

Housing Finance and Subsidies

"eOselya" is a state mortgage program, which was launched in October 2022. Initially it was targeting only military personnel, security forces, doctors, teachers and scientists. Since August 1, 2023 the government expanded the program - other Ukrainians, who do not have their own housing or who own less than 52.5 square meters for a family will be able to use it. The main advantage of "eOselya": the opportunity to buy a home with a mortgage at 3% and 7% for everyone. There are no particular preferences for IDPs under this program, however, forcibly displaced could seek funding for the first installment or assistance to cover additional one-time fees and charges from the international and/or national NGOs.

Below outlined the main conditions and criterias of the "eOselya" mortgage program:

| | 3% | 7% |
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| Categories of people: | <ul style="list-style-type: none">• Representatives and families of the Armed Forces, certain national security Services and police officers.• Medical workers (specialists and professionals) of health care institutions of state or municipal ownership.• Pedagogical staff of educational institutions of state or municipal ownership.• Scientific (scientific-pedagogical) staff of educational institutions and scientific establishments of state or municipal ownership. | <ul style="list-style-type: none">• War veterans and their family members; combat participants; persons with disabilities due to war; families of deceased war veterans, as well as families of deceased (dead) defenders of Ukraine.• Internally Displaced Persons (IDPs).• Other Ukrainian citizens who do not own residential real estate or whose property is less than 52.5 square meters for a single-person family (single individual) and an additional 21 square meters for each subsequent family member (excluding residential real estate |

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| | | objects located in areas of active combat operations and/or territories temporarily occupied by the Russian Federation, included in the list of territories where combat operations are (were) conducted or temporarily occupied by the Russian Federation. |
| Age of the applicant | Applicant should be of 18 y.o or older. The applicant should not be older then 70 years (inclusive) by the date of the mortgage term's expiration date. | |
| Other requirements | Applicant/his/her family members cannot be included to the sanction lists | |
| Existing Housing Criteria | The applicant and his/her family members must own less than 52.5 square meters of total residential area for a single-person family (single individual), with an additional 21 square meters for each subsequent family member. Properties located in areas of active hostilities or in temporary occupied territories cannot be included in this calculation. | |
| Type of Eligible housing | <p>Property must be registered according to the law. The apartment should be in a multi-family residential building (apartment building), townhouse, private house.</p> <p>Apartments: Maximum of 52.5 square meters for one person, plus an additional 21 square meters for each subsequent family member.</p> <p>Residential Houses: Maximum of 62.5 square meters for one person, plus an additional 21 square meters for each subsequent family member.</p> <p>Location The property must be located within the territory of Ukraine, excluding temporarily occupied territories and areas of active hostilities.</p> | |

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| | <p><i>Specific Requirements for Different Categories</i></p> <p>For Military Personnel, Law Enforcement, Medical Workers, Educators, Scientists, and Veterans: Eligible properties include a private house or an apartment in a building that is either under construction or not older than 10 years (specifically for regional centers and Kyiv).</p> <p>For IDPs and Others: Eligible properties include a private house or an apartment in a building that is either under construction or not older than 3 years.</p> |
| Price | <p>The cost of the property must not exceed the average housing cost in the regions of Ukraine (e.g. as of 5 February 2024 such cost for Kyiv is 24 764 UAH, for Lviv oblast – 21 073 UAH), as determined by the Ministry of Infrastructure, multiplied by the following multipliers:</p> <ul style="list-style-type: none"> - 2.0 for Kyiv, Dnipro, Lviv, Odesa, Kharkiv, and regional centers, as well as settlements located within 15 km of regional centers and Kyiv, and settlements with a population of over 300,000 people. - 1.75 for settlements with a population of up to 300,000 people. <p>If the cost per square meter of the chosen apartment exceeds the set limit, the difference must be paid as part of the initial down payment.</p> |
| Maximum mortgage term | 20 years |
| First installment | Not less than 20% of the mortgage price |
| Additional Related Fees and Charges (could be different) | <p>Loan One-time Commission (<i>1% of the value of the real estate</i>)</p> <p>One-time Mandatory State Pension Insurance Fee (<i>1% of the value of the real estate</i>)</p> <p>Real Estate Insurance (<i>varies by bank, approx. 0.25% of the mortgage value, paid annually</i>)</p> <p>Property Assessment Service Fee (<i>varies from location and from the type of the property</i>)</p> <p>Notary Services (<i>depends on the property value</i>)</p> |

