THE STATE OF HOUSING IN EUROPE – 2025

UKRAINE

HOUSING TENURE	% OF TOTAL
Social Housing	0.1
Private Rental	4.8 (14%*)
Owner Occupiers (including cooperatives)	95 (79%*)
Cooperatives (ownership)	(4)

SOURCES: Cedos survey* and various reports on housing policy and social housing (2019-2025), reports from IOM (2024-2025) and EU STARTER (various reports informing policy progress 2024-2025), EU Ukraine Facility Plan.

THE ROLE OF PUBLIC, COOPERATIVE, AND SOCIAL HOUSING PROVIDERS

Ukraine's housing system is overwhelmingly owner-occupied (approximately 95%), with only 4.8% renting and 0.1% in public housing. The formal social housing sector is extremely small, comprising only about 1,100 social units and 2,000 temporary units nationwide. These dwellings are managed by municipal housing departments, operate on non-cost-based symbolic rents, and lack any dedicated class of social housing providers, making the model structurally loss-making for municipalities.

Owner Cooperatives remain numerous—around 5,880 cooperatives representing 4% of the market—but function largely as quasi-private maintenance entities, not as non-profit or limited-profit housing developers.

Overall, Ukraine lacks institutionalised public, cooperative, or non-profit rental housing providers, with only fragmented municipal and legacy owner cooperative actors operating in this space.

DYNAMICS OF HOUSING SUPPLY

Since the 1990s, housing supply has shifted almost entirely to private developer-led construction, with state/municipal building collapsing from 179,000 units in 1990 to 9,000 in 2001. Output fluctuates but remains market-driven, with trends including growth of small apartments, suburban construction of detached houses, limited production of rental housing and negligible public or social housing output.

Today war damage is severe: around 2.5 million units (13% of stock) are damaged or destroyed, raising reconstruction needs to an estimated 72 billion euros.

Renovation backlogs since 1991 and energy efficiency are significant gaps: most households live in post-Soviet multi-apartment buildings with ageing infrastructure and high energy use.

HOUSING NEEDS TODAY

Assessing need is difficult due to weak data systems: The national housing waiting list created under the 1983 Housing Code included around 1.1 million households in 2013 according to data reported by UNECE. However, since 2015 it is no longer maintained centrally, and the last figures are incomplete.

4.6 million people remain internally displaced, many reliant on precarious private rentals, temporary accommodation, or shared housing. Ownership remains overall very high in the country, but most displaced households are now renters, and 39% of them report needing help paying rent.

National budget allocations currently cover only 2–3% of estimated reconstruction needs, underscoring the scale of unmet demand for adequate, affordable housing.

RECENT DEVELOPMENTS IN HOUSING

Reform momentum is growing through support of the EU's Ukraine Facility Plan, new laws, planning reforms and international programmes.

In terms of recently adopted legislation, the Law on protecting housing rights of nternally displaced persons (registry of vacant properties) has been adopted.

Furthermore, the Draft Fundamental Principles of Housing

Policy Law was submitted to Parliament in 2025 and a Draft updated Social Housing Law and National Housing Strategy are under preparation.

Spatial planning reforms require housing needs assessment, social housing quotas and integration with infrastructure. Cities (Kyiv, Lviv, Chernivtsi among others) are encouraged to adopt Integrated Urban Development Strategies guiding future affordable housing.

A number of donor-led programmes (NEFCO, IOM, IWO, Co-Haty, Danish and EIB initiatives) are delivering municipal/affordable rental pilots with strong energy-efficiency focus, and various operating models are being tested.

At the same time, municipalities increasingly lead local housing responses but face legal, capacity & funding hurdles.

POLICY GUIDELINES FOR PUBLIC, COOPERATIVE, AND SOCIAL HOUSING

- **Improve quality and standards, monitoring and accountability.**
- **Define social/municipal/affordable housing clearly in law, including eligibility, allocation procedures, and operating model based on EU best practices.**
- **Introduce cost-recovery rent-setting and mandatory reinvestment of surpluses to expand and maintain stock, protect assets and prevent extractive practices.**
- **Develop permanent financing mechanisms—national and municipal revolving funds—to blend state, EU, international financial institutions and donor capital.**
- **Guarantee land access for public/non-profit developers.**
- **Strengthen tenant protections and participation.**
- **Build municipal capacity in planning, housing management and project delivery.**
- **Modernise data systems through a national housing observatory, digitised registers, and regular reporting.**
- **Retain the decentralised system, but clarify national–regional–municipal responsibilities.**
- **Maintain constitutional housing rights, but translate them into modern tenancy and social housing laws.**

THE EU'S ROLE IN BETTER SUPPORTING THE SECTOR

The European Union — through the EIB and advisory support via JASPERS — is playing a central role in Ukraine's post-war housing recovery and reform.

- **In 2025, the EIB approved a €200 million Social Housing Reconstruction loan, intended to fund publicly owned affordable rental housing and to help establish a durable institutional framework conforming to EU housing and financing standards.**
- **Since May 2024 EU STARTER promoted EU best practices and since March 2025, the EIB and Ukraine have deployed JASPERS experts to support project preparation, institutional capacity and compliance with EU-level social and infrastructure norms.**