited from Soviet urban planning (Andrusz, 1985), typically covering areas ranging from 10 to 60 hectares (approximately 30 to 160 acres). In some cases, they could extend up to 80 hectares (around 200 acres). Soviet-era *mikroraiony* were typically planned to accommodate between 6,000 and 12,000 residents, reflecting standardized norms for neighbourhood-scale service provision (Andrusz, 1985; French and Hamilton, 1979). These districts were designed to include residential buildings, public service facilities, and green spaces, with major roads and natural obstacles serving as boundaries. These

were also intended to foster a sense of community and provide a good quality of life for residents. The Brezhnev era continued the trends established during the Khrushchov period but placed a greater emphasis on improving the quality and aesthetics of residential buildings. This period saw the introduction of buildings of nine to seventeen stories, some with more spacious apartments and improved living conditions.

There were a number of implications of concrete panel prefabrication in Soviet and Ukrainian housing. Its widespread use enabled the rapid and cost-effective delivery of large volumes of residential buildings. However, the technical approach also led to long-term challenges, including limited architectural diversity, poor thermal performance, and the ageing of building stock, much of which is now approaching or exceeding its intended lifespan. Structural degradation, energy inefficiency, and maintenance issues have become significant concerns, although recent research suggests that rehabilitation of these buildings may offer a more sustainable alternative to demolition (Trojan et al., 2024).



Photo 5: Category:1-464 type of buildings from the Khrushchev era in Ukraine.

To summarise, this Soviet period saw pervasive state involvement in housing. The government implemented mass housing projects, the legacy of which means that today 73 per cent of urban households live in housing stock built in the 1960s and 1980s. Among urban households, 16 per cent live in houses built in the 1950s or earlier. During this period, buildings were designed in 'series', sharing similar elements like premanufactured slabs and brick blocks. The aim of this approach included to provide uniform and efficient housing solutions across the Soviet Union, including Ukraine (Malaia and Meuser, 2024, Roskvit, 2023).



Photo 6: Plattenbau buildings in Kharkiv. Source: Kozhevnikova, A (2023) in Pervoe Okonnoe Byuro (2023).

1990-2008

The period from 1990 to 2008 spans the transition from the late Soviet era to Ukraine's independence in 1991, marked by the emergence of private developers and rapid changes in housing ownership patterns. By 1990 the construction of housing (279,000 units for that year) began to shift away from reliance on state housing production. By the turn of the century, the era of mass public housing - when most housing was built by national government institutions, enterprises and public and collective housing producers - was at an end. In 2001, total housing production was less than a quarter of what it was a decade earlier (64,000 units) and half of this was provided by private housing producers (State Statistics Committee of Ukraine, 2002, in Dubbling and Durmanov, 2004). This shift inevitably represented major technical, financial and professional changes within the housing production system.

Despite economic difficulties, this period saw a diversification in architectural styles and construction techniques, affecting both high-rise buildings in gated estates - often aimed at investors and high income households, but also middle income housing (e.g. Photo 7 Comfort Town, Kyiv).



Photo 7: Comfort Town, Kyiv, 2021. Source: Ro3kvit (2021). © Ro3kvit

2008-2022

From 2008 to 2022, the diversification of layouts and projects continued even as the majority were designed for maximum utilization of available land plots. The 2008 global financial crisis, the conflict in Donetsk and Luhansk regions since 2014, and the full-scale invasion of Ukraine from early 2022 have each had major impacts on housing construction and urban development concerned with residential reconstruction. New construction shifted to the west of the country away from the frontlines in the east, northern and southern parts of Ukraine, and a relative boom in construction has taken place in cities perceived as safer. Modern housing projects reflecting a diversity of architectural styles and construction techniques provide a high quality of living for those able to afford it.



Photo 8: New housing in Kyiv. Source: Ro3kvit (2023). © Ro3kvit

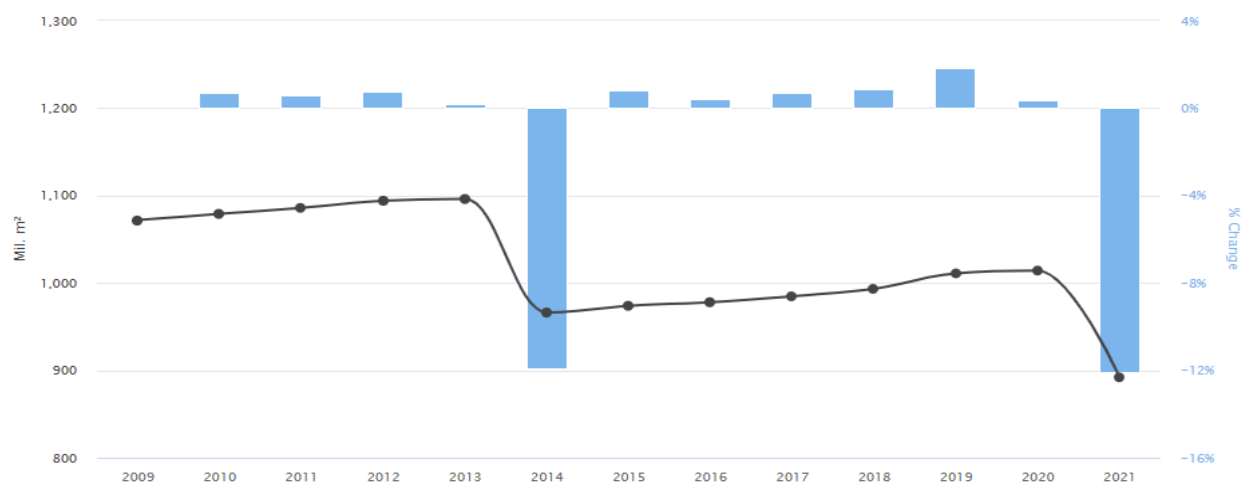


Figure 2: Construction of new housing space and percentage change 2009-2021 (Note: Occupied territories floorspace omitted from the total from 2014) (SSSU, 2022).

Figure 2 depicts Ukraine's housing stock in terms of total square metres from 2009 to 2021 (State Statistics Service of Ukraine (SSSU), 2022). New floorspace constructed since 2009 has sporadically declined from just below 1,100 million m², to below 900 million m², with two major slumps in 2014 and 2021 (SSU, 2002, in Moodies).¹⁷ The drop in 2014 is due to the space in occupied territories from that year being omitted from the count. The reason for the drop in 2021 – ahead of the 2022 full-scale invasion – is not clear, though is likely due to incomplete data for 2021 given the timing of the report publication in 2022.

DETAILED CHARACTERISTICS OF HOUSING IN CONTEXT

Different types of dwellings tend to have different sizes and configurations. These configurations broadly reflect the evolution of housing designs to meet social and economic needs.

Stalinkas (1930s to late 1950s)

Stalinkas, referencing Soviet apartment buildings made of brick and built during the late 1930s to late 1950s in Ukraine, were known for their spacious and functional layouts. Stalinkas were often located in central, prestigious areas and were associated with elite residents, such as party leaders, scientists, and cultural figures. While admired for their architectural rigour and comfort, they were also criticized for high construction costs, lack of modern amenities like elevators, and ageing infrastructure (Shevchenko, 2022;

Dubbling and Durmanov, 2004). Stalinkas typically had three to four rooms, with some having as few as one room. They were designed reflecting the principles of Neo-Classicism and Socialist Realism. Key features included:

- Spatial configuration
- The layouts were compartmentalized, with separate bedrooms, a central living room, and generously sized kitchens (10m² to 15m²). Corridors connected spaces efficiently, though some designs lacked a dedicated hall.
- Ceiling heights
- High ceilings (3.0m to 3.2m) emphasized a sense of openness and grandeur.
- Structural features
- Buildings were constructed from durable materials like red or white brick, with reinforced concrete or combined concrete brick floors.
- Thermal and acoustic qualities
- Thick walls provided excellent insulation, enhancing thermal and acoustic comfort.
- Planning
- Apartments were designed for families, with separated or connected room options and storage spaces like pantries.

Khrushchovkas (1956–1985)

Khrushchovkas, a type of mass-produced Soviet apartment building constructed mainly in the late 1950s to early 1970s under Nikita Khrushchev, were compact, with small kitchens ranging from

17 For further information, please visit: <http://www.ukrstat.gov.ua/>

5m² to 7m². Apartments often had transitional rooms. Built to address housing shortages, these dwellings were modest, low-cost apartments for workers. Khrushchovkas were designed for medium-density urban areas, typically achieved through four to five-storey apartment blocks arranged within microrayons with densities of roughly 300 to 450 residents per hectare, allowing housing provision while preserving open green space and communal facilities. Buildings were arranged in clusters to create cohesive neighbourhoods. They were integral to the development of micro-districts, which included green spaces, playgrounds, and essential services like schools and shops.

Standardized construction of Khrushchovkas allowed for scaled production and uniformity across regions, reducing construction time and costs. They were initially intended as temporary housing with a lifespan of 25 to 50 years. However, many Khrushchovkas remain in use today, often in need of modernization.

- Building structure
- Typically four to five storeys high, designed without elevators to minimize costs.
- Constructed using prefabricated reinforced concrete panels or bricks, emphasizing rapid assembly.
- Flat roofs or tent panels were common, with the latter used to save materials.
- Apartment layouts
- Compact units with one to three rooms, designed for maximum efficiency.
- Kitchens were small, ranging from 5m² to 7m², often equipped with a cold storage compartment under the window.
- Transitional rooms¹⁸ were common, where one room served as a passage to another, reducing privacy.
- Ceiling heights
- Lower ceilings compared to earlier Stalinkas, typically around 2.5m to 2.7m, reflecting a shift towards minimalism.
- Innovations
- Early designs included features like a window between the kitchen and bathroom for natural light and ventilation, though these were later deemed outdated.

Brezhnevkas (1960s to the 1980s)

Brezhnevkas, referencing a type of Soviet apartment building constructed mainly from the late 1960s through the 1980s¹⁹ during the leadership of Leonid Brezhnev, introduced larger apartments with two to four rooms, improved layouts, and amenities like elevators and garbage chutes. They represent a significant evolution in Soviet mass housing, characterized by their functionalist design and improved amenities compared to earlier typologies. They were integral to the development of the microdistrict (*mikroraiyon*). These buildings were designed for higher-density urban areas, accommodating a growing population while maintaining open spaces for communal activities. Again, standardization typified designs for mass production, leading to uniformity across regions. Problems with insulation were addressed over time with panel seams. Issues with soundproofing persisted, requiring additional measures by residents.

- Building structure
- Typically nine to twelve storeys high, marking a shift towards high-rise construction.
- Constructed using prefabricated concrete panels, bricks, or blocks, emphasizing cost-efficiency and rapid assembly.
- Flat roofs with bitumen coating and drainage systems were standard.
- Apartment layouts
- Units ranged from two to four rooms, with increased floor area compared to Khrushchovkas.
- Kitchens were slightly larger, around 6.8m² to 7.4m², improving functionality.
- Bathrooms and toilets were separated in later designs, enhancing privacy and usability.
- Ceiling heights
- Standardized at 2.65m, balancing spatial comfort with material efficiency.
- Innovations
- Elevators and garbage chutes were introduced, improving accessibility and waste management.
- Wider stairwells and corridors enhanced circulation within the buildings.

Following the collapse of the Soviet Union, many Ukrainians also modified their homes, including covering balconies to address the lack of space in

18 Transitional (walk-through) rooms were common in Soviet mass housing, where rooms served both as circulation spaces and living areas, reflecting efforts to minimise floor space and maximise efficiency.

19 The transition between Khrushchovki and Brezhnevki typologies was gradual, rather than a clear chronological break. Five-storey Khrushchev-era buildings continued to be constructed into the late 1960s while new industrial building series with greater height and improved layouts were introduced during the Brezhnev period. As a result, both housing types coexisted for a time. In terms of prevalence, Brezhnev-era housing ultimately represents a larger share of the Soviet urban housing stock because construction continued at high volumes from the late 1960s through the 1980s, whereas the Khrushchev mass housing programme was concentrated mainly in the late 1950s and early 1960s.

prefab-Soviet housing. These enclosures represent an informal architecture trend that emerged with the shift from collective uniformity to individual expression and ownership.



Photo 9: Scene from the balcony. Source: Blazhan (2020) © Ukrainian Cultural Foundation.

Modern housing apartments

A typical apartment built in Ukraine today reflects the evolving housing market influenced by economic challenges and the ongoing conflict. In cities like Kyiv, apartments are often compact, with one-room units ranging around 28m² to 40m²; though larger apartments are also available. Contemporary apartments now emphasize open-plan layouts, larger living spaces, and improved natural lighting. In new construction, accessibility features, such as wider doorways and barrier-free designs, are increasingly required to accommodate diverse needs. Energy efficiency is incorporated into updated national building standards, including DBN V.1.2-11:2021 on energy saving and efficiency in buildings (Ministry

of Development of Communities and Territories of Ukraine, 2021). Requirements for natural lighting in residential buildings are specified in State Building Norms DBN V.2.2-15:2019 and related lighting standards (Ministry of Regional Development, Construction and Housing and Communal Services of Ukraine, 2018). Privacy is promoted through standards for sound insulation and thoughtful layouts (see Section 3 for further detail on building standards).

The prevalence of homeownership, coupled with an underdeveloped rental market, has limited housing mobility and encouraged suburban expansion. Outdated or poorly enforced urban planning regulations have allowed for fragmented and inefficient development. The shift from a centrally planned economy to a market-based system also led to unregulated urban growth as private developers sought to exploit opportunities in greenfield suburban areas. Greater access to private vehicles also made commuting from suburban areas to city centres more feasible, fuelling sprawl and traffic congestion.

Today, urban sprawl is a challenge in some cities in Ukraine, as highlighted in studies like the *Ukraine Urbanization Review* (World Bank, 2015). The report identifies issues such as fragmented development, inefficient land use, and the expansion of built-up areas without cohesive planning. These patterns have led to challenges in infrastructure efficiency, environmental sustainability, and urban management. Addressing these issues requires coordinated urban planning and sustainable development policies to manage growth and regeneration effectively.²⁰

²⁰ More on this issue will be addressed in a sister document of the current series, *Spatial Planning in Ukraine* (Anisimov et al, 2026, forthcoming).

Demographics, needs, values and social dimension

The relationship between housing stock and population profile is deeply intertwined, with demographic factors like household size, rate of formation, ageing, insecurity and occupation significantly influencing housing demand and supply. In Ukraine, these dynamics have evolved over time, reflecting broad social, economic, and political changes - as well as damage and displacement caused by the war on Ukraine.

Spatially, population decline since the early 1990s has not occurred evenly across Ukraine and has had different implications for housing demand in different regions. In many rural areas and smaller towns, out-migration and population ageing have reduced household formation and slowed housing demand. At the same time, average household size has declined, with more single-person households and smaller family units emerging over this period. In larger cities, this shift in household structure has increased demand for smaller apartments and urban housing. Major urban centres, particularly Kyiv and its surrounding metropolitan region, have experienced continued housing development due to in-migration and employment opportunities. With around 70 per cent of households living in urban areas, housing construction and investment have therefore been concentrated primarily in cities, while many rural areas and smaller settlements have experienced stagnation in housing development.

Despite a shrinking population, construction continues, often without clear alignment to demographic needs. Vulnerable groups, such as low-income families and internally displaced persons, face significant housing challenges. Many housing units, especially those built during the Soviet era, require modernization to meet current standards. Issues like energy efficiency and infrastructure maintenance are prevalent. These trends highlight the need for a comprehensive housing policy in Ukraine that addresses spatial demographic shifts, modernizes existing stock, and broadens access to housing. Such a policy will need to engage with the ongoing demographic and geographic shifts driven by the current conflict, and with scenarios as to how these may resolve in the medium to longer term.

DEMOGRAPHIC DEVELOPMENTS

Ukraine's population has declined substantially since independence, falling from approximately 52.2 million in 1993 to about 41.4 million in 2021, prior to the full-scale invasion (State Statistics Service of Ukraine, 2021; World Bank, 2020). This demographic contraction

has been spatially uneven and accompanied by continued urbanisation. Rural areas and many smaller towns have experienced stronger population loss due to out-migration, ageing and declining birth rates, while larger cities, particularly Kyiv and its metropolitan region, have continued to attract population because of employment and education opportunities (World Bank, 2020; Libanova, 2019). Household structure has also changed over this period, with declining average household size and increasing numbers of single-person and elderly households (State Statistics Service of Ukraine, 2021; Libanova, 2019). In many rural settlements and small towns, younger working-age residents have migrated to cities or abroad, leaving older populations and smaller households behind. These demographic changes have uneven consequences for housing. In larger cities, smaller households sustain demand for apartments and new construction, whereas in shrinking rural and small-town areas population loss contributes to under-occupied dwellings, ageing housing stock and limited investment in renovation or new housing development (World Bank, 2020). These spatial imbalances in housing demand are likely to be further affected by the war, at least temporarily, due to displacement, migration and changing regional economic conditions.

Compared to 41.4 million in 2021, population figures have dropped further with the onset of the full-scale invasion in 2022, dipping to 37.7 million by 2023 (State Statistics Service of Ukraine, 2022; Macrotrends, n.d.) and, even lower - around 36 million - in mid-2024 (31.1 million in government-controlled areas). This decline was partly the result of out-migration but also very much linked to an overall fast-ageing population and significant decline in fertility rates - creating a diamond-shaped population pyramid.

Out-migration

The full-scale invasion of Ukraine in February 2022 caused the largest and the fastest displacement in Europe since World War II, according to various UN statements. At the beginning of May, 12.8 million people were estimated to be displaced, out of which 7.7 million had fled beyond Ukrainian borders (OHCHR, 2022).

Ageing population

Ukraine's population features a rising median age and an increasing share of elderly residents over 65 years (State Statistics Service of Ukraine, 2021).²¹ An ageing

21 For instance, in 2020 people aged 65+ comprised about 16.9 per cent of the population, while by 2024, this had risen to 19 per cent (State Statistics Service of Ukraine, 2021). This is due to a combination of net negative fertility rates and outmigration of young people for economic or conflict-related reasons.

population creates specific housing needs, such as accessibility features and proximity to services and healthcare facilities. An ageing urban population has implications for the number, type, and location of housing, as well as for supporting infrastructure such as public transportation and social facilities (World Bank, 2015).

Urbanization of population

The share of the population living in urban areas has remained at around 70 per cent in recent decades, although with different implications in different locations. In the Soviet era, controlled growth of urban regions dominated over rural growth. In the last 30 years, however, the decrease in rural populations accelerated, with rural areas and smaller urban centres losing population to the larger ones.

Conflict-related displacement

While in 2014 there was a first wave of conflict-related displacement mainly from Crimea and parts of Donetsk and Luhansk regions, it was difficult to estimate the exact figure of *de facto* displaced since some people registered as IDPs to be able to access pensions and social support in government-controlled areas.

Following the 2022 full-scale invasion, many people were displaced from south-eastern Ukraine to central and western regions or abroad. However, a significant proportion relocated within their own regions, with cities such as Kharkiv, Dnipro, and Zaporizhzhia, as well as mid-sized centres like Poltava, Vinnytsia, and Zhytomyr, receiving large numbers of internally displaced persons, thereby altering local population structures.

HOUSEHOLD NEEDS AND TENURE STRUCTURE

The primary source of data on housing conditions in Ukraine is the annual report '*Social and Demographic Characteristics of Households of Ukraine*', published by the State Statistics Service of Ukraine (SSSU). This report is based on sample survey data, in which information on household composition and characteristics is collected through selective surveys of living conditions. As this survey has not been conducted since 2022 due to the imposition of martial law, an alternative survey was carried out between December 2023 and February 2024 by UNICEF and the Institute of Demography and Life Quality Problems of the National Academy of Sciences of Ukraine, with support from BMZ and KfW (Institute for Demography

and Life Quality Problems of the National Academy of Sciences of Ukraine and Ukrainian Centre for Social Reforms. 2024).

However, the latest survey by the SSSU conducted in November 2021 and published in 2022 (SSSU, 2022) provides valuable benchmark data on households' housing conditions at that time. There were 14,549,000 households (a majority of 40 per cent in large cities, 30 per cent in small cities, 30 per cent in rural areas) and around 15,500,000 housing units in 2021. Predominantly, Ukrainian households were living in apartments (47.3 per cent in total; 81.8 per cent in big cities and 48.1 per cent in small) and single-family houses (49.1 per cent in total; 94.5 per cent in rural areas, and around 50 per cent in small cities). This number has not changed much at least since the late 1990s. In urban areas over two-thirds of households were living in two or three-room apartments, and around 15 per cent in one-bedroom apartments (compared to less than 3 per cent in rural areas). Just over 30,000 people were registered as living in dilapidated housing stock (*vetkhyi*) and almost 11,000 in emergency housing stock (*avariynyi*) as of January 2022 (SSSU, 2021). But general housing quality and maintenance also emerged as a major concern. According to the SSSU data, 40 per cent of households were living in housing where capital repairs had never been conducted. Shares affected vary by building age: from 17.1 per cent for those built before the 1950s, to 47.5 per cent for those built in the 1980s. This means there is a huge renovation backlog with no funding mechanism for such significant investments.

Most households in Ukraine privately own their home, having received private ownership of their existing home as sitting tenants. Nationally, 95.5 per cent of homes are privately owned or owner-occupied (Lawson and Troy, 2023 p4) as a result of mass privatization of state-owned housing in the 1990s. It is one of the most ownership-dominated housing systems globally. The remainder is a mix of municipal and state housing. Local authorities maintain a small pool of social housing in Ukraine. For instance, before the 2022 full-scale invasion, around 100 apartments were allocated to social housing per year (Kuzemska, 2025).

Conversely, the share of households living in publicly owned housing has been decreasing (from 18 per cent in 1999 to less than 1 per cent in the 2020s). This trend is mirrored for the share of households living in company-owned and institution-owned housing: while such households accounted for approximately 3 per cent in 1999, this form of housing had virtually disappeared by 2006. Although no data are available

for the period prior to 1999, it can be assumed that the decline in this share reflected the closure of state-owned enterprises and the subsequent transfer of their housing stock to municipalities or its privatization by sitting tenants.

According to the SSSU, in 2021 - prior to the full-scale invasion - only about 4.8 per cent of households were tenants (this figure rises to 8.8 per cent in big cities) (SSSU, 2022 p27). However, given the informal nature of Ukraine's rental sector the real share might be higher. Comparing these SSSU figures with 2023 data from the Institute for Demography shows short term growth in the share of tenants (Institute for Demography and Life Quality Problems of the National Academy of Sciences of Ukraine and Ukrainian Centre for Social Reforms, 2024): in 2023, 9.2 per cent of households were tenants and 89 per cent owner-occupiers. In big cities, the share of tenants is higher than the national average at 14.2 per cent; and in smaller cities it is lower than the national average at 8.6 per cent (Ibid.). The increase in renting might be attributable to conflict-related mass displacement that pushed people to rent private accommodation in the absence of alternatives.

The quarterly IOM Ukraine *Internal Displacement Reports* have shown the steep growth in the share of internally displaced persons (IDPs) accommodated through the private rental market: this rose from 6.5 per cent in March 2022 to 60 per cent by January 2023. IDPs live mostly in apartments (56.9 per cent to 44.3 per cent of the general population) and dormitories (5 per cent compared to 0.6 per cent) rather than in private houses (26.6 per cent compared to 50.1 per cent). Cedos similarly confirms a much higher share of tenants among IDPs compared to the national average, determining that 14 per cent of IDPs rent (Cedos, 2025).

A study conducted by the Kyiv International Institute of Sociology used computer-assisted telephone interviews (CATI) to survey a random sample of 2,019 respondents aged 18 and over across regions under Ukrainian government control.²² The resulting report (Cedos, 2024) highlights significant disparities in housing affordability across age groups and regions, underscoring the challenges faced by vulnerable populations.

SSSU methodology considers overcrowding as a lack of minimum number of needed rooms for couples, adults, and children; but does not take into account the size of the rooms. Based on this measure, in 2021 almost half (48.9 per cent) of households were

considered to be living in overcrowded housing. This figures rose to 60.1 per cent for big cities and fell to around 40 per cent for small urban centres and rural areas. The share of children under 18 is higher with 72% living in overcrowded housing units (83% in big cities, around 65% in small cities and rural areas) (SSSU, 2022).

The periodic *Household Living Conditions Survey* run by the State Statistics Service of Ukraine (SSSU) gathers socio-demographic data for assessing living standards, and studying issues like poverty and housing satisfaction among various social groups. It utilizes stratified, multi-stage sampling with annual updates to the sampling frame. Surveys are conducted with households across urban and rural areas, employing systematic selection methods.

According to the SSSU, about half of those living in cities (75 per cent in big ones and 25 per cent in small ones) have central heating, while 60 per cent of those living in rural areas rely on individual heating systems. Only two-thirds have sewerage, water supply and centralized natural gas supply in rural areas, while almost all households have these services in cities (SSSU, 2022).

SSSU provides the following 2021 data on satisfaction with living conditions (SSSU, 2022):

- Around 60 per cent considered themselves satisfied with their housing conditions (with the share being highest in big cities at 67.9 per cent and lowest in rural areas at 47.9 per cent)
- Around 10 per cent were not satisfied (falling to 5.4 per cent in big cities and rising to 13.9 per cent in rural areas)
- The remaining 30 per cent were either not very satisfied (around 25 per cent of the total) or very dissatisfied/very satisfied (around 3 per cent each), with minimal differences across the urban/rural divide).

Satisfaction levels may relate not only to the amount of living space, but also to diverse factors such as facilities or utilities available to those households.

HOUSING NEEDS AND SUPPORTING SERVICES

Housing needs assessment in Ukraine is problematic from a data angle. A 'housing waiting list' (or 'registry') was established by the *Housing Code of the Ukrainian SSR* (Verkhovna Rada of the Ukrainian SSR, 1983). In

²² The survey excluded residents of temporarily occupied territories and those who moved abroad after February 2022.

1988, it was observed that one in five people in the Soviet Union was on the waiting list for state-owned housing – amounting to millions (Redden, 1988). Following independence in 1991 and mass housing privatisation, the list shrank to 650,000 by 2013 (Bobrova et al, 2022). This reduction was partly due to the elimination of queues at certain companies, as well as the near cessation of state housing construction, rather than to a resolution of housing need.

Up until 2026, the Housing Code (Verkhovna Rada of the Ukrainian SSR, 1983) and associating housing waiting list registry remained valid. However, from 2015 up to 2026, its data management had been decentralised and the registry had not been administered at the national level, meaning there was no coordinated data on overall need nationally. Further, the waiting list did not reflect real housing needs because income and wealth were not taken into account, while the amount of owned living space in square metres was taken into account (where if a household has less than a certain threshold, they could qualify for the list).²³ That is, the list may have included households not in genuine need while excluding others facing affordability or housing

insecurity issues. Summarily, housing waiting lists represented a residual administrative system which did not function as a reliable indicator of demand, having been poorly maintained, not systematically updated, and having failed to account for key factors such as income, affordability, and changing housing conditions. Moreover, the Housing Code with its waiting list and associated housing privatization option are no longer applicable with the passing in 2026 of the Law 'On the Fundamental Principles of Housing Policy' (Verkhovna Rada of Ukraine. 2026).

The conflict from 2014 affecting Crimea and parts of Donetsk and Luhansk regions was a main factor shaping housing conditions and overall access to adequate housing, due to the mass displacement and destruction of housing stock associated with Russia's occupation of Ukrainian territories in these locations.

Population changes affecting the east, north and south of Ukraine in the frontline areas in 2024 are shown in Figure 3. Barriers to housing access (right map) including housing damage and security challenges align geographically with areas of population displacement (left map).

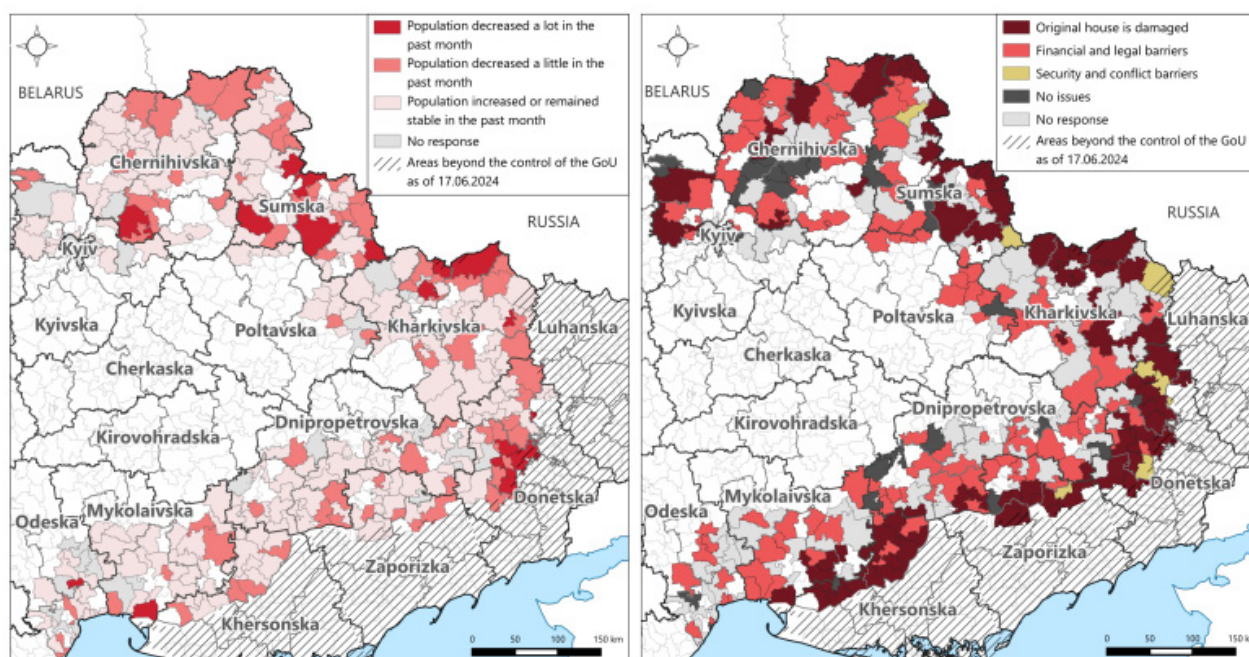


Figure 3: Reported change in population in the month of data collection (left); and Main problem affecting people's access to housing (right), May to June 2024 (Shelter Cluster Ukraine, 2024).

²³ Ukrainian NGO Cedoss think tank has recommended reforms to modernize the process, improve fairness, and align with international best practices. These include the 'creation of a unified electronic registry of the need for social housing...to properly plan housing programmes... keeping a record not only of the demand but also of the supply, namely of the social housing stock. The law must ensure the creation of a Unified Housing Registry and define the key principles of its functioning. The Registry must consist of a registry of social housing operators and a registry of the need for social housing'. (Cedoss, 2023).

In general, Ukraine's housing affordability has worsened since the war. The apartment price to household income ratio increased from 8.0 in 2020 to 12.2 in 2023 (while a ratio of 5.0 is considered the threshold of affordability) (IFC, 2023). Nationally, among renters, a third (31 per cent) spend over 70 per cent of their household income²⁴ on housing (including both rent and utilities), while around half of those renting (54 per cent) spend more than half their household income on rent and utilities (IOM, 2024). The lack of regulation on rent-setting and rent increases in the private rental market leaves many in unstable situations.

Housing affordability pressures in Ukraine as elsewhere reflect both rent and utilities. Survey evidence typically reports these costs together: Cedos defines housing costs as including rent, mortgage payments and utility fees, and finds that 42 per cent of households spend more than 30 per cent of income on housing, including 13 per cent spending more than half (Cedos, 2025). Among renters, IOM similarly reports severe housing cost burdens when rent and utilities are combined. Utility costs alone, however, should also be treated as a distinct affordability pressure. Ukraine's energy poverty literature shows that heating costs are a major driver of hardship, while IOM's winter cost analysis found median heating season utility expenditure of around UAH 3,000 per month, which is approximately a fifth of median household income (Goncharuk et al., 2021; IOM, 2025). This rent versus utilities distinction is important because homeowners facing limited rent or mortgage costs can still experience substantial utility burdens - especially in older, energy-inefficient housing.

Vulnerable groups of people suffer from housing cost overburden and require assistance with paying rent. People whose homes had been destroyed or damaged, displaced people, and low-income people spent a higher share of their income on housing than people who did not identify with any of these categories. Approximately 39 per cent of IDPs reported needing help with rent. Among those who had moved to a different region or a different settlement within their home region, 28 per cent and 11 per cent, respectively, noted that they needed this help. Meanwhile, only 3 per cent of those who had not moved required such help (Cedos, 2022).

Housing costs in safer regions have increased sharply, while incomes have declined in real terms due to inflation and currency devaluation (IFC, 2023). According to an IOM survey (IOM, 2023), 65 per cent of IDPs live in households with a monthly income per

household member equal to or less than UAH 4,666 (USD 126), which is the real subsistence minimum set by the Ministry of Social Policy in January 2022. Only 38 per cent of IDPs rely on regular salary as their main income source, compared to 51 per cent among non-displaced people. Unemployment also remains significantly higher among displaced than the non-displaced population (15 per cent compared to 6 per cent) (IOM, 2023).

Housing costs pose a significant problem not only for IDPs and/or tenants, but also for many homeowners who may find themselves 'asset rich, but income poor'. The phenomenon, often described as the 'poor homeowner syndrome', is a structural characteristic of post-socialist housing systems in Central and Eastern Europe. Following the rapid privatisation of public housing in the 1990s, sitting tenants acquired ownership of dwellings at very low prices, leading to exceptionally high homeownership rates - often exceeding 80 to 90 per cent of the housing stock. However, this expansion of ownership was not accompanied by comparable growth in household incomes or by the development of effective systems for housing finance, maintenance and management of multi-apartment buildings. As Lux and Sunega (2014) emphasise, the result has been a housing system dominated by owner-occupation but with many households lacking the financial capacity to maintain their dwellings adequately. Stephens, Lux and Sunega (2015) further characterise these post-socialist housing systems as 'housing welfare regimes by default', in which homeownership functions as a substitute for more developed welfare and rental housing systems. In this context, many households - particularly elderly residents, low-income households and residents of ageing apartment blocks - own housing assets but struggle to meet ongoing housing expenses such as utilities, repairs and building maintenance. This combination of widespread ownership and limited financial capacity contributes to persistent housing cost burdens, deferred maintenance and the gradual deterioration of housing stock across much of the region (Lux & Sunega, 2014; Stephens, Lux & Sunega, 2015).

Employment and income conditions also affect the housing affordability of displaced households. Many internally displaced persons (IDPs) have experienced disrupted employment and rely on irregular income sources, temporary work, or social assistance rather than stable wages. While members of the armed forces receive a regular state salary and additional combat

24 Household incomes in Ukraine increased between 2020 and 2021 but declined sharply following the 2022 full-scale invasion due to economic contraction and displacement, with only a partial and uneven recovery observed by 2023 (World Bank, 2024; CEIC, 2023).

allowances, these payments are typically tied to the individual service member and do not necessarily stabilise housing situations for displaced family members who remain in civilian housing markets. Family members of mobilised soldiers may rely on the service member's income, state payments to military families, or IDP assistance, but these supports often remain insufficient to meet high rental and utility costs in major cities where displacement has increased housing demand. As a result, many IDP households - including those with family members serving in the military or volunteering in defence efforts - continue to face high housing cost burdens and insecure rental arrangements in largely unregulated private rental markets (IOM, 2024; OECD and EUAA, 2024). A homelessness study in 2024 has shown that almost a quarter (22 per cent) of those living on the streets or in shelters are IDPs (Depaul Ukraine, 2024).

Ukraine also operates a large Housing and Utilities Subsidy (HUS) programme designed to protect households from excessive energy and utility costs. The subsidy is means-tested and granted when the estimated cost of housing and communal services exceeds a defined share of household income, typically around 15 per cent of monthly income, as part of a state social protection scheme. Under this scheme, households are required to pay a mandatory contribution based on their income and household composition, while the state compensates the difference between this contribution and the cost of utilities within government-defined normative consumption limits. Eligibility is assessed using household income data (including wages, pensions and social benefits), household size, and certain asset criteria. The programme expanded significantly during energy tariff reforms after 2014 and remains an important social protection instrument, reflecting both the high energy intensity of Ukraine's housing stock and the vulnerability of many households - particularly pensioners and low-income homeowners - to rising heating and electricity costs (World Bank, 2021; Low Carbon Ukraine, 2021). It should be noted that even before the full-scale invasion of 2022, around 2 million households received utilities subsidies (Oliynyk, S. 2020).

Residential property owners are liable to pay property tax if the size of their property exceeds certain thresholds (e.g. 60m² for apartments or 120m² for single residential dwellings). The tax is calculated per square metre above these limits, with rates set by local authorities at up to 1.5 per cent of the minimum wage per square metre annually. Property tax is a local tax as set out in the Tax Code of Ukraine (Verkhovna Rada of Ukraine, 2010) and is paid into municipal

budgets, rather than to the central government. Property taxation plays a relatively limited role in public finance in Ukraine compared with many European countries. Across the EU, property tax revenues range from around 0.3 per cent of GDP in some Central and Eastern European countries to around 3.7 per cent in France, with an EU average of approximately 1.9 per cent of GDP (European Commission; OECD, 2023). In most post-socialist countries - including Slovakia, Lithuania, Estonia and the Czech Republic - revenues from recurrent property taxation remain below 0.5 per cent of GDP, reflecting historically low tax rates and the legacy of mass housing privatization (OECD, 2023).

According to RDNA5 (World Bank et al, 2026), housing is the single most affected sector in terms of damages: 14 per cent of the national housing stock, affecting some 3 million households, has been damaged or destroyed, requiring 61.1 billion USD for reconstruction and recovery needs. Based on a general population survey data in January 2025, IOM estimated that 3.665 million people are *de facto* internally displaced and 4.238 million people have returned to their usual place of residence. Nearly two thirds of IDPs have been displaced for more than two years, with protracted displacement further exacerbating financial vulnerability and to people downgrading to lower-quality dwellings - as reported by one in four (26 per cent of) households (IOM, 2025). Almost half of IDPs in IDP-only households lived in big cities (45 per cent), with a quarter (26 per cent) in small cities and 20 per cent in rural areas (IOM, 2025). As of December 2025, there were 4,618,666 people registered as internally displaced (World Bank et al, 2026 p14). Globally, there were around 6 million refugees from Ukraine as at December 2025 (World Bank et al, 2026 p40; UNHCR, 2026).

The role of the state in supporting housing access has become even more critical since the 2022 full-scale Russian invasion, with rising displacement, injury, and demographic pressures have expanded the scope of social need. The sharp increase in veterans and people with disabilities has intensified demand for accessible and adapted housing, while an ageing population - often concentrated in smaller towns and rural areas - faces additional challenges related to isolation, service provision, and housing quality. Large numbers of IDPs have settled in central and western regions, placing pressure on local housing markets and raising concerns around social cohesion and integration within host communities. The predominance of private ownership and the limited supply of social housing constrain the state's ability to respond, particularly in ensuring secure and affordable rental options, where tenure is often informal and weakly regulated.

The Ukrainian government and municipalities have tried a set of measures to provide shelter for displaced and for those whose housing was either damaged or destroyed - including emergency solutions with collective centres, repair of damaged buildings, conversion of disused or underutilized buildings into housing, and new construction (the *eVidnovlennia* programme – the government’s main compensation scheme for homeowners affected by war-related housing damage - is described in Section 5.1). Yet, IDPs report facing significant challenges in accessing adequate housing (22 per cent of respondents) due mainly to the cost of renting. Among IDPs, 45 per cent indirectly reported having conflict-related issues with their housing, and two-thirds have reported facing a high degree of difficulty accessing compensation or assistance for damaged housing (IOM, 2025).

Significant shares have reported that they do not possess official property documents for their primary residence that was damaged or destroyed (over 400 thousand individuals) or have not registered their ownership in the State Registry of Property Rights (approximately 490 thousand individuals) which is conditional for receiving *eVidnovlennia* support. Among those who applied, a fifth have received compensation so far with the main reasons for delay including the location of the property being too close to the frontline (cited by 48 per cent of IDP households) or in occupied territories (cited by 36 per cent) (IOM, 2025).

Lawson et al (2023) have analysed IOM survey results on housing and settlement intentions to better understand the potential spatial implications for housing policy efforts, as shown below in Figure 4.

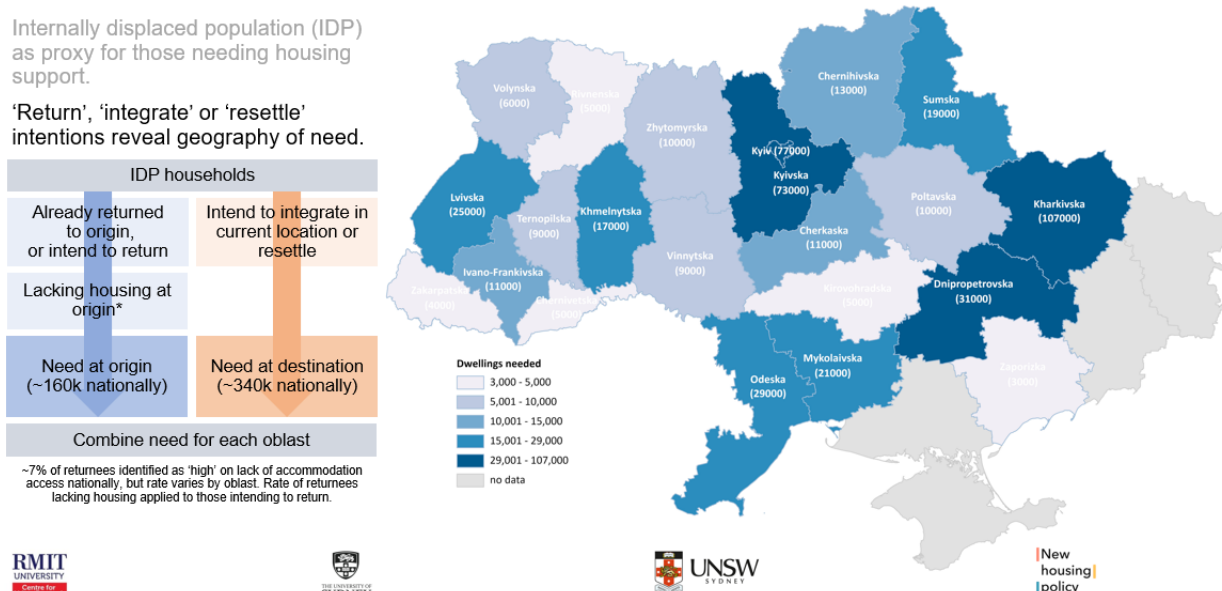


Figure 4: Logic applied when defining IDP need for housing support, and likely dwellings needed due to lack of access to adequate housing by oblast (Lawson et al, 2023 p23, p27).

Evidence from Ukraine highlights significant gaps in housing integration for IDPs, particularly in achieving homeownership, which is culturally and materially vital in the region. These gaps hinder their social, economic, and civic integration (Zavisca et al, 2023).

In the current context post-2022, housing plays a central role not only in reconstruction but also in social policy, highlighting the need for a more coordinated system that links housing provision with social care and long-term integration. There is a lack of alignment between housing and social policies in Ukraine, with social infrastructure and care facilities being disconnected from the wider housing sector. Scope for vulnerable people (e.g. orphans, people with

disabilities, older people in need of care, veterans and war widows or widowers, minorities, homeless people) to live independently in community settings, rather than in institutions, is constrained by the lack of adequate and affordable housing and appropriate support services. The Ukraine Plan (Government of Ukraine, 2024 p11) explicitly links improving social care to the deinstitutionalisation of care and improvement of the housing sector including social housing.

Sustainable urban planning and inclusive policies are critical to rebuilding communities and supporting long-term societal cohesion. Current housing practices for vulnerable populations, including IDPs, show mixed effectiveness. They are further outlined in Section 5.

Housing and planning

This section concerns the key regulations which shape the planning, construction, and maintenance of housing. As discussed in Section 1, the minimum standards for apartments in Ukraine during the mass housing construction era were influenced by Soviet regulations and practical constraints. Residential areas were planned with green spaces and landscaping to create a buffer between buildings, reducing noise and enhancing privacy among other benefits.

Housing and planning policy in Ukraine have evolved since 1991. The Soviet-era *Housing Code* (Verkhovna Rada of Ukrainian SSR, 1983) set out the housing responsibilities of the government as:

- **Ensuring the right to housing:** Article 1 guarantees citizens' constitutional right to housing, supported by the development and protection of the housing stock.
- **Equitable distribution:** Article 1 also mandates the fair allocation of living spaces under public control, ensuring just distribution during housing construction programs.
- **Support for housing construction:** Article 1 emphasizes assistance for cooperative and individual housing construction to expand housing availability.
- **Social housing:** Article 4 includes provisions for citizens requiring social protection, such as access to social housing.
- **Maintenance of housing stock:** Article 2 highlights the proper use, safety, and maintenance of the housing stock as a key responsibility for the government.
- **Legal framework:** Article 3 regulates housing relations and construction through legislation to uphold citizens' rights and strengthen legality in the housing sector.

The Housing Code's provisions had collectively aimed to create a balanced and fair housing system while addressing the needs of vulnerable populations. However, the Code was subject to critique. Despite the importance of housing rights protection, the issue is not singled out in the norms of the 1983 law. As a result, this protection is enshrined in various regulatory legal acts, and its content does not have a clear doctrinal definition (Teremetskyi et al, 2021). The Code does not provide sufficient legal safeguards for tenants, such as clear eviction procedures, notice periods, or access to alternative housing. This has also been highlighted in reports by the European Committee

of Social Rights, which found Ukraine non-compliant with the European Social Chart (COE, 2024). For decades, the 1983 *Housing Code* remained in force with amendments, and was widely seen as outdated and incompatible with market-oriented housing systems.

Between 1991 and 2026, a new *State Building Code* (Ministry of Regions, 2022), *Residential Building Code* (Ministry of Regional Development of Ukraine, 2019) and *Urban Planning Code* (Ministry of Regional Development of Ukraine, 2019) as well as numerous other resolutions by the Cabinet of Ministers of Ukraine (CMU) were adopted. New regulations have emphasized energy-saving measures, including modern insulation and heating systems, to reduce energy consumption and align with European standards.

The Housing Code endured up to 2026 when the Law 'On the Fundamental Principles of Housing Policy' was passed (Verkhovna Rada of Ukraine, 2026). It marks a major step toward systemic housing reform. However, it functions as a framework and requires further implementing legislation to become fully operational. The government is expected to develop 'consumer standards' for different types of housing, pertaining to components such as total area, living space, sanitary and hygiene-related features among other components.

The lack of comprehensive data on housing conditions complicates efforts to improve living standards. There are concerns about the lack of monitoring of housing needs and housing conditions, and weak enforcement of minimum housing standards, including in the rental sector (COE, 2023; 2024).

AN OVERVIEW OF HOUSING DESIGN STANDARDS

Ukraine has an extensive regulation of construction standards, now being aligned with 'Eurocodes', including Nearly Zero-Energy Building (NZEB), and accessibility standards. These were updated in 2022, focusing on safety, energy efficiency, accessibility, and environmental standards. In 2024, a Unified State Electronic System in the Construction Sector (USESCS) was established with 97 digitized state building codes (SBC) and their ongoing amendments. Important standards concern the following:

- Residential buildings: DBN B.2.2-15:2019 sets minimum standards for residential buildings, including apartment sizes.²⁵
- Fire safety: DBN B.1.2-7:2021 specifies fire safety measures, including evacuation routes, fire-resistant materials, and fire suppression systems.
- Accessibility: DBN B.1.2-9:2021 mandates barrier-free designs, such as ramps, elevators, and accessible entrances, to ensure inclusivity for people with disabilities.
- Environmental protection: DBN A.2.2-1:2021 provides guidelines for environmental impact assessments, emphasizing eco-friendly construction practices and waste management.
- Structural stability: DBN B.1.2-6:2021 addresses mechanical resistance and stability, ensuring the structural integrity of buildings.
- Noise and vibration protection: DBN B.1.2-10:2021 includes standards for minimizing noise and vibration in residential buildings.

Specifically, DBN V.2.2-15:2019 *Residential Buildings* set out basic provisions that address the following:

- Size of apartments:
 - Article 5 (Architectural and planning solutions): Specifies the minimum and maximum areas for apartments based on the number of rooms. For example, one-room apartments range from 28-40m², while five-room apartments range from 84-98 m².
 - Appendix A: Details the calculation of apartment areas, including living and auxiliary spaces.
- Height of ceilings:
 - Article 5 (Architectural and planning solutions): States that the minimum ceiling height should be 2.5m. In regions with an average July temperature of 21°C or more, the height must be at least 2.7m. Utility rooms like bathrooms can have reduced heights of 2.1m.
- Size of rooms:
 - Article 5 (Architectural and planning solutions): Sets minimum room sizes, such as 14m² for living rooms in one-room apartments and 16m² in others. Bedrooms must be at least 8m² for one person and 10m² for two people. Kitchens should be at least 8m², though in

one-room apartments, they can be reduced to 5m².

- Layout of Apartments:
 - Article 5 (Architectural and planning solutions): Covers apartment layouts, ensuring functionality and comfort. It allows for kitchen niches and combined kitchen-living rooms with proper ventilation.
 - Article 9 (Safety and accessibility in use): Ensures layouts are safe and accessible, with appropriate widths for corridors and doorways.
- Natural Light:
 - Article 10 (Sanitary and hygienic requirements): Regulates natural lighting, requiring a ratio of window area to floor area between 1:5.5 and 1:8. It also mandates natural light for living rooms, kitchens, and staircases.
 - Appendix A: Provides guidelines for calculating natural lighting coefficients.
- Accessibility:
 - Article 9 (Safety and accessibility in use): Ensures accessibility for persons with disabilities, including wider doorways, ramps, and barrier-free designs.
 - Article 5 (Architectural and planning solutions): Includes provisions for apartments designed for persons with disabilities, such as increased space for manoeuvrability.
- Privacy:
 - Article 5 (Architectural and planning solutions): Addresses privacy through sound insulation standards and strategic placement of windows and walls.
 - Article 10 (Sanitary and hygienic requirements): Ensures proper ventilation and lighting without compromising privacy.

Further, Resolution No.219 (Cabinet of Ministers of Ukraine, 2008 March 19) which regulates social housing provision, outlines lower norms for social housing, stipulating 22m² for families of two, plus an additional 9.3m² for each additional family member. The norms are much lower for social dormitories and temporary housing, at just 6m² per person.

²⁵ These building codes apply to the design of new - and reconstruction, overhaul of - residential buildings with a nominal height of up to 73.5m inclusive: single-family and multi-apartment, including specialized apartment residential buildings for the elderly and persons with disabilities and dormitories. When designing residential buildings with a nominal height of more than 73.5m, one should be guided by the requirements of sections 4 and 5 of these norms and DBN B.2.2-41. See https://e-construction.gov.ua/laws_detail/3199650971919583106

The State Building Standard *Planning and Land Development DBN B.2.2-12:2019* impacts housing through detailed guidelines for residential development and urban planning. Relevant aspects of this Standard include:

- Spatial organization: Article 5 emphasizes zoning for residential areas and integration with urban planning restrictions to ensure sustainable development.
- Residential development: Article 6.1 outlines the minimum standards for residential zones, detailing requirements for layout and infrastructure.
- Integration with social infrastructure: Article 9 mandates the proximity of housing to educational, healthcare, and cultural facilities, enhancing liveability as well as the provision of the social facilities according to the number of residents and the space they occupy.
- Environmental standards: Article 14 incorporates environmental requirements such as noise protection, air quality regulation, and microclimate optimization for residential areas.
- Engineering and accessibility: Article 11 provides guidelines for infrastructure such as water supply, sewage systems, and energy networks, ensuring functionality and safety.
- Zoning regulations: Land in a Residential Development Zone must be clearly designated for residential purposes, aligning with broader urban planning schemes and guidelines for sustainable development (Article 6.1).
- Infrastructure: Sufficient provision must be made for essential infrastructure, including roads, water supply, sewage systems, and energy networks, to ensure the proper functionality of residential zones.
- Environmental standards: Green spaces must be included, along with measures to protect the environment, such as mitigating air and noise pollution and ensuring sustainable living conditions (Article 14).
- Building standards: The code specifies requirements for building density, height restrictions, and spacing between buildings to ensure optimal use of land and maintain liveability in residential areas (Article 6.1).
- Accessibility: The layout must accommodate barrier-free access for people with disabilities, ensuring inclusivity in residential design (Article 9).
- Proximity to social infrastructure: Housing must be located near social infrastructure, such as schools, healthcare facilities, and recreational spaces, to meet residents' needs and enhance quality of life (Article 9)

In particular, *Planning and Land Development DBN B.2.2-12:2019* requirements for a Residential Development Zone are outlined:



Figure 5: Driveways to public and residential buildings as depicted in the State Building Standard Planning and Land Development DBN B.2.2-12:2019 (p124)

The same document *Planning and Land Development DBN B.2.2-12:2019* also addresses energy efficiency and sustainability through several provisions:

- Environmental standards: Article 14 emphasizes the protection of air quality, water bodies, and noise reduction, which contribute to sustainable urban environments.
- Energy efficiency in buildings: The code defines energy-efficient materials and designs for residential and public buildings, ensuring compliance with modern standards.
- Renewable energy integration: It defines the incorporation of renewable energy sources, such as solar panels and heat pumps, into urban planning.
- Green spaces: Article 8 mandates the inclusion of green areas and recreational spaces in urban zones, enhancing ecological balance and sustainability.

- Infrastructure optimization: Article 11 outlines the development of efficient water supply, sewage systems, and energy networks to reduce resource consumption.

Asbestos

The prevalence of asbestos in Ukrainian housing poses significant challenges for management, maintenance, renovation, and reconstruction, especially in the aftermath of the war. Asbestos contamination from damaged buildings creates long-term health hazards, including respiratory diseases and cancers. Proper handling and disposal are critical to mitigate these risks. The destruction of buildings since the full-scale invasion from 2022 has released millions of tons of asbestos-contaminated rubble, requiring specialized waste management protocols. Ukraine's recent ban on asbestos and asbestos-containing materials necessitates compliance with new laws, including the classification of asbestos waste as hazardous. Guidelines for emergency repairs (Miyamoto *et al.*, 2023) and controlled demolition (Miyamoto International, 2024) of asbestos-containing structures in Ukraine have been developed to ensure safe handling, risk mitigation, and protection of public health during reconstruction activities.

ENERGY EFFICIENCY

Over the past decade, Ukraine has made energy efficiency a key area of reform (Oliynyk, 2014). In 2016 the average energy consumption in multi-apartment residential buildings was 264 kWh/m², while in EC27 the corresponding indicator on average did not exceed 90 kWh/m² (KMU, 2016). Ukrainian residential buildings consume two to three times more energy per square meter for domestic needs compared to similar buildings in EU countries with similar climates (IFC, 2020). This consumption pattern is due to factors including the construction type and associated building envelope materials, poor construction techniques and maintenance of the buildings, and outdated infrastructure with high system losses. Many multi-apartment buildings were constructed before the 1990s, when centrally supplied energy was relatively cheap and efficiency not a priority, and therefore lack modern energy efficiency features.

Considerable energy subsidies (around EUR 40 billion annually, according to the Ministry of Social Policy (2024)) are, however, still paid to households by the Ukrainian government ([World Bank, 2021](#)), primarily via the *Housing and Utilities Subsidy Program*, which provides financial assistance to low-income households to cover the costs of electricity, gas, and

other utilities to reduce the energy cost burden on vulnerable households and prevent energy poverty. The programme has been scaled up in response to rising energy tariffs. However, the programme is expensive and subject to policy critique. (Ukrainian Energy, 2020).

To mitigate these challenges, since 2014, a state co-financing *Warm Loans* programme provides loans to homeowners for energy efficiency improvements (insulation of buildings, installation of water and heat metres, heaters with thermostatic regulators, replacement of windows, modernization of lighting among other items). The programme covers a portion of the loan interest, making it more affordable for residents to invest in energy-saving upgrades. Participants in the programme can save 20 to 40 per cent on utility bills through the energy-saving measures implemented. By 2019, the programme had benefited around 600,000 households (Ukrinform, 2019). A government official stated that while the programme helped with energy efficiency reforms in the country, that it was not 'a systematic approach to addressing this' (Ukrinform, 2019).

Furthermore, in 2016 the Government of Ukraine with the EU and IFC launched a *State Energy-Efficiency Fund* (EEF) to support Homeowner Associations (HOAs) to invest in quality improvements. The EEF stimulates the establishment of HOAs and reimburses them for investments in energy improvements. Grants and loans to HOAs and housing cooperatives support thermal insulation, window replacement, and heating system upgrades. Since 2019, the key EEF programmes are Energodim, GreenDIM and VidnovyDIM (for the restoration of damaged buildings). The EEF provides technical support to HOAs, including energy audits, project design, and implementation guidance, and also monitors and evaluates progress (EEF, 2025).

Energy audits were introduced through the Law 'On Energy Efficiency of Buildings' (Verkhovna Rada, 2017), with key provisions, including the use of certified energy auditors and mandatory energy certification for specific types of housing, entering into force in 2019. Audits established a framework for life-cycle costing and certification of buildings.

- New and reconstructed residential buildings: These must meet the CC2 (medium) and CC3 (major) safety classes under the *Urban Planning Regulation Law* (Verkhovna Rada of Ukraine, 2011).
- Thermo modernized residential buildings: Housing undergoing government-financed thermal modernization must comply with minimum energy efficiency standards.

The certification process involves assessing the building envelope and engineering systems to ensure compliance with energy efficiency standards.

In practice, energy auditing and certification of buildings has only just begun in Ukraine. As of February 2021, around 6,000 buildings were certified in Ukraine, of which less than 3,000 were residential (VoxUkraine, 2022).

Ukraine has adopted many other laws and strategies to address energy efficiency, and continues to progress this field of reform:

- Law of Ukraine 'On Energy Efficiency' (Verkhovna Rada, 2021)
 - Establishes a legal framework for energy efficiency policies.
 - Implements EU directives on energy efficiency, eco-design, and energy labelling.
- Law of Ukraine 'On Energy Efficiency of Buildings' (Verkhovna Rada, 2017)
 - Requires energy performance certification for buildings.
 - Sets minimum energy efficiency standards.
- National Action Plan on Energy Efficiency (Verkhovna Rada, 2020)
 - Outlines measures to achieve national energy efficiency goals.
 - Includes funding sources, energy-saving targets, and methodological approaches.
- State construction norms
 - Includes standards for thermal insulation, heating, ventilation, and air conditioning.



Photo 12: Apartments in Lviv improved via Home Owners Association with Energy Efficiency Fund investment (EEF, 2020)

HOUSING PLANNING IN PRACTICE

The effectiveness of provisions in the State Building Standard *Planning and Land Development* (DBN B.2.2-12:2019) and the *Residential Building Code* (DBN V.2.2-15:2019) in addressing needs has been mixed. There is inadequate data collection on housing needs and conditions, making it difficult to address housing needs effectively. While Article 6.1 of the *Urban Planning Code* (Ministry of Regional Development of Ukraine, 2019) promotes zoning for various residential types, including affordable housing, implementation has been inconsistent, with limited monitoring of housing needs (Fedoriv and Lomonosova, 2019). Provisions for dormitories and housing for vulnerable groups exist but are also underutilized due to limited resources (Omelchuk, 2018). Both codes rely heavily on state and municipal capacity and funding, which has been insufficient. More effective policy guidance, professional capacity building efforts, and more healthy competition in the housing construction market could improve quality standards.²⁶ While there has been a positive trend in building activity in the 2010s, solving the housing problems of the neediest has proven elusive (Omelchuk, 2018).

Efforts are underway to develop a new Urban Code (UN-Habitat, 2025) to address key issues in comprehensive urban planning and housing policies, likely to include zoning regulations, housing standards, sustainable development, infrastructure integration and post-war reconstruction.

Architectural competitions, citizens engagement, and cases of voluntary city standards such as in Lviv (Lviv City Council, 2022), may offer potential ways forward, warranting further attention outside the scope of the current document.

The roles of different stakeholders and public agencies is covered in more detail in a sister document in the current series on land and property issues in housing and urban development (Anisimov and Fedoriv, 2026).

²⁶ Consider for example improvements for social housing gained through competitive tenure in Lviv (see Lviv City Council, 2023).

HOUSING AND INFRASTRUCTURE

There are two major components relating to the issue of utilities and public space planning. Ukrainian construction legislation poorly integrates the interface between the Detailed Plan of Territory²⁷ and the construction project.²⁸ In essence, regarding private development, the Detailed Plan can only limit construction density and height; prescribe the street layout (width); and establish maximum land plot borders. This also has bearing for the social and affordable housing (See Section 3.3). The approval of large-scale development projects is highly centralised, with formal approval processes conducted at the national level, while local authorities have limited capacity to oversee implementation or ensure compliance in practice. The absence of a formal planning instrument for public space means that key aspects of spatial layout, including circulation, open space, and urban design, are not systematically assessed or regulated. As a result, development outcomes are largely determined by individual developers, provided they comply with the basic provisions of the Detailed Plan of Territory. It results in a poorly coordinated spatial layout, with each project often creating its own externalities, such as street parking, car access points, blocked views, and minimized public space on their land plots. For instance, Photo 11 shows disconnected, unfinished and unregulated 'in-between' space between new private construction sites in Lviv Commune in the Pid Holoskom District in 2023.

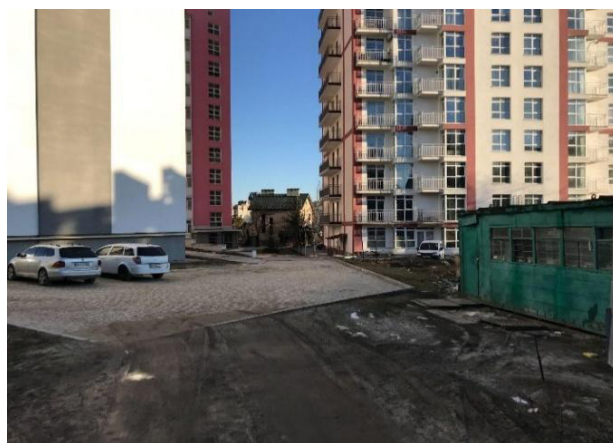


Photo 11: Disconnected, unfinished and unregulated 'in-between' space between new private construction sites in Lviv Commune in the Pid Holoskom District in 2023. © Ro3kvit

Secondly, the contents of the Detailed Plan often place certain public infrastructure, especially childcare and mobility, to respond to state standards and the provisions of the General Plan (master plan) to which the Detailed Plan must align. However, there is no strict connection between spatially planned public investment and actual budgeting.²⁹ This results in private land plots being exploited for housing according to the General Plan, without appropriate supporting public infrastructure. Usually only basics like water, electricity and sewerage are being serviced and partially paid for by the developers to be able to apply for building approval.

Land value capture policy tools and development contributions have not been successfully applied in Ukraine. Ukraine had regulations related to development contributions that applied up to 2020, often referred to as 'share participation' or 'investment contributions' in construction. These contributions were payments made by developers to local governments to fund infrastructure improvements and public services necessitated by new developments. These contributions were also designed to support infrastructure improvements, including housing projects for vulnerable populations. The implementation process that existed up to 2020 is shown in Figure 7.

27 The Detailed Plan of Territory (DPT) is a site-level planning document that specifies land use, infrastructure, and spatial organisation. However, weak integration between this planning stage and subsequent construction projects often results in inconsistencies, particularly in the provision of utilities and public space. It is provided for in Verkhovna Rada of Ukraine (2011, as amended) Law 'On Regulation of Urban Development Activity' No. 3038-VI (Verkhovna Rada of Ukraine (2011).

28 Further discussion is covered in more detail in a sister document in the current series on land and property issues in housing and urban development (Anisimov and Fedoriv, 2026).

29 Further discussion is covered in more detail in a sister document in the current series on land and property issues in housing and urban development (Anisimov and Fedoriv, 2026).

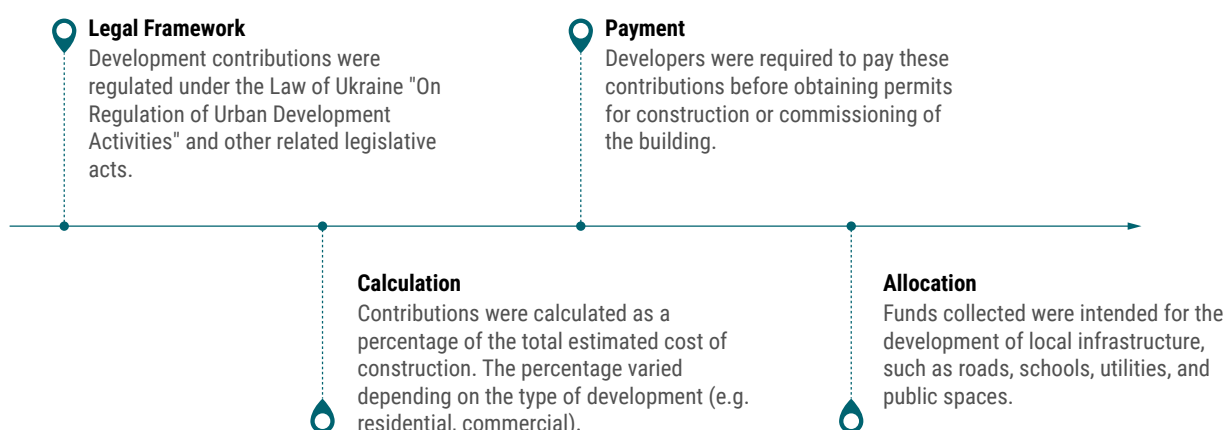


Figure 6: Processes of development contributions³⁰

However, implementation challenges arose such as lack of transparency and inefficiencies, which limited their effectiveness in directly addressing affordable and social housing needs. In 2019, Ukraine adopted reforms aimed at improving the investment climate, which reduced development contributions from 2020 and abolished them entirely from 2021 (Verkhovna Rada of Ukraine, 2019). Other reasons included:

- Lack of transparency: There were concerns about the lack of clear guidelines on how funds were calculated and allocated, leading to potential misuse.
- Corruption risks: The system was criticized for being prone to corruption, with allegations of funds being diverted or mismanaged.
- Burden on developers: Developers often viewed these contributions as an additional financial burden, which could discourage investment.
- Inefficiency: Funds collected were not always effectively used for infrastructure development, leaving communities underserved despite the payments. However, this has raised new challenges, such as finding alternative mechanisms to fund infrastructure development in growing urban areas.

SOCIAL AND AFFORDABLE HOUSING DEVELOPMENT AND HOUSING MIX

Even though local housing needs assessments used to be legally required in the Housing Code, they were often

irregular, outdated, and unrealistic (see Section 2.2). But importantly, there were no effective mechanisms for translating housing needs into urban development plans or actual housing construction. Several factors contribute to this gap.

First, there is a history of conflicting definitions across various laws creating legal ambiguity. The *Tax Code of Ukraine* (Verkhovna Rada of Ukraine, 2010), *Land Code of Ukraine* (Verkhovna Rada of Ukraine, 2001), Law 'On Housing Stock for Social Purpose' (Verkhovna Rada of Ukraine, 2006), and Law 'On the Regulation of Urban Development Activity' (Verkhovna Rada of Ukraine, 2011) each define affordable and social housing³¹ differently — variously linking it to government funding, to ownership, and to its non-commercial status. This inconsistency weakens planners' ability to establish clear, enforceable housing requirements in urban plans. Reconciliation of definitions across the various pieces of legislation as part of ongoing legislative reforms appears likely to help address this gap.

Second, local governments lack the legal authority to mandate affordable or social housing quotas in specific development areas when establishing functional zoning in Detailed Plans, General Plans, or Comprehensive Plans. The binding functional zoning does not differentiate between housing types, affordability levels, or tenure - only building density and height regulations are enforceable.

³⁰ This was enshrined in the document Verkhovna Rada of Ukraine (2019) Law 'On Amendments to Certain Legislative Acts of Ukraine on Promotion of Investment in Ukraine'. For further commentary on the topic, see Baker McKenzie (2019).

³¹ For the term 'social housing' specifically, the Law 'On the Social Housing Fund' (Verkhovna Rada of Ukraine, 2006) provided a definition which was intended 'to resolve the problem of uncertainty and parallel use of the terms 'social housing', 'affordable housing', 'state housing', 'temporary housing' and 'crisis housing'. It defines social housing as housing of all forms of ownership (except for social dormitories) from the social housing fund, which is provided free of charge by local governments to citizens of Ukraine who are recognized by law as needing social protection based on a fixed-term lease agreement. According to the law, the social housing stock is formed by local governments. More detail on social housing in Ukraine is provided in a sister document in the current series (Cedos, 2026).

However, in accordance with Article 41 of the *Land Code of Ukraine* (Verkhovna Rada of Ukraine, 2001) and Article 22 of the Law No. 1087-IV '*On cooperation*' (Verkhovna Rada of Ukraine, 2003) by decision of executive authorities or local self-government bodies, land plots for residential construction can be transferred to the ownership of Housing Construction Cooperatives (HCC) free of charge or leased long term in accordance with the approved urban planning documentation. HCCs can acquire land plots under civil law agreements. Notably, according to current regulations, Ukrainian HCCs are obliged to transfer the resulting built apartments to their members (individuals) as owners (IIWB-NHP, 2024:56).

Third, even if a plan specifies that a certain percentage of housing must be social, city councils have no legal mechanism requiring landowners to allocate portions of their developments for social or affordable housing, or transfer parts of their land to the municipality. Furthermore, when issuing construction permits or development conditions, authorities cannot impose social housing requirements on developers, even if such requirements are stated in a Detailed Plan.

Summarily, there appears to be a number of entry points for improving the enforceability of social and affordable housing objectives within urban plans. In this regard, it may be beneficial to draw on international experience, where such objectives are often delivered through negotiated planning mechanisms that allow for flexibility in compliance. These approaches typically enable a range of delivery options—such as on-site provision, financial contributions, or alternative tenure mixes—depending on project viability. Importantly, they are not static but evolve over time, adapting to changing economic conditions, development risks, and the nature of public–private partnerships.

The new 2026 Ukraine framework law on housing policy, '*On the Fundamental Principles of Housing Policy*' (Verkhovna Rada of Ukraine, 2026) contains provisions for citizens requiring social protection, including access to social housing (Article 4). The framework law, which will require secondary legislation to realise its ambitions, is detailed further in Section 5. The law does not require local governments to assess housing

needs; however, it does require them to maintain records of the existing housing stock.

COORDINATION OF HOUSING DEVELOPMENT AND SOCIO-ECONOMIC GOALS

The integral relationship between Ukraine's national housing policy and other relevant policy fields necessitates a balanced, coherent and coordinated approach. However, at the national level, Ukraine suffers from a fragmented approach, with limited collaboration across key fields of finance, economy and social policy. Consequently, many key areas of reform are not always aligned or adequately supported. This impedes coherent policy efforts to improve real estate management, appropriate development of the mortgage market, and efforts to ensure a well-functioning rental market that includes public interest providers. The consequence of this lack of coordination adds to rising housing costs, deteriorating housing assets, and underinvestment in much-needed affordable rental housing. A more strategic and coordinated approach would strengthen Ukraine's ability to make progress on reforms and recovery.

On the local level, there is usually no separate housing strategy or plan. Typically, general data to inform future plans is provided by the urban development documentation, which, as noted, is hardly able to postulate and/or distinguish between various types of needs and tenures. Local budgets, with some exceptions like Vinnytsia and Kyiv, have abstained from funding any housing construction from their own sources. Limited fiscal capacity, a loss-inducing prevailing social housing model, and the absence of separate (social) housing funds in municipalities leads to complete reliance on private developers or donor organisations. These dynamics are rendered even more challenging by the disruptions of war economics.

On the national level, efforts to co-create and implement systemic housing reforms are ongoing. Ukraine has made a clear commitment under the Ukraine Facility Plan (Government of Ukraine, 2024) to institutional reform. Progress on efforts made to date and soon to come are outlined in Sections 5 and 6.

Ownership, investment, maintenance and management

To preface, this chapter does not include analysis of housing developments in the temporarily occupied areas of Ukraine due to data availability and reliability issues.

Tenure form	Share of households (per cent)	Who invests in this housing?	Who manages and maintains this housing?
Ownership	79	Owner-occupiers, investors, buy-to-let	Management companies, Homeowner Associations (HOAs), Municipal maintenance enterprises (ZhEKs)
Rental	14	Buy-to-let investors, landlords	Landlords through management companies, Homeowner Associations (HOAs), Municipal maintenance enterprises (ZhEKs)
Other	7	Donors, international organizations, charitable foundations, municipalities	Donors, international organizations, charitable foundations, municipalities,

Table 1: Tenure form by share of all national households, source of housing investment, and source of housing management and maintenance (Cedos, 2025).

The post-Soviet privatisation of housing resulted in individual ownership of apartments within multi-apartment buildings, rather than ownership of the entire building itself and land plot underneath and around it. There are about 180,000 multi-apartment buildings in Ukraine. **To shift responsibility** for the maintenance of residential buildings from municipalities to the new homeowners of the privatised flats, homeowner associations (HOAs) were established in 2002.³² Other maintenance mechanisms exist alongside HOAs, including private maintenance companies, self-maintenance, and cooperatives. However, these did not replace municipal maintenance enterprises (ZhEKs), the municipal housing maintenance organisations that originated in the Soviet system - indicating an incomplete transition away from the former system even though ownership structure has changed.

Pre-existing maintenance and servicing challenges were exacerbated by war-time impacts of mass destruction and displacement. By 2024, there has been considerable damage to multi-apartment buildings, with 22,253 having been damaged or destroyed (and approximately 5,320 restored) (Shelter Cluster Ukraine, 2025). Organising the repair of these buildings requires an effective management structure. In the longer term, decisions regarding the long-term viability of the housing stock, as well as investment in upgrading or replacement across the estimated 180,000 buildings, need to be made.

A recent humanitarian assessment found that compensation is also impeded by lack of clarity on how to approach work on common areas of multi-apartment buildings (Shelter Cluster, 2025).

FORMS OF TENURE AND HOUSING OWNERSHIP

Privately owned multi-apartment buildings

Joint collective ownership is the main form (98 per cent) of ownership in multi-apartment buildings, with cooperatively owned buildings making up 1 to 2 per cent (see Section 4.1.3). Multi-apartment buildings incorporate spaces that are in joint collective ownership such as the roof; technical premises under the roof; elevator, garbage pipe; stairs and landings; basement as well as the outer wall; and load-bearing walls of the building. Also in common are utility infrastructure used for main communications; pipes for gas, water, heating and sewage; as well as pumps, boilers, electrical wiring, and transformers, according to the Law 'On the peculiarities of exercising ownership rights in a multi-apartment building' (Verkhovna Rada of Ukraine, 2015).

Owners of apartments and non-residential premises in multi-apartment buildings do not hold clearly defined shares in the ownership of common property; instead, the property is owned collectively, with shared responsibility among all owners. As a result, this form of ownership does not correspond to a standard condominium or cooperative model. Furthermore, the legislation does not allow for the registration of an entire multi-apartment building as a single legal property entity, creating legal uncertainty, particularly for corporate owners. A legal entity can only own individual units and must formally share ownership of common areas with itself, effectively requiring it to 'vote' with itself in decisions regarding building

³² As provided for by the Law No. 2866-III 'Associations of Co-owners of Multi-Apartment Buildings' (Verkhovna Rada of Ukraine, 2001)

management. This inconsistency reflects the limited legal and policy attention given to commercial residential ownership and the rental sector.

Homeowners associations (HOAs), where established, are responsible only for managing the building and do not own it, nor can they be held accountable for the actions of individual owners. This significantly limits their capacity, particularly in accessing finance, as they cannot use the building or land as collateral for loans. Arrears in utility payments also pose a challenge, as HOAs can pursue individual owners through legal action but have limited enforcement mechanisms beyond this. Where no HOA exists, decisions must be made collectively by homeowners through majority voting. However, in the absence of an HOA, the building lacks legal entity status and cannot maintain a dedicated bank account.

With regard to the immediate area surrounding the building - including gardens, playgrounds, parking areas, and waste storage - co-owners may, under the same law, acquire ownership of this land from the local authority, but only after establishing a HOA.

For several decades, the Ukrainian government has sought to reform the regulatory framework and management of common property in multi-apartment buildings. Ongoing discussions focus on the definition and ownership of land plots associated with these buildings, as well as the respective roles of municipalities and owners in appointing building managers. Reforms also address the registration of condominiums, alongside clarifying the role of municipalities in contracting building managers and providing utility services.

The private rental sector

Waves of conflict-related destruction of housing and mass displacement have led to the growing number of renters in the Ukrainian tenure structure. However, Ukraine's private rental sector is only weakly regulated, with residential rents predominantly undeclared, untaxed and under-accounted for. In 2019, a government official from the Ministry for Regional Development, Building and Housing of Ukraine commented that 90 per cent of private rental housing is part of the shadow economy (Partshaladze, 2019). Most rent-providers are small-scale landlords, leasing from one to five flats, though this range may well go up with ongoing rental market pressure - particularly from IDPs.

IDPs predominantly reside in the private rental market. Over a quarter (26 per cent) of IDPs reported moving

to lower quality dwellings, while 40 per cent declared their intention to move out of their current housing because it is unaffordable for them (IOM, 2025). These numbers are not surprising considering the conditions of private residential rent in Ukraine and poor economic circumstances of IDP households. Renters are faced with discrimination on the basis of their place of origin, language, and family status. Students, families with small children, pet owners, and individuals with disabilities tend to find more limited choices. Access to the rental market is also complicated by the role of real estate agents who, in some cities (such as Lviv), dominate the market and charge fees equal to one month's rent. Although several widely used online platforms for rental searches exist (e.g. LUN.ua, Dom.ria, OLX.ua), it remains difficult in practice for prospective tenants to avoid engaging real estate agents.

The absence of policy instruments like rent ceilings (a maximum level of rent) or rent caps (a limit on how much rent can increase over time) allows landlords to set rents arbitrarily, according to the market. In the aftermath of the 2022 full-scale invasion, rental prices jumped dramatically: average rent per month in 2022 increased by 32.7 per cent (SSSU, 2022). According to the State Statistics Service, in 2023, rent prices increased additionally by 15.9 per cent – triple the official inflation rate (5.1 per cent) (SSSU, 2023). Rent levels are connected to the perceived safety of the region, as well as the spatial dynamics of displacement and the presence of the Ukrainian military. As a result, renting appears to be unaffordable for the vulnerable groups of population like displaced people whose homes are destroyed or dangerous. In 2024, rent and utility bills have been found to consume approximately 70 per cent of household income for 31 per cent of IDPs, and more than 50 per cent of income for 54 per cent of IDPs (IOM, 2024), making the rental sector critically unaffordable. In these circumstances, the Ministry of Social Policy announced an experimental programme of rent subsidies for IDPs (See Section 5).

Furthermore, signing a rental contract is not seen as a necessary precondition for renting. Signed rental contracts are not standardised and typically lack key components, such as the duration of the contract or the rights and obligations of each side. The misconception that a rental contract has to be notarised to have a legal validity persists among tenants. Because of the inadequacy of rental contracts, lack of municipal support, and absence of tenants' unions, violation of tenants' rights rarely reaches the level of legal disputes. As a rule, common cases of evictions, rent price increase, violation of tenants' private space and property, withholding of deposits

etc are not registered with authorities and do not bear any legal consequences for the landlord. It is likely that violations of landlord rights, such as non-payment or overcrowding, are similarly under-reported.

A significant gap in the legislative framework contributes to the heightened vulnerability of renters in Ukraine. The primary legal protection is provided by the *Constitution of Ukraine*, which guarantees the right to housing and prohibits eviction without a court decision (Article 47). Beyond this, rental relations are governed by the *Civil Code*. However, while the Civil Code establishes general provisions for rental agreements, these are largely dispositive – that is, they may be modified by agreement between the parties (Article 6(3)). As a result, both oral and written rental contracts can include a wide range of terms, provided they do not explicitly contravene the law, potentially leaving tenants with limited safeguards in practice.

Strengthening the regulation of the rental market and enhancing the protection of tenants' rights should be a key priority within ongoing housing sector reforms, including the development of the Law on the Basic Principles of Housing Policy.

Cooperative housing

In Ukraine, a Housing Construction Cooperative (HCC) is a legal entity created by individuals and/or legal entities that voluntarily unite on the basis of combining their property shares to participate in the construction or reconstruction of a house(s) and its subsequent operation. An important feature of HCCs is that each member of the cooperative has one vote regardless of the size of their apartment; and this right cannot be transferred to another person. New housing construction cooperatives (HCCs) are now rarely established and, where they are used, often serve as a mechanism for developers to minimise tax obligations and limit their legal liability to investors (future owners) (IWO, 2018), who are treated as cooperative members rather than protected buyers.

Housing construction cooperatives in Ukraine are taxed during design and construction, can register under a simplified tax system or VAT if operating for profit, and distribute dividends based on members' participation, as decided by their highest governing body.

There are reportedly 5,880 HCCs in name in Ukraine, contributing to just 4 per cent of the housing market (Housing Europe, 2025). HCCs are business companies established for the purpose of the construction and commissioning of a residential building. They are not eligible for non-profit status. HCC aims to make a

profit and therefore cannot be included in the register of non-profit organizations. Statistics on HCCs are not disaggregated by the SSSU.

At the same time, guided by the right granted by the Law of Ukraine '*On the Association of Owners of an Apartment Building*', HCCs can be reorganized into an 'Association of homeowners of a Multi-apartment building' and carry out activities in accordance with the requirements of this Law (Article 5). Moreover, cooperative properties are subject to privatisation on the same conditions as state-owned housing, which led to the disappearance of many HCCs established before the 1990s. The remaining cooperatives, in practice, developed to function as housing maintenance enterprises.

The *Land Code* (Verkhovna Rada of Ukraine, 2001) and the Law of Ukraine '*On Cooperation*' (Verkhovna Rada of Ukraine, 2003) grant HCCs the right to acquire state and municipal land, but Article 134 mandates competitive sales, such as auctions, without exceptions for these cooperatives, making land access more challenging. Recent reforms to the Law '*On Amendments to Certain Laws of Ukraine on Simplification of Management of Apartment Buildings*' (Verkhovna Rada of Ukraine, 2023) altered cooperative voting rules, reducing the majority required for decisions and enhancing the power of owners holding larger shares (Centre for Joint Actions, 2023).

Social rental sector

Only brief mention is made of the social rental sector form of housing, as it is further elaborated in detail by the report by Bobrova et al, 2025.

The Law of Ukraine '*On Housing Stock for Social Purpose*' (Verkhovna Rada of Ukraine, 2006) was approved in 2006 when most state and municipal housing stock had been already privatised. The social housing system aimed at providing homes to people without their own homes and insufficient income to rent from the private market (e.g. orphans, single mothers, families with multiple children, critical workers in educational, medical and other sectors, elderly and low income workers). The payments calculated for residents would be rather symbolic and not tied to rent cost calculations. The system was set to operate almost exclusively on the basis of state subsidies. Without financial or political support, however, the stock of social housing is severely limited: in January 2022, it amounted to only 1,089 units (mostly individual rooms) in totality (Bobrova et al, 2025) (Figure 7). The existing social housing is still managed by municipal

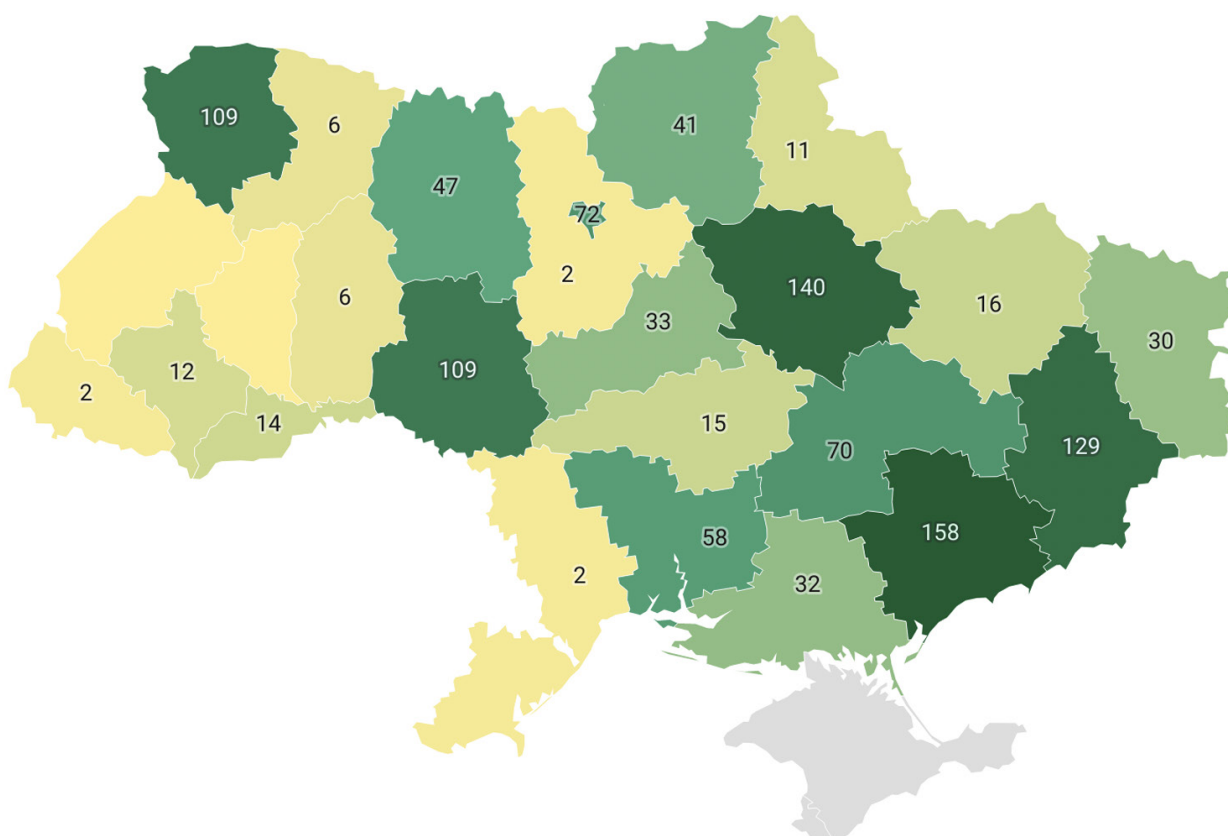
housing departments as there is no institution of social housing providers or developers.

Knowledge exchange on more productive and resilient European model (e.g. Denmark, Finland, France, Austria) has taken place since 2022 (see Cedoss, 2022;

Anisimov et al, 2023; STARTER, 2024) as elaborated upon in a sister document in the current series on social housing (Cedoss, 2026). Knowledge exchange with other post-Soviet countries facing similar social housing challenges may also be mutually valuable.

Available social housing stock as of 1 January 2021

Amount of social housing



For Kyiv, information is given as of 01.07.2020 (as data for 01.01.2021 was not provided). For the Ternopil and Odesa oblasts, information is given as of 01.07.2019 (as data for 01.01.2020, 01.07.2020 and 01.01.2021 was not provided).

Figure 7: Existing housing stock of social purpose by oblast as of 1 January 2021 (Cedoss, 2024).

HOUSING FINANCE SYSTEM

Since gaining independence in 1991, Ukraine has undergone a profound shift from a centrally planned housing model - where the state largely financed, allocated, and maintained housing - to a market-oriented system characterized by 'giveaway' privatization and reduced public provision. While mass privatization from the early 1990s rapidly increased homeownership rates, it also left a legacy of ageing

housing stock, underfunded maintenance systems, and weak institutional frameworks for housing finance.

Modern mechanisms such as mortgage lending remain limited due to factors including macroeconomic instability, high interest rates, limited long-term funding, as well as low – and often informally paid - household incomes, all of which constrain access to adequate and affordable housing. According to estimates of the

National Bank of Ukraine, in the period 2019 to 2022 only about 2 per cent of housing deals were concluded using mortgages (CEPR, 2024). Policy researchers for the World Bank (Deininger and Ali, 2023) have characterised Ukraine's mortgage market not only as underdeveloped but also perceived as risky by banks and households. In 2020, the ratio of mortgages to GDP was below 1 per cent, compared with 9 per cent in Romania, 22 per cent in Poland, and 44 per cent in Germany (CEPR, 2024). A high share of non-performing loans (NPL) indicates significant repayment risk and limited financial stability. Before the full-scale invasion in 2022, Ukraine's NPL ratio had been steadily declining, dropping from 55 per cent in 2018 to 27 per cent as of March 2022 (NBU, 2023). However, the invasion caused significant disruptions, reversing this trend. By January 2023, the NPL ratio had risen to 38 per cent, reflecting the impact of asset damage, loss of income, and borrowers' reduced ability to service loans (NBU, 2023a).

As a result, the system struggles to meet current housing needs, particularly in the context of urbanization pressures, housing and infrastructure damage, internal displacement, and post-conflict reconstruction demands, highlighting a persistent gap between constitutional housing policy ambitions³³ and financial system capacity.

State-owned banks now dominate the mortgage market in Ukraine, with over 90 per cent of all mortgages being issued by three state-owned banks: Oschadbank, PrivatBank, and Ukrgasbank. This is largely due to government-backed programmes like 'eOselya' which offer preferential mortgage terms aimed at improving access to housing for certain groups. The dominance of state-owned banks is positive in the short term as a stabilising force despite high risks, though the lack of diversity may suggest system fragility.

The system for development finance is also considered risky and opaque by experts (World Bank, 2024, Deininger, and Ali, 2023, Ukrainian national mortgage association (UNIA) (2023); Volkov (2025)). Reasons include the war context and related economic

instability, uncertain returns in a situation of large-scale damage, the complexity of multilayered financing, including reliance on international donors, that is not easy to track or predict, and dependence on institutional finance mechanisms that are being rebuilt even while being used e.g. new public-private partnership laws³⁴ (2025) and a new reconstruction platform³⁵ for coordinating donor funding.

Developer finance

Funds for housing development rely on instalments from individuals, which are raised by housing developers through the following means: prepayment in cash; deposit funding into special construction financing funds (CFFs) with trust management; and issuing of targeted bonds and sale of so-called 'derivatives' by asset management companies (AMCs) of venture capital funds. CFFs are formed by the contributions from private individuals (principals). These funds are managed by licensed managers through payments for construction works performed by developers. Connections between these managers and housing developers are typical for the Ukrainian construction sector and this makes trust management risky and problematic due to potential conflicts of interest. A common feature of all the listed financing mechanisms is that private 'investors' (individuals) actually lend funds to developers by making prepayments for the apartments to be built, without having any control over the intended use of their funds and taking obvious financial risks (S. Volkov, Ukrainian National Investment Agency, pers. comm. 2023; Institute for Real Estate, Construction and Housing Ltd (IIBW) and New Housing Policy (NHP), 2024). Policy researchers consider that this approach to construction finance is risky and opaque, with schemes outside the regulated financial system, leaving consumers at risk (World Bank, 2024). Main issues associated with private multi-apartment residential property development are shown in Figure 8. Construction finance options that balance the distribution of risk across private investors and developers remain to be further explored outside the scope of the current document.

³³ Constitutionally, Ukraine guarantees the right to housing, requiring the state to support access - especially for vulnerable groups (Constitution of Ukraine, 1996) while largely relying on a market-based system.

³⁴ Ukraine adopted the *Law of Ukraine "On Public-Private Partnership"* in 2025 to modernise its investment framework, facilitate post-war reconstruction, and attract private capital through revised PPP and concession mechanisms (Verkhovna Rada of Ukraine, 2025).

³⁵ The Ukraine Donor Platform is a high-level coordination mechanism designed to organise and align international funding for Ukraine's recovery (Ukraine Donor Platform, n.d.).

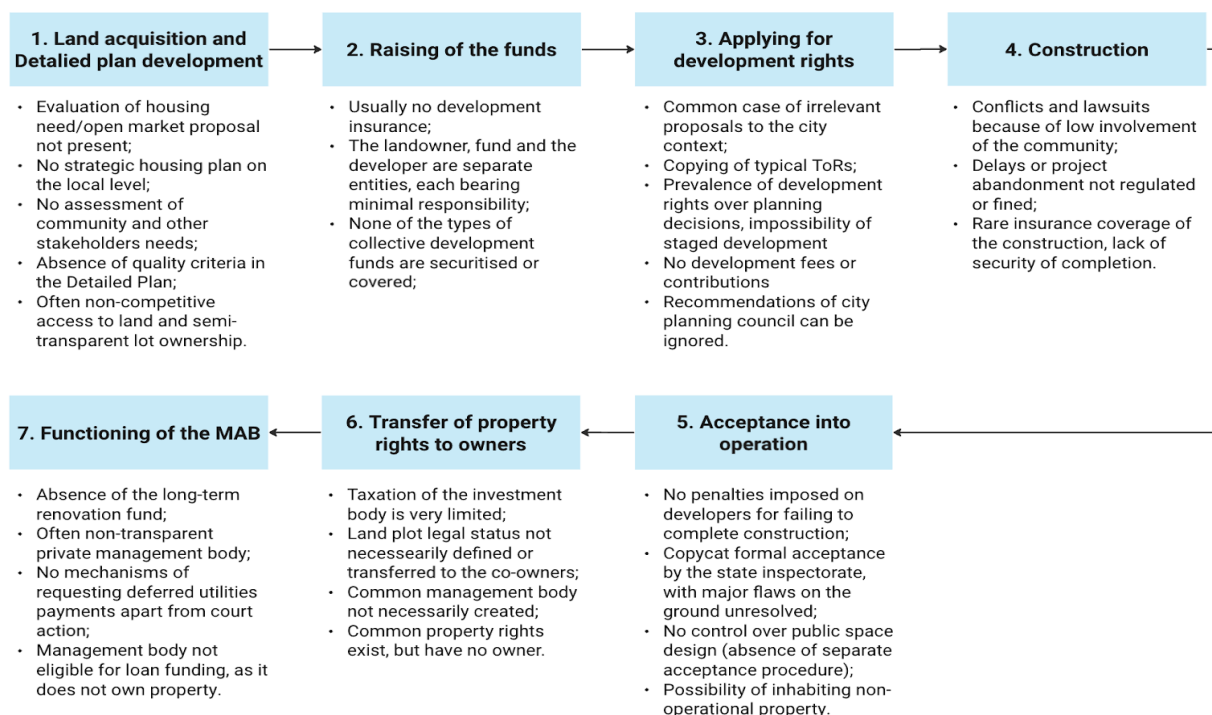


Figure 8: Analysis of issues impacting the process of multi-apartment residential property development in Ukraine

The system of attracting funds from purchasing individuals in the early stages of construction has led to the situation where the completion of construction might be dependent on sustained demand that allows the cross-financing of various projects with funds from other projects. This in turn has led to the issue of unfinished housing construction (*nedobudy*) and affected private investors (*postrazhdali investory*) whose housing is not completed and money has been lost.

In recent years, a number of major Kyiv housing development actors have faced severe financial distress. Ukrbud collapsed in 2019 leaving numerous unfinished projects, while Arkada Bank, closely linked to residential financing, was liquidated in 2020. Kyivmiskbud, which took over many of these projects, has since struggled with funding shortages and suspended construction, leaving tens of thousands of investors affected. These problems have been exacerbated by declining demand and, in some cases, allegations of financial mismanagement.

The need to present the solution to this issue has led not to the reform of the housing finance system, but to the adoption of a Law 'On Guaranteeing Property Rights to Real Estate to be Constructed in the Future' (Verkhovna Rada, 2022). It states that funds may be raised for housing construction only if a special property right to property under construction and the related future real estate object are registered in the State Property Rights Register. Although stated as

a solution to unfinished buildings, it applies only to buildings with construction permits obtained after the Law came into force.

An earlier study (Guicci et al, 2008) found the residential construction sector to be dominated by a few large holding companies, leading to an oligopolistic practices. The high level of risks and complexity of relationships in housing construction financing necessitate full information disclosure and evaluation of decisions by all parties involved. Information asymmetry can lead to opportunistic behaviour, undermining economic trust in the market (Kalichak et al, 2024). The study suggests that structural reforms are needed to address the inefficiencies in the sector.

Home loans

The 2008 global financial crisis caused a sharp 66 per cent decline in mortgage lending in Ukraine, where housing finance had relied heavily on foreign currency loans. The crisis led to severe UAH devaluation, rising interest rates, collapsing housing prices, and high default rates, prompting an outflow of foreign capital from the credit market. In response, the government banned new foreign currency loans for individuals.

The National Bank of Ukraine (NBU) monitors the mortgage market through monthly surveys, detailing outstanding mortgages, new agreements, market volumes, and weighted average interest rates. It is also the sole provider of real estate market insights in

financial stability reports. However, data collection has been disrupted by the ongoing conflict since 2022, affecting some banks' reporting.

In Ukraine, mortgages are offered by state-owned and private banks. Private banks (e.g. Globus Bank, Sky Bank, Sense Bank) provide fixed and variable-rate mortgages, government-backed loans, and preferential programmes, typically requiring 10 per cent to 30 per cent down payments. In 2025, variable mortgage rates ranged from 7.61 per cent to 14.5 per cent, with loan terms up to 20 years. State-owned banks (Oshchadbank, PrivatBank, Ukrgasbank) offer both standard mortgages and government-backed programmes.

Government housing programmes are implemented indirectly and directly through state-owned non-bank financial institutions: the Ukrainian Financial Housing Company (*Ukrfinzhytlo*), and the State Fund for Youth Housing (*Derzhmolodzhytlo*). Since its launch at the end of 2022, Ukrfinzhytlo has issued loans totalling UAH 24 billion with a total of 14,644 households, including just 334 IDPs (2.3 per cent of beneficiaries). Most (52 per cent) are families without children, while 49 per cent of borrowers are military personnel and police officers. The main programme of Derzhmolodzhytlo targets displaced households, which provided loans to 914 IDP households as at 28 November 2024, with a value of UAH 1,156,459,658 using KfW grants. All in all, the output of these efforts is far from sufficient to mitigate the needs of most vulnerable households.

However, displaced households tend to have low personal savings and poor income prospects (IOM, 2024) and hence do not have sufficient means to fulfill deposit and repayment obligations of mortgage finance. Evidence shows that very few IDPs have been able to make use of state-supported mortgage programme *eOselya* (Housing Institute, 2025). The reasons for this need to be better understood, as do lessons from the global subprime mortgage crisis of 2008.

The real estate market has become more active in 2023, with the number of transactions increasing by 70 per cent year on year. In 2023, there were 15,918 mortgage contracts, a 78 per cent increase compared to the previous year. The increase could be explained by the introduction of the subsidised mortgage programme *eOselya*, which has become the main engine of mortgage lending, providing mortgages at subsidized rates to priority groups and the general public. However, the National Bank of Ukraine claims

that this programme has crowded out market-based mortgage lending.

The World Bank (Deininger & Ali, 2023) highlights high interest rates as a major barrier to mortgage affordability, driven by unfinished institutional reforms, land market constraints, and banks' risk aversion. The mortgage system is further weakened by informal employment, shadow income, and reliance on family support for housing. The ongoing conflict since 2022 has disrupted investment flows in construction and housing, making lender recovery through foreclosure more difficult. Additional barriers include foreclosure proceedings, property valuation rules, and the regulatory framework for developers and construction finance funds.

Ukraine's mortgage default and foreclosure rules are governed by the Law of Ukraine '*On Mortgage*' (Verkhovna Rada of Ukraine, 2003) and the Civil Code, defining lender and borrower rights, enforcement, and property sales. Foreclosed properties are auctioned, with proceeds repaying debt; if insufficient, lenders may seek a deficiency judgment. Borrowers typically have a 30 to 90 day grace period to avoid foreclosure. Commercial residential mortgages remain rare, and war-related reposessions could further damage the sector. The Ukrainian Mortgage Association (UNIA, 2024) advocates for regulatory reforms, including covered bonds and securitization.

The state-subsidized mortgage programme *eOselya* has delivered measurable, though modest, progress during wartime by supporting the purchase of housing in the primary market and lowering borrowing costs through government-backed refinancing of Ukrfinzhytlo. However, the overall scale of lending remains limited and heavily dependent on public financing through government bonds. More fundamentally, the same structural constraints that predated the war continue to impede the development of a sustainable mortgage market: the absence of institutional investors, widespread informal incomes, weak credit histories, and insufficient legal protection for both borrowers and lenders, particularly against risks associated with residential construction projects—risks that have intensified under wartime conditions. In the bigger picture, this suggests that *eOselya* functions more as a targeted social support and crisis-response instrument than as a catalyst for broad market development. Without deeper financial-sector reforms, stronger consumer and creditor protections, and the mobilization of long-term capital, Ukraine's mortgage market is likely to remain state-subsidized, accessible only to a limited share of

households, and characterized by relatively high costs and short maturities.

High costs, unaffordable mortgages, and dependence on investors deter international partners and banks from investing in housing. New construction tends to serve higher income households (already noted by UNECE in 2013) and – in the current context of active conflict - only in safer areas. There is almost no access to mortgage finance for IDPs.

Legally, the status of privately owned housing in temporarily occupied territories remains complex. Article 15 of the Law of Ukraine 'On Ensuring the Rights and Freedoms of Citizens and the Legal Regime on the Temporarily Occupied Territory of Ukraine' provides that, for the duration of occupation, persons whose mortgaged housing is located in a territory recognised as temporarily occupied are exempt from the obligation to repay the principal amount of the mortgage loan and accrued interest until the territory is de-occupied (Verkhovna Rada of Ukraine, 2014).³⁶ However, private property rights are not extinguished by occupation under Ukrainian law. In principle, therefore, owners may sell housing located in temporarily occupied territories, provided that the transaction is carried out in accordance with Ukrainian legislation and formalised through a Ukrainian notary. In practice, however, such transactions face significant obstacles. These include a severely depressed market, difficulties obtaining or verifying the documentation required to prove ownership and the right to sell, limited practical access to Ukrainian administrative and notarial services, and the risks created by the parallel requirements or pressures imposed by occupation administrations.

Legally, private property rights remain intact even under the occupation, so technically a person can sell their housing in the occupied territories. However, this should be done according to the Ukrainian laws and with Ukrainian notary. In practice there are difficulties in finding a buyer who would agree to this, problems with getting the necessary documents proving that you can sell etc. Also the market is on decline, obviously. And it is also against the occupation administration laws.

MULTI-APARTMENT BUILDING MANAGEMENT AND MAINTENANCE

There are about 180,000 multi-apartment buildings in Ukraine (State Statistics Service, cited in Diachuk

et al, 2025 p49) but no data on the exact number.³⁷ Multi-apartment buildings comprise areas under joint and individual ownership. Jointly owned are the roof, technical buildings, garbage chute, stairs and landings, the outer wall of the building and load bearing walls, storage and securities areas; and typically the basement and foundations too. Each separate apartment is under individual ownership. Condominiums must be legally registered with local self-governing bodies.

Multi-apartment building management is inherently complex due to the multiplicity of owners, with their differing interests and levels of resources. This has in some instances reduced investment in improvements and building management, as responsibility for individual units and the building is often poorly defined, shared and implemented. Owners of units may not collectively have full control over aspects of their building, common areas, and land; and there is a legacy tradition of government management of multi-apartment buildings which may reduce propensity for individuals' active engagement in building management. These complexities can lead to delayed decision-making on maintenance of and disputes about the building; blame-shifting; insurance; and compensation problems. Deterioration and war-time damage affects not only individual apartments but also their common areas, while compensation may not adequately cover such common areas.

Frequently arising issues requiring building-level unit owner coordination include concerns about costs and transparency of utilities, management agreements, and the sharing of common costs. In the face of such issues, residents may lack awareness, skills, resources, and the capacity to organise. There are concerns about the standards of multi-apartment building managers, their technical capacity and skills, as well as the lack of competition for the role, the potential for corruption and for monopolisation (IFC, 2020).

The building management sector is rapidly evolving and involves homeowners as well as local government and a growing range of commercial actors, with different relationships between stakeholders. Reforms are ongoing to improve effective management and maintenance of multi-apartment buildings.

Co-owners³⁸ may choose one of several forms of building management, with combinations also

³⁶ Note, that this provision does not concern people whose living space exceeds the norm and is taxable.

³⁷ Data is based on estimates, and war and territorial loss may affect accuracy.

³⁸ As mentioned before, renters have no decision-making rights in what concerns the ownership status of the building or its maintenance.

possible. Main options are shown in Figure 10. In regard to Option 1 (Buildings with established Home Owner Associations (HOAs), the creation of a legal HOAs is not mandatory in Ukraine. Of the estimated 180,000 multi-apartment buildings nationally, only 39,709 had HOAs in January 2024 (State Statistics Service, in Diachuk et al, 2025 p49). Trends in multi-apartment building management insofar as they can be elicited over the short 2018 to 2020 time period show a fall in the share of buildings with 'no management form' from 49 per cent to 38 per cent, while the fastest growing option is 'Building run by professional housing managers' which rose from 19 per cent to 25% over the period.

Land under multi-apartment buildings is mainly regulated by joint collective ownership and permanent use leases. Article 42 of the *Land Code* (Verkhovna Rada of Ukraine (2001) mandates free transfer of land to co-owners, following Cabinet-approved procedures. However, no clear process exists for transferring municipal land under buildings. There are, however, successful examples in European cities where leasing works effectively (see discussion in UNECE et al, 2021). Experts (UNECE, 2013; IFC, 2020) have highlighted these issues, which have become more complex and urgent to address due to wartime damage to MABs, with ownership complexities risking delays in decisions and compensation.

Research by Nikolaiev and Shcherbyna (2022) identified several key problems in multi-apartment building management in Ukraine:

- Utility debts and housing stock degradation: The study highlights the accumulation of utility debts and the deterioration of housing stock as significant challenges.
- Deformed condominium model: The authors critique the condominium model, which lacks a unified real estate object and results in weak residential building management.
- Unfair public funding: The research argues that public funding for homeowners is inequitable and suggests transforming subsidies into property exchanges.
- Ownership structure issues: The study proposes transitioning from individual apartment ownership to shared ownership of land plots and entire buildings to improve housing management.
- Impact of war: The destruction of residential buildings during the full-scale invasion from 2022 has exacerbated these issues, necessitating new property relations for reconstruction.

Furthermore, there are specific technical issues associated with the management of Ukraine's numerous concrete panel residential buildings (Trojan et al, 2024, 2024a, 2017). This requires expertise in the evaluation of factors like porosity, hydration, and structural integrity, to extend their lifespan.

Addressing housing system challenges

As of 2026, Ukraine has replaced the 1983 *Housing Code* (Verkhovna Rada of the Ukrainian SSR, 1983) with a new framework law on housing policy, *On the Fundamental Principles of Housing Policy* (Verkhovna Rada of Ukraine, 2026), marking a transition from Soviet-era regulation to a modern, market-oriented housing system (UN Ukraine, 2026). The new housing framework law (Verkhovna Rada, 2026) replaces the Soviet system of state housing allocation (via waiting lists) and aligns law with the actual ownership structure of post-Soviet Ukraine. It formally introduces a mixed system of market, social, and affordable housing, as well as market-based instruments (mortgages, leasing, public-private partnerships), aligning Ukraine more closely with EU housing policy models, including in regard to principles of energy efficiency and sustainability. It introduces social (public) rental housing that targets low-income households, vulnerable groups, and IDPs. It recognises formal rental markets, providing a basis for rental contracts and tenant protections, aiming to regulate the largely informal rental sector in Ukraine. It links housing policy to post-war reconstruction, encouraging private investment and donor-funded housing programmes, and establishes legal conditions for investment-based housing development – including for affordable housing. The new framework-level law will depend, however, on secondary legislation, funding and institutional capacity to generate the intended impacts.

TENTATIVE STEPS TO RECOVERY

Since 2014, the Ukrainian government and municipalities have tried various approaches to tackling housing needs and ensuring housing recovery. A main government initiative was the programme of compensation for damaged and destroyed housing, eRecovery (*eVidnovlennia*), launched in March 2023 (Transparency International Ukraine, 2023). Under this programme, certificates (vouchers) are to be provided to homeowners whose housing was either damaged³⁹ or destroyed. The certificate for destroyed housing was meant to be used for purchasing alternative housing that should not be sold for at least five years (Bereziuk, 2025). In parallel, support has come from international partners and other organizations in renovating buildings, converting sport and educational facilities into shelters, efforts to develop modular and social housing, and self-repair. Some households have also been able to take on a subsidized loan as described in Section 4.2.2.

New regulations to improve rental conditions have been slow to emerge (e.g. a rent freeze, moratorium on evictions). So-called ‘quarters duty’ was not broadly established. Rather, efforts have been on the demand side, including providing IDPs with small rental subsidies (from UAH 2,000 to UAH 3,000 or EUR 45 to EUR 70 per person). However, analysis of how recipients spent these subsidies in practice was limited; they were significantly cut in Spring 2024 and later substituted with another two-year pilot programme by the Ministry of Social Policy, involving rental subsidies (Cabinet of Ministers, 2024). Landlords and refugees whose housing remained vacant were encouraged to let to IDPs using rent-to-income geared subsidies and rental income tax breaks (Cabinet of Ministers, 2024).

However - as to be expected with crisis measures – all these efforts lack a sustainable operating model which, among other factors, limits their ability to attract financing. The first source of funding for eRecovery were the frozen Russian assets in Ukraine and later the programme has faced underfunding. In 2023, the World Bank provided the first round of funding totalling USD 232 million to cover 85,000 applications for damaged housing. This was intended to be complemented later on by the restoration of multi-apartment buildings (where the total number targeted was around 2,200, with only a quarter having homeowner associations established) in selected municipalities, as well as capacity-building. In March 2024, the Council of Europe Development Bank approved a EUR 100 million loan to partially finance the eRecovery programme (around 2,500 certificates) for destroyed housing, with another EUR 100 million planned for 2025. In late 2024, the funds that were meant to be provided to IDPs for rental subsidies and other unused social expenditure funds were reallocated to eRecovery for destroyed housing of IDPs, totalling UAH 15 billion. The total financing from the state budget for 2025 was UAH 1 billion for damaged and UAH 3 billion for destroyed housing.

Apart from the demand-side assistance, a series of supply-side measures were introduced via pilots of municipal housing initiated by a range of actors. For example, IOM and the EU have played a proactive role in longer-term housing supply efforts, investing in an *Affordable Housing Programme* since 2014 and also in two programmes constructing housing for IDPs via NEFCO: these were for both urgent housing needs (spanning 10 cities, with EUR 19 million from the *Neighborhood Investment Platform*⁴⁰) and long-term

39 Up to UAH 200,000 (USD ~5,000) for light damages, and up to UAH 350,000 (USD ~8,500) for heavily damaged apartments, and up to UAH 500,000 (USD ~12,500) for private houses.

40 This is a financial instrument of the European Union used to support investment projects in countries neighbouring the EU—including Ukraine.

housing for IDPs (with 100 million Euro grant funding from the EU). New buildings are being constructed and damaged municipal facilities repaired and renewed to accommodate displaced households. Denmark is also progressing efforts with the City of Mykolaiv (through its pilot reconstruction and housing programme, *Ukrainian Homes for All*) trialling sustainable non-profit housing based on Danish social housing model. The city of Kharkiv worked with German organisation IWO e.V. through the UN-led programme *UN4UkrainianCities Project* on the municipal housing programme for the city (UNECE, 2023). Also, IOM continues its long-term efforts to establish municipal rental housing in five regions of Ukraine and to provide 2,000 affordable rental housing units for IDPs, with the support of the German government through KfW. A platform for coordinated knowledge-sharing based on these and similar municipal-level pilot initiatives could help capture combined experience and data emerging to help draw out scalable policy lessons.

LOOKING FORWARD

Housing reconstruction can stimulate the economy by creating jobs in construction, manufacturing, and related industries. It can also boost local businesses by increasing demand for goods and services. Reconstruction projects can provide employment opportunities for displaced populations and local communities, fostering economic stability and social cohesion. Rebuilding housing with modern, energy-efficient designs can improve living standards and reduce long-term costs for residents. The reconstruction imperative can further be leveraged to modernize urban planning, integrate green spaces, and improve infrastructure.

With new social housing dwellings being completed in Lviv (Drozdov & Partners, 2024), policy efforts

are turning towards the model to operate these dwellings in a sustainable and fiscally responsible way. A wide range of civil society actors are making contributions to analysis and discourse in this regard, including professional bodies (e.g. Ukrainian Institute of Architects), Ukrainian universities and think tanks, grass-roots initiatives and NGOs. Numerous efforts have been made, particularly since 2022, to exchange knowledge on relevant best practices. Ukrainian NGOs New Housing Policy and Cedos think tank convened various national housing fora and online international seminars on the topic. The UNECE organised a workshop on *#Housing2030 and UN4Kharkiv – UNECE Workshop Affordable, decent and healthy housing* (Housing2030, 2022). In 2023, a major conference *Rebuilding a Place to Call Home*⁴¹ was convened in The Hague, featuring presentations from senior Ukrainian government officials at the national and local level, involving experts from many European member states and also development banks, with proceedings and recommendations brought together a major report (Anisimov et al, 2023). Specific approaches were explored through site visits of government officials to many capitals in Europe, including Vienna, Barcelona, Paris, and Helsinki. Workshops were held in Vienna on affordable rental housing with IOM and EIB⁴² and legislative models for 'Common Good' affordable rental housing were explored for adaptation to Ukrainian conditions under the New European Bauhaus (Amann et al, 2024). Recognising Ukraine's challenges, learning from relevant European practices and experimenting with pilot projects in Ukraine, provide a basis for the development of more socially inclusive and integrated approach, building on existing institutions. Such a model has been proposed and presented for discussion at the 2024 EU-STARTER conference *Housing for an Inclusive and Sustainable Recovery* (Figure 9).

41 <https://www.pbl.nl/en/latest/news/symposium-ukraines-housing-recovery-forum-rebuilding-a-place-to-call-home>

42 Affordable Rental Housing system in Ukraine

A new economically sustainable and socially inclusive model

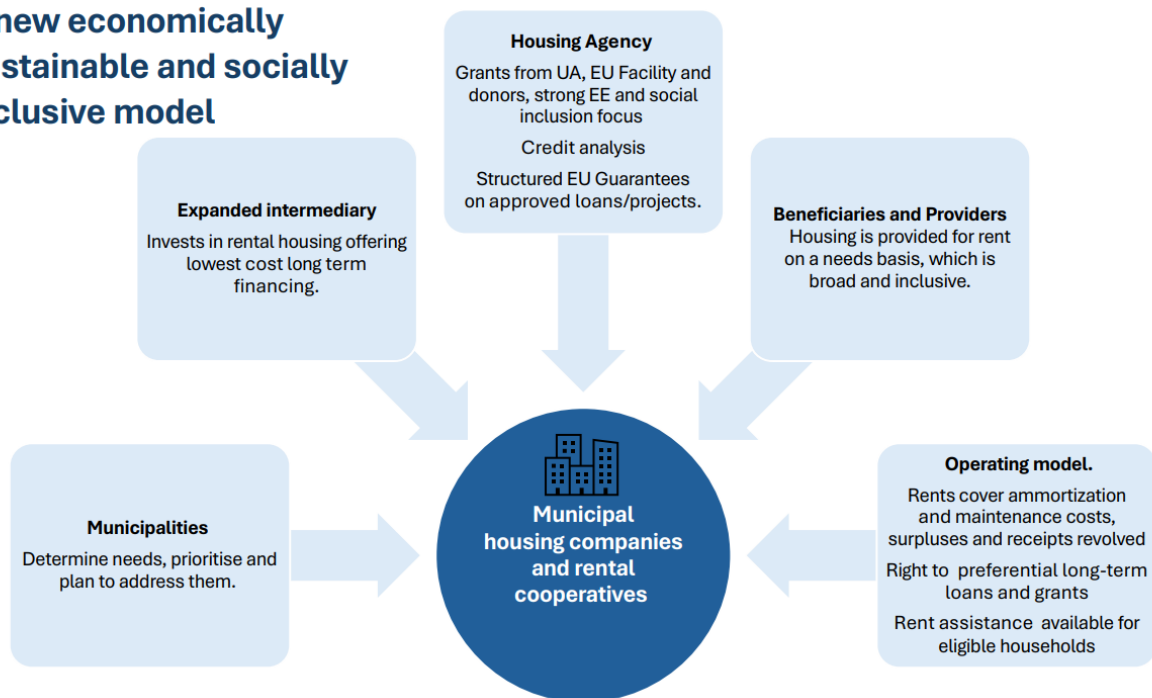


Figure 9: A new economically sustainable and socially inclusive model. (EU-STARTER Conference, 2024)

There are of course many other areas for recovery that need to be further developed through research, policy design, implementation and evaluation - and as part of a coherent strategy. Under crisis conditions of war, there are risks for an unplanned and chaotic recovery, without strategy or guidance – likely to compromise investment inflow. Increased demand for construction materials and labour can drive up prices, making reconstruction more expensive and potentially unaffordable – particularly for vulnerable populations. Unregulated housing markets may lead to speculative investments, inflating prices and reducing affordability for local residents. Without targeted policies, reconstruction efforts may disproportionately benefit wealthier groups, leaving vulnerable populations behind. Inefficient allocation of resources and lack of transparency can undermine reconstruction efforts and public trust. By anticipating these risks

and implementing proactive measures, Ukraine can leverage housing reconstruction as a catalyst for economic recovery and social resilience.



Photo: Social housing under completion in Lviv, 2024. © Ro3kvit

Further research needs

This paper highlights a number of critical gaps in knowledge and data that could be valuably addressed to support an effective, inclusive, and sustainable housing recovery in Ukraine. These research needs are set out against the main dimensions of the housing system examined in this report, and reflect both longstanding structural weaknesses and emerging challenges arising from war-related disruption.

Housing stock, typologies and spatial development

While valuable housing data exists – particularly from the State Statistics Service of Ukraine (SSSU, 2021) – most information is about construction outputs and not the quality and use of constructed housing. In particular, this has led to the incompleteness of data on key characteristics of housing stock – even the exact number of multi-apartment buildings. Further research is needed to assess the condition, performance, and adaptability of existing housing stock, particularly these Soviet-era multi-apartment buildings that dominate urban areas.

Housing needs, vulnerability and inclusion

More granular, disaggregated data is required to identify housing needs across regions and population groups, including vulnerable cohorts. Research should prioritise housing affordability and access, inequality across territories and social groups, links between housing, social care, and community integration. The report highlights risks that decentralised recovery may exacerbate inequalities in access to housing, a risk which requires deeper empirical analysis.

Planning, land use and integrated urban systems

There is limited evidence on how effectively planning frameworks support integrated urban development. Research is needed to evaluate the implementation of planning standards and regulations; coordination between housing, infrastructure, and services, and the capacity of municipalities to deliver recovery under decentralisation.

Housing governance, finance and management

The predominance of private ownership creates challenges for maintenance, investment, and accountability, particularly in multi-apartment buildings. Further research is required on governance and management models for shared housing stock; functioning of housing finance systems and barriers to affordability; the informal and weakly regulated rental sector in relation to efforts to formalise the sector under the new housing legislation of 2026. In addition, the energy inefficiency of housing stock, with consumption significantly above EU levels, requires analysis of scalable retrofit and financing models.

Recovery, reconstruction and resilience

Post-war reconstruction raises critical questions around equity, efficiency, and long-term resilience. Research priorities include governance and coordination of reconstruction processes, risks of market distortion, speculation, and exclusion, and possibly scenario modelling for different recovery pathways. Such additional data-led insights may help avoid fragmented and inequitable recovery outcomes.

Cross-cutting priority: data and monitoring

There is an urgent need for a unified housing data system or registry which incorporates regular monitoring of housing conditions including damage status; housing needs across tenure categories; housing market data including as bears on affordability; housing governance and finance data, among other evidence-based tools to support policy design and evaluation. The new systemic framework law on housing (Verkhovna Rada, 2026) proposes a unified information and analytical housing system as an entry point for addressing this need.

Conclusions

KEY TAKEAWAYS

Section 1 examined the historical development and main typologies of housing in Ukraine, showing how Soviet-era mass housing, rapid post-independence privatisation and uneven market-led development have shaped the current housing stock. Much of this stock is ageing, energy inefficient and difficult to manage collectively. More than 80 per cent of multi-apartment buildings were constructed before 1991, while RDNA4 estimates that around 88 per cent of apartment buildings pre-date independence. These characteristics contribute to weak energy performance, accumulated maintenance needs and heightened vulnerability to damage. Housing recovery should therefore address not only the construction of new dwellings, but also the renewal, adaptation and long-term management of existing stock. In the longer term, recovery offers an opportunity to overcome inherited weaknesses in building quality, accessibility, collective management and urban form, while supporting a more diverse and resilient housing system

Section 2 covered how demographic change, displacement, ageing and shifting household needs are reshaping housing demand across Ukraine in highly uneven ways. Ukraine's population has declined substantially since the early 1990s, with further demographic disruption caused by displacement since 2022. Population ageing, household change and conflict-related displacement are reshaping housing demand across regions. Urbanisation remains high, but housing pressures vary significantly between frontline areas, receiving cities, shrinking settlements and rural areas. IDPs and vulnerable households face particular constraints in accessing stable, adequate and affordable housing. Longer-term housing policy will need to better connect housing with social protection, care, livelihoods and community integration, ensuring that IDPs, older people, low-income households and other vulnerable groups are not left dependent on insecure private-market solutions. A stronger evidence base on affordability, tenure, household composition and local demand will be needed to make progress on this.

Section 3 considered housing and planning, setting out how housing outcomes are linked to planning standards, land-use decisions, infrastructure provision, access to services, and the ability of municipalities to coordinate development. Affordable and social housing provision remains weakly integrated into urban planning and development practice, while energy-efficiency reform has advanced through legislation, audits and programmes such as the Energy Efficiency Fund, but implementation is at an early stage relative

to the scale of need. Ukraine's residential buildings consume two to three times more energy per square metre than comparable buildings in EU countries with similar climates. The analysis highlights that, for housing recovery and longer-term system development in Ukraine, there will need to be more integration between housing policy, spatial planning, infrastructure provision, environmental standards and local economic development. In the longer term, planning frameworks should support compact, serviced, energy-efficient and socially mixed neighbourhoods, while ensuring that affordable and social housing are embedded within broader urban development strategies rather than treated as residual or exceptional forms of provision.

Section 4 reviewed Ukraine's post-Soviet housing tenure structure, weak rental regulation, limited housing finance and unresolved challenges in multi-apartment building management. The housing system is dominated by private ownership, with ownership at around 79 per cent of households, rental at 14 per cent and other tenure forms at 7 per cent. Weak regulation of the private rental market results in affordability, tenure security, and quality issues, particularly affecting IDPs. The post-Soviet privatisation of individual flats did not fully resolve responsibility for common areas of multi-apartment buildings, shared infrastructure, or their long-term maintenance. Ukraine has around 180,000 multi-apartment buildings, many of which require better management structures and investment mechanisms. Recovery, reconstruction and long-term housing system improvements will demand attention to the institutional and financial mechanisms through which buildings are owned, managed, maintained and renovated over time. A sustainable housing system will require clearer responsibilities for co-owners and managers, improved access to finance for renovation and energy efficiency, stronger regulation of rental and investment markets, and public mechanisms that can support housing affordability beyond individual homeownership.

Section 5 examined the scale and complexity of Ukraine's current housing system challenges. It notes that the country's housing stock is estimated at approximately 993.8 million m², or 23.7 m² per inhabitant, while war-related damage has placed unprecedented pressure on an already constrained system. Around 14 per cent of the national housing stock, affecting some 3 million households, has been damaged or destroyed since the full-scale invasion, making housing the most affected sector in damage terms. At the same time, social housing provision remains extremely limited, with a mere 1,089 units recorded in 2022. These pressures have exposed long-standing weaknesses in housing governance,

affordability, finance, social housing provision, building management and data systems. However, they have also created momentum for more strategic reform, including the development of a national housing strategy under the recently released 2026 housing framework law. For recovery, the central implication is that Ukraine must combine immediate repair and reconstruction with longer-term reforms that expand affordable and social housing, strengthen public and municipal capacity, improve housing data and financing mechanisms, and establish a more resilient housing system.

RECOMMENDATIONS FOR A NATIONAL HOUSING STRATEGY

Ukraine's new framework housing law (Verkhovna Rada, 2026) explicitly establishes the legal basis and requirement for a national housing strategy. The current document has highlighted the rationale for several dimensions to be considered for inclusion in such a strategy.

- Social housing expansion
 - Reform the social housing framework to include sustainable funding models and establish municipal housing providers.
- Energy efficiency investments
 - Scale up programmes such as the Energy Efficiency Fund (EEF) to modernize housing stock and reduce energy consumption, in tandem with efficiency-oriented building standards among other points of entry.
- Rental market regulation
 - Consider introducing rent caps, tenant protections, and incentives for landlords to improve affordability and stability.
- Urban planning and land use
 - Implement and refine zoning reforms and tools such as land value capture mechanisms to support affordable housing development.
- Post-war reconstruction
 - Prioritize rebuilding damaged housing with modern, energy-efficient designs and integrate housing with urban infrastructure.
- Data and monitoring
 - In the context of the unified information and analytical housing system proposed in the 2026 framework law, establish a unified housing registry to track housing needs, stock, physical and market conditions for efficient planning and resource allocation.
- Capacity-building
 - Strengthen local government capacity to manage housing projects in coordination with national policies.

These measures aim to rebuild Ukraine's housing system into one that is resilient, inclusive, and sustainable, addressing both immediate needs and long-term goals.

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Annex

KEY LEGISLATION

Type of the document	Title			Goal
Constitution	Article 47. "Everyone has the right to housing. The State creates conditions that enable every citizen to build, purchase as property, or to rent housing. Citizens in need of social protection are provided with housing by the State and bodies of local self-government, free of charge or at a price affordable for them, in accordance with the law. No one shall be forcibly deprived of housing other than on the basis of the law pursuant to a court decision."			
Law	"On property" (1991, expired in 2007) "On privatization of the state housing fund" (1992) "On rent of land" (1998)			Privatization of state housing stock; withdrawal from socialist state housing provision for all, instead - a commitment to providing state housing only for socially vulnerable groups of population; establishment of the real estate market; setting the orientation to diversify sources of financing of housing construction
Decree	by Parliament	by Cabinet of Ministers	by President	
	Housing Code (1983) "On measures to attract additional funds for housing construction and creation of the housing market" (1994) "Concept of state housing policy" (1995)	"On the further development of housing and construction (housing) cooperation" (1992) "On the promotion of individual housing construction through the provision of a state long-term preferential loan" (1993)	"On the main directions of social policy for 1997-2000" (1997)	
Law	"On conducting an experiment in housing construction on the basis of the holding company "Kyivmiskbud" (2000) "About the association of co-owners of an apartment building" (2002) "On mortgage" (2003) "On financial and credit mechanisms and property management during housing construction and real estate transactions" (2003) "On mortgage lending, operations with consolidated mortgage debt and mortgage certificates" (2003) "On mortgage bonds" (2005)			Development of the mortgage market: attracting funds of the public, creation of temporary housing stock for debtors under mortgage contracts; starting the long-term process of transferring the responsibility over building maintenance to the flat-owners
Decree	by Cabinet of Ministers		by President	
	"On the approval of the Procedure for the formation of housing funds for temporary residence and the Procedure for the provision and use of residential premises from housing funds for temporary residence" (2004) "On the approval of the Concept of creating a national mortgage lending system" (2004) "Some issues of the State Mortgage Institution" (2004)		"On conducting an experiment in housing construction on the basis of the holding company "Kyivmiskbud" (1999) "On measures for the development of the mortgage market in Ukraine" (2002)	
Law	"About housing fund for social purpose" (2006)			Establishment of social housing fund for socially vulnerable groups
Decree	By Cabinet of Ministers			
	"Concept of the State Program "Social Housing" (2005)			

Type of the document	Title	Goal
Global financial crisis of 2008		
Law	"On making changes to some laws of Ukraine in order to overcome the negative consequences of the financial crisis" (2009) "About ensuring the implementation of housing rights of dormitory residents" (2009)	Establishment of "affordable housing" program (state partially compensates the purchase of housing for some categories of people); private developers receive cutback (and since 2020 are exempt from) paying the shares for development of transport and social infrastructures; allowing privatization of rooms in dormitories and transferring them to communal property
Decree	by Cabinet of Ministers "On the approval of the State targeted socio-economic program for the construction (purchase) of affordable housing for 2010-2017" (2009) "On the approval of the Procedure for reducing the cost of mortgage loans to provide affordable housing for citizens who need to improve housing conditions" (2012)	
Internal Ukrainian crisis of 2014		
Law	"About the lease of state and communal property" (2020)	Development of the temporary housing fund for the purpose of accommodating IDPs; responsibility of financing the temporary and social housing stock was allocated to local governments (due to 2014 decentralization reform)
Decree	by Cabinet of Ministers "On the approval of the Procedure and conditions for providing subventions from the state budget to local budgets for the implementation of measures to support territories that have been negatively affected by the armed conflict in the east of Ukraine" (2017) "On the approval of the Procedure for the formation of housing funds for the temporary residence of internally displaced persons and the Procedure for the temporary use of residential premises from the housing funds for the temporary residence of internally displaced persons" (2019)	
February 2022: start of full-scale Russian-Ukrainian war		
Decree	by Cabinet of Ministers "On the approval of the Procedure and conditions for providing compensation to the central authorities and local budgets for the payment of communal services provided during executive the placement of temporarily displaced persons under martial law" (11.03.2022) "On approval of the Procedure for compensation of expenses for temporary accommodation of internally displaced persons who moved during the period of martial law" (19.03.22) "Some measures for the formation of housing funds intended for temporary residence of internally displaced persons" (29.04.22)	Establishment of financial compensation for local governments and individuals that provide housing for IDPs; project of rehousing IDPs "Prykhystok"; creation of a plan for purchasing housing for the temporary housing stock for IDPs

Table 2: Development of Ukrainian housing legislation in 1991–2022 (Sukhomud and Shnaider, 2023)



THEMATIC PAPER

Housing Provision and Outcomes in Ukraine



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