# Housing Needs and Prospects for Social Housing in the Kalush Hromada

Research Report

Cedos

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We ask you to support bringing our victory closer by donating to help the Armed Forces of Ukraine and humanitarian initiatives. Donations currently received by Cedos for its own activities will be directed to research and analysis about the impact of the war on Ukrainian society as well as search for the ways to solve the social problems caused by the war.

We express our gratitude to the participants of the study, as well as to the organizations that contributed to the dissemination of the survey abroad.

This study was conducted by the Cedos Think Tank at the request of the Czech humanitarian organization People in Need with the financial support of the Czech people.

Cedos is an independent think tank, an urban bureau, and a community that has been working on social and spatial development issues since 2010. We believe that every person is entitled to a dignified standard of living. Therefore, Cedos's goal is to identify the systemic causes of social problems and develop strategies to solve them. Our approach is research-based. We study social processes and public policies, spread critical knowledge, promote and implement progressive changes, and educate and empower a community of supporters for these changes. In our work, we are guided by the values of dignity, equality, solidarity, participation, quality, and empathy.

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# Introduction

*And what is housing? Housing is the foundation of everything."*

*Man, IDP, lives in a shelter*

Housing is one of the key components of a person's well-being. Home is a place of rest and social reproduction. At the same time, the issue of housing is complex, it cannot be considered separately from other aspects of social and economic life. The availability and location of housing can affect access to employment, social protection, or quality leisure. In addition, home has deep symbolic meaning, and the type of housing can become part of a person's identity or way of life. Despite the significant social importance of housing, real estate is also a profitable investment. According to researchers Madden and Marcuse, it is precisely the conflict between housing as home and real estate as a tool for generating profit that is the source of the permanent housing crisis in the modern world.

The full-scale Russian war against Ukraine has led to significant destruction in the housing sector and forced millions of people to leave their homes. As of December 2024, the number of internally displaced people reached 4.6 million. As a consequence of the war, housing needs have increased and become more diverse. In addition, the war has exposed the internal lack of resilience in the housing sector and the lack of effective mechanisms to respond to new challenges.

Today, Ukraine stands on the threshold of changes in housing policy. In 2024, a draft Law "On the Fundamental Principles of Housing Policy" was developed. As of early 2025, work is ongoing on the updated Law "On Social Housing." In addition, the development of the social housing sector is being actively discussed, namely housing for long-term rent at prices below market rates; such housing will be managed by separate providers or operators of affordable housing. The Government of Ukraine is negotiating the launch of a pilot social housing project with the support of the European Investment Bank.

Previous attempts to develop the non-commercial housing sector in Ukraine were not successful. Since the mid-2000s, Ukraine has had social and temporary housing funds. Earlier, we already wrote about the contradictions and limitations of the existing system. Responsibility for adding to the social and temporary housing stocks lay with local authorities. Despite this, there were no clear financial and management tools that

would allow communities to effectively increase and develop these housing stocks.

As of February 2025, one of the models actively discussed by international organizations is the creation of social housing providers owned by communities in the form of municipal enterprises, which would provide housing to designated categories of the population for affordable rent. To ensure that such housing and the provider companies do not operate at a loss, researchers[1] propose using a cost-based rent setting approach. This approach is already successfully used in social housing systems in Austria, Finland, or Denmark. Such a mechanism allows providers to cover operational costs and maintain housing in proper condition.

Currently, there is no up-to-date National Housing Strategy in Ukraine that would describe a comprehensive vision of housing policy. The new version of the Law "On Social Housing" is at the development stage. Despite this, international financial, charitable, and non-governmental organizations are researching the capacity of local government bodies to create and manage social housing. That is why, commissioned by the Czech humanitarian organization People in Need, we have begun researching the housing needs and capacities of the Kalush Hromada in the Ivano-Frankivsk Region.

The report consists of three thematic parts. First, we present secondary data related to the structure of the housing stock in Kalush, housing costs, the number of people on "apartment queues," as well as the number of internally displaced people, people with disabilities, and participants of military actions residing in Kalush. Next, we focus on housing trends and the needs of various social groups in the city. Finally, we analyze certain aspects of the capacity of local authorities in Kalush to manage future social housing.

[1] We refer to an interview with researcher Julie Lawson, adjunct professor at the Center for Urban Research at the Royal Melbourne Institute of Technology. She has experience in public policy, particularly urban land policy, and has been researching urban studies and housing for 30 years. Julie was also the lead author of the *Housing2030* report, which discusses the best policies for ensuring affordable housing throughout the region of the UNECE. More information on the cost-based rent-setting approach can be found, e.g., in the *Housing2030* report, as well as in the report on the use of this approach in Europe.

# Methodology

**The goal** of the research was to assess the housing problems and needs of different population groups in the Kalush Hromada, as well as certain aspects of the Kalush Hromada's capacity to develop social housing.

**The main objectives of the research:**

- to assess the housing problems and needs among different population groups of the Kalush Hromada;
- to assess the affordable housing options offered in the Kalush Hromada and identify gaps or areas in need of improvement;
- to assess certain aspects of the Kalush Hromada's capacity to own, develop, and manage social housing.

This study is exploratory, as it was aimed at gaining a deeper understanding of the housing situation in the Kalush Hromada. To implement it, we applied **a qualitative strategy of data collection and analysis**, which involved the use of methods such as expert interviews and focus group discussions. In addition, we sent requests to local government bodies for access to public information in order to obtain statistical data on the composition of the population and housing in the hromada.

The field stage of the research took place from October 2024 to February 2025. In total, 11 expert interviews were conducted within the study with **representatives of local government bodies and two non-governmental organizations**, as well as 5 focus group discussions with different groups of the local population: **military personnel and their relatives, youth, internally displaced people living in dormitories or shelters and those living in rented apartments, people with disabilities**. Of these, 3 expert interviews and 3 focus group discussions were conducted online, and the rest (7 interviews and 2 focus group discussions) were held in person in the city of Kalush.

When inviting participants to interviews or discussions, we informed them about the purpose and objectives of the research, the use of its findings, data protection, topics and questions that would be raised. In addition, we provided repeated information at the beginning of each expert interview and focus group discussion. To ensure confidentiality during

the research, the data for analysis was accessible only to the research team. Interview recordings were destroyed immediately after processing the information, and all personal data that could identify the participants was removed from the transcripts.

To assess housing problems and needs among different population groups, focus group discussions were conducted. To assess the available affordable housing options in the Kalush Hromada and identify gaps or areas in need of improvement, expert interviews were conducted. Based on the responses of representatives of local government bodies, we also analyzed the community's capacity to own, develop, and manage social housing. During the expert interviews, we asked them questions about their own preparedness, the difficulties they face and expect to face in case of expanding the social housing stock in the community, as well as the needs for organizing its management. No additional analysis using other methods was conducted to assess the community's capacity.

**The study has a number of limitations:**

- It is not representative of specific groups of the local population or of the local population of the Kalush Hromada as a whole: the aim of the research was to describe different experiences regarding housing conditions, renting housing, and living in rented housing, shelters, dormitories, primarily among internally displaced people, military personnel and their relatives and loved ones, youth, and people with disabilities, but these do not necessarily reflect the experiences of all members of the listed groups.
- Participants of the focus group discussions mostly reside in the city of Kalush, therefore the experience of residents of villages and smaller towns is less represented in the study. However, the conclusions drawn from the findings of the expert interviews (with representatives of local government bodies and non-governmental organizations) are relevant to the entire Kalush Hromada;
- Difficulties in conducting the field stage online and by phone: the format of conducting focus group discussions was limited, as not all informants had the access or skills to use online platforms such as Zoom.
- Recruitment of informants was also somewhat complicated, particularly due to limited access to contacts of representatives of certain groups, the small number of

representatives of some groups, and their limited ability to be interviewed due to the specifics of employment (military personnel).

Some conclusions regarding trends and problems in the housing sector were first published and developed in previous publications by Cedos. For instance, in this report we refer to the findings of the 2019 study *Public Housing Policy in Ukraine: Current State and Prospects for Reform*; the 2022 study *Social, Temporary and Crisis Housing: What Ukraine Had When It Faced the Full-Scale War*; the 2023 policy brief *Housing and War: Housing Policy in the First Year of the Full-Scale War*; and the findings of the 2022 and 2024 surveys on housing and living conditions in Ukraine.

# Housing Sector of the Kalush Hromada: Analysis of Secondary Data

The Kalush Hromada is a hromada in the Ivano-Frankivsk Region. In 2021, the population of the hromada was 88,154 people, 73% of whom were urban residents. The hromada consists of the central settlement, namely the city of Kalush, and 11 starosta districts.[2] A significant portion of the hromada's land (48%) is agricultural land. There is also a chemical industry in the city, as well as other enterprises that produce, in particular, textile and paper products.

Kalush has a complicated environmental situation, in particular land subsidence above the mines. The first sinkhole was recorded back in 1987. In 2010, the city was declared a zone of environmental emergency. In 2015, 1,009 families required relocation. The most recent sinkhole was recorded in autumn 2024; as of October, there were 24 sinkholes in the city.

After the beginning of the full-scale invasion, Kalush became a center for business relocation. Of the 40 enterprises that have moved to the region since 2022, 30 operate in Kalush. One of the reasons for such interest in the city is the availability of production facilities and spaces for accommodating enterprises. According to the Deputy Mayor for Executive Bodies of the City Council, Bohdan Biletskyi, more than 20% of the region's industrial land is located in Kalush. In addition, three industrial parks are registered in the hromada — the latest was registered in autumn 2024.

## ● Structure of the existing housing stock

According to the current Kalush hromada Development Strategy until 2030, most of the hromada's housing stock consists of multi-story buildings. Around 60% are four- and five-story buildings; 35% are nine-story and taller buildings. As of 2021, the deterioration of the buildings amounted to **45%**

[2]The districts include 16 villages: Babyn-Zarichnyi, Bodnariv, Vistova, Holyn, Dovhe-Kaluske, Kopanky, Kropyvnyk, Mysliv, Mostyshche, Piylo, Ripyanka, Seredniy Babyn, Sivka-Kaluska, Studinka, Tuzhyliv, Yavorivka.

**and 40% respectively**. As of 2021, the deterioration of most utility networks in the hromada **exceeded 50%**.

According to the Strategy, only **11%** of apartment buildings in the hromada are managed by associations of co-owners of apartment buildings (ACOABs). Management companies manage the vast majority of buildings in the hromada, namely 89%.

According to the executive committee of the Kalush City Council, the hromada has **3 apartments in the social housing stock**, where 5 people reside. This housing was purchased by the city using state budget funds for orphans and children deprived of parental care. In addition, the hromada has three temporary accommodation facilities (hereinafter referred to as TAF, shelter, or collective site) for internally displaced persons, where as of October 2024, **79 people** were residing. The balance holder of the TAFs is the Municipal Property Management Department of the Kalush City Council. As of September 30, 2024, the shelters had only 3 vacant places. There is no general temporary housing stock, nor a temporary housing stock for IDPs in the Kalush Hromada.

## ● "Apartment queues"

Number of As of October 2024, **1,022** households in Kalush are registered as citizens in need of improved housing conditions — that is, they are on the so-called "apartment queue." According to the Executive Committee of the Kalush City Council, no records are kept of citizens in need of housing from social or temporary housing stocks.

## ● IDPs, people with disabilities, participants of military actions, recipients of social assistance for low-income families in the hromada

According to the Social Protection Department of the Kalush City Council, as of October 2024, **4,891** internally displaced persons are registered in the hromada, among whom **174**

people have disabilities.[3] There are also **546** participants of military actions in the hromada.

As of October 2024, **8,108 people with disabilities** reside in the Kalush hromada.[4] The Social Protection Department of the Kalush City Council has 1,084 people with childhood disabilities on record, including 380 children with disabilities who receive state social assistance.

In addition, the Social Protection Department of the Kalush City Council has **372 recipients of social assistance for low-income families** on record.

## ● Offers in the commercial rental housing sector and housing purchase sector

As of January 2025, the Apartment Rentals[5] section in Kalush contained around 20 listings. A room in a dormitory was offered for rent at 1,200–1,500 hryvnias per month; a one-room apartment for 4,000–5,000 hryvnias per month, a two-room apartment for 6,500–12,000 hryvnias per month, and a three-room apartment starting from 5,500 hryvnias per month.

The apartment sales section in the hromada contained around 30 listings.

- The price of a one-room apartment ranged from $19,000 to $30,000 (from 788,856 to 1,245,563 UAH). The one-room apartment section also includes offers of rooms in dormitories priced at around $5,500 (approximately 228,353 UAH).
- The price of two-room apartments ranged from $17,000 to $51,000 (from 705,819 to 2,117,457 UAH). These apartments were the most commonly offered.
- The price of three-room apartments in Kalush ranged from $45,000 to $63,000 (from 1,868,345 to 2,615,683 UAH).

Around 10 options for houses were also offered for sale.

- The price of a house in the city of Kalush ranged from $34,000 to $89,000 (from 1,411,638 to 3,695,171 UAH).

[3] See the full list of IDP categories in the Annexes.

[4] According to the Main Office of the Pension Fund of Ukraine in the Ivano-Frankivsk Oblast.

[5] Vitryna Kalush website.

- The price of a house in a village was approximately $25,000–$26,000 (1,037,969–1,079,488 UAH).

Despite the growing demand for rental housing, according to estimates by representatives of local government bodies, there are around **2,000 apartments standing empty** in the Kalush Hromada. The owners of such property have likely left the city or live in other housing but do not rent out the vacant apartments or put them up for sale.

## ● Strategic documents, support programs, housing programs

The hromada has a current Development Strategy until 2030. It, along with 14 strategic programs developed within the framework of the strategy, was approved in 2021. The document outlines the goals and objectives of the hromada in housing policy. In particular, the strategic goal *Comfortable Hromada* includes the operational goal *Rational Management of the Housing Stock*. Among the implementation indicators for this goal are: to provide apartments for young professionals through public-private partnership by 20%; to develop a housing provision program for orphaned children. At present, the Strategy does not take into account new housing-related challenges, namely the increase in the number of internally displaced people and the rising prices for renting and purchasing housing.

The hromada also has an approved ***Program for Providing Support to Internally Displaced Persons for 2025***. The program includes, among other things, the renovation of shelters, payment of utility services, and arrangement of the territories of the shelters.

# Housing Trends, Needs, and Attitudes toward the Idea of Social Housing

One of the objectives of this study was to assess the housing problems and needs among different population groups of the Kalush Hromada. To do this, we conducted focus group discussions and interviews with internally displaced persons, people with disabilities, young people, veterans, military personnel, and their families. For the analysis of the qualitative data obtained, we use the concept of the housing pathway, developed by researcher David Clapham in his works. A housing pathway refers to the patterns of a person's interaction with housing over time and across different geographic spaces. As Clapham emphasizes, the concept of the housing pathway is not based on the assumption that households have a universal set of housing preferences and act rationally to fulfill them.

Analysis through the lens of the housing pathway concept allows us to pay attention not only to people's actual housing conditions but also to the meaning they assign to a particular type of housing — for example, to the difference in perception between "own" and rented housing and how this affects their attitude toward the current housing situation. Instead of the term "housing career," Clapham proposes using the softer term "housing planning" and emphasizes the importance of people's subjective perception of their housing situation. Clapham also draws attention to the connection between the housing pathway and other "pathways" — for example, employment — and suggests considering them together.

In the following sections, we will first examine the trends and challenges in the housing sector in Ukraine and the Kalush Hromada, and then focus on the specific housing needs and problems of internally displaced persons, youth and people with disabilities, military personnel, veterans and their families residing in the hromada.

## ● Trends and Challenges

**The war has caused changes in the housing tenure structure.** After the mass privatization of housing in the 1990s, homeownership became the main form of housing ownership in Ukraine. Until 2022, the private rental sector was relatively insignificant. According to the State Statistics Service, in 2021, only about 4% of people rented housing. Today, as a result of war-related destruction and forced displacement, the share of people living in their own housing is decreasing, while the number of people renting is increasing. According to the latest data from Cedos, at least 79% of people live in their own housing, while 14% rent. These changes are most noticeable in large cities (for example, regional centers), where renters may account for about a quarter (24%) of the population. Although there is currently no quantitative data on the tenure structure in Kalush, it can be assumed that the number of renters in the city has also increased compared to the pre-war period. Changes in the tenure structure are most visible in cities, but it can also be assumed that in rural areas the number of renters has increased since 2022. Nevertheless, the total number of renters in the rural areas of the Kalush Hromada likely remains low.

**The rental sector remains unprotected.** The main direction of housing policy in Ukraine until 2022 was support for homeownership. The issue of regulating the private rental sector remained outside the focus of housing policy. Today, most people who rent out housing in Ukraine are non-professional landlords. Their activities mostly remain in the shadow economy. The absence of standards and requirements for rental housing leads to an imbalance between the quality and cost of such housing. In addition, the lack of control over price increases in the private rental sector deepens its insecurity. The contract is the main document regulating the relationship between tenants and landlords. However, not all landlords are willing to sign contracts. This is clearly evident in small towns, where the rental sector has historically been underdeveloped, and Kalush is an example of such a situation.

Participants of the focus group discussions emphasized that they **did not have written contracts with their landlords**, and the arrangements were informal and based on mutual trust. Informants noted that in the rental sector in Ukraine in general, and in the Kalush Hromada in particular, rental conditions can depend on informal agreements with the

landlord. This applied to cases where people lived without paying rent as well as to cases where they did pay for housing. Sometimes the absence of a formalized contract led to abuse by landlords — for example, rent increases without prior notice. One illustrative example is the story of an internally displaced informant who paid rent for several months and only later found out that the owner of the housing was also receiving compensation under the Shelter program.

> "There wasn't, there wasn't a contract either... I found out by chance that the landlady had registered us for the Shelter program. I mean, when I went to the village council, and a girl there asked me if we were paying rent, I told her: 'Yes, we pay 3,500.' She started asking questions, how could that be, because the person had registered us, well, you know, for Shelter. That is, she had no right to charge us rent... Well, as I later found out, she had 15 tenants, and they were all on Shelter. How they lived there, I don't know."
> Woman, IDP, lives in rental housing

> "Very few owners want to deal with this renting, contracts, because, well, firstly, it's their reporting, they have to submit it to the tax office. And most landlords now are either abroad or just don't live in Kalush."
>
> Woman, IDP, lives in rental housing

> "Because there were situations I know of where the housing[6] was raised without warning, roughly speaking. And there was no rental contract, and you had to pay more or move out. Well, it depends on the landlord. If a person understands that they can give, let's say, a month's time, a month and a half, just... just to improve their financial situation. But in this case, it was the kind of landlord who didn't care about this. If you want to live there — pay more. If you don't want to live there — roughly speaking, take your stuff and goodbye."
>
> Man, lives with parents

At the same time, **having a rental contract did not always allow renters to protect themselves from abuse by landlords**. Describing her experience of renting housing in another city, one of the informants spoke about violations of the contract terms and even threats from the landlord. To resolve the conflict, she sought legal assistance,[7] which is not a common practice in Ukraine.

[6] The informant is referring to increases in housing rent prices.
[7] In one of its projects, Cedos created a *Legal Guide to Renting Housing*.

> "There was just a conflict with the landlord himself, at one point the price was just suddenly raised, which was not... there was no basis for it, let's say. So we were told directly: either you stay under our conditions, which were not specified in the contract, or, well, you just take your stuff and move out. Even though it had been paid for, I mean, and we had the right, so to speak, to stay there. The owner also said that since he had the keys to the apartment, he could come at any time and, for example, take any of our things, say, and we wouldn't be able to prove anything. So we decided to turn to lawyers and resolved the problem somehow. We just took the money for the period the apartment was paid for, and basically, we parted on not very good terms."
>
> Woman, lives in rental housing

**The cost of rent is rising, and the gap between wages and rental prices is deepening.** Another trend in Ukraine's housing sector is the increasing unaffordability of housing. According to Cedos, at least 42% of people spend more than one-third of their income on housing costs. Households with low-income levels usually spend a higher share of their income on housing. Paying for housing causes more difficulties for people who rent than for those who live in their own housing. Regardless of age, renters are more likely to spend over 30% of their monthly income on housing. Elderly renters are particularly vulnerable. In addition, the gap between wages and rental prices is deepening. According to 2023 data, renting a one-room apartment in Lviv or Kyiv could reach around 80% of the average salary. In Ivano-Frankivsk, this figure was about 55%.

Participants of the focus group discussions also noted the increase in rental prices since the beginning of the full-scale invasion. They pointed out the gap between wages and the cost of rent. The issue of rental cost is urgent for internally displaced persons. In addition, access to secure and stable employment remains one of the key problems for them. The situation is further complicated by the fact that, on the one hand, wages may not be sufficient to pay for housing and cover other expenses, and on the other hand, employment may mean losing state-provided living assistance for IDPs.[8]

> "The thing is, there's also a very important issue not just of housing, but of employment... my child [son] works, but he can't afford to rent an apartment. You need something to live on. You're just surviving, surviving. It's very hard with work. What do they offer? A sales job from 7 a.m. to 10 p.m. And again, for such pennies that you start thinking — is it worth spending your health

[8] In November 2024, about 10% of IDPs in Ukraine reported that living assistance was their main source of income.

> for that kind of money? Again, if you have a salary of 10,000, they'll take away your IDP [living assistance], you'll lose some benefits. It's just getting nowhere. Housing rent simply doesn't match the salary."
>
> Woman, IDP, lives in a shelter

> "Is there a problem with housing? Of course, it's a big problem. Especially for those who've come to us, IDPs. Because if three years ago... my grandson rented an apartment, and he paid a thousand hryvnias per month plus utilities... Now, talking to IDPs, they say, well, it depends, for 5,000–6,000 — they're still lucky if they can rent such housing."
>
> Woman, a military serviceman's loved one

> "Even these apartments that we rent — just to pay for utilities alone, well, where can you get [the money]? I live alone. I was renting an apartment for 5,000. I realized I couldn't manage it on my own. Because I also have to help my child. My child is studying at university. And for now, there's no scholarship."
>
> Woman, IDP, lives in rental housing

For young people, rental cost is one of the key factors influencing their choice of housing. During the focus group discussion, young people also noted that rental prices do not correspond to wage levels. Young informants mentioned resorting to **negative coping strategies — for example, choosing lower-quality housing or worse rental conditions in order to save money**. Young people generally perceive rented housing as temporary, as an intermediate stage in their housing pathway toward purchasing property. That is why they are more willing to accept poorer rental conditions.

> "Well, and from my own experience, I can also say, yes, there are apartments, well, where you just want to save money, so you live in this... just a place to come, eat, sleep... The first place [we had] was this older apartment, we only lived in one room there, because the other two were closed. Closed because the landlord said that his son's things were there, the son is at war now, and they asked us not to go in there. Well, basically, one room was enough for us, plus there was a balcony, a kitchen... And we wanted, well, we wanted something more. But that was, well, just the first place we found, and a decent, affordable price."
>
> Woman, lives with parents

> "If you look at the housing market in Kalush now, roughly speaking, it's impossible to survive if you're working, say, for a salary of 10,000–15,000 hryvnias. They want 5,000 hryvnias for housing, there are no conditions, and... that's it."
>
> Man, lives with parents

**A common problem is the low quality of housing and the imbalance between the cost and quality of housing**. The absence of requirements and standards that rental housing must meet means that landlords can offer low-quality housing at inflated prices without any consequences. At the same time, tenants have no tools that could influence the situation and compel landlords to improve and renovate the housing. Participants of the focus group discussions repeatedly mentioned the unsatisfactory condition of rented housing in the Kalush Hromada. **They noted dampness, mold, lack of central heating, and the general deterioration of buildings and apartments.** Informants also pointed out that, in their opinion, the cost of rented housing does not correspond to its quality.

> "I looked at many options [for rented apartments], but honestly, there are big issues in apartments without heating. Where there's no central heating and no boiler, those apartments are very damp, a lot of mold, that's it."
>
> Woman, IDP, lives in rental housing

> "Well, here in Kalush we have this [problem]... well, the apartment, let's say, doesn't have modern renovations, but... this very old renovation, old furniture, and they can rent it out for crazy money."
>
> Woman, lives with parents

> "Well, look, if we're being objective, there's no decent housing in Kalush. Half the housing in Kalush was built in Soviet times, a 33-square-meter apartment, so you can't even turn around properly there, nothing. The prices they ask are sky-high, to be honest... Same with renovations, if you're really lucky, there'll be at least some minimal renovation, if you're not lucky, you walk into the toilet and you're afraid something will fall on you from above. That's not normal for that kind of money... for the money they want you to pay for housing. And we're not even talking about utilities, that sometimes utilities can reach half the cost of the housing. And if you add all that up, it's a mess, it's a mess!"
>
> Man, lives with parents

**The insecurity of the rental sector deepens negative attitudes toward renting housing in general.** In his works, describing trends in the housing sector in the United Kingdom in the late 1990s, researcher Craig Gurney draws attention to the fact that homeownership had become the "normal" or "natural" form of housing tenure. In his view, this led to the formation of a bias against renting housing at both political and everyday levels. In the Ukrainian context, negative attitudes toward renting have formed as a result of the privatization of housing and the establishment of homeownership as the main form of tenure. As mentioned above, rented housing is often perceived as temporary or as an intermediate stage on the path to ownership. According to the findings of a Cedos survey, in 2019, 60% of respondents disagreed with the statement that living in rented housing one's whole life is normal. In addition, 46% agreed with the statement that rented housing is just a step toward ownership.

Participants of the focus group discussions voiced **negative biases toward renting housing**. On one hand, this reflects the status quo of the housing sector in Ukraine, where homeownership is considered a social norm. On the other hand, the negative attitude toward renting is a consequence of the overall lack of regulation in the sector. One of the key disadvantages of rented housing, according to informants, is its insecurity. For example, focus group participants mentioned the risk of losing rented housing, its "temporariness" and "instability." Moreover, according to focus group participants, unlike renting, homeownership allows one to avoid various limitations, including restrictions on renovation and furnishing of the housing.

> "That's mine, no one will drive me out of there. No one will come and tell me: 'I won't sign a contract with you, leave.' My own [housing] is my territory, it's mine. I would live in my own home, that's my housing. I pay for it, I do whatever renovations I want. There I rearrange the furniture how I want. There I do the pipes however I want. Of course, there's a big difference [between owned and rented housing]... And you understand that, still, this [rented housing / social housing] is not permanent, there's no peace of mind. There's still some tension. I mean, it's temporary."
>
> Woman, IDP, lives in a shelter

> "Well, I'm also more inclined to buy my own housing rather than rent. Because when you already, well, like, have your own, you know it's yours, and you can do whatever you want there. You can do renovations, you can just knock it all down... But in a rented apartment, you're already living, yes, sort of by someone else's

> rules. I mean, you're renting an apartment from someone, you can't do this, you can't do that. You're more limited, sort of."
>
> Woman, lives with parents

**The difference in attitudes toward owned and rented housing is also related to the symbolic meaning that informants attributed to different tenure forms.** Owned housing can become part of a person's identity, providing a sense of confidence in the future. Homeownership can also be associated with freedom, security, and dignity. Informants, particularly internally displaced persons, said that they associated homeownership with a feeling of home. Informants noted that they aspired specifically to homeownership in the future.

> "It [homeownership] is very important, it's very necessary. We need to move away from those Soviet moments. Because what the culture of freedom, democracy, and rights implies, it implies first of all the right to those protected guarantees, that you are a human being. And the right for you to have some kind of property."
>
> Man, veteran, lives with private individuals without paying rent

> "Because our own housing, which we really had, have there, it's still, you feel that those walls are yours, and they are yours, into which we... put a lot of effort, yes, and lived all our life in those familiar apartments. Well, something like that."
>
> Woman, IDP, lives in rental housing

**Despite the fact that homeownership is considered the most desirable and acceptable option, it is also a rather inaccessible way to meet housing needs.** The high level of homeownership in Ukraine was not the result of economic growth or rising incomes of the population. According to a 2019 Cedos study, a significant share of people in Ukraine who lived in owned housing did not purchase it themselves, but received it in the process of privatization, through the "apartment queue," or through inheritance. With the beginning of the full-scale war and the general deterioration of the socio-economic situation, purchasing housing has become even more unaffordable.

Among the participants of the study, homeownership was perceived as the most acceptable and desirable option. At the same time, informants acknowledged that **purchasing housing may require significant effort, ingenuity, and access to financial and social capital**. Housing often represents one of

the largest expenses for a household over the course of their life, which was also noted by the study participants. They pointed out that in order to buy housing, it is necessary not only to work but also to be able to rely on informal support networks. One illustrative example is the story of an informant who borrowed money from many different people to help her son purchase housing. In addition, one of the informants noted the connection between the overall well-being of a person or their family, particularly stable employment and health, and the ability to buy housing.

> "I still remember, you know, back when my son got married and we also had to find housing somewhere, I remember how we bought that housing. And literally, I don't know, I borrowed money from probably 15 people, little by little from everywhere, just to be able to buy it. And of course, we paid that money back, o-o-oh. And we also went somewhere abroad to work, earned money, and so on. It shouldn't be like that. Whether we're talking about Kalush or any of our housing in Ukraine."
>
> Woman, a military serviceman's loved one

> "If we consider that someone is able to buy housing, I once calculated it on a calculator. Let's say an apartment here costs 60,000 dollars. It turns out you have to work for about ten years, not eat, not drink, not live, just save money. And we're not even taking into account the cost of renovation. Here in Ukraine, the average salary is 15,000. We have two options: either go abroad to earn money or start our own business."
>
> Man, lives with parents

> "It's a lottery, you understand, it's a lottery. Going there and earning money, it's a lottery, for you to get lucky 100 times and to get your salary 10 times and not spend it on anything. And for your clothes not to burn, and for you to keep your nightly [place]. And for you not to get sick, and for nothing to get torn off you, and for you not to have other needs, you understand. It's a terrible lottery. Because people also have families, they also have different illnesses. And you can earn a million, and then spend that million on treatment for a relative with cancer, you understand."
>
> Man, veteran, lives with private individuals without paying rent

Accordingly, for part of the population, especially for internally displaced persons who have lost their housing, purchasing housing independently or even through participation in loan programs is a hardly attainable way to meet their housing needs.

> "Yes, a loan has to be paid off with a good salary. You... If you have a salary of 15,000 and you have two children, no one will give you a loan anymore. Not even for a long term. That means you need to have at least a salary of 150 thousand to be able to pay that loan."
>
> Woman, IDP, lives in rental housing

**Attitudes toward social housing are both supportive and cautious at the same time.** In Ukraine, social housing practically does not exist. Previous attempts to create social housing stocks were unsuccessful. The current Law "On Social Housing" established the perception of such housing as housing for the most vulnerable categories of the population. This deepened the bias against social housing. With the beginning of the full-scale invasion, the need for alternative ways of housing provision, other than purchasing and renting in the private sector, has increased.

That is why during the focus group discussions we invited informants to reflect on the idea of social housing as housing for long-term discounted rent. We asked them how acceptable the idea seemed to them and whether they would consider such a housing option for themselves. **On one hand, study participants expressed distrust toward social housing, as well as toward state housing provision programs**. This was linked both to the fact that there are no successful examples of social housing in Ukraine and to the informants' disbelief in the feasibility of large-scale construction of such housing. The bias against rental housing, which we mentioned above, was partly extended to potential social housing as well. The idea of social housing also sometimes evoked negative associations, particularly with the "Soviet past" and low-quality housing.

> "When they say 'social housing,' I immediately imagine either a dormitory or some kind of Soviet-era building from Khrushchov times, something like that. Well, of that kind of quality and practicality."
>
> Man, student, lives in a dormitory

> "If there really is such a program [of social housing], and I see how people get housing, and I was sure that it's really like that, I would use this program. But just to believe that it will exist someday, sooner or later, I don't want to [believe that]. You have to try to earn [money] for your own housing on your own."
>
> Man, lives with parents

> "Well, for me the essence remains the same, you still have to have money to pay rent. And in fact, it will never be yours, and in fact, you don't have your own housing."
>
> Woman, IDP, lives with private individuals without paying rent

However, when analyzing the housing situation in Ukraine and the Kalush hromada, informants **agreed that social housing could become an alternative to low-quality and expensive private renting**. Internally displaced persons, particularly those living in shelters, perceive social housing as an acceptable option for transition from temporary to permanent housing. Young people also mentioned that social housing could be an alternative to the private rental sector for them. Informants noted that the need for social housing in the Kalush Hromada existed even before the beginning of the full-scale invasion. One of the study participants pointed out that access to adequate housing[9] could serve as support for former prisoners. **According to informants, for social housing to serve as a full-fledged alternative to private renting, it must be both affordable and of good quality.**

> "Well, social housing is a decent alternative compared to a 'Soviet Union'-style one-room apartment for 5,000–7,000, versus social housing with good renovation. Well, like Svitlana said — you want your own place. Of course you want that. But some people, I even know people like that, who rent an apartment almost their whole life. They just don't have enough money, their parents didn't give it to them, didn't leave them an apartment. Such things happen. People rent all the time, and they can't even manage to buy. And social housing, if it's done properly at the state level, with a good price-to-quality ratio compared to those apartments people rent out, then it's a good option. If everything is well-arranged there, suitable for living, I mean basic sanitary standards. Then it's a good solution. It just requires time, money, and a bunch of signed laws."
>
> Woman, IDP, lives in a shelter

[9] The principles of adequate housing, among other things, include: security of tenure, which means legal protection against eviction and other violations — for example, against discrimination; affordability, which means that housing costs do not restrict households from meeting other basic needs such as food, healthcare, etc.; availability of services, which means access to running water, electricity, and other utilities, etc.; adequate housing location, which means that residents are not cut off from other social infrastructure and places of employment, and that housing is not located in hazardous or polluted areas; suitability of housing to the needs of different social groups, in particular the availability of barrier-free access to housing. The principles of adequate housing are set out by the Office of the United Nations High Commissioner for Human Rights. In the context of developing Ukrainian legislation, Cedos has also previously written about the importance of adhering to these principles while updating housing policy.

> "What will it even, what will it look like, this social housing? Social housing is like, you know, where everyone could be living in one room, figuratively speaking. What will be there, what kind of social housing? What kind of conditions are there? You know, right now we're counting chickens before they hatch. Ones that don't even exist as a project yet. If it turns out better, well, that's fine, if it's better than what we have now, of course we'll agree to it all. Well, that's understandable."
>
> Man, IDP, retiree, lives in a shelter

> "But here in Kalush, for a long, long time there's been talk about at least having something for a few [months] temporarily. Because there were people who, I mean, that was even before the war, who returned from places of detention, for example. And he comes back, and he has nowhere to stay. So, again, to prevent him from going down the same path, he should at least be provided with a job and housing."
>
> Woman, a military serviceman's loved one

## ● Internally Displaced People: Housing Needs and Problems

**Internally displaced people are one of the social groups most affected by the housing crisis caused by the war.** They are among the main beneficiaries of housing policy, both at the national and local levels. Some problems in the housing sector, such as the insecurity of the rental sector, rising housing costs, or lack of access to adequate housing, have a particularly negative impact on IDPs. This is also confirmed by quantitative data from international organizations. For instance, according to the International Organization for Migration, as of 2023, the majority of IDPs (59%) in Ukraine were renting housing. At the same time, 37% did not have documents confirming their housing situation — for example, rental contracts. In addition to these problems, within this study we also noted specific issues faced by internally displaced people in the Kalush Hromada. For example, internally displaced people encountered discrimination when trying to rent housing. We also identified difficulties related to the transition from temporary to permanent housing, faced by IDPs living in shelters.

Most of the internally displaced persons who took part in the study have been living in the Kalush Hromada since 2022. For a

significant part of them, Kalush was the first city they evacuated to. The presence of social contacts — for example, relatives or acquaintances who already lived in the city — was a reason that encouraged some informants to go specifically to the Kalush Hromada. As a rule, family and friends helped IDPs find housing in the city. However, there were also examples of **"housing solidarity,"** when strangers or distant acquaintances helped internally displaced persons with housing — for example, by offering their housing free of charge.

> "Kind people gave us shelter. Their son was in the East, and I'm from [name of city and region]. At first, the small grandchildren and children left, we thought we would stay there and everything would be like in 2014, [name of city] was occupied in 2014, too, but things didn't turn out as expected, and we were forced to leave last, to join our grandchildren here. We changed places of residence four times, because families here are large, and there were many of us, five people. This is already the fourth place, we hope it will be the last for this period of forced displacement, and that we will return home."
>
> Man, IDP, retiree, lives in rental housing

> "At first, I came with my daughter-in-law and granddaughter, so, at first we stayed with relatives, but there were also... there were others. In short, three families in a three-room apartment. It was just... very, very, very difficult. And then one of our relative's friends offered, she was going abroad, she offered for us to live in her apartment for a while, just for... well, for paying utility fees. We stayed there for a couple of months, in that apartment, so we moved from the relatives and stayed in that apartment. Then we found, well, another apartment for ourselves. And there I was with my granddaughter and daughter-in-law, but we lived there during the warm season because there was no heating in the apartment. And we were looking for other options, yeah. And then we found an apartment, again, friends of relatives, they were abroad, and we rented their apartment. But we already paid both rent and utility fees. I lived in that apartment for a year and a half, but then my daughter-in-law and granddaughter moved out, yeah, so I stayed there for a year and a half. Then the owner returned, and I had to look for an apartment again. That was my fifth move, I moved in February this year, so it's almost... almost a year now I've been living in this apartment, yeah."
>
> Woman, IDP, lives in rental housing

Social contacts played a significant role in finding housing for those internally displaced people who, at the time of the study, were living in temporary accommodation facilities or in dormitories in Kalush. The agreement for living in a collective site is signed for 6 months, after which people are theoretically expected to move to other housing. However, in fact, a

significant number of residents remain in collective sites for longer than 6 months. One of the main reasons is the lack of alternative affordable housing. Among the study participants, it was a typical situation for people to first live in one collective site and then move to another. This may also indicate **a lack of alternative affordable housing in the city**.

> "I also went to Kalush right away. My neighbor advised me, she had an acquaintance here who could at least show me something, tell me something. The acquaintance met me. Through the hotline number, they placed me in a kindergarten, where I lived with my children for more than a year. And then they relocated me to the shelter [name of shelter], where I currently live."
>
> Woman, IDP, lives in a shelter

> "We found the dormitory probably after more than a year. Yes, we had already lived in Kalush for over a year. At first, there was an apartment. But it was even worse than yours. But just for utilities. We didn't pay the landlords anything, only for utilities. But there was absolutely nothing there. No fridge, no TV. No washing machine, it was only a dream. No boiler, nothing at all. Then an acquaintance suggested to me that I could apply because there were available rooms. And there, besides students, they also house people. You sign a contract, and that's it."
>
> Woman, IDP, lives in a dormitory

> "When we first arrived, we lived in a kindergarten [name of kindergarten], in the settlement. We stayed there for a year. And then that organization, IOM, well... the organizations arranged this, here we had a dormitory, it was for people with visual impairments. So they fixed the premises, and then we were relocated here from the kindergarten."
> Elderly woman, IDP, has a disability, lives in a shelter

**Overall, collective sites become places where different types of vulnerability intersect and deepen**. In particular, a larger proportion of elderly people and people with disabilities live in collective sites compared to the overall population of internally displaced people. In addition, people living in collective sites have lower incomes and, more often than other groups of IDPs, rely on state benefits as their main source of income. For these people, renting housing on the private market generally remains unaffordable. Due to the lack of other long-term housing options, they remain in collective sites. For example, elderly participants of the study who live in a collective site in Kalush noted that renting housing is an unaffordable option for them, and they are unlikely to be able to move to other housing on their own. They also expressed concerns that discounted rent may also be unaffordable for them.

**Temporary accommodation facilities are turning into spaces of "permanent temporariness" and uncertainty**. This was also noted by participants of focus group discussions in the Kalush Hromada who live in shelters. They mentioned that only a small share of people were able to move out and find other housing. Informants noted that the need to renew the contract every 6 months is a source of stress for them. Although the informants do not consider eviction to be a highly likely scenario, the short-term nature of the contract makes them feel unwelcome in the shelter space and in the community in general.

> "There's nowhere else to go. I understand that for now we're in [name of shelter]. But every six months, it's not that you get really stressed, [but] there are some thoughts like that. What if they change their minds about something, and we'll be [evicted]."
>
> Woman, IDP, lives in a shelter

> "I understand that we also don't bring much satisfaction [to the community]... That is, they have some plans, the [community] has plans for this building, how it will be used after we move out. I understand that probably they also want us to move out sooner."
>
> Man, IDP, retiree, lives in a shelter

**Uncertainty and the inability to plan for the future are among the key problems for internally displaced people**. This problem is related both to the narrowing of the planning horizon and the instability caused by the war, as well as to the lack of access to stable employment and housing. The need for certainty and a sense of stability was especially pronounced in conversations with internally displaced people living in shelters.

> "I'll be honest — I'm not thinking about anything right now. Back then, many years ago, something used to be planned, there were thoughts about something. At this moment, there are no thoughts about anything. I would like to think. But it's already like a taboo to think. Honestly, I don't plan anything. Personally, I don't. Maybe I'd like to move somewhere. But then again, where to hide? There's nowhere to hide. It's scary. We've already been living here for the third year, like, things have settled a bit. But still, you don't make plans for the future. At most, for tomorrow. And even that — if there's electricity."
>
> Woman, IDP, lives in a shelter

**Internally displaced people face discrimination, particularly when renting housing.** Participants of the focus group discussions mentioned encountering negative attitudes and distrust as they searched for and rented housing. Some informants described situations where they had to conceal or reinvent their identity in order for landlords to agree to show them an apartment. Focus group participants also noted that they had to hear negative remarks from other residents of the city. One illustrative example is the story of an informant who grew up in Kalush and returned there after the beginning of the full-scale invasion. Since her accent was similar to the local one, she would call landlords instead of her friends and arrange rented housing for them.

> "I found an apartment through a realtor in this kind of area for 4,500... The apartment was on the corner, first floor. Water was running down the walls, condensation. I lived there for about half a year. Then I moved to another one. But again, as soon as the [landlords] hear that you're 'from there,' they don't [want to rent]. I eventually started saying that I'm local. 'I'm local, I went to School No. 2.' 'Oh, but that school is Russian!' Damn! I didn't even know what to say anymore. Whether I'm local. Then I started saying I went to School No. 5, or No. 4, the one that was near me. I lived on [name of street]. I made up whatever I could just to get accepted. I was also looking for apartments for the girls. They spoke more with 'that' accent. So they told me, 'Call, arrange the meeting.'"
>
> Woman, IDP, lives in rental housing

> "Not everyone wants to rent out. And, you see, I personally heard it, I encountered it when a local woman said: 'I won't rent an apartment to those snakes.' That, you know, feels like a punch to the gut."
>
> Woman, IDP, lives in a shelter

**For internally displaced people, the issue of housing is also connected to the issue of justice**. Housing, as real estate, holds high material value. Purchasing housing is often the greatest expense for households over their entire lifetime. Moreover, a home has deep symbolic meaning for a person. It is a space for social reproduction and rest. Accordingly, the loss of housing is both a significant financial and emotional shock. In the context of war, the loss of housing can also be perceived as an act of forced deprivation. That is why, for internally displaced persons, the opportunity to gain access to quality and secure housing may be seen as one of the steps toward restoring justice and regaining what the war forcibly took away from them.

> “To have my own land. I would be there like a master, my own boss. That’s all. That’s what I want. I deserve it. I think they will hear me there. I had everything. I had my own land. I had everything there. And what’s left there — only ruins.”
>
> Man, IDP, lives in a dormitory

> “Let’s say we came here, we left our own houses. Apartments, houses, everything. How do we return there? Right now, returning is not possible for obvious reasons. Social [housing] — well, yes. Right now we’re living in one shelter, they’ll relocate us a bit, slightly improve the conditions. But it’s not our property. I wish we had some kind of prospects. Why am I forced to leave my own property and start saving money again to buy something somewhere? I don’t have two lives, or three, or four, or five. I won’t be able to save up for an apartment again. I had two apartments left, a house, a car. I won’t be able to save up for that again.”
> Man, IDP, retiree, lives in a shelter

## ● Youth: Housing Needs and Problems

**The worsening housing situation among young people is a widely recognized international issue in the housing sector.** Key trends highlighted by studies in European Union countries and in the United Kingdom include the postponement of leaving the parental home to a later age and the inaccessibility of homeownership. Both trends have a distinct class dimension, as it is young people from lower-income families who face the greatest difficulties in meeting their housing needs. In the context of the United Kingdom, David Clapham also notes that, on the one hand, young people often do not have sufficient capital to purchase housing, and on the other hand, they do not meet the criteria to qualify for social housing.

**The issue of access to adequate housing has been and remains relevant for young people in Ukraine**. According to the Ministry of Youth and Sports, in 2021, more than a quarter of surveyed young people stated that housing problems, including the lack of housing and its poor condition, concerned them the most. According to a 2019 UNICEF study, about 35% of young people aged 18–34 lived with their parents. In addition, about 27% of them rented housing. With the start of the full-scale war, housing needs among young people have only intensified. According to UNDP data, compared to 2023, the share of young people who lost their housing has doubled

from 5% to 10%. According to Cedos, about a quarter of young people in Ukraine live in rented housing. Among them, one-third spend more than 30% of their monthly income on housing, which potentially deepens their precarious housing situation.

Young people can be among the beneficiaries of social housing. That is why, as part of this study, we spoke with the youth of the Kalush Hromada about their housing problems and needs.

**Moving out from a parental home is associated with having a job and the ability to pay for rent**. The focus group participants in the Kalush hromada included both young people who have always lived with their parents and those who rent housing or have had experience with renting but were forced to return to their parents' home. According to the informants, the search for their first independent housing and moving out from their childhood home is linked to having a job and the ability to pay for rent.

> "Well, I live with my parents, and, roughly speaking, we have a three-room apartment, so I don't have any problems with my personal space. But, well, still, I'm already 21, and I need to move forward. And hope that the war will end, and think something about my future. Because I'm 21, after all, and life, roughly speaking, is not that long... Basically, I'm gradually looking for a job, a more... where the salary would allow me to rent housing and, roughly speaking, not just work hard at the job but also live a little for my own enjoyment. Well, so for now, these are my plans."
>
> Man, lives with parents

**Young people are distrustful of state housing provision programs.** Among the young participants of the study, a rather common narrative was that when it comes to housing, one should only rely on oneself. Young informants expressed distrust towards the government and potential government housing programs. According to the young informants, purchasing housing is the most desirable and acceptable option for them. At the same time, they acknowledge that this scenario requires significant effort, time, and help from family members.

> "Well, I have two options. Either, if everything goes well, and I'm lucky in this life, I'll try on my own. If it doesn't work out, I'll have to go abroad after the war ends, earn money abroad, and then try to buy my own housing. If things go well, with help from my parents.

> But honestly, I don't really believe in that, what's it called, eOselya. But I do believe that I'll be able to buy housing."
>
> Man, lives with parents

**Young people generally have a positive attitude toward the idea of social rental housing.** Despite their aspiration to purchase their own housing and overall skepticism regarding state housing programs, informants generally responded positively to the idea of social housing. The key concerns raised by focus group participants were the quality of such housing, its location, and its cost.

> "Of course, if we talk about development in Ukraine in general, then yes, maybe this idea isn't bad at all. I mean, it could be a kind of chance for young people to save a bit and live, hopefully, in comfortable conditions. Well, I think to see that, this project still needs to be given life."
>
> Woman, lives in rental housing

> "This [social housing program] is not bad, but in my opinion, a very important issue will be the quality of that actual housing. Because somehow, well, they have to compensate for the lower price, you know, compared to the market rate."
>
> Man, student, lives in a dormitory

## ● People with Disabilities: Housing Needs and Problems

**People with disabilities are one of the social groups most negatively affected by the consequences of the war**. Elderly people with disabilities are particularly vulnerable, as they often remain in dangerous areas. According to the Ministry of Social Policy, among the elderly and people with disabilities who require evacuation, many are in need of additional care and, accordingly, housing where such support can be provided. The lack of facilities where supported living services can be offered is one of the obstacles to the evacuation of elderly people and people with disabilities.

The key issue highlighted by people with disabilities who live in their own housing or in housing owned by their family

members is **the lack of adaptation of their current housing to the needs of people with limited mobility**. This leads to situations where people with disabilities do not go outside for extended periods or cannot independently perform routine household tasks. As a result, people with disabilities are forced to rely on social support from their loved ones or relatives.

> "The steps are tall, the building entrance is narrow. There's no ramp at all. The exit from the entrance, the curb is also high, just to get down to the road, for example."
>
> Middle-aged man, has a disability, lives in his own housing

> "Mom hasn't gone outside for half a year. After the hospital, since September, mom hasn't gone out. Because she can't go down the stairs, and then climb back up. And I'm not strong enough to carry her."
>
> Daughter of a woman with a disability, live in their own housing

Internally displaced persons with disabilities living in shelters also highlighted the **inaccessibility of rental housing and the lack of alternatives to shelters**. As mentioned earlier, people with disabilities belong to the social groups that, as a rule, remain in temporary accommodation facilities for extended periods.

> "We stayed in an apartment here... Maybe for about three weeks, something like that. And then the woman said that, well, we had to pay money. And she named a price that I didn't have. At all, I didn't have the money she named. And that woman stayed to live there, the one that traveled with me on the train, but I couldn't afford it, and I called social protection services, this number they gave me there. And they told me that, like, they gave me an address, that we can place you in a kindergarten. I explained my situation to her, that, well... my only option was to live in the street. And they gave me [a place] in the kindergarten. And I just called the administrator the very next day, she gave me a phone number. And I moved there right away, yes. And since May, I... I've been living in the kindergarten, and then later in the kindergarten I got to know all the people I live with here. I stayed and stayed in the kindergarten. Until they relocated all of us from the kindergarten to this shelter. I didn't go anywhere else after that, nothing else."
>
> Woman, IDP, has a disability, lives in a shelter

> "Well, and the main thing, I [would] also look at it depending on the price, because maybe I wouldn't even be able to afford it [social housing with discounted rent] based on my means, my pension, and so on, that's how it is."
>
> Woman, IDP, has a disability, lives in a shelter

**Despite this, shelter residents also pointed out the positive aspects of such housing — for example, the opportunity for socialization.** In situations where some internally displaced persons have no family or acquaintances in Kalush, their neighbors in the shelter become a source of support and communication.

> "We also have some young people here, women living here, under 40, 40. If there's something I don't know on the phone or, say, I can't do, we turn to them, and they help us... There's a park nearby, 100 meters, you go in, go for a walk in the park, take a stroll, and come back. Whatever's happening, what news there is, the young people, they tell us. We all go together as a group, like, to take a place in a queue or to sign up for something. We don't leave each other behind. Just like we got used to it in the kindergarten [the previous TAF], you know, here we've somehow stayed friendly. And, well, we know [each other], and we've already settled in like this."
>
> Woman, IDP, has a disability, lives in a shelter

## ● Military, Veterans, and Their Families: Housing Needs and Problems

**As of 2024, there were at least 1.2 million veterans in Ukraine.** According to estimates by the Ministry of Veterans Affairs, after the war ends, their number — together with the family members of veterans — may rise to 5–6 million people. Housing provision is one of the key conditions for returning to civilian life. Currently, a number of programs aimed at providing housing for veterans and their families are in place. Considering that the number of veterans will continue to grow in the future, they may also be among the beneficiaries of social housing programs.

The housing needs of military personnel, veterans, and their families living in Kalush are quite pressing. Among the key challenges highlighted by military personnel and veterans are **the financial inaccessibility of housing due to high rental costs and the lack of social housing owned by the city.**

> "The Kalush District — it's not really, let's say, effectively working in terms of the population's welfare, in terms of the opportunities for such 'disadvantaged' families or families involved in some state structures to get any kind of social housing, preferential housing. I have acquaintances who have been serving for decades, 20, 25 years. They live in dormitories."
>
> Man, veteran, lives with private individuals without paying rent

**Informants also noted that there is a need for housing for the families of those military personnel who are undergoing long-term treatment or rehabilitation in Kalush.** Relatives and loved ones of service members are currently forced to spend significant amounts on temporary rental housing in order to be near their loved ones undergoing treatment. The need for social housing for former military personnel will increase, as many of the current service members have housing that is damaged, destroyed, or located in temporarily occupied territories. Overall, the military personnel and veterans who participated in the study responded positively to the idea of social housing and expressed a desire to live in such housing.

**An important need is also the accessibility of public spaces and buildings.** According to one of the informants, there is a need to refurbish public spaces and buildings owned by the community to make them accessible for groups of people with limited mobility. Representatives of local government bodies also highlighted the needs of military personnel, veterans, and their families. According to them, the community needs housing that is adapted to the needs of military personnel, particularly those who have been wounded or acquired a disability.

> "Now defenders are returning with injuries — they need housing, social, adapted housing. They have families. We need to work on this issue now."
>
> Representative of local government bodies

> "Military personnel who are returning — they are heroes, we owe them... There are military personnel (families) who need an improvement in their housing conditions."
>
> Representative of local government bodies

# Hromada's Capacity to Develop Social Housing

One of the objectives of the study was to assess certain aspects of the Kalush Hromada's capacity to develop, own, and manage social housing. We conducted interviews with representatives of local government bodies and asked them about their experience working on housing issues and the hromada's readiness to potentially implement social housing programs. In our analysis, we focus on several key components: 1) understanding the housing needs; 2) experience working with social housing; 3) availability of premises suitable for conversion into social housing; 4) availability of capable municipal enterprises ready to manage social housing; 5) experience of cooperation with non-governmental, charitable, and donor organizations; 6) experience working with strategic documents and developing business plans; 7) established processes of civic participation in the housing sector.

## ● Understanding the housing needs

Representatives of local government bodies acknowledged that **with the beginning of the full-scale invasion, housing needs in the Kalush community increased**. Among the reasons mentioned were both the significant number of internally displaced persons and the increase in the number of relocated enterprises whose employees also require housing. According to representatives of local authorities, most of the relocated enterprises in the Ivano-Frankivsk Region are currently located in Kalush. In response to the growing housing needs, according to the informants, commercial construction has intensified.

> "There is demand, new housing construction is ongoing and more is being planned. And now plots are being put up for auction, at least three land plots for residential construction will be put up in the near future."
>
> Representative of local government bodies

In addition to the growing need for housing due to the increasing number of IDPs as well as military personnel and veterans, the hromada acknowledges the general necessity to improve housing conditions for the population. Among the

priority groups, informants identified IDPs, military personnel, veterans and their families, young families, and low-income people. As noted above, 1,022 people in the Kalush Hromada are registered as citizens in need of improved housing conditions. However, local government representatives admit that, at present, they are unable to provide these people with free housing. They also indirectly mentioned that the "apartment queue" mechanism is outdated, and under the conditions when there is virtually no state-funded housing construction, it cannot guarantee the realization of the right to housing.

## ● Experience working with social housing

**The community lacks extensive experience in housing management.** As previously mentioned, the social housing stock in the Kalush Hromada consists of only 3 apartments. The hromada does not have any temporary housing stock. Currently, there are 3 shelters in the hromada, established in response to the escalation of the housing crisis with the beginning of the full-scale invasion. Additionally, the hromada has 10 dormitories that accommodate both students and internally displaced people. Thus, the community's experience in managing housing facilities can be described as **ad-hoc or reactive**. One of the key challenges is the lack of a division of responsibilities for tactical and strategic management of housing facilities. For example, city council representatives are sometimes involved in resolving conflicts among residents of shelters. This may indicate the absence of well-established mechanisms for organizing this type of housing.

> "Where there are few people, 18 — everything is fine, but where there are 45, for some reason I come to break them up. I have to resolve these conflicts. The mayor calls me the 'household manager.' I sign the contract with them — so go and make peace."
>
> Representative of local government bodies

The above indicates **a lack of institutional capacity for managing social housing**. At present, local government bodies lack the experience and understanding of how to work with social housing in a long-term and comprehensive manner. In addition, **there is a lack of examples of operational models** for the long-term management of social housing. This is due both

to the absence of updated legislation and to the limited administrative and financial capacities of the community.

## ● Availability of premises suitable for conversion into social housing

The hromada has several municipally owned buildings that could potentially be converted into social housing. Among these, informants mentioned former preschool education facilities and former medical institutions.

> "The problem with reconstructions — there are these premises, on the outskirts [of Kalush], a large kindergarten like Zirochka for 120 children. We can add it for repurposing, there is such an idea. In the villages, there are places where it's possible to build, and [there are] facilities to reconstruct. But not as many people are willing to live in the villages."
>
> Representative of local government bodies

Informants noted that they encountered **obstacles related to the designation of premises that could potentially become social housing**. Local government bodies are legally restricted in their actions regarding the conversion of premises for social housing projects. In this context, in particular, they mentioned the difficulty of changing the designation of land and premises that previously served as education institutions and are owned by the Ministry of Education and Science of Ukraine. According to the Law of Ukraine "On Education," the possibility of using former education institution buildings—those that have not been used for their original purpose for a long time—is limited. The Ministry, in turn, does not grant official permission to repurpose such buildings into social housing.

> “Even those abandoned education or healthcare facilities, just to take them and repurpose them for people who need it, we have to go through a bunch of hurdles to gain that experience, you know.”
>
> Representative of local government bodies

> “There are many problems with kindergartens, converting them into social housing, because it’s the property of the Ministry of Education, it’s difficult to change the land use designation.”
>
> Representative of local government bodies

One example is the construction of social housing for IDPs in the village of Piylo. The organization People in Need assisted in resuming the construction of a previously unfinished building. However, the building currently lacks documentation confirming the residential designation of these premises.

> "People in Need initiated it, they were offered something, there was a building near the village council, it was unfinished. They completed the construction, did everything there, it's perfect, but there are no documents for this addition, you see. And now we're starting from scratch. Because it doesn't have any official status at all. Neither unfinished construction, nor new construction, you see. And it all comes down to our legislation."
>
> Representative of local government bodies

**The hromada has limited capacity to construct new housing.** Representatives of local government bodies highlighted land-related challenges, particularly the lack of land with the necessary designation. Due to ground subsidence above salt mines, it is difficult to find land suitable for construction in Kalush. Local government representatives also noted that the hromada has limited capacity to independently build social infrastructure for new buildings. For example, according to one informant, one of the available land plots requires the construction of water treatment facilities. Despite the concerns raised by representatives of local government bodies about the availability of land for social housing construction, they noted that commercial construction is nevertheless ongoing in the hromada. According to the informants, there are at least three land plots in the hromada that will be put up for auction for future residential construction by private developers.

> "Building from scratch means having a problem with land [...] Because it's necessary to allocate land, develop a detailed plan project and so on. You know that, unfortunately, our city is such that... In the center or further out, there are lands designated for industrial use. [...] On top of that, we also have the so-called subsidence zone, the mines, where construction is not allowed."
>
> Representative of local government bodies

**A key barrier to the development of social housing is the lack of a legislative framework that would define social housing and outline the rules for managing such housing.** Informants noted that they do not understand how a future social housing

program would align with existing legislation, particularly with the current housing "queues." According to representatives of local government bodies, they need support in, for example, defining the criteria for allocating dwellings under social rent schemes. The informants also noted that despite some experience in interacting with social or temporary housing, the hromada currently has limited capacity to fully implement a local housing policy.

> "[...] it is necessary, then, to announce an auction so that someone can purchase this land. Allocating it for the construction of social housing — that is a problem. [...] currently, there are no regulated legislative acts that would later define the status of this housing, how it would then not be rented out to other persons."
>
> Representative of local government bodies

> "That's the problem with our legislation. Here, if it's social housing, there has to be a queue, putting people on that queue. But then again, who is it for: is it for IDPs, or is it for participants of military actions, or is it for persons with disabilities? And again, who among them, what are the criteria, who comes first, who second? That's a real problem."
>
> Representative of local government bodies

## ● Availability of capable municipal enterprises ready to manage social housing

As mentioned earlier, one way to organize the management of social housing is by creating social housing providers owned by hromadas in the form of communal enterprises. That is why we asked informants about the possibility of establishing such enterprises and the potential obstacles along the way. Representatives of the hromada pointed to **several risks associated with the operation of such a communal enterprise, particularly the lack of funding or additional costs that would burden the local budget**. Informants noted that the hromada currently has one communal enterprise that deals with housing, particularly works on the maintenance of dormitories. However, this communal enterprise operates at a loss.

At present, the hromada is not considering the establishment of a communal enterprise that would deal with issues of social housing due to the actual absence of such projects. The feasibility of such an enterprise has not yet been assessed by local authorities.

> "I think that at that time, if we actually have it, such social housing, then at that time the question of who should be assigned its management will be considered, whether to create communal enterprises or involve a private management company."
>
> Representative of local government bodies

## ● Experience of cooperation with non-governmental, charitable, and donor organizations

The hromada actively cooperates with non-governmental, charitable, and donor organizations, including the International Organization for Migration (IOM), the Rokada Charitable Foundation, MoveUkraine, and the Czech humanitarian organization People in Need. In addition, as part of the Co-Haty project, the MetaLab organization, with support from the international organization Habitat for Humanity, has begun developing a pilot social housing project in Kalush.

**However, the lack of a definition and operational rules for social housing at the national level also affects the work of non-governmental organizations implementing social housing projects.** They have to independently develop approaches and rules for operating such housing, particularly regarding the rent setting mechanisms and the criteria for eligibility for social housing. While describing the process of developing a social housing model and planning its implementation in Kalush, a representative of a non-governmental organization pointed out the distrust that such uncertainty could generate.

> "Maybe they [local government bodies] don't trust us... Maybe they also see that we ourselves don't fully know what the scheme should be. They don't see our openness and exploration, they see uncertainty... At the same time, we ourselves know our values which we want [to implement], we just don't know the path. And we say, oh, we need reconstruction, we need repairs. We are also searching. But for us, the search is part of the research and relationship building. While from their side [the side of government bodies], it may appear as our uncertainty, as some kind of unprofessionalism."
>
> Representative of a non-governmental organization

**The implementation of pilot projects requires flexibility and openness from both government bodies and non-**

**governmental organizations.** In the context of a lack of successful examples of social housing projects in Ukraine in general, organizations have to rely on their own experience and expertise, as well as build trust with government bodies and other partners. Non-governmental organizations noted the openness and willingness to cooperate demonstrated by representatives of government bodies in the Kalush Hromada. Overall, representatives of non-governmental organizations assessed the cooperation with the hromada's authorities positively.

> "They agreed to this [development of the social housing pilot], and, in principle, they are sticking to these arrangements... So I think their strength lies in their openness, they are willing to communicate, they attend meetings, there's no sabotage on their part, nothing like that."
>
> Representative of a non-governmental organization

## ● Experience working with strategic documents and developing business plans

**The hromada has some experience in preparing grant applications.** Informants shared that the city council has a dedicated department for entrepreneurship and grants within the Department of Economic Development, which is responsible for monitoring calls for proposals and drafting grant applications. This department involves civil society organizations or municipal enterprises in cooperation. In addition, the hromada has a Youth Council that also has experience in searching and preparing grant applications.

**The hromada's strategy was developed before the full-scale war and does not take current challenges into account.** Therefore, according to representatives of government bodies, they are working on updating the document, particularly in relation to housing needs and problems.

**According to the informants, the hromada does not perceive major obstacles to developing a business plan for potential social housing investors.** For example, the hromada has specialists who can calculate construction costs. Nevertheless, the hromada lacks extensive experience in preparing such business plans or in actively working with investors in the housing sector. The work on a business plan is perceived by the informants as an approximate calculation of housing

construction costs and identifying a profitable share.

> "I think I could [develop a business plan]. I think I could. Well, what would be the issue? What does business plan development mean on the hromada's side? Allocating a land plot? And an approximate cost estimate, we have the Obriy Department, for construction and infrastructure. We have architecture, I think they can roughly calculate the cost of a building today, how much it would cost, what share would be profitable. For example, the value of the land, roughly, to get an understanding of what kind of apartment building is being constructed there, what share of social housing should go to the hromada in return."
>
> Representative of local government bodies

## ● Established processes of civic participation in the housing sector

**One of the important components of social housing in other countries is the involvement of its residents in decision-making processes related to the management of this housing.** For example, the charter of the International Union of Tenants states that tenants should be involved in decisions concerning their housing. The *#Housing2030* report outlines various levels of engagement, from simple informing to full management of housing by residents. One example is Denmark's system of social housing management, which ensures extensive resident representation at all levels of decision-making. A residents' council is elected during annual meetings, where tenants also approve matters such as the rent amount, the budget for a specific social housing building, management rules, and approve plans for minor and major housing repairs.[10]

Most social housing providers in European Union countries practice involving residents in decision-making processes. Participatory approaches are a key condition that should be taken into account in future social housing programs in Ukraine. That is why we asked representatives of local government bodies in the Kalush Hromada how resident involvement in decision making is organized in shelters. **Since, as previously mentioned, the hromada has limited experience in housing management, there is also a lack of well-established resident participation mechanisms.** Informants mentioned involving inter-

[10] For more information on examples and approaches to engaging residents in decision-making processes, see *#Housing2030. Effective policies for affordable housing in the UNECE region.*

nally displaced people in the day-to-day management of shelters. For example, daily management in shelters is done by wardens. Wardens can be either people who live in the shelters or locals not living in the shelters. Additionally, a Council of IDPs operates under the city council; this council communicates with local government bodies regarding the issues related to the needs of internally displaced people, including housing-related issues. The lack of established participation mechanisms raises concerns about the potential involvement of residents, which were voiced by representatives of local government bodies.

> "For example, the warden in Bodnariv is one of the residents there, an IDP. The warden in Mostyshche is a resident of Mostyshche. That means she's always at hand, she can always allocate the time when needed."
>
> Representative of local government bodies

> "There could be an organizing committee or an initiative group which could get involved, help out, but there should be no chaos."
>
> Representative of local government bodies

# Conclusions

The housing crisis, exacerbated by the war, and its consequences, particularly the growing demand for housing and the increasing unaffordability of housing, are relevant problems for the housing sector in the Kalush Hromada. Since the start of the full-scale invasion, the number of internally displaced persons in the hromada has increased. In addition, the Kalush Hromada has become a relocation site for a significant number of enterprises, which has further intensified the need for housing.

The private rental sector in the Kalush Hromada has several key problems, which are also characteristic of the private rental sector in Ukraine in general. First and foremost is **rental insecurity**. Most research participants who rent or have ever rented housing mentioned that they did not have rental contracts. At the same time, even having a rental contract did not always protect tenants from abuses by landlords. In addition, there is **an imbalance between rental prices and housing quality**. Respondents mentioned dampness, mold, lack of centralized heating, the overall unsatisfactory condition of buildings and apartments, the lack of quality renovations in housing offered for rent. This is also confirmed by data from the Kalush Hromada Development Strategy, which states that as of 2021, most buildings in the community were 45–50% depreciated.

Finally, research participants highlighted **the imbalance between wages and rent costs** as one of the critical housing issues. Both internally displaced persons and young people noted this. The information corresponds to the general trend of increasing housing unaffordability in Ukraine, which has been observed since the beginning of the full-scale war. As mentioned earlier, according to a Cedos survey, about 42% of people spend more than one-third of their monthly income on housing (rent and utilities). Notably, the share of housing expenses is higher among low-income households.

**The financial unaffordability of rental housing** is a problem noted by representatives of all groups who took part in the study. For internally displaced people, the housing issue is also closely linked to the issue of employment. The situation is further complicated by the fact that, on the one hand, salaries may be insufficient to cover rent and other expenses, and on the other hand, employment may result in the loss of state-

provided living assistance for IDPs. Young people sometimes resorted to negative coping strategies to deal with the financial unaffordability of housing — for example, choosing lower-quality housing or agreeing to poorer renting conditions in order to save money.

Under the conditions of insecurity and unaffordability of private renting, study participants were **generally favorable, albeit somewhat cautious, toward the idea of social housing offered through discounted long-term rent**. One of the reasons for distrust in the idea of social housing is the lack of information about the concept of social housing itself, as well as the absence of successful examples of social housing implementation in Ukraine. The main issues regarding social housing which concerned the informants were its potential **cost and affordability, the quality of such housing, and long-term residency guarantees.**

Both among internally displaced people and among the youth who participated in the study, a general distrust toward state housing programs could be observed. This was especially evident among young people, who voiced the narrative that in matters of housing, particularly purchasing housing, one should rely only on oneself. According to young informants, purchasing a home is the most desirable and acceptable option for them. At the same time, they acknowledge that such a scenario requires significant effort, time, and help from relatives. Nonetheless, a considerable share of focus group participants recognized that **social housing could serve as an alternative to expensive and unregulated private rental housing**.

Among the specific problems faced by internally displaced persons in the Kalush Hromada, **discrimination while renting housing** should be highlighted.

In addition, internally displaced persons living in shelters find themselves in an especially vulnerable situation. One of the housing pathways mentioned by study participants was the move from kindergartens, where some evacuated internally displaced people initially stayed, to shelters where they still reside today. Thus, shelters are becoming spaces of "permanent temporariness" and uncertainty, as well as places where various types of vulnerabilities intersect and deepen. According to study participants living in shelters, only a small number of their neighbors were able to move from shelters to other housing. **This indicates the complexity of the transition**

**from temporary to permanent housing and the lack of available affordable housing options, particularly for vulnerable population groups.**

Housing needs of military personnel, veterans, and their families are particularly urgent in the Kalush Hromada. First and foremost, there is a need for affordable and adequate housing, as well as housing adapted to the needs of veterans with disabilities. Additionally, there is **a need for housing for the families of military service members undergoing long-term treatment or rehabilitation in Kalush.**

**At present, the Kalush community does not have housing that could serve as an adequate alternative to the commercial sector of purchasing or renting housing**. As of 2024, the community had 3 apartments in the social housing stock and 3 shelters for internally displaced people. Despite the growing demand for housing since 2022, representatives of local government bodies estimate that the hromada has around **2,000 vacant apartments**. Their owners have either left the city or live in a different home but do not offer these vacant apartments for rent or sale.

**The hromada does not have extensive experience in housing management.** The existing experience can be described as ad hoc or reactive. Nevertheless, the hromada has municipally-owned buildings that could be converted into social housing. A key obstacle to the creation of social housing is the lack of a legislative framework that would define social housing and outline the rules for managing this kind of housing. Despite this, non-governmental organizations noted **the hromada's openness and flexibility in cooperation on housing projects**.

**There is a need to strengthen the capacity of the Kalush Hromada to develop, own, and manage social housing.** In particular, there is a need to increase awareness of social housing — for example, regarding different approaches to managing such housing, regarding the work of social housing providers, rent setting mechanisms, and the involvement of residents in housing management. One way to address this need could be through experience exchange, establishing contacts, and building partnerships with representatives of housing companies that are providers of social and affordable housing in other countries.

# Annexes

**Table 1.** Categories of internally displaced persons in the Kalush Hromada (as of October 9, 2024). Source: Department of Social Protection of the Population of the Kalush City Council

| | City of Kalush | Other settlements in the Kalush Hromada | Total in the Kalush Hromada |
|---|---|---|---|
| Individuals | 4,221 | 672 | 4,893 |
| Families | 3,114 | 494 | 3,608 |
| Men | 1,575 | 254 | 1,829 |
| Women | 2,646 | 418 | 3,064 |
| Children under 18 | 1,178 | 176 | 1,354 |
| Working-age people | 2,034 | 293 | 2,327 |
| People in need of employment | 45 | 19 | 64 |
| People with disabilities | 143 | 31 | 174 |
| Retirees | 713 | 120 | 833 |
| People who receive social assistance | 37 | 9 | 46 |
| Families that receive social assistance | 36 | 9 | 45 |
| Families with many children | 4 | 4 | 8 |
| Single-parent families | 0 | 1 | 1 |