

Housing for IDPs and War-Affected Individuals

Types of programs for IDPs

Internally displaced persons (IDPs) have the right to receive social and temporary housing or participate in an affordable housing program or a 3% mortgage program.

Temporary and social housing constitutes a segment of the housing stock owned by local governments, which is not eligible for privatization. Although they share a similar establishment process, temporary housing was funded through state budget subventions and local budget co-financing from 2019 to 2021.

The "Affordable Housing" program, run by the State Fund for Youth Housing Construction (Derzhmolodzhytlo), allows eligible participants to purchase housing that meets specific criteria (such as size and year of construction) with co-financing from both the participants and Derzhmolodzhytlo, at rates of 30% or 50%, depending on the participant category. Despite the program not receiving funding in 2024, the absence of funds does not preclude the acceptance of applications or placement on the waiting list in the respective region.

Additionally, Derzhmolodzhytlo is administering a 3% loan program, offering IDPs the opportunity to secure a loan at a 3% annual interest rate for the purchase of an apartment in a multi-family building or a single-family home, with a repayment period of up to 20 years. In 2024, the program will be bolstered by a €17 million grant from the German State Development Bank KfW to support the financing of these loans for IDPs.

	Social housing	Temporary housing	Affordable housing	Loan at 3% interest rate
Participants	Socially vulnerable categories of the population (orphans,	IDPs who do not own housing in	IDPs, military personnel, and citizens of Ukraine	IDPs and their family members who have no other residential property

	<p>pregnant women, pensioners, combatants, IDPs, etc.) provided that</p> <ul style="list-style-type: none"> -do not own housing or have the right to improve housing conditions - the average monthly total income is less than the indirect cost of renting housing in the locality and the subsistence level. 	GCA, or such housing does not exceed 13.5 m2 per person.	<p>who have not owned a home for the last 3 years and whose income does not exceed 3 times the average monthly salary in the respective region.</p> <p>The program establishes requirements for housing (cost per m2, applicable coefficients for regions, the house must be put into operation).</p>	than that located in the NGCA, or the living space is no more than 13.5 m2 per person;
Provision procedure	There is a priority and out of turn categories. A rental contract is concluded.	Based on a point system (vulnerability criteria). A user agreement is concluded.	In order of priority by region and availability of funding. A purchase and sale agreement is concluded.	The selection of persons who will be able to receive a preferential mortgage loan from among the candidates included in the register is carried out by using a random number generator, which is

				carried out using appropriate software.
Length of stay	Determined by the contract.	1 year with the possibility of an extension	Housing is acquired as property.	Housing is acquired as property.
Payment	<p>Rent, utilities, and other services.</p> <p>The cost of rent should not exceed 20% of the total family income.</p>	<p>Payment for utilities and other services.</p> <p>Housing is provided free of charge.</p>	<p>IDPs and military personnel are entitled to 50% co-financing of the standard cost of housing or a preferential mortgage. For other categories of citizens, the share of co-financing or preferential mortgage is 30%.</p>	<p>The loan is granted for a term of up to 30 years, but not more than until the borrower reaches the age of 65 on the date of fulfillment of obligations under the loan agreement.</p> <p>The down payment of at least 6% of the cost of the housing is paid on the day the loan agreement is concluded. The interest rate is 3% per annum for the term of the loan agreement.</p>

Pursuant to Art. 121 of the Land Code of Ukraine, every citizen of Ukraine has the right to receive a land plot from state or municipal property free of charge once in the following amounts:

- for running a farm - the size of the land as determined for members of agricultural enterprises located on the territory of the village, settlement, or city council where the farm is located;

- for personal farming - no more than 2.0 hectares;
- for gardening - no more than 0.12 hectares;
- for the construction and maintenance of a residential building, outbuildings, and structures (personal plot) in villages - no more than 0.25 hectares, in towns - no more than 0.15 hectares, in cities - no more than 0.10 hectares;
- for individual summer cottage construction - no more than 0.10 hectares;
- for the construction of individual garages - no more than 0.01 hectares.