

Ukraine's social housing: a rapid evidence summary – towards a strategic investment approach

September 2023



Key messages

The overall need for adequate housing in Ukraine is immense – in addition to unmet backlog of housing needs of 1 million units, a further 1.574 million units have now been damaged or destroyed, directly impacting over four million people, including 1.3 million whose homes have been lost (0.5 million units). This combined need brings the total to 1.5 million units, to accommodate almost 4 million people who are in acute housing need. Further needs arising from the 64.7% of 5.1 million IDPs wanting to integrate or relocate and 65% and of 6 million refugees wanting to return to Ukraine also need to be answered for recovery to progress. Government proposals for social housing construction in Lugano (MinRegion, 2022) concerned a modest 150,000 units – but have not yet borne fruit. A small program of 40,000 units of low-cost, rental accommodation, being 15% of internally displaced in inadequate conditions and without resources to relocate could help to build institutional and industry capacity for a larger effort in coming years.

Housing needs are not only large but also uneven and include areas lightly touched by the hostilities. Many internally displaced people (IDPs) want to integrate in hosting hromadas, yet there is a lack of accessible suitable housing, undermining recovery and integration efforts. Current policy approaches of voucher and mortgage subsidies will not suffice. In the case of war-damaged hromadas, the certificate system will not be able to compensate for the lost housing in the foreseeable future and runs a risk of fuelling land and resource prices in other central cities, rather than leading to the recovery of the community. It also poses a risk that new-built flats and houses remain empty for investment rather than need use. IDP and refugee savings have been depleted, incomes devalued, and many are also vulnerable (disabled or elderly). They are clearly very unlikely to qualify for government loan and mortgage programs.

There remains a pre-war backlog of households in need of adequate housing. In 2010, 1.139 million households were in need of housing, of which 779,700 had been on the housing queue for over a decade (UNECE, 2013). War and displacement have exacerbated housing needs, requiring tailored interventions. The most adversely affected regions are the ones near the frontline, where the most vulnerable IDPs have few resources to sustain themselves and are often hindered by illnesses (31%), disabilities (28%) or old age (39%). Moreover, two-fifths are living in smaller towns or villages where new housing development has been weak. State efforts and guidance are necessary to assess and shape the housing outcomes in such areas and for such households.

Ukraine still has a dysfunctional social housing legislation and limited governance capacity at the state and municipal level curtails efforts to address these challenges. A number of measures to strengthen the ability to plan and execute housing goals and establish investment pathways for the delivery of much-needed homes and creation is needed. These include the creation of a National Housing Strategy, underpinned by an executing body (e.g. National Housing Agency), redesign of national legislation on social and subsidized housing provision, establishment of new need-based queue system, as well as a state-governed National Housing Fund, able to leverage and secure investment in the necessary areas and projects. Establishing such an institutional framework will enable the pipeline of affordable, safe, energy-efficient projects under the scrutiny and supervision of the public, watchdogs and international community. Many useful ideas for this are outlined in the report *Rebuilding a Place to Call Home*.

The comprehensive inclusion of housing sector in the Ukrainian Recovery Plan following up on housing policy [thematic materials presented by the Ukrainian government in Lugano](#) will benefit Ukrainian society and authorities in providing a coherent reform plan with commonly agreed expectations and clear division of responsibilities. By putting housing sector high on the reform agenda, it will promote the realization of right to housing for IDPs and vulnerable groups. Such a sectoral plan is indispensable in the future EU accession, as it will harmonize the investment in social housing as a part of SGEI alongside the EU legal requirements.

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1. Introduction

A safe, secure and affordable home to return to is essential for Ukraine's recovery – economically and socially, now and for future generations. Constructed in an accessible, energy efficient way, such housing can also provide for a more sustainable future, integrated into established communities, close to needed support, while reducing harmful urban sprawl. There are hundreds of thousands of Ukrainian households wanting to return and integrate into communities, to re-establish their lives, become part of a new community and to continue their education, employment and also enjoy a good life while contributing to Ukraine's recovery. However, a lack of adequate housing is a major constraint, which is holding them back.

The 2023 World Bank's RDNA report said that a "national program for the repair, reconstruction, and recovery of the housing sector is critical. Such a program will align all different stakeholders under a unified umbrella, one that could support Ukraine's agenda for European Union accession, facilitate return of IDPs and refugees, and ensure a healthy recovery of the housing sector". The EU Facility together with the Ukraine Recovery Plan can play a significant role in fulfilling this recommendation.

Towards this aim, this report provides a preliminary analysis of Ukraine's need for social and affordable housing. Such housing is allocated on a needs basis, typically when the market is unable to provide, providing a community asset and service – and can be considered as a form of necessary social infrastructure. Many European countries developed effective social and affordable housing systems in their own post war recoveries, which continue to address local needs, prevent homelessness and drive necessary retrofitting reforms.

Ensuring access to affordable housing, especially for vulnerable households, has many social, economic and environmental benefits: from improving health and well-being and family stability, to educational outcomes and access to study and employment opportunities. Housing construction provides a powerful economic stimulus. Energy efficient social and affordable housing also reduces consumer costs, subsidies and carbon emissions, it can also reduce low density suburban sprawl and its impact on the environment (Oberklaid et al, 2023).

This rapid review was undertaken 5-8 September 2023 drawing on immediately accessible evidence such as published reports by housing policy experts, social policy researchers from academia, civil society, private sector and the Ukrainian government. It includes also recent policy and recovery commitments, made by Ukraine and Europe. The report also makes use of the most recent data on the scale of those internally displaced and their long-term integration and relocation aspirations IOM, as well as intentions to return from the UNHCR, and policy guidance from the UNECE and other relevant international organisations.

In time, a more comprehensive assessment would necessarily follow this report, building on this evidence with more research, public consultation, involving local expertise and strengthening housing policy capacity.

However, there can be no doubt that housing is a significant issue that must be addressed through the recovery efforts, reforms and strategic investment. The information contained in this report also demonstrates the importance and need for a well governed needs-based capital investment program for social and affordable housing. Working as a collaborative team, the authors of this report are willing to provide further assistance towards Ukraine's housing recovery needs.

Definitions and data sources:

Social housing primarily serves locally defined housing needs and sets rents to maximise affordability rather than maximise commercial returns. It is allocated to specific groups such as people who need but lack adequate housing, students, the elderly, young households, people with modest incomes or with a disability. Social housing is vital for households who are unable to meet their need for housing via the market or who require assistance in the private rental market. Social housing can also be seen as a subset of affordable housing, which is more strongly prioritised on acute needs, while affordable housing accommodates a broader range of households. Social housing may also require deeper subsidies than affordable housing, in order to construct, operate and maintain dwellings. Ideally, social housing is provided within the affordable housing sector by mission focused providers, to ensure vulnerable households are not segregated or stigmatized.

Social and affordable housing enables local communities to respond appropriately to varying needs – such as the need to accommodate IDPs and refugees. Residents of such housing may include a range of households, such as women and children who otherwise be homeless, or couples living with parents due to the lack affordable options, or larger families and seniors living in substandard, inappropriate or overcrowded housing, unsuitable for their needs.

Affordable housing is an essential quality of adequate housing. It is also a relative concept which relates to household income and housing costs. Housing stress is when housing costs absorb more than 30% of a low or moderate income, leaving insufficient disposable income for other necessary expenses, such food, health and transport costs. These definitions influence how an assessment of need can be made.

Estimating the need for social and affordable housing can be done in different ways, depending on available data sources. The simplest defensible basis for estimating the needed scale of social housing construction involves an estimate of existing social housing opportunities, an estimate of homelessness and also of households whose housing needs are not met by the current market, both currently and projected. This estimate can be further operationalised by survey of homelessness and analysis of households that are on a low to moderate income (approximately the bottom two quintiles for the relevant household type) and also in rental stress (in private rental and paying more than 30 per cent of income on rent).

However, in Ukraine, these simple data sources are not available. The last population census was undertaken in 2001 and promised government surveys of housing need have not been undertaken or delayed. Furthermore, official waiting lists no longer provide a meaningful estimate of need in Ukraine and viewed as fictitious (100-year wait), and this was before the massive population displacement driven by the war.

For this reason, this preliminary assessment uses a wide range of data, which includes:

- Expert analysis: Rebuilding and Place to Call Home (Anisimov and Fedoriv et al, 2023).
- CEDOS Survey on public attitudes towards government programs
- World Bank Rapid Damage and Needs Assessment data.
- IOM Survey Data, especially of Durable Solutions
- UNHCR report on refugee intentions
- UNECE needs assessment (2013)

2. Prewar situation and war damage

Before the war, Ukraine suffered from multiple housing policy concerns:

- The housing stock is relatively old; only 7% of the stock was built after 1991. A typical multi-unit building, therefore, is 30-50 years old and badly in need of repair and renovation (UNECE, 2013)
- 9.1% of total households have less than half the national average level of living space per person i.e., less than 7.5 m² of living space; Kyiv has the highest percentage of such households, with 16.5% of households having less than 7.5 m² of living space.
- Statistics show that 3.6% of households are deeply dissatisfied with their housing conditions, while 15.9% are not satisfied at all. (UNECE, 2013)
- Quality (overcrowding) and energy inefficiency of housing (inefficiency is 3 x EU average)
- Inequality of access to quality, affordable and secure housing (no prioritization, skewed assistance to purchasers)
- Inadequate tenure choice (super-ownership), very limited social housing (100y wait)
- Approximately 43% of respondents in 2019 reported having no idea what to do in case of housing loss that additionally illustrates the inadequacy of tenure choices and alternatives to commercial purchase or rent (Cedos, 2019).
- High housing costs especially with IDP demands, and in secure and job rich locations.
- The rental market inadequately regulated, areas of high pressure see rapidly rising costs (Cedos, 2022)
- Tenants found themselves in a vulnerable position suffering from evictions, discrimination and other housing right violations. In 2019 25% of respondents reported not feeling safe in rented housing, 46% reported saving money to pay rent ([Cedos, 2019](#));
- Housing and economic cycles/crises reinforcing volatility and social inequality (only 'viable' areas assisted, credit worthy applicants approved, leaving many areas and households behind)
- Regional disparities (also in satisfaction), unbalanced development (Kyiv, Odesa), developments have focused on top end)
- Continuing deterioration of housing stock and population shrinkage, some growth areas
- Isolated developments, traffic congestion, environmental degradation

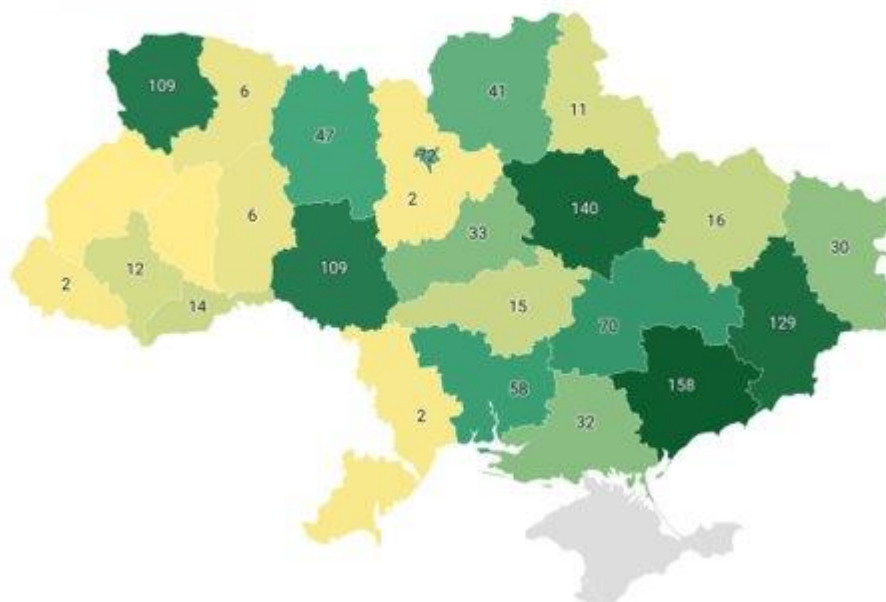
1.1. Current UA approaches not addressing priorities.

- While the need for safe, affordable, secure and accessible housing is very significant and growing, social housing stock is inadequate, miniscule and narrowly rationed.
- The social housing system does not have a sustainable funding and financing system, consequently there only about 1,000 social housing units nationwide.
- Only 1564 people provided with 928 social housing units since 2022.
- There is no comprehensive national programme to support social housing and no legal framework to enable the establishment of housing companies that can take long-term responsibility for social housing management, maintenance, and allocation.
- Without housing leadership, clearly defined strategies and financial instruments on the national level, local governments have no incentives to invest in social housing and draft their own housing programmes.
- Multi-level governance approach to housing and coordination between different stakeholders on the national and local levels are highly needed.
- The role of local governments in housing policy has strengthened since the start of the war, however they still require additional guidance, capacity building programmes, and technical support to be able to deliver housing solutions for the population and to develop urban planning documents.

- Data on housing needs and housing conditions is limited, there is no unified registry for people in need of social housing, instead the system of different housing queues is in place that creates additional administrative burden for local governments ([Cedos, 2022](#));
- Rents continue to rise rapidly, as shown in official consumer price index¹
- There is a support for governmental programmes to ensure the access to affordable rental housing, approximately 73% completely or rather agree with the statement that the state has to support the development of affordable rental housing programmes ([Cedos, 2022](#));
- There have been no reforms to the private rental market where most in need reside (e.g., increase in legal contracts, improving standards, preventing rent hikes, discrimination or evictions). Such reforms would cost little to the budget.
- Main focus of government support has been to increase mortgage financed ownership via "Ukrfinzhitlo" reduced interest on home loans – to those who are eligible and not a credit risk.
- So far 1,200 loans issued, a small fraction of the 136,159 applications since November 2022
- The main target for these loans is war veterans and their family members; participants in hostilities, persons with disabilities as a result of the war, families of deceased war veterans, as well as families of deceased Defenders of Ukraine; as well as internally displaced persons.
- There is almost no opportunity for low and moderate-income households in war-affected areas to obtain this support due to a lack of collateral or predictable income.
- Thus, the program does not expand adequate choices for prioritised needs – contrary to the state's role in realising the Human Right to Adequate Housing.
- Expansion of this program could pose a deep cost to the public purse, and waste international resources.

Existing housing stock of social purpose as of January 1, 2021

The amount of social housing stock
0 158



¹ Monthly consumer goods index reports by the Ukraine SSS include rental prices for one-bedroom apartments: [https://ukrstat.gov-ua.translate.google.com/operativ/operativ2018/ct/sctp/Arch_sctp_u.htm?_x_tr_sl=uk&_x_tr_tl=en&_x_tr_hl=en&_x_tr_pto=wapp](https://ukrstat.gov.ua.translate.google.com/operativ/operativ2018/ct/sctp/Arch_sctp_u.htm?_x_tr_sl=uk&_x_tr_tl=en&_x_tr_hl=en&_x_tr_pto=wapp).

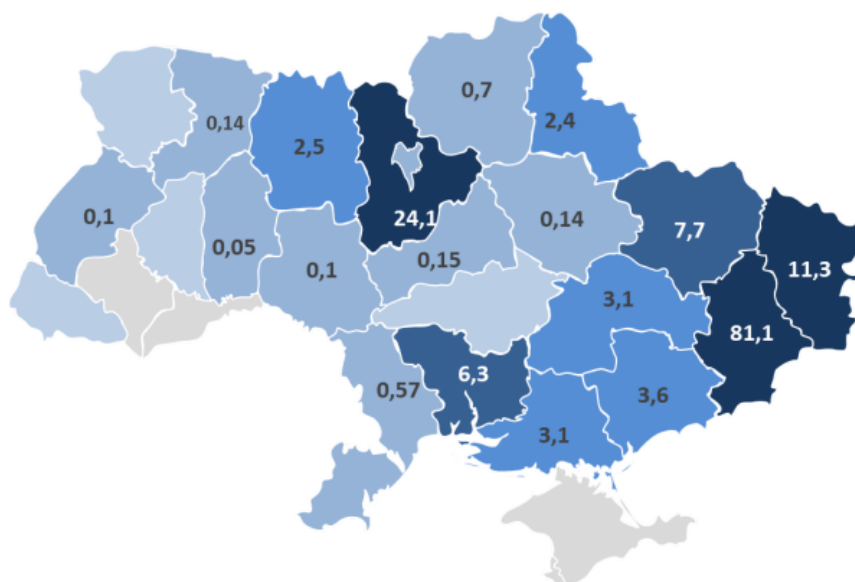
3. Damage to Ukraine's housing stock very significant

- According to the WB RDNA² total estimated reconstruction and recovery needs exceed US\$411 billion. (Excludes ongoing damage in 2023, such as consequences of Kakhovka dam destruction).
- Highest estimated damage is to transport (22 percent), housing (17 percent), and energy (11 percent).
- According to preliminary estimations by the World Bank, 1.574 million units damaged or destroyed, directly impacting more than 4 million people including 1.3 million whose homes have been completely destroyed (499,056),
- Scale housing damages and reconstruction estimated 83.1 million sq. m, or 1.574 million units damaged or destroyed, from which 1.437 million (91 percent) were represented by apartments and 135 thousand (9 percent) by private houses.³
- 2022 hostilities resulted in more than US\$135 billion in direct damage to buildings and infrastructure.
- Preliminary estimates (KSE/Diia) of cost of residential damages over US\$ 50 billion (38%)

1.2. Damage varies significantly.

- Donetsk, Kyiv, Luhansk, Chernihiv, and Kharkiv regions are among the top five most affected by the destruction of the housing stock.
- In the Donetsk region, 78,700 houses were destroyed for \$14.3 billion.
- The damage to Kyiv Oblast from the destruction and damage to 22,800 residential buildings amounts to \$8.2 billion.
- In Kyiv 348 residential buildings were destroyed and damaged, the vast majority of which were multi-apartment buildings, worth \$0.9 billion.

Regional distribution of the number of destroyed or damaged housing objects, thousand units



Source: Kyiv School of Economics

² World Bank:

<https://www.worldbank.org/en/country/ukraine/overview#:~:text=GDP%20declined%20by%2029.2%25%20in%2026.6%25%20at%20end%2D2022>

³ *ibid.*

4. War leads to displaced people.

4.1. Loss of safe and secure housing leads to mass displacement

- As of July 2023, UNHCR, estimated Russia's invasion in Ukraine displaced 6.2 million refugees from Ukraine.
- Approximately 28% of refugees surveyed cited accommodation as one of their top three priority needs, mostly due to a shortage of affordable housing, landlords' preference for long-term tenants and soaring rental prices. Focus group discussions with refugees also highlighted problems with accessing housing markets for households with children. (UNHCR, 2023)
- As of 25 May 2023, IOM estimates that 5.1 million people are internally displaced within Ukraine. Of the total, fifty per cent of all IDPs are concentrated in just five oblasts in Ukraine, with the largest estimated de-facto presence in Kharkivska and Dnipropetrovska oblasts (689,000 and 625,000 estimated IDPs, respectively).
- More than half of all IDPs (60 percent) reported having been displaced for one year or longer.
- Approximately 24 per cent of IDPs reported (May-June 2023) that they need assistance with housing (IOM, 2023).
- Among all IDPs, 7 per cent (around 353,000 people) had previously been displaced outside Ukraine before returning to the country but remain in displacement.
- According to preliminary estimations by the World Bank, 1.574 million units damaged or destroyed, directly impacting more than 4 million people including 1.3 million whose homes have been completely destroyed (499,056),

1.3. Backlog and war related needs

- There is a backlog of unmet housing needs from before the invasion, but no official records of need are kept or maintained (UNECE, 2013)
- According to 2010 data, 1.139 million Ukrainian households were identified as needing housing, of which 779,700 have already been in the housing queue for more than 10 years.
- Households in the waiting list have the option to either wait for free public housing, where the average waiting period is currently estimated to exceed 100 years, or participate in State-supported programmes using their own means (UNECE, 2023)
- The majority of IDPs reside in rental accommodation (60%), 21% stay with friends and family, 3% stay in collective centres. (IOM, Jan 2023)
- 38% of IDPs do not have sufficient income to pay for rent (IOM, Jan 2023)
- Most rely on an unregulated rental market in the for-profit private sector (IOM, Jan 2023)
- In addition to a need for improved financial resources, IDPs wanting to integrate into local communities expressed need to access secure and affordable housing (29% females, 19% males) (IOM, May 2023)
- In case of income or housing loss people can rely mostly on informal networks of support such as their friends and relatives and less on formal networks of social protection. Approximately 51% of respondents reported that in such a situation they will first of all rely on their family and relatives and only 19% claimed they can rely on state support ([Cedos, 2022](#)).
- For today's refugees outside Ukraine, 10% of UNHCR respondents need to find new accommodation in less than three months, mainly due to the termination of free accommodation programmes.
- According to UNHCR access to longer-term accommodation remains a key challenge in the Ukraine refugee response, limiting access to rights including education, work, and social services and increasing vulnerability to protection risks such as exploitation and human trafficking (UNHCR, April 2023).

- Data also indicates that refugee households with a person with a disability (PWD) are slightly less likely than other households to have access to long-term housing. 13% of households with at least one person with a disability reported the need to find an alternative accommodation in less than three months, mainly due to the ending of free accommodation programs. Even when accommodation is available, however, it is often not adapted to the needs of PWD.

4.2. Most refugees want to return home.

- 65% of refugees want to return in the future. The large majority does not have a specific timeframe and will hope to do it whenever is possible, although 17% expressed a desire to return at some point during 2023. (UNHCR, February 2023)
- 91% of those wanting to return to Ukraine place high importance on having adequate access to basic services (in particular electricity, water and healthcare), livelihood opportunities and/or housing in their places of origin. (UNHCR, February 2023)
- IOM is now surveying households to estimate the need for durable housing solutions.
- In May 2023 IOM survey estimates that 745,000 IDPs in Ukraine see integration in their current location as a **durable solution** (15% of IDPs nation-wide) This data can be further analysed per oblast, by income and by vulnerabilities
- 3.3 million IDPs see return as their durable solution of choice (so called projected return caseload), while 142,000 IDPs are looking to resettle in another location as a durable solution.

4.3. Diversity of needs, but no official records of them

- Many households displaced within Ukraine have a vulnerability – 28% have a disability, 31% chronically ill, and 39% older persons (IOM, May 2023).

4.4. Multiple consequences of loss of housing

- Loss of housing has multiple impacts on society, economy and the environment (see impact indicators below)
- UNHCR reports that a lack of longer-term housing has had a multifaceted impact on refugees' ability to exercise their other rights including education, work, and social protection. More than half of all IDPs (60%) reported having been displaced for one year or longer.
- Transitions from emergency accommodation to longer term solutions must be carefully managed, particularly for vulnerable individuals (UNHCR, 2023)

5. Declining incomes and affordability

- In general, Ukraine's housing affordability ratio has worsened since the war (apartment price to household income) in Ukraine increased to 12.2 percent as of the beginning of 2023 (5.0 ratio which is considered to be the threshold of affordability) (IFC, 2023)
- In October 2022 approximately 43% of respondents spent more than 30% of their monthly household income on housing (including rent and cost of utilities) among those 17% spent more than half of their household's monthly income on housing.
- Vulnerable groups of people suffer from housing cost overburden and require assistance with paying rent. People whose homes had been destroyed or damaged, displaced people

and low-income people spent a higher share of their income on housing than people who did not identify with any of these categories. Approximately 39% of IDPs reported needing help with paying their rent. Among those who had moved to a different region or a different settlement within their home region, 28% and 11%, respectively, noted that they needed this kind of help. Meanwhile, only 3% of those who had not moved required such help (Cedos, 2022).

- Prices for residential property in safe regions have seen sharp increases in prices and rents (IFC, 2023)
- Incomes have decreased and been devalued with inflation and currency devaluation (IFC, 2023)
- The IOM May 2023 survey for shows that 65 per cent of IDP live in households with a monthly income level per household member equal to or less than UAH 4,666 (= 126 USD, the real subsistence minimum set by the Ministry of Social Policy in January 2022).
- Only 38 per cent of IDPs reported being able to rely on regular salary as a main income source compared to 51 per cent among non-displaced.
- The share of unemployed also remains significantly higher among displaced than the non-displaced population (15% vs. 6%).

6. Realising the right to adequate housing

The Human Right to Adequate Housing states that government must “take steps ... to the maximum of its available resources to progressively realise the right to adequate housing.” Article 25 of the UN Declaration of Human Rights 1948 and at Article 11(1) of the International Covenant on Economic, Social and Cultural Rights 1966. This commitment is also made in the Constitution of Ukraine, in article 47, where “Everyone has the right to housing... [and] citizens in need of social protection are provided with housing by the state and bodies of local self-government...”

However, access to safe, adequate and affordable housing is a real concern for many Ukrainians – and for IDP and refugees’ effective strategies to ensure access are even more vital today.

The human right to housing and goals of sustainable development have also been endorsed by governments around the world, and in particular Right to Adequate Housing, SDG 11 and EU Pillar of Social Rights are relevant to housing. Ukraine has signatory to the SDGs in 2015. The first National Baseline Report on the SDGs in Ukraine in 2017 noted “The spread of a sense of injustice and distrust of most public institutions in society has been a social threat.” To address this would require the “recovery of economic growth and ensuring equal opportunities for women and women to participate in economic, social and political life, as well as to access to basic social services (especially education and health care), are urgently needed to ensure sustainable development.” (UNDP, 2017:8).

Urgent solutions were called for to address housing needs and also improve housing quality.

6.1 Rebuilding a Place to Call Home

This section draws on the report [Rebuilding a Place to Call Home](#) (Anisimov, Fedoriv et al, 2023) from the international symposium on housing in the Hague in February 2023 involving many Ukrainian, EU member state and European Commission experts. The report responds to the Ukrainian challenges re-iterated and elaborated in this report and draws on European best practices. It proposes specific Ukrainian reforms to build back better homes and neighbourhoods for recovery.

National framework

A national housing strategy would provide a clearer governance framework for the activities of the national government, oblast (regions) and hromada (municipalities) as well as the European Union and other international actors in the realm of housing. A long-term and multi-level housing strategy would build on key documents, such as the [Recovery Plan materials](#), and could be further elaborated by local and international housing experts and in consultation with civil society. A politically agreed strategy would give policy direction and support regulatory settings that ensure safe, affordable, inclusive and energy-efficient homes and neighbourhoods. It would also guide the investment activities of development banks and other institutions.

Regulations for housing assistance and provision have to be refined. This includes a review of eligibility criteria and unification of the general, special, and social housing queues to enable local responsiveness in the context of rapidly growing needs and major population shifts. It is necessary to pass their management to local or regional authorities and also ensure countrywide access to the queue database. Given the wide scope of need, reforms must offer greater security of tenure and make this housing more socially inclusive. This can be balanced by the introduction of demand-side subsidies for the most vulnerable groups.

Regulations guiding non-profit and public housing require revision to establish good operating practices among emerging affordable housing providers. Conditional investment and supervision can ensure that rents and fees cover efficient operating costs and that any revenue surpluses are revolved for expanding affordable housing. All not-for-profit building associations in receipt of public support and tax exemptions must be members of an appropriate auditing body and be assessed regularly to promote good practice and compliance. The establishment of such revolving financial instruments as in Denmark can provide a secure vehicle for reinvestment in new affordable housing.

National governance and funding

An overarching body is required to deliver national housing policy. In Ukraine, a national housing agency can expand on and upgrade the current mandate and capacities of the national fund for youth housing construction (Derzmlodzhytlo). As with Finland's ARA, such a body could develop housing programmes, coordinate national and donor housing projects, receive project applications, and guide the development of local projects. In the case of non-profit housing providers financed through government funding, it can audit and ensure compliance with regard to quality, rent setting and allocation. To inform and evaluate policy, this body could also have a role in monitoring, research and innovation, for example, in the nationwide implementation of energy-efficiency standards, as well as operational and building life-cycle management. It could also produce data on housing needs and existing housing supply (quantity, quality, access, and affordability) to assist municipal policy development, in coordination with the Statistical Service of Ukraine.

National Housing Fund is key to effective government housing policy governance via strategic investment. The current Ukrainian Finance Housing Company (Ukrfinzhytlo), operating under the Ministry of Finance, has capacities in mortgage financing of private homeownership. However, for municipalities to be able to implement their local responsibilities in social housing, their limited fiscal capacity could be supplemented with purposeful government financing, such as grants, interest-rate subsidies, long-term loans and guarantees for approved municipal and cooperative projects operating on a not-for-profit basis. As with Austrian, Finnish and Danish housing funds, potential sources of funding include general and hypothecated tax revenue, receipts from war reparations or donor contributions, receipts from land development and redevelopment, revolving loan receipts, tenant equity and rents, as well as international development loans.

A common administrative IT system can support effective coordination of funds and projects. Digital technology is already regarded as a key part of recovery and can be tailored to relieve municipal administrative burden and facilitate more effective multi-level governance. Well-designed planning and project management software would assist in ensuring compliance with national non-profit legislation and programme conditions as currently used in Austria and Denmark. This could also be used as a database showing the status of spatial documentation.

Tenancy rights

A general upgrade of legal status and position of tenants is necessary, given displacement, overcrowding, and discrimination — especially given the ongoing conflict. Regardless of the current provisions in the Civil Code, common rental practices, especially in times of crises, have not produced fair standards for tenants or prevented discrimination and eviction. Regulatory reform could correct that. The establishment of more tenant-focused and responsible housing providers will support this by creating safe rental conditions with open-ended contracts and participation in housing management.

Housing stock management and taxation

Housing should be developed, maintained and managed purposefully. As the current housing management system has failed to cover even 25% of existing multi-apartment buildings, a review of the varying capacities of property owners is necessary. The rights and obligations of homeowners regarding the multi-apartment buildings and the ownership of the land beneath them would have to be legally resolved to ensure effective, just and sustainable management and use of the housing stock. New organisational and financial models could be developed to protect the right to housing for low-income groups. Reforms in the ownership system are pending, and require good data, starting with comprehensive auditing of the housing stock.

Energy efficiency and life-cycle costing could become foundational in housing management to ensure maintenance and modernisation of the housing stock. The Energy Efficiency Fund (EEF), which supports well-functioning homeowner associations, could also be scaled up and redirected to the housing stock most in need of renovation and repair with new forms of management more suited to the capacities of their residents. Ideally, the EEF could also support non-profit rental housing models that offer both energy-efficient and affordable housing for households in need.

Land use

Adding housing requirements to the spatial planning tools of municipalities is highly recommended. In line with the drafting of a new building code, new land use, economic and ecological regulatory powers of local councils could be introduced to oblige developers to provide affordable housing. Land-use regulation in form of 'inclusionary zoning' can ensure that developers include affordable housing alongside other forms of housing or real estate. Land policy instruments, combined with project-based funding, can ensure more affordable housing development takes place on time and

in the right locations. Land-lease agreements can also steer market actors to deliver public interest outcomes, while providing a sound basis to underpin long-term investment in critically needed social or infrastructure projects. As found in the Netherlands, but also in Helsinki and Vienna, such land-use planning tools are crucial for the balanced development of the neighbourhoods. Homes need to be embedded in a vibrant context of other homes, green space, amenities, schools, job access, and public transport. New local spatial planning and project instruments could improve existing built-up areas, especially for the Soviet era built micro-districts. Tying it to the financial instruments described above will allow for sensitive area improvement, with attention paid to community dynamics and belonging. Additionally, with the requirement to adhere to the Green New Deal and CO2 reduction goals during reconstruction and over the buildings' lifetime, it is an opportunity to cut new greenfield development, as currently seen in Vienna and Helsinki. Properly conducted redevelopment will also boost the quality of life in the existing neighbourhoods and increase the attractiveness of the cities for the Ukrainians who are looking to come back.

Municipal mandate and capacity

Streamlined housing procedures and guidelines at regional and municipal levels would provide a foundation for housing strategies tailored to local contexts. Capacity-building programmes and a handbook for such development would provide valuable support for implementing sustainable housing projects using most relevant governance models. This guidance can bridge national policy, regional needs data and financing programmes with contextually informed and capable local actors.

Moreover, nationally informed, local social housing goals could become part of the municipal strategy that is tailored for smaller Hromadas, as well as the larger ones. Municipalities need to increase their capacities in land management and housing finance. In combination with the abovementioned national housing funds, local councils could initiate new development via dedicated land banking institutions, such as in Vienna and Helsinki.

Local land banks would provide suitable land for the subsequent development projects. With the establishment of revolving financial instruments to reinvest rental income, donor funds can be sustainably used for long-term housing programmes.

Land taxation could be used to recover public investment and raise revenue for the necessary infrastructure. Establishment and upgrade of municipal housing companies is key for a capable long-term public housing financing, construction and maintenance. Simplified regulation and guidance to rent out communal apartments based are desired. Advanced land-use and project control mechanisms could follow, such as design review, implementation supervision and enforcement of the adherence to the local requirements in spatial planning.

Well-managed municipal processes of land procurement, development competitions and project commissioning could promote good practice and prevention of irresponsible land development in Vienna. Such policy also increases the transparency of the competition for land plots and allows for various stakeholders, such as cooperatives and nonprofit housing associations, to be part of the reconstruction.

Civil society engagement in Ukraine is pivotal for innovation and trust-building. Engagement of the community in urban planning and housing development is an overarching challenge and opportunity that can go hand-in-hand with well-governed recovery — resolving conflicts and building solidarity. There is both room for investment and a desire to do so in community-based engagement and accountability processes (e.g., public expenditure tracking and monitoring of public service delivery that have shown their efficacy earlier in decentralisation and anti-corruption reform). In the housing sphere, informal associations can become effective formal housing providers with suitable legislative reforms outlined above.

7. Consequences/effects of investing in social and affordable housing

7.1. Access to adequate housing is a key enabler for return.

- Housing is a key enabler of return. 65% of refugees want to return, 91% say that this depends on access to basic services, livelihoods and housing in places of origin. (UNHCR, 2023)
- A central dimension of building back better is the need for a people-centred recovery that focuses on well-being, improves inclusiveness, and reduces inequality (OECD, 2020)
- To improve public support, recovery policies need to be measured on more than just economic growth and total job creation. Emphasising other elements that improve well-being, such as income, job quality, housing, and health is important to achieve this (OECD, 2020, 2021).
- Returnees should be supported alongside other affected populations through early recovery programming, including the reconstruction of essential infrastructure, such as water, electricity, healthcare and education services as well as access to housing solutions for those whose homes have been damaged or destroyed or for those unable to return to their place of origin (UNHCR, February, 2023)

7.2. Broader impacts of Social and Affordable Housing

There are a range of economic, social and ecological benefits, including avoided costs, of social and affordable housing, which can be measured and accounted for both quantitatively and qualitatively. These benefits have been summarised in a recent global review encompassing hundreds of research papers (Oberklaid, et al, 2022) in different contexts. The monetised, quantified and qualitative measured benefits of social and affordable housing are summarised in the full report [a framework](#) and concisely below:

Table 1: Evidence base for impact of social and affordable housing Oberklaid, et al, 2023.

Domain	Evidence base	Impacts
Economic		
Government expenditure	Well-established	• Reduced use of government health, mental health, justice, and welfare services
Productivity	Established	Increased access to labour markets Increased earning potential Reduced travel-to-work time
Discretionary spending	Established	• Increased household disposable income
Employment	Emerging	Reduced risk of job loss Reduced absenteeism Increased earning potential Increased ability to seek or participate in employment
Social		
Health	Well-established	Reduced use of health services Improved health Reduced health costs for households
Mental health	Established	Reduced use of mental health services Improved mental health and wellbeing. Improved life satisfaction
Safety	Established	Reduced domestic and family violence. Reduced risk of homelessness Reduced arrests, criminal convictions, recidivism, prison stays and incarceration. Reduced use of justice services
Welfare	Emerging	Reduced use for welfare services Reduced risk of homelessness
Education	Emerging	Reduced absenteeism Improved relationships with teachers / peers Improved educational engagement, performance, and attainment
Intergenerational equity	Emerging	Improved family stability Improved equity Transfer of assets, contribution to deposits or provision of accommodation
Social inclusion	Emerging	Improved social participation, community functioning and engagement. Improved social connections and relationships
Environmental		
Energy efficiency	Well-established	Reduced energy consumption and costs Reduced carbon emissions Improved indoor environmental quality. Improved thermal comfort
Urban form	Established	Reduced reliance on private transport Reduced habitat and biodiversity loss Improved air and water quality
Materials use	Established	• Reduced resource consumption and waste

7.3. Social housing high potential for economic stimulus

Social and affordable housing investment can transmit strong economic stimulus.

- involves large scale expenditure with strong second round effects.
- has high employment intensity.
- produces durable assets that can contribute to wider social wellbeing and economic productivity; and
- is attractive to longer term capital investment.

Illustration of Economic Impact: Australia's Social Housing Initiative

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- Direct public investment of \$5.2b in new housing accommodated 19,700 households, including 8,400 people who were homeless, 12,000 dwellings also repaired.
- Energy efficiency and adaptability introduced to more than 95 per cent of constructed new dwellings, reducing energy bills for households.
- Generated additional \$1.5 billion p.a. on average over the life of the SHI.
- Multiplier impact through the economy. For every \$1.00 of construction activity, around \$1.30 was generated in total.
- The impact on GDP was a considerable 10 basis points or \$1.1 billion on average over the life of the SHI.
- Employment in the construction industry increased by approximately 9,000 full time equivalent (FTE) positions during the period of stimulus, leading to an overall increase of approximately 14,000 FTE jobs. ([KPMG, 2012](#), [Murray et al, 2013](#))

8. EU policies support social inclusion and energy efficiency

- EU policies promote social inclusion and a fair and just transition to a green economy.
- Housing is one the primary sectors through which social cohesion and energy efficiency are actualised and have a direct impact on households. Thus, improving Ukraine's very poor housing conditions should be central to EU supported recovery efforts.
- EU policies such as the Cohesion Policy, Fit for 55, Green Deal, Renovation Wave and New European Bauhaus and Energy Performance of Buildings Directive, Energy Efficiency and Renewable Energy Directive and the Affordable Housing Initiative (as part of the EU Renovation Wave) are also highly relevant to Ukraine's recovery efforts and eventual membership of the EU - which should be reflected in the vision, focus and conditions of the EU Ukraine Recovery Facility.
- EU Cohesion policy (2021-27) has supported affordable housing efforts, in many EU countries, via the ERDF and Cohesion Fund for sustainable development and take into account the European Pillar of Social Rights.
- As part of the EU Action Plan on the EU Pillar for Social Rights, the Council of the EU has also made a commitment to end homelessness by 2030.
- The EIB is an EU institution and also the worlds largest green bank. It has a framework of investing in green, social and affordable housing. EU member states Poland, Slovenia, Lithuania, Belgium, France, Ireland, Germany, Finland have all received financing from the EIB and Council of Europe Bank for social and affordable housing construction, renewal, renovation and retrofitting to meet local housing needs and development goals.
- The EU parliament has also adopted an own-initiative report calling for better funding, regulation of housing markets and eradication of homelessness, which requires the European Commission and the 27 Member States to put forward a more coherent response to improving access to safe, adequate affordable housing.
- Renovation, including the renovation of housing, has been a core component of economic recovery efforts by the EU, including the renovation of affordable housing to reduce energy poverty, create local jobs, enhance lasting housing quality improvements and reduce reliance on fossil fuels.
- The EU has been increasing its efforts towards a socially inclusive and also green recovery via the Renovation Wave, Affordable Housing Initiative and Just Transition fund as part of the Green Deal. The post COVID Recovery and Resilience Facility strongly emphasized the renovation of buildings for climate neutrality, including social and affordable housing.

9. Conclusions

The overall need for adequate housing in Ukraine is immense – in addition to unmet backlog of housing needs of 1 million units, a further 1.574 million units have now been damaged or destroyed, directly impacting over four million people, including 1.3 million whose homes have been lost (0.5 million units). This combined need brings the total to 1.5 million units, to accommodate almost 4 million people who are in acute housing need. Further needs arising from the 64.7% of 5.1 million IDPs wanting to integrate or relocate and 65% and of 6 million refugees wanting to return to Ukraine also need to be answered for recovery to progress. Government proposals for social housing construction in Lugano (MinRegion, 2022) concerned a modest 150,000 units – but have not yet borne fruit. A small program of 40,000 units of low-cost, rental accommodation, being 15% of internally displaced in inadequate conditions and without resources to relocate could help to build institutional and industry capacity for a larger effort in coming years.

Housing needs are not only large but also uneven and include areas lightly touched by the hostilities. Many internally displaced people (IDPs) want to integrate in hosting hromadas, yet there is a lack of accessible suitable housing, undermining recovery and integration efforts. Current policy approaches of voucher and mortgage subsidies will not suffice. In the case of war-damaged hromadas, the certificate system will not be able to compensate for the lost housing in the foreseeable future and runs a risk of fuelling land and resource prices in other central cities, rather than leading to the recovery of the community. It also poses a risk that new-built flats and houses remain empty for investment rather than need use. IDP and refugee savings have been depleted, incomes devalued, and many are also vulnerable (disabled or elderly). They are clearly very unlikely to qualify for government loan and mortgage programs.

There remains a pre-war backlog of households in need of adequate housing. In 2010, 1.139 million households were in need of housing, of which 779,700 had been on the housing queue for over a decade (UNECE, 2013). War and displacement have exacerbated housing needs, requiring tailored interventions. The most adversely affected regions are the ones near the frontline, where the most vulnerable IDPs have few resources to sustain themselves and are often hindered by illnesses (31%), disabilities (28%) or old age (39%). Moreover, two-fifth are living in smaller towns or villages where new housing development has been weak. State efforts and guidance are necessary to assess and shape the housing outcomes in such areas and for such households.

Ukraine still has a dysfunctional social housing legislation and limited governance capacity at the state and municipal level curtails efforts to address these challenges. A number of measures to strengthen the ability to plan and execute housing goals and establish investment pathways for the delivery of much-needed homes and creation is needed. These include the creation of a National Housing Strategy, underpinned by an executing body (e.g. National Housing Agency), redesign of national legislation on social and subsidized housing provision, establishment of new need-based queue system, as well as a state-governed National Housing Fund, able to leverage and secure investment in the necessary areas and projects. Establishing such an institutional framework will enable the pipeline of affordable, safe, energy-efficient projects under the scrutiny and supervision of the public, watchdogs and international community. Many useful ideas for this are outlined in the report *Rebuilding a Place to Call Home*.

The comprehensive inclusion of housing sector in the Ukrainian Recovery Plan, [following on from the draft Plan presented in Lugano](#) will benefit Ukrainian society and authorities in providing a coherent reform plan with commonly agreed expectations and clear division of responsibilities. By putting housing sector high on the reform agenda, it will promote the realization of right to housing for IDPs and vulnerable groups. Such a sectoral plan is indispensable in the future EU accession, as it will harmonize the investment in social housing as a part of SGEI alongside the EU legal requirements.

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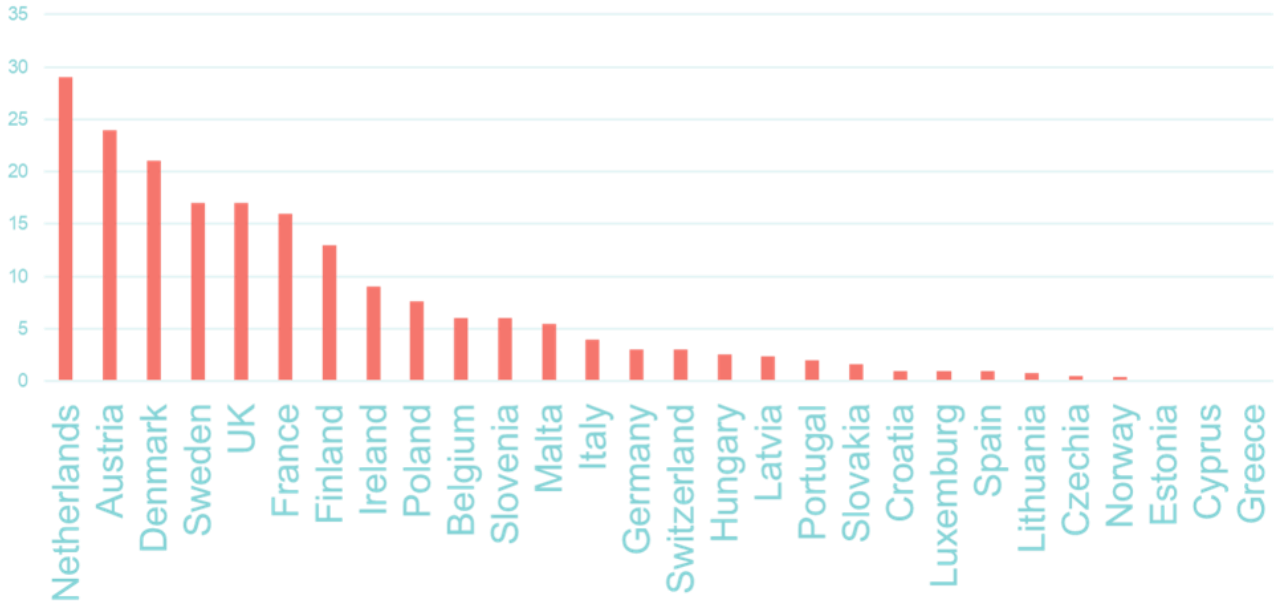
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11. Appendices

Social housing in EU housing systems

Social rental housing in European countries
% of total housing stock, 2020



Principles to guide and investment pathway

Table 2: Criteria for evaluating a social housing investment pathway (Lawson, et al, 2018:81)

Cost Element	Performance indicator	Characteristic
Cost effectiveness	Maximum delivery of social housing, at benchmark standard and cost.	Clarify all costs to government, both direct and indirect and ascertain their contribution to the supply and quality of social housing dwellings produced.
Cost reducing	Minimal financing costs for social housing delivered at benchmark standard and cost	Impact of financing costs on overall unit costs, commensurate with the risks and comparable with the cost of public finance
Rent reducing	Financing model places minimal pressure on tenants' rents	Impact of funding and financing on rent levels and the indexing of rents, at an individual, project and provider level. Impact of financing on rent assistance demanded
Equitable	Optimise allocation of available subsidies to benefit lowest income households and those with complex needs.	Greatest allocation of direct and indirect subsidies to address greatest need: deeper subsidies for complex needs, shallower subsidies for less complex needs.
Appropriate risk allocation	Appropriate and fair allocation of risk across key players: government, providers, investors and tenants.	Risks allocated appropriately and managed to reduce financing costs and improve housing outcomes. Rate of return commensurate with investor risk.
Impact on public finances	Allocation from government budget is predictable, stable and affordable for government over time	Cost to government well defined, stable, able to be anticipated and agreed on by government. Protects health of public finances.
Robustness	Mechanism maximises economic and financial stability and moderates' volatility.	Ability to provide appropriate levels and costs of finance in adverse market conditions
Feasibility	Mechanism attracts long term political and stakeholder support.	Contributes to social housing policy objectives. Supported by peak industry bodies, providers, administrators and governments.
Effective delivery	Optimised application of professional and industry standards in delivery.	Reinforces adherence to regulations, best practice and promotes ongoing improvements in social housing management
Enhances capacity	Maximum professional standards of delivery of social housing under given finance arrangements.	Conditions of finance reinforce performance of registered providers. Subsidies require providers to adhere to applicable standards. Supports preferred housing providers to improve and increase the supply of social and affordable housing.

Source: [Social housing as infrastructure: an investment pathway | AHURI](#)

