



PBL Netherlands Environmental
Assessment Agency

REBUILDING A PLACE TO CALL HOME

Sharing knowledge for the recovery of Ukraine

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Edwin Buitelaar

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Colophon

Rebuilding a place to call home. Sharing knowledge for the recovery of Ukraine

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Foreword

On Wednesday 15 February 2023, PBL organised 'Ukraine's housing recovery forum — rebuilding a place to call home'. The aim of the event was 'sharing knowledge for action'. In this report, the authors draw lessons from that event and elaborate them further.

André van Lammeren – Deputy Director General PBL
Netherlands Environmental Assessment Agency



Why talking about recovery while the war is ongoing? Recovery requires long-term planning and structural investments. In other words, proper and systematic preparation of policy in the public interest, no ad-hoc and one-off financial injections that favour only the already well-off. PBL became involved when asked to do so, because we felt the responsibility, as an organisation at the interface of science and policy with experience in connecting knowledge to action. On top of that, we are based in a country with a strong tradition in social housing and spatial planning. The event and the report were not only *about* Ukraine but also *with* Ukraine, as many Ukrainian researchers and policymakers were deeply involved in the conference as well as in the writing of the report. We hope that this is an important, although inevitably modest step in the process of Ukraine building back socially and ecologically better cities.

Oleksandra Azarkhina – Deputy Minister for Communities,
Territories and Infrastructure Development of Ukraine



As of the day of the PBL Symposium: 'Ukraine's housing recovery forum' — rebuilding a place to call home (15 February 2023) Ukraine had about 325,000 applications from Ukrainians whose houses have been damaged or completely destroyed. In some cities, Ukraine needs to restore not just homes, but entire districts. This is an opportunity for Ukrainians to return home. We are focused on reconstruction with full inclusiveness in compliance with European construction standards and requirements. The 'certificate compensation project' is about both the new fully fledged areas with shelters, protection and social infrastructure, and a reconstruction of damaged buildings. Ukraine is working on the creation of national legislation to enable integration into the European community in the context of construction. The legislative foundation will create all the preconditions for a comprehensive recovery of Ukraine.

We have already created a special digital tool for transparent and automatic consideration of applications for compensation for destroyed or damaged housing. It is a fully digitised online tool with a storage capacity for the entire database. The source of funding will include seized Russian assets and capital.

The support of international partners in launching this project is very important for Ukraine. Generally, the role of our foreign partners, such as the Netherlands, is crucial in terms of support, consulting and methodological assistance, technological solutions in construction and design, moderation of investment processes and financing. Ukraine is interested in cooperation in all spheres of reconstruction and implementation of the plans outlined during the forum.

Jennes de Mol – Dutch Ambassador to Ukraine

The Kremlin's full-scale, unprovoked military invasion of Ukraine in 2022 caused outrage in the Netherlands, as in many other countries around the globe. The world sees crimes against humanity. Places like Bucha, Irpin and Borodyanka have become known because of ruthless Russian war crimes. The imagery of the assaults on Mariupol reminded many Dutch citizens of the Nazi bombardments of Rotterdam in 1940. Thousands of people losing their lives, schools and hospitals bombed, cities destroyed and innocent people fleeing their homes and families. Indiscriminate missile and drone attacks on the critical energy, water and heating infrastructure this winter tried to break the morale of the population. At the same time, we are witnessing an unprecedented resilience, unity, bravery and perseverance in Ukrainian society. The resolve to not give in. The willingness to defend freedom and democracy. Ukraine is fighting for its country, protecting families, homes, identity, culture, religion and language.



Ukraine defends its freedom, sovereignty and democratic path with devotion and determination against a large horde, it defends our commonly shared international values and norms. Freedom comes at a price and, as we can see, at high cost. The civilised world supports Ukraine and its people. The Netherlands will be active in the military field for as long as it takes. It provides humanitarian support and financial, economic as well as emergency assistance. Accountability and tackling impunity are top priorities on the Dutch agenda. The truth must be uncovered as soon as possible and perpetrators must be brought to justice.

For 2023, the Government of the Netherlands has already allocated EUR 2.5 billion to provide predictable long-term assistance to Ukraine. The road to recovery, reconstruction and justice will be challenging, but we truly believe in the determination of the Ukrainian people. Ukraine will be built back better!

Executive summary

This report responds to Ukraine's ambitions for the recovery of homes and neighbourhoods. It calls on policymakers in Ukraine, partner countries and international organisations to give strategic attention to safe, affordable, and energy-efficient housing in future recovery efforts.

The destruction and devastation since the full-scale invasion in 2022 have been immense. Almost six million people are internally displaced within Ukraine, while another eight million have fled to neighbouring countries. War-induced impoverishment has led to over 40% of households having exhausted their savings and close to 40% of internally displaced people (IDP) needing assistance with paying the rent. As of early 2023, housing is the most impacted sector of all, with over 817,000 homes damaged affecting two million residents and at an estimate cost of USD 40 billion.

Notwithstanding the importance of dealing with these urgent challenges, many housing problems that Ukraine is facing today are systemic and have been present since long before the full-scale war. And so have the solutions, in other countries of Europe that are commonly considered exemplary when it comes to providing safe and affordable housing. On the basis of the symposium 'Ukrainian housing recovery forum' in The Hague, in early 2023, we drew and developed a number of lessons and challenges for Ukraine. In this report building blocks for the structuring of Ukraine's recovery are presented, based on experiences with best practices from all over Europe. It is up to Ukraine and its international partners to take the next steps.

Better access to affordable housing is crucial for households affected by the war. Today's housing system does not offer much choice for most families and especially the displaced people. Because of the poorly regulated private rental market, millions are facing an unsafe and insecure housing situation. The social housing stock in 2021 accounted for just over 1,000 units countrywide. The absence of public and semi-public housing providers, such as municipal housing organisations, cooperatives and associations further complicates the situation.

A range of housing options beyond individual homeownership could help ensure safe, secure and affordable housing for all Ukrainians. The not-for-profit rental housing such as in many European countries offers a proven model for Ukraine to build on. Housing associations, cooperatives and municipal organisations have shown to reliably provide energy-efficient and high-quality rental housing alternatives. Such a model requires a strategic long-term investment framework and good regulation. This report demonstrates how well these systems work in other countries, such as in Austria and Denmark.

The Ukrainian housing system requires a national vision followed by a coherent legal framework that responds to current societal needs. The existing regulations pertaining to social housing are inconsistent and complex. Common definitions, allocation mechanisms, and

economic models of social, municipal, and non-profit housing are lacking. This prevents effective countrywide progress in developing new housing stock with donor investments.

A National Housing Strategy would provide a clearer governance framework for the activities of the national government, regions (oblast) and municipalities (hromada) as well as the European Union and other international actors in the realm of housing. New legislation for non-profit (municipal and cooperative) and private housing could include regulation and accountability for housing providers. Conditional investment and supervision can ensure that rents and fees cover efficient operating costs and that any revenue surpluses are used for expanding affordable housing.

Public subsidies for socially just and economically efficient housing. The organisation responsible for the implementation of housing programmes is Derzhmolodzhytlo. Over the course of 30 years, it has provided housing subsidies to over 40,000 households with little control over quality and sustainability. At the same time, most of the government financing never reached the vulnerable groups, even as the need for housing was growing. Furthermore, the current utility subsidies draw on the national budget which is eroding resources for investment in new construction. The government has little resources and capacity to fulfil its role in housing provision.

To analyse countywide needs and coordinate government funding, a dedicated national housing agency and national housing fund with the appropriate resources seem pivotal. Finland's ARA provides a leading role model for such an agency that works closely with municipal governments. Through investments, steering and monitoring, ARA ensures that subsidised housing is of high quality, sustainable and affordable. Next to direct provision of public housing, ARA uses tools that stimulate the provision of private affordable housing, such as competitive conditional public grants, long-term loans, interest subsidies and guarantees. Such a model ensures that initial investments remain in the housing system in perpetuity.

A new approach towards managing multi-apartment buildings. Currently, there is a considerable backlog in maintenance and energy-efficiency modernisation. Furthermore, only about 20% of such buildings have established homeowners associations. Notably, for decades, there has been no money available for major renovations of multi-apartment buildings funded by households themselves, which has led to deterioration and lack of funds for modernisation of these buildings today. Low-income households have difficulties in accessing scarcely available renovation funds.

There is a need to supply multi-apartment buildings with management structures and clear understanding of ownership rights and obligations. New management and financial models have to be developed for sustainable management of the housing stock to improve housing conditions while securing the right to adequate housing for both low- and middle-income households. The renovation wave has the potential of practical implementation of the EU's

Energy Efficiency Directive and Energy Performance of Buildings Directive. A focus on the reconstruction of the soviet-era micro-districts will allow them to adhere to the Green New Deal and CO₂-reduction targets, both during reconstruction and over the buildings' lifetime. As it is in the soft renewal programme in Vienna, such a policy can increase the attractiveness of the cities for the Ukrainians who are looking to return from other countries. This will also boost the quality of life in the existing neighbourhoods and prevent continuing urban sprawl.

More local expertise and capacity are necessary. According to current legislation, social housing provision is a municipal responsibility, but few resources are dedicated to fulfilling this role on national or local levels. Ukrainian municipalities' have limited human resources and fiscal capacity. They also lack clear government authority and guidance regarding the aims and tasks of housing provision, such as integrated planning for housing and sustainable social housing operation models. Civil initiatives have proven indispensable in the emergency response, but their role in housing recovery is underutilised and needs to be supported.

To increase municipal skills and planning regarding housing, a comprehensive capacity-building programme could be initiated. The local planning bodies in Ukraine could use active and facilitative land policy instruments to ensure affordable and integrated housing development. Local land banks could provide suitable land for subsequent housing projects, especially in combination with government or international investment. Forms of 'inclusionary zoning', as exist in the Netherlands and Austria, ensure that private developers include affordable housing alongside other types of real estate. Vienna's Wohnfonds supports not-for-profit housing that is embedded in a vibrant context of other homes, green space, amenities, schools, accessible jobs and public transport via developer competitions and strategic land release. Such instruments effectively promote diverse and balanced neighbourhoods.

A national to local housing finance interface has to be introduced. Access to national and international finance on the level of municipalities is rather limited and restricted. Also, to date, no framework for non-profit operating models and revolving funds has been developed.

A national housing fund and national housing agency are both key to driving the local responsibilities for housing with conditional needs-based investment. To ensure a comprehensive redevelopment of the territories with new mobility and social infrastructure as well as affordable housing multi-level agreements can be implemented. In Finland, 'MAL' agreements (country–region–municipality) bring together commitments and knowledge from local councils and the fiscal capacity of the national government towards common goals.

International partners and donors can provide Ukraine with technical assistance to establish coherent housing legislation, a strong national agency together with a dedicated national fund, and to invest in municipal capacity-building in planning and shaping the development of affordable housing and liveable neighbourhoods.

Introduction

All citizens who lost their homes due to the Russian military aggression must be provided with housing. One of the key tasks is to restore and create quality new housing and infrastructure with protective, sustainable and inclusive solutions - The National Council for the Recovery of Ukraine from the War¹

This report responds to Ukraine's ambitions to build back homes and neighbourhoods better than before, sustainably and inclusively, while drawing on the best of European practices. It elaborates on the findings from a symposium hosted by PBL Netherlands Environmental Assessment Agency in February 2023. This event, held in The Hague, involved more than 400 participants from all over Europe and many key stakeholders and research and policy talent from Ukraine, both in person and online.

The report provides evidence on the current state of housing in Ukraine and how these challenges can be addressed through technical assistance, policy reform and capacity building, drawing on international best practices and experience. In doing so, it offers advice for the Ukrainian Government and other key stakeholders, such as the European Commission and multilateral development banks who shape the implementation of the recovery process.

The structure of the report is as follows. The first chapter pays attention to the impact of the ongoing war and the response by Ukrainian and EU authorities, followed by a detailed overview of the housing policy and spatial planning issues that Ukraine has been facing, already before the conflict. In the second chapter, attention is turned towards the successful cases of housing policies in several EU Member States. Austrian and Danish approaches are presented with economic and legal models that sustain effective and long-term social housing provision. The third chapter focuses on the interface between the quality of life in the neighbourhoods, land use and housing. Several international examples will be brought to the fore to illustrate how the future of Ukrainian neighbourhoods might look. The report concludes with suggestions for institutional reforms in the housing and land-use sectors of Ukraine.

¹The National Council for the Recovery of Ukraine from the War, Draft Ukraine Recovery Plan (2022) Thematic material Construction, urban planning, modernization of cities and regions, as presented in Lugano in June 2022. <https://www.urc-international.com/urc2022-recovery-plan>

1 Ukraine's housing recovery challenges

1.1 Impact of the war and policy responses

Housing restoration cannot be planned outside the integral process of Ukraine's restoration –
Oleksandra Azarkhina, Deputy Minister

Local municipalities and regional administrations are crucial in accommodating people who had to flee their homes (internally displaced persons or IDPs) because of the war. Hosting communities have had to deal with the massive inflow of people who often arrived without money, clothes, or even identification papers (see Box 2). Considering that the temporary and affordable housing stock was almost non-existent in most regions of Ukraine, authorities in recipient cities had to create temporary emergency shelters, using schools, sports halls, sanatoriums, kindergartens, and dormitories. Simultaneously, with the help of foreign funds, container housing is being set up (Minregion, 2022). Moreover, as the example of Lviv shows, a new approach for longer-term solutions is also emerging (see Box 1).

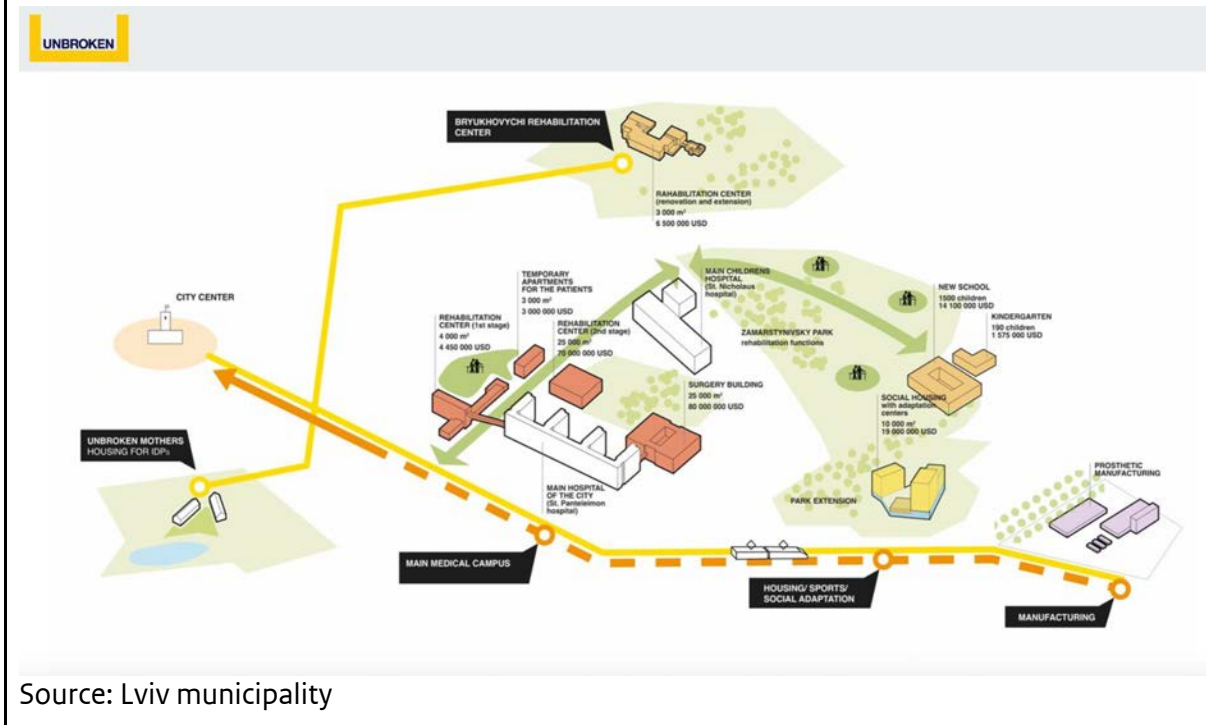
Box 1: UNBROKEN ecosystem with social housing in Lviv²

Since the start of the invasion, western regions have become shelters and hubs providing social assistance for IDPs. As the war rages, there is also a growing need for medical and housing support. Lviv municipality has initiated a broad medical rehabilitation project (UNBROKEN) that encompasses hospital facilities, medical research and manufacturing of supplies, as well as a park, school renovation and a new kindergarten.

A new social housing project will also be a part of it — partially for the IDPs and partially for recovering patients and their families. Lviv held an architecture contest and established a new communal enterprise to maintain the housing. The European Union has dedicated approximately EUR 20 million to fund the housing construction via the intermediary NEFCO bank.

² For more information: [The EU will allocate EUR 19.5 million for Lviv to build social housing for internally displaced persons with special needs, as part of the UNBROKEN programme](#); and [Architectural competition in Lviv. Municipal housing project](#) and [Green Recovery Programme for Ukraine | Nefco](#).

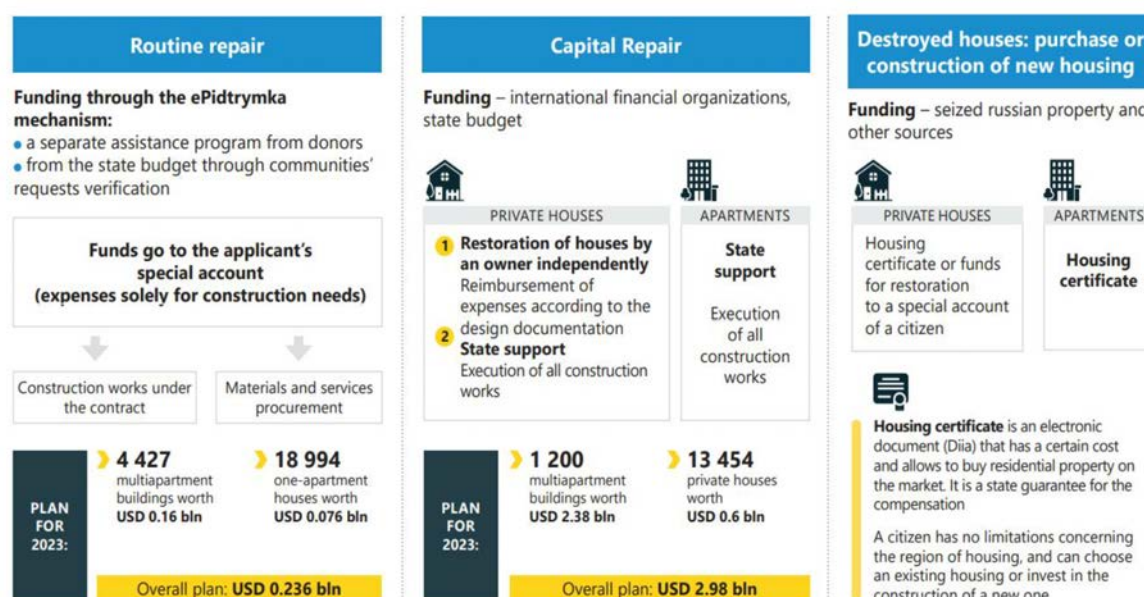
Figure 1.1.
UNBROKEN ecosystem spatial scheme



1.1.1 Restoration and compensation scheme

On 1 April 2022, the Ukrainian Parliament adopted a law on compensation for damaged or destroyed housing and, in late August, a state register of damaged and destroyed property was created. The Ministry for Communities, Territories, and Infrastructure Development of Ukraine, which has been assigned the leading role in the recovery process, has initiated a public database on damage assessment. Homeowners whose residences have been destroyed or damaged as a result of military action may submit an application for compensation in Diia, a government digital service platform (CMU, 2022). Figure 2 shows the initial government scheme proposal.

Figure 1.2:
The restoration and compensation planning scheme of Ukraine (2023)



Source: Ministry for Communities, Territories, and Infrastructure Development of Ukraine (2023)

The Law of Ukraine No. 7198 ‘On Compensation...’ was further developed and adopted by Parliament. For homeowners whose home was completely destroyed, housing certificates (i.e. vouchers) are to ensure that they will have a choice on the housing market about where to live and what to buy.

Cash vouchers are commonly classified as *demand-side assistance* and can overcome individual financial barriers to repairing homes, especially when made available in sufficient quantities and allocated according to need. However, it must be noted that vouchers may have adverse effects on market outcomes, as they tend to inflate housing prices in the context of scarcity or monopoly providers and maintain the power imbalance between landlords and tenants³ (Milligan and Whitehead, 2023; Yates and Whitehead, 1998).

Box 2. Challenges in estimating the scale of the destruction and displacement

The ongoing Russian invasion has enormously damaged people’s lives, homes, communities, neighbourhoods and infrastructure, to a degree that has not been seen in Europe for decades. There are numerous estimates of the scale of destruction, the value of which can be used to demand financial compensation from Russia and calculate the potential resources Ukraine might need from donors, investors, and technical-assistance organisations to rebuild its communities and infrastructure.

³ A Cash Working Group led by Habitat for Humanity was started in 2015 and to date has not produced an evidence-based position paper (<https://sheltercluster.org/working-group/shelter-and-cash-working-group>).

Destruction

KSE Institute (think tank at the Kyiv School of Economics) based its calculations on the analysis of several thousands of public notifications from Ukrainian citizens to the special resource (*Russia will pay*) Kyiv Digital app, data from the government and local authorities about losses and damages throughout the country. As of February 2023, KSE estimated the total amount of damage at USD 143.9 billion (at replacement cost). Damages from the destruction of housing stock were estimated at USD 54 billion – over 153,900 residential buildings were damaged or destroyed, including 131,400 privately owned houses, 17,500 multi-apartment buildings and 280 dormitories (KSE, 2023).

Two editions of Ukraine Rapid Damage and Needs Assessment were jointly prepared by the World Bank, the Government of Ukraine, the European Union and the United Nations in coordination with humanitarian and development partners. As of 24 February 2023, the direct damage has reached over USD 135 billion, according to their assessment. Housing is the most damage-affected sector (38% of total damage, or over USD 50 billion and about 2 million residents). The required funding is estimated at USD 68 billion, with USD 31.5 needed immediately/in the short term and another USD 37.1 billion in the medium to long term. Around 1.4 million residential units (apartments, single-family houses and dormitories) have been impacted by the war, so far, with over one third having been destroyed beyond repair.

The extent of the housing damage is spread unevenly across the regions, with Donetska, Luhanska, Kharkivska, Kyivska, and Mykolaivska oblasts having been impacted the most. Losses in the housing sector are estimated at USD 17 billion, which reflects the cost of demolition, debris removal, loss of household goods, temporary rental and shelter provision by owners, and adjusted losses in rental incomes. The loss estimation does not reflect bank losses and mortgage defaults (World Bank, 2023: 39).

Displacement

As of 28 March 2023, there have been 8,173,211 refugees from Ukraine recorded across Europe, 5,008,8482 of which have registered for Temporary Protection or similar national protection schemes in Europe. The numbers of potential returnees will depend on the ultimate duration of hostilities and them having a place to return to. As of 23 January 2023, the International Organization for Migration (IOM) estimated that:

- there were 5.4 million internally displaced persons (3.621 million of which registered as IDPs as of 31 January 2023) across Ukraine, with 58% having been displaced for six months or more (protracted displacement that may require mid- to long-term resettlement solutions);
- there were about 589,000 displaced persons planning to integrate at their current location — durable long-term solutions are needed for their accommodation;
- over half of all IDPs (60%) were living in rented accommodation and another 21% were staying with friends and family;

- around one in four respondents stated that monthly livelihood cash assistance was their primary source of income (24%);
- and 38% of IDPs indicated that they did not have sufficient funds to pay for housing in the remaining winter months (IOM, 2023).

A significant share of the displaced are already facing difficulties in access to housing as they have exhausted their savings and longer-term options are not yet in place. Therefore, sustainable solutions for rehousing in hosting communities are urgently needed. The geographic distribution of displacements is highly uneven and, while different regions will need a variety of instruments for rehousing, a central system on shelter provision and temporary relocation may need to be created.

1.1.2 Ukraine's Recovery Plan

Already in the Spring of 2022, the Ukrainian Government's Recovery Council brought together more than 20 expert groups to inform the Cabinet of Ministers of Ukraine and prepare Ukraine's own Recovery Plan⁴, which was presented at the Ukraine Recovery Conference in Lugano, in June 2022. The Recovery Plan defines clear ambitions for building back better housing including for displaced tenants and lower-income groups, which has to involve a *supply-side response*.

The Recovery Plan outlines the specific tasks to address long-standing issues in the field of housing during recovery involving non-profit and municipal rental housing. Specifically, Ukraine is committed to:

- reform and consolidate a new concept of social housing, focusing on a new supply of non-profit, municipal and cooperative options to address widening needs;
- build municipal capacity to plan and promote public, non-profit and cooperative housing;
- clarify and coordinate land policies to ensure construction sites are available for needed non-profit housing;
- revise and expand social housing programmes to channel required investments more effectively towards new supply;
- Ensure energy-efficient and low-carbon homes and neighbourhoods, adapting and progressing EU best practices.

The Ukrainian Government has committed to reforming the housing sector in order to secure the right to housing for all and ensure the building back better character of recovery.

⁴ [President's decree on the creation of the National Recovery Council](#) (in Ukrainian)

1.1.3 The European Union's response

'After the start of the war, the situation has dramatically changed. And also in the European Commission we started doing things I would never imagine we would be doing with the speed that is hard to conceive' - Krzysztof Gierulski, European Commission

The European Commission's resources for recovery are expanding. The Energy Efficiency Fund that was established with EC support in 2018 was recently reassigned to support the reconstruction and repair of multi-apartment buildings where the homeowners' associations (HOAs) were already in place as they are assumed to have the appropriate management structure for developing and executing construction projects.

This support allows for repairing the whole building and not just individual apartments of owners who have the financial resources. However, it is difficult to scale up renovations as the capacity of both the Energy Efficiency Fund (EEF) and co-owners of multi-apartment buildings is limited, especially within the context of war and poverty⁵. There are also new and priority needs for housing low- and middle-income renters and IDPs.

As stated by the OECD report on housing support for Ukrainian refugees in receiving countries, for nearly 9 out of 10 respondents, rental accommodation remained either government subsidised or was provided for free (or at a reduced rate) by property owners (OECD, 2022). The main housing support from EU Member States has consisted of adapting and scaling up their capacity to receive Ukrainian refugees by offering to house them in social housing and private accommodation (e.g. hotels), providing financial support to hosting households or direct support to people fleeing Ukraine. This has helped to ease the pressure on the housing sector in Ukraine and provide safety for women, children and the elderly fleeing the war. Aside from temporary shelters and voluntary efforts, longer term initiatives expanding existing public housing provision, private and non-profit initiatives have also emerged (Hegedüs et al., 2023).

⁵ An independent evaluation of EEF support to HOAs in 2021 (UNDP, IEO, 2021) recommended strengthening outcome indicators and exit strategies in future project design and formulation, to sustain future mobilisation of homeowners associations. <https://erc.undp.org/evaluation/evaluations/detail/12673?tab=info> Furthermore, given the changes in governmental priorities caused by the ongoing war in Ukraine, and refocusing the activity of the EEF, the UNDP in Ukraine (IDRPB portfolio) is working closely with EU partners and Ministry for Territories and Communities Development to identify a) new needs for EEF; b) engagement of HOAs in post-war recovery of the country <https://erc.undp.org/evaluation/evaluations/detail/12673?tab=management-response>

1.2 Systemic housing sector problems

Ukraine belongs to a group of post-socialist countries that, in the 1990s, underwent substantial privatisation of housing. This has reshaped the housing system and influenced the ideas and beliefs on how the sector should work in the future. What distinguished the privatisation process in Ukraine was its free-of-charge character and the definition of property: single apartments were privatised, not whole multi-apartment buildings. There was no clear vision of who would be the owner of them in the future and how they would be managed, over time.

The resulting housing system is dominated by private homeownership — around 93% of the housing stock is privately owned. Moreover, the belief that the government should help citizens in purchasing housing is widespread. High homeownership rates and high future homeownership expectations together have proven unsustainable, which was true even before the war: almost half of all households indicated that they had no idea what they would do if they lost their current residence. The amount of government assistance was a fraction of what people expected and even failed to support already existing homeowners (Fedoriv and Lomonosova, 2019). Therefore, more accessible and affordable alternatives would help to rebuild communities.

Overall, public spending cuts since the 1990s have led to a growth in private housing financing. Without a transparent land market, developers tended to cheaply rent or acquire land, and developed such land without the proper permits. Subsequently, as land rights remained ambiguous at best, developers often could not use land plots as collateral. The only remaining source of finance — personal funds of aspiring homeowners — was extensively utilised. Macroeconomic stability and the fixed exchange rate system made foreign currency (FX) mortgages for households popular, until the 2008 financial crisis. Economic downfall left people with unfinished construction instead of finished buildings, and yet another round of public subsidies and laws were conceived to counter the crisis.

1.2.1 Unsustainable ownership structure

To support the private housing market while increasing housing affordability, since the early 2000s, the state fund for youth housing construction, which earlier provided subsidised loans to cooperatives, shifted to providing demand-side subsidies (i.e. cheap mortgages, deductions, grants). Over 20 years, the fund helped as few as 41,000 families and IDPs to buy homes and the quality of construction and built environment was poor. Funding cuts ended most programmes (OECD, 2013; Fedoriv and Lomonosova, 2019). One of the remaining 2021 programme offered IDPs a lottery to obtain cheap mortgages from funds donated by KfW bank. However, many were left in need.

Private homeownership in Ukraine is supported by low property taxes (i.e. a flat tax that does not take into account the financial conditions of households nor does it differentiate between

primary residences and second homes) and widespread subsidies on utility payments for owner-occupiers at great cost to the country (UAH 38.4 billion planned for 2022, a UAH 3.2 billion increase from 2021) (Verkhovna Rada, 2022).

Even though this system reduces housing costs for homeowners, for those without private homeownership, access to such housing depends on inheritance, while the private rental sector is expensive and insecure. There is no rent regulation and both landlords and tenants have low awareness of their rights and responsibilities. Unlawful evictions are common and discrimination is widespread (Khassay, 2020). The rental market share grew (up to 20% in large cities, according to Cedos, 2022), but no new regulation has accompanied that growth.

Existing housing is in poor condition, badly maintained and energy-inefficient. In 2022, over 40% of Ukrainian households were living in homes that have never been repaired since their construction (Derzhstat, 2022). A key housing issue remains that of addressing Soviet-era homes. One solution to the issue of the badly maintained housing stock was offered by private developers who proposed demolishing and replacing old housing, compensating owners by providing them with new housing or money. However, this increased the threat of evictions — tenants are hardly protected — and did not fix underlying issues, such as the lack of a housing financing mechanism for the renovation and repair of multi-apartment buildings. Thus, it did not earn enough political support.

The formation of homeowner associations (HOAs) started in the 2000s, but has since progressed only slowly, covering 20% of Ukraine's multi-apartment buildings in unevenly distributed locations, with few in large cities such as Kharkiv that need them the most. Co-owners generally still have limited awareness of their responsibilities and are often not willing or capable to contribute to the modernisation of multi-apartment buildings (UNDP, 2021). Moreover, if most co-owners would have a low income, the HOA would not be able to maintain and repair the building. In many cities, special programmes were established to renovate multi-apartment buildings, but resources went to newer homes and more affluent homeowners, leaving older housing for lower income groups in disrepair (KSCA, 2021).

1.2.2 Lack of social housing stock and policy

Ukraine has failed to provide housing for vulnerable groups. In 1991, the waiting list contained around 2 million households, but has since shrunk to around 650,000, as people passed away or lost eligibility. Since 2015, countrywide data on housing needs is being collected.

With the evident lack in know-how and resources to develop sufficient housing stock and pressing budgetary constraints, few efforts beyond renovation programmes have been made by municipalities. As a result, by 2022, just over 1,000 social housing units⁶ were available in the

⁶ Social housing units are defined as belonging to the Stock of Social Housing in line with the national Law “On Social Housing Stock” No.3334-IV of 12 January 2006.

whole country, while some regions had no social housing stock at all. It is still seen by authorities as a budget burden, as knowledge of sustainable operational models is non-existent.

Box 3. The affordable housing pilot by IOM

After 2014, Russian-backed and financed separatists launched an offensive and captured several key cities such as Donetsk and Luhansk leading to massive displacements in the Donbas region. In 2020, the International Organization for Migration (IOM) launched a relief project and finance. Early 2022, construction started but could not be completed due to a new wave of military hostilities in the region. In late 2022, the project implementation shifted to western and central regions of Ukraine.

Figure 1.3.
Spatial layout of the housing project in Kramatorsk



Source: IOM

The housing units require affordable rent payments from the beneficiaries, who would also pay their own utility bills. High construction standards were envisaged, including energy efficiency and environmental protection. In the projects, around 80% of new residents were IDPs and 20% belonged to the original population of Kramatorsk and Severodonetsk. The towns were selected for the project due to their high influx of IDPs — 50,000 and

40,000, respectively — representing about one third of the pre-conflict population of each city⁷.

Ultimately, the current legal system is still lacking a clear and streamlined framework for social housing. International donors struggle to initiate housing projects because of legally conflicting definitions of social, affordable and emergency housing in combination with complicated accounting and monitoring regulations (IOM, 2023). The same goes for non-profit housing such as provided by cooperatives. Little to no national government guidance while a number of by-laws make the legal context complicated and unsuitable for new investment and construction (Council of Europe, 2022).

Overall, Ukraine presents a three-fold challenge regarding housing policy: (1) to shift government and donor subsidies to publicly-owned assets, such as social housing, (2) to rebalance the tenure structure and ensure the security and stability of the rental sector, and (3) to find a multi-faceted solution for the renovation of the decaying housing stock.

1.3 Systemic spatial planning problems

‘Housing reconstruction takes place in space. And the question is whether Ukrainian spatial planning is actually ready to recover Ukrainian cities’ - Oleksandr Anisimov, New Housing Policy

The Ukrainian spatial planning system has been in flux, since 2020. New regulations and expanded territories, of *hromadas*, require local efforts to be properly adjusted and analysed. The war has challenged the capacities of spatial planning to respond to new recovery ambitions.

1.3.1 Spatial planning and new housing

In recent decades, housing policy and spatial planning have become more and more detached. A Lack of research and debate have led to retention of an overarching ‘quantitative approach’, that is, aiming for a certain number of square metres in new housing. This has led to other aspects being neglected, such as qualitative requirements, consideration of ecological impact and quality, mobility and access. Hardly any of the current spatial planning instruments respond to specific housing needs or local housing goals.

Currently, municipalities have little to no leverage in controlling housing development or ensuring that their municipality-wide housing targets will be achieved. Instruments, such as land-use controls specifying different housing types, formal developer agreements, project

⁷ <https://ukraine.iom.int/news/iom-will-construct-modern-housing-1500-conflict-affected-people-kramatorsk-and-sievierodonetsk>, <https://ukraine.iom.int/news/new-homes-planned-ukraines-displaced>

competitions, or long-term land-lease regulations, are lacking in Ukraine and are seen by government authorities as vehicles for corruption. Instead, fewer local regulatory powers and more centralised decision-making has been proposed, recently (Nashi Groshi, 2022). This goes against the prevalent approach in developed countries, which fosters the autonomy of local authorities and their democratically elected representatives with regard to their spatial planning powers (OECD, 2017).

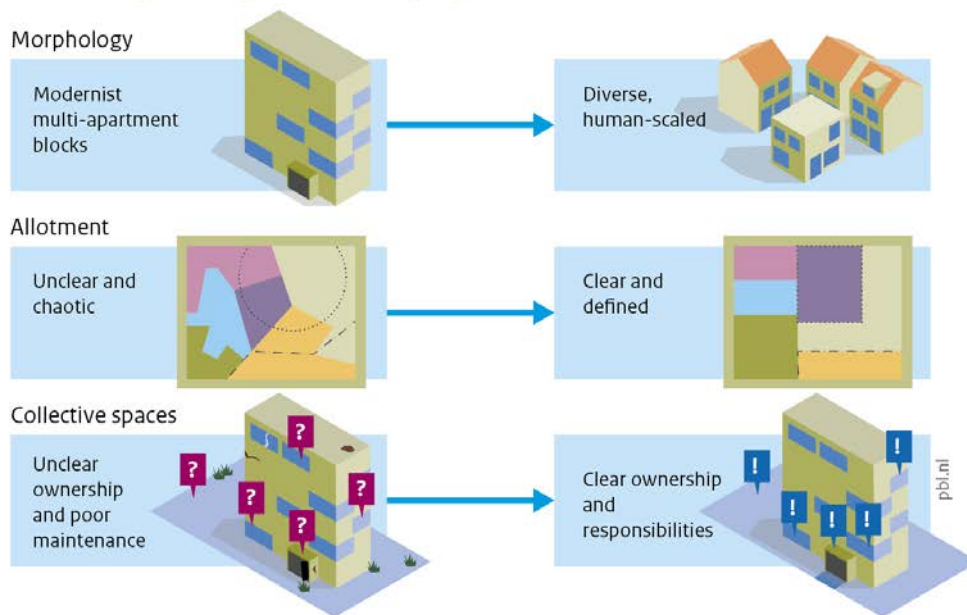
To ensure building sites are available and dedicated to the development of affordable housing and provide certainty for donor investments with spatial planning documentation, new policy tools such as specific inclusive housing zoning, funding agreements, and previously mentioned developer agreements will be necessary.

1.3.2 Spatial planning instruments for the redevelopment of existing housing areas

As already mentioned, Ukraine has a large proportion of obsolete housing stock and many urban areas in dire need of renovation. Also, this housing stock receives most of the huge energy subsidies, increasing Ukraine's fossil-fuel dependence, which hampers decarbonisation attempts.

Previous attempts to implement government policies on the renovation of ageing properties and neighbourhoods have largely failed. Some demolition-focused regeneration efforts emerged in the mid 2000s when house prices skyrocketed. While homeowners' associations existed in some areas, they did not radically change the situation as financial and legal mechanisms are lacking.

Figure 1.4
Overcoming challenges in redeveloping soviet-time micro districts



Source: Authors

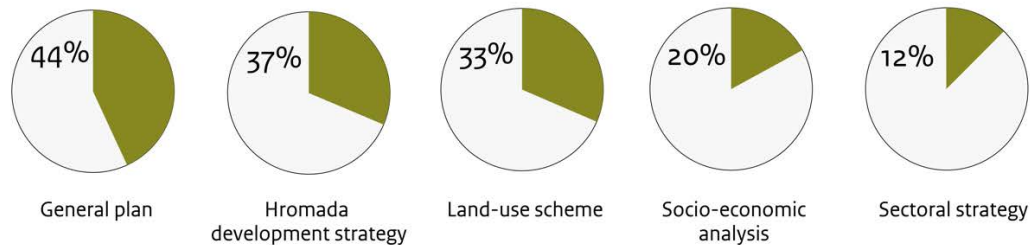
With a growing share of buildings either abandoned or damaged by war, the overall condition of the Soviet-era housing stock is poor. Capitalising on the Recovery moment may provide the opportunity to adhere to the Green New Deal and CO₂ emission reduction goals. Such redevelopment programmes would simultaneously provide an economic boost and new quality of life in the *hromadas*.

Yet, today, there is a lack of financial mechanisms, planning and policy instruments, not to mention unresolved ownership status of land plots and buildings (Figure 1.4). To solve this complex issue, a new set of policy instruments and institutions is needed. But it may also require weeding and improving instruments. For efficient and aligned local and regional recovery goals and to avoid duplication and dispersal of municipal efforts for the production of a variety of plans, Ukraine will need to reduce the currently large number of policy documents (i.e. development strategy, recovery strategy and integrated development concepts), since they lead to an overburdening of the *hromadas* and result in poor policy performance (Figure 1.5).

Figure 1.5

Completion of strategic documentation in municipalities in 2019

Per cent of surveyed hromadas that had a named strategic document



Source: based on <https://hromada.canactions.com/>, Vlasenko, 2022

1.3.3 Capacity-building in local authorities

Policy performance is not determined by having the right instruments, as these do not do anything by and of themselves. Putting these instruments to good use requires local knowledge and competence. Evidence suggests that Ukraine's strategic and spatial plans are outdated and a clear planning hierarchy is lacking; there is not enough qualified personnel in *hromadas* ready to manage incoming funds and projects; insufficient municipal capacity for strategic development, low ability in setting and monitoring indicators; and there are increasing regional disparities with Kyiv as an economic magnet (GIZ, 2021; OECD, 2022). Improving these issues requires a system of training and education, as well as for-purpose financial incentives. Ignoring the discrepancies between the tasks delegated to the local level and the available capacities will eventually result in policy ineffectiveness as well as inability to attract and use investments.

Box 4. Brief outline of the spatial planning system in Ukraine

Ukraine officially distinguishes three levels of planning: national, regional (oblast) and local. Since 2020, the local level is represented exclusively by the *hromada* — an enlarged municipality with several settlements. In the current system, on a local level, the core instrument is the Comprehensive Plan of *hromada* — a statutory and legally binding plan. This document provides a long-term planning and development strategy for a particular settlement, as well as a legal basis for land use. On a district level, a Detailed Plan is drafted based on local terms of reference and has to adhere to the overarching plans and to pass the strategic ecological assessment sanctioned by Ukrainian legislation. The Detailed Plan describes the volume and height of the development, functional use of land plots and/or buildings, transport and social infrastructure schemes.

Overall, Ukraine has 4 layers of key legally binding blueprint plans:

Country -> General scheme of the country

Region -> General scheme of the oblast

Municipality -> Comprehensive plan + zoning

-> Detailed plan

Based on Tyminskyi, 2022; Anisimov, 2021; Nowak, Lozynskyy and Pantyley, 2021

2 Securing affordable housing: international experiences

The previous chapter shows that Ukraine's housing stock and system not only face the urgent challenges that the Russian invasion and destruction have imposed on them, the long-term and systemic challenges of provision of affordable or social housing, challenges related to the insecurity of tenancy, and a lack of incentives for revitalising the housing stock and making it more energy efficient. To improve on this, our study draws on the practices that have evolved in other European countries after WWII and that even today are considered, by many, as exemplary (3.1). We focus particularly on the Austrian (3.2) and the Danish system (3.3).

2.1 European pathways and tools of recovery

'We can clearly see that this is something really special in Europe, this fabric that has been built during the postwar era. It's here that we can talk about clever housing policy' - Sorcha Edwards, Housing Europe

Figure 2.1

The centre of Rotterdam, cleared of the rubble after it had been destroyed in 1940



Source: Wikipedia, photographer unknown

After World War II, Europe rebuilt itself, producing some of world's most livable cities, but how did that happen?

Land policy and purposeful circuits of investment were key to recovery efforts. Rotterdam's city centre was expropriated by the municipality after German bombardment.

Finland's Land Acquisition Act of 1945 enabled municipalities to take a leading role in recovery efforts and expand the city to accommodate resettled populations with quality housing options, including garden city ideals. Land reforms in 1949 also made it possible for people to exchange their property for a share in an apartment building, whose construction was facilitated by the government with low-interest government loans (Ronkainen and Eskelä, 2022: 9).

In Austria, specific funds were either extended or established to repair damaged housing and construct new housing by not-for-profit associations and local authorities (Donner, 2000). These efforts benefited from clear legal frameworks, which have been adapted over time but are today essentially the ones that were initially instated.

For recipients of Marshall funds, grants and loans were coordinated through agreements between countries and the European Recovery Program (ERP, i.e. Marshall Plan), often accelerating the economic recovery through land and housing reforms. As much as 12% of ERP funds was used for building low-cost housing. Subsidies in Austria and Finland continue to be applied today in a manner that promotes needed housing and protects tenants from excessive rent increases or displacement.

Post-war European recovery supported affordable homeownership and large-scale, municipal, and non-profit rental housing systems (UNECE, 1952), which continue to play a vital role in Europe today — in France, the Netherlands, Germany, Austria, Denmark and Finland (e.g. see Housing Europe, 2021). These affordable housing systems, with municipal housing companies, cooperatives and non-profit associations, work to meet housing needs, including those of refugees. They are driven by a public mission rather than commercial profit, and contribute significantly towards more socially inclusive cities, their green transition, and promote stability in residential construction markets.

Europe can inspire Ukraine to build a good housing system by establishing:

- a rental housing system that offers balanced stability and protections for both tenants and landlords;
- a range of affordable housing options, beyond homeownership, for low- and middle-income households;
- social and affordable housing that is socially and financially sustainable, for example by establishing socially mixed recovery models;

- a land leasing system that ensures viable affordable housing projects;
- legislation and guidance that allows governments and municipalities to raise long-term finance and provide tax credits to promote affordable housing.
- revolving funds to ensure returns from affordable housing investments are reinvested in the community over long periods and not extracted.

The remainder of this chapter focuses on two examples that contain most of these elements: the Austrian and the Danish system.

2.2 Housing for the common good in Austria

‘We have very strong national legislation that housing must serve the common good. And this is very important as it recognizes the fact that an unregulated market does not provide affordable housing solutions’ – Michaela Kauer, City of Vienna

Figure 2.2.
Biotope city, Sonnwendviertel in Vienna



Source: Wolf Leeb

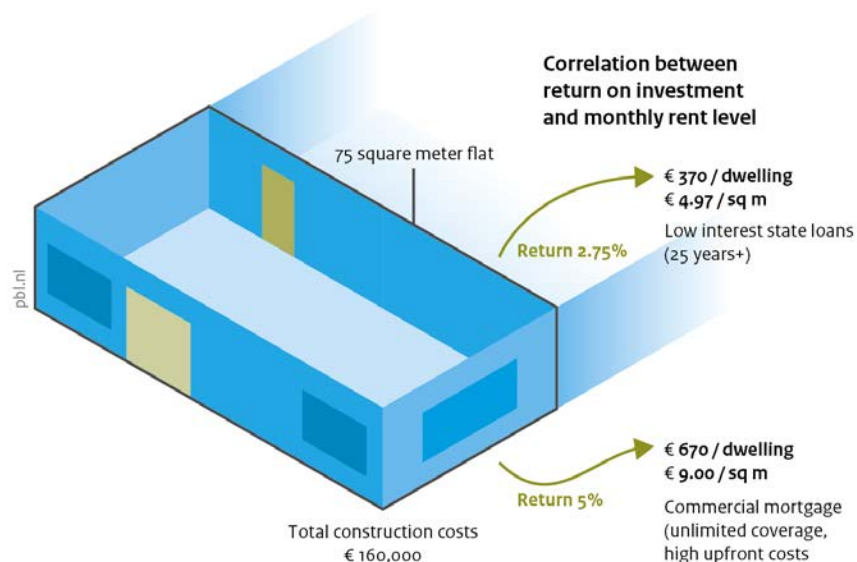
Social housing systems funded via cost-recovery rents and financed by a variety of sources, have been shown to be more resilient than models subject to income-based rents and reliance on public funding (Byrne and Norris, 2021). In Austria, 24% of housing is provided by Municipal Housing Companies, Limited-Profit Housing Associations (LPHAs) and cooperatives, which offer tenant-focused, decent housing on a cost-rent basis financed by tenant contributions, grants, public and private loans (Amman and Mundt, 2005). There is broad political support and the national regulation — housing must contribute to common well-being — strengthens the status of the limited-profit housing sector which has shown to be resilient and crisis-proof. Today, public, cooperative and not-for-profit housing is generally of higher quality and more energy efficient than private rental sector dwellings. The contracts for tenants are indefinite, rents are regulated and people broadly assume renting with an LPHA to be a safe and stable housing option, comparable to the security of homeownership.

Ends and means of the LPHA

The LPHA system has several aims regarding social cohesion, justice and the promotion of well-being. Among these, lowering the housing burden on low- to middle-income citizens is primary. It is also consciously used to support civil-society organisations in co-creating diverse living environments and to encourage innovative and responsible architecture and urban design, including gender-sensitive housing and planning.

Figure 2.3.

Difference between rental prices for low-profit and commercial development



Source: New Social Housing

Low-profit housing associations receive tax relief (corporate tax) but must meet certain provisions⁸. First, there is limitation of profits (max. 3.5 % interest rate on equity capital). Second, LPHAs are obliged to reinvest their profits. Third, rents are cost-limited and used mainly for refinancing loans (see also Figure 2.3). Last, a sort of 'intergenerational contract' must be in place — after refinancing the loan, approx. EUR 1.81/m² will be used to build up equity capital of the housing association for future investments.

Investment sources include:

- a low-interest public loan from the regional government: 30% to 40% of total investment;
- a bank loan: 30% to 40% of total investment;
- equity of the LPHA: 10% to 20% of total investment;
- the tenant equity contribution will be reimbursed at the end of tenancy, with a 1% depreciation per year of residency. Overall, the tenant equity is between 5% and 10% of total investment costs;
- a public grant for energy self-sufficiency of approximately 5%.

⁸ [Main promotion - construction of rental housing or business premises in rent](#) (in German)

The Austrian regulatory approach is designed to create effective, mission-focused housing outcomes via not-for-profit providers who are employing resources appropriately, efficiently and transparently. It promotes affordability, well-maintained assets and growth over both the short and longer term. The approach has also been successful in turbulent economic and political climates. Good regulation of the LPHA sector is reinforced by management norms and internal and external legislation⁹ (see also Box 5).

National legislation for housing organisations outlines the business model with a social purpose serving eligible households, and specifies the use of housing subsidies and the rent levels.

Box 5. The key principles of limited-profit housing in Austria

- **Cost rent:** LPHA rents are calculated on a cost basis, which means that rents can neither be set above nor below the costs incurred in the production, financing and management of residential buildings (cost rent). To prevent speculation through inflated construction costs, government loans are only offered at a capped amount, for example, EUR 810 per square metre of usable area. Rented homes bought with public loans that have since been paid off are subject to rent control on a permanent basis, something known as the 'Grundmiete', a flat-rate rent below the initial cost rent.
- **Profits towards revolving funds:** Revenue-generating components are part of cost-covering prices. In the case of LPHAs, however, these are clearly defined by legislation and supplementary regulations which set upper limits (max. 3.5% interest rate on equity capital). Equity is permanently tied up for limited-profit purposes and surpluses are continuously reinvested. This is guaranteed by a limitation on profit distribution among owners and by an obligation to regularly reinvest any surpluses in housing construction. Furthermore, shares in a limited-profit housing association may only be sold at the nominal value of the initial investment.
- **Limited business activities:** Limited-profit housing associations must primarily pursue business activities that are within their main legal scope — home construction, maintenance and renovation — and must do so under their own name. For activities outside the main scope of business, such as construction of the premises, garages and community facilities, LPHAs require the permission of regional governments.
- **Audit and personnel requirements:** an LPHA must be independent from the construction industry to prevent tie-in deals to the detriment of tenants. This applies particularly to the functionaries of limited-profit companies. The salaries of functionaries may also not exceed statutory limits. All limited-profit building associations must be members of an auditing association and audited annually by

⁹ [Austrian legislation and auditing of limited-profit housing - Housing2030](#)

independent auditors. The audit monitors legislation compliance, including efficient use of resources and capital as well as sound management of the organisation.

Source: Koessler and Riessland (2022)

Added value of the low-profit housing system

Modelling of the housing and household expenditure by the Austrian Institute of economic research has shown that LPHAs contribute to lowering housing costs and increasing real household consumption. In comparison to other forms of tenure, the model shows that, for lower-income households, the dampening housing cost burden effect of LPHAs amounts to up to 1.5% of the total expenditure. Altogether, the active presence of low-profit housing associations adds up to EUR 980 million in Austrian GDP, compared to a housing system with only private profit-oriented actors. It is claimed that lower housing prices and costs have a dampening effect on inflation and thus lead to an improvement in international competitiveness (Kilen and Streicher, 2021).

The LPHA case shows that, in the long term, well-placed government incentives for private non-profit housing contribute to a generally balanced and crisis-resistant housing market (Marquardt and Glaser, 2020).

2.3 Revolving fund for housing in Denmark

Figure 2.4.
Kastanjegården social housing project in Copenhagen



Source: Regnar M. Nielsen ©

Denmark's National Building Fund (*Landsbyggefonden* (LBF)) is a cornerstone of the Danish affordable and social housing model, ensuring a high housing stock standard and better tenant well-being. LBF was established in 1967 and is funded by tenant rents from social and affordable housing provided by non-profit housing organisations.

Goals and legal system of the revolving fund

The purpose of the fund is to build socially cohesive, safe, and sustainable communities¹⁰. A particular focus is that of investments in social activities and rental price reductions. Efforts are organised in local partnerships, such as schools, municipalities and NGOs, aiming to promote tenant employment opportunities and educational performance. The coherence and resilience of the system is further strengthened by its clever use of digital tools, such as a common national digital system of social housing projects, resulting in transparency and trust between actors.

Up to 90% of the initial financing for social housing is provided by Danish mortgage banks, who raise all of their own financial capital by issuing covered bonds that are purchased primarily by domestic investors such as commercial banks, pension funds and insurance companies. The remainder is covered by a government loan and a small instalment from the tenant. These loans are repaid by tenants' rents, and surpluses are accumulated in the LBF

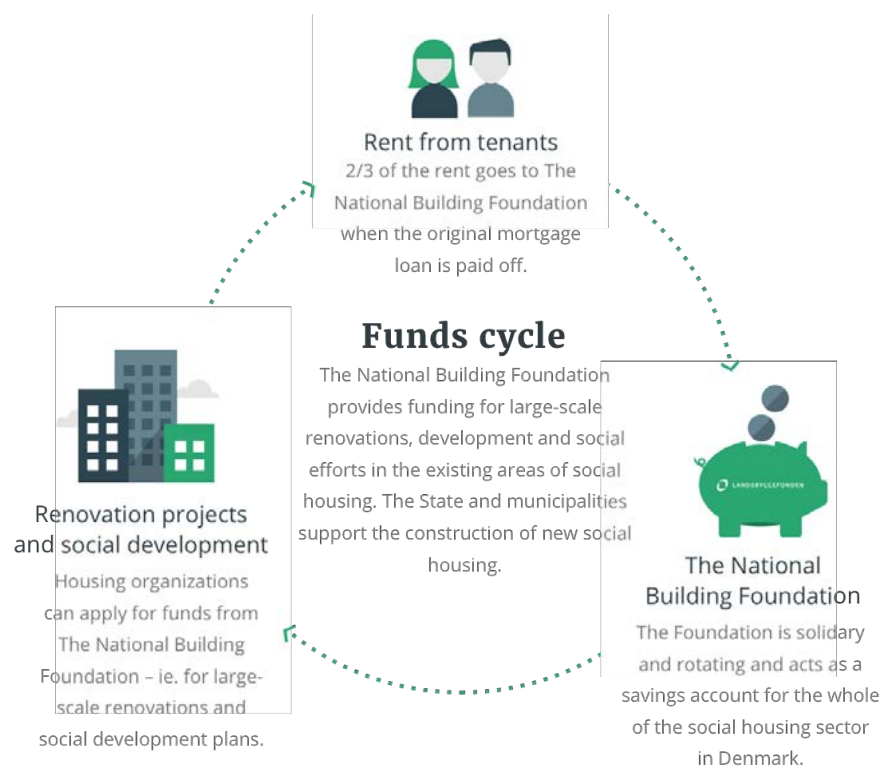
¹⁰ [Landsbyggefonden – a Danish national fund for non-profit housing – Housing2030](https://lbf.dk/) (https://lbf.dk/)

fund. This fund provides an efficient source of finance for renovations and facilitates long-term planning for new social housing developments. The fund helps to even out variations in the financial strength of different social housing providers and differing estate costs.

When mortgage loans for housing construction have been repaid, the additional revenue is divided between a local ‘reserve fund’ that obtains one third of this revenue and is managed by housing associations and the National Building Fund (LBF), which obtains the other two thirds. Housing associations can apply for support from the National Building Fund for improvements to both indoor and outdoor areas, modernisation of buildings to include easy accessibility for elderly and disabled people, and energy improvements to their housing stock. Such support is then allocated on the basis of objective criteria. The fund is also able to finance demolition costs in vulnerable social housing areas, and to support infrastructural changes.

The fund is managed by a nine-member board, including representatives of housing associations, tenants and the two largest municipalities in Denmark. Its 4-year budget must be approved by the housing minister.

Figure 2.5.
Funds cycle in the revolving fund in Denmark



Source: <https://www.housingeurope.eu/blog-1559/the-national-building-fund>

The revolving fund enables a sustainable housing system because there is no ‘leakage’ of money from the system (i.e. all investments remain in the housing sphere). The system is a closed circuit and ensures that future renovation expenses are covered in the start-up phase of

financing new social housing. Moreover, the Danish social housing financing model draws on a wide range of funding streams, making it robust and stable overall, which include:

- commercial and government loans;
- interest rate caps and subsidies;
- government loan guarantees;
- housing allowances;
- rents and security deposits paid by tenants;
- equity from the housing organisations themselves (based on Norris and Byrne, 2021).

Anti-cyclical nature of social housing finance

Around the world, social housing finance is often susceptible to economic crises, as countries choose to invest less in capital funding to cover immediate housing needs. The Danish social housing sector, on the contrary, follows an anti-cyclical pattern of investment and supply. During housing market downturns, the government increases the capital funding it provides through public loans for social housing. Conversely, during upturns, it does the opposite. The anti-cyclical nature of the Danish social housing sector is directly linked to the financial system within which it operates. The bonds that fund the commercial loans that provide most of the capital for new social housing development become more attractive to investors during economic crises because they offer a 'safe haven' investment when other options are high-risk. Therefore, in the period following the 2008 global financial crisis, there was a significant increase in investment in Danish mortgage bonds and, thus, in lending for social housing development (Norris and Byrne, 2021).

3 Creating liveable neighbourhoods: international experiences

Recovery is not only about building homes and creating institutional systems to make sure that they are affordable (see previous chapter), but is also about rebuilding communities and neighbourhoods. Neighbourhoods can be defined as '*loosely knitted communities of place*, geographically localised social networks, accessible and usable for those living in the area. [...] neighbourhoods stand out for their particular "ecologies" of interrelated places and services; places that people appreciate across social and cultural divides, and services that help people find their way, help navigate the city' (Hajer et al., 2020, p. 18).

Rebuilding from the 'neighbourhood up' is fitting, as it is an intermediate scale that bridges between the sometimes unimaginable challenges and people's daily livelihoods, not only for the recovery of homes, but also for targeting the climate emergency: 'the context of the climate crisis links the planetary ecological challenge to that of a scale at which ordinary people and their immediate networks can be empowered to help deliver the answers' (Ibid, p. 18).

A good 'neighbourhood ecology' consists of at least four components (Hajer et al., 2020, p. 33). First, and in line with the previous chapter, it should be *affordable and inclusive*. Second, it should have a minimal *sustainability performance level*. Third, it should meet *conditions of sociability*, which means having important amenities in close proximity (e.g. public transport, schools, green space and shops), or what could also be called 'an infrastructure of conviviality'. And last, but not least, it should be *adaptable* in the sense that it is capable of catering to new dreams, insights and ideals, something that does not exist in much of the Soviet-era housing stock (see Chapter 1). There is a wide variety of neighbourhoods around the globe that excel in one or more of these dimensions, such as Augustenborg (Malmö, Sweden), Hunziker Areal (Zürich, Switzerland), EcoBlock (California, United States), Vauban (Freiburg, Germany), GWL (Amsterdam, Netherlands), and Regent Park (Toronto, Canada), which can serve as inspiration (Ibid).

Achieving a desired neighbourhood ecology requires a good 'neighbourhood arrangement' that consists of 1) *actors* with a long-term interest and a sense of 'ownership'; 2) a mobilising *discourse* or storyline that brings people together; 3) formal *rules* with the right incentives; and 4) *resources*, most notably land and capital. The next three sections discuss three cases where resources and rules were put in place to create inclusive and affordable neighbourhoods: in the Netherlands, Vienna and Helsinki. In the Dutch case, we discuss the instruments local authorities have at their disposal to pursue either an active or a facilitative land policy for integrated development. The example from Vienna focuses primarily on the concept of 'development competitions' for diverse and inclusive neighbourhoods. And finally, the case of

Helsinki (Finland) deals with the importance of linking local housing development to regional infrastructure development through multi-level and multi-agency agreements.

3.1 Land policy for integrated development in the Netherlands

'We focus on the public domain spaces for people to meet and to reconnect to their families and friends, to their neighbourhoods and cities and to their cultural backgrounds. Spaces where people can feel safe and spaces that reflect a prosperous future' – Francesco Veenstra, Chief Government Architect, the Netherlands

Figure 3.1.
Funen Park in Amsterdam, urban plan by Frits van Dongen



ArchitectenCie. @Aerophoto

The Netherlands has a long history of publicly led development and urban planning. For decades after WWII, the supply of much needed housing was accelerated via local public land assembly and central government subsidies to non-profit housing associations (Buitelaar and De Kam, 2012). Many local authorities have been pursuing a so-called 'active land policy', a policy by which they buy land, prepare it for development and then sell it to housing associations, real estate developers, investors or private individuals. This usually happens quite amicably, but, when needed, the authorities can employ compulsory purchase and pre-emption rights (*voorkeursrecht*) (i.e. the 'right of first refusal' to purchase the land).

Active land policy

This active form of land policy has two functions. First, it helps to guide urban development. Local authorities draft strategic documents (*structuurvisies* or *omgevingsvisies*) in which they indicate spatial development directions. The land-use plan is a legally binding plan used to implement these strategic policies and to legally facilitate development initiatives. Active land policy is often used in addition to the land-use plan to guide urban development even more specifically, and to allow for integrated and comprehensive development (Buitelaar and Bregman, 2016). The sales contract of the land often contains detailed conditions that apply to the developer who is buying the land for construction. The second function of active land policy has a financial character. When land is publicly owned during the land development process and sold just prior to construction, all value increases due to re-zoning fall to the local authorities that own the land. With this they are then able to cover the costs of public works and plan-making. And there is also additional value above and beyond those public costs. In other words, it may lead to both 'cost recovery' and 'value capturing'.

Facilitative land policy

Since the 1990s, the monopolistic position of local authorities has come under pressure as it became more and more interesting for private actors — as land rents started to rise — to get involved in the land market, as well. Some of the advantages offered by active land policy (i.e. detailed guiding of urban development, cost recovery and value capturing) disappeared in cases where local authorities were unable to purchase the land. This new reality informed the large revision of the Spatial Planning Act in 2008 and led to the introduction of various new instruments under public law — the use of which does not require municipal landownership — which could take over the role of active land policy. The law allows local authorities to recover costs from developers, either through a private development agreement (*anterieure overeenkomst*) or, when developers decline to make use of that option, by a public and enforceable development plan (*exploitatieplan*). The 2008 Act also allows local authorities to impose more specific conditions on urban development, including the option to specifically designate land for social housing, that is, 'inclusionary housing' (Buitelaar and De Kam, 2012). Table 3.1 provides an overview of the various instruments for both active and facilitative land policies.

Table 3.1
Tools for active and facilitative land policies for urban development in the Netherlands

Active land policy	Facilitative land policy
<ul style="list-style-type: none"> - Amicable land acquisition - Compulsory purchase - Pre-emption rights - Land sales contract 	<ul style="list-style-type: none"> - Land-use/zoning plan (including 'inclusionary housing') - Development plan or development agreement

The 'two hats' problem

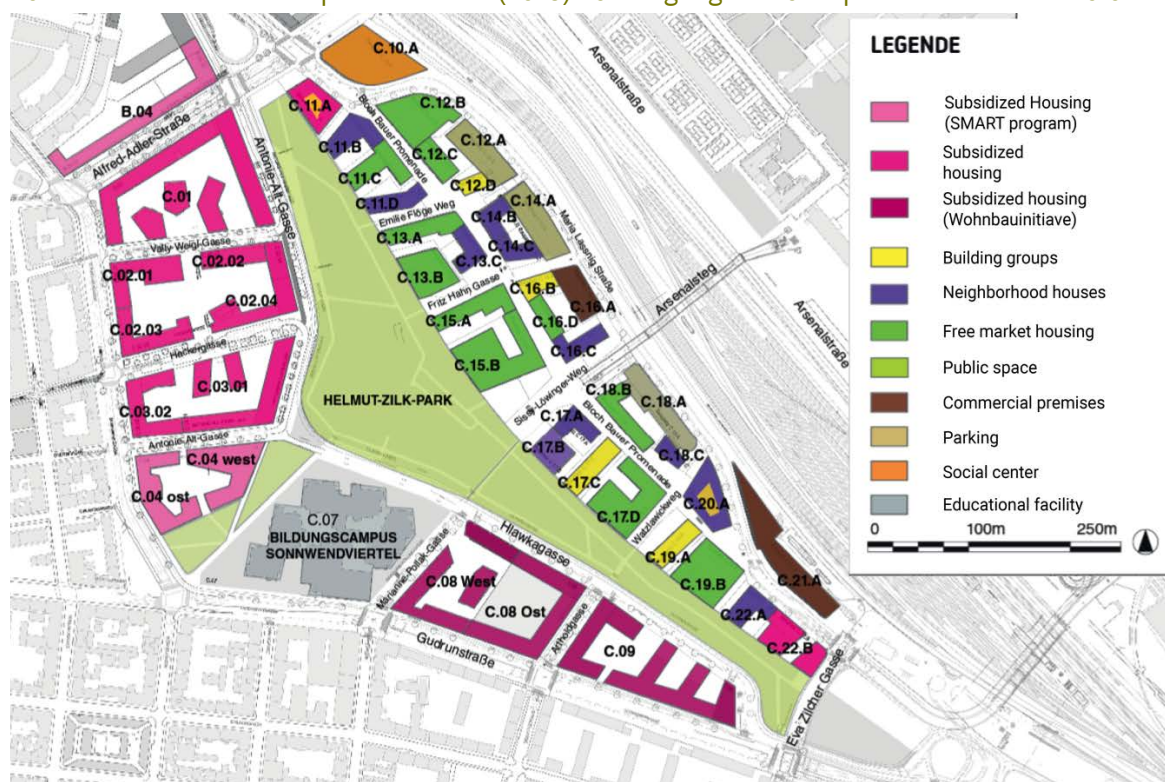
In practice, the two different forms of land policy commonly blend into a hybrid form. This requires attention, though. Since municipalities are active and risk-bearing players on the

market while they also regulate it, the use of zoning and inclusionary housing might be influenced by whether or not local authorities own land. Their financial interests (i.e. the revenues from the land) might and sometimes do compromise the public interest (i.e. 'good' spatial planning). This has been referred to as the 'two hats problem'.

3.2 Vienna: securing land for diverse neighbourhoods

'We invest way more into object funding than subject funding because we strongly believe that it is better to proactively invest money into the construction of new homes rather than reactively treat the symptoms of social inequality' — Veronika Iwanowski, City of Vienna

Figure 3.2
Sonnwendviertel masterplan in Vienna (2018) stock highlighted on a plan with different colors



Source: Gebietsbetreuung Stadterneuerung

Over 20% of Vienna's housing stock was destroyed or damaged during WWII. Cross-party political commitment, combined with international support from the European Recovery Program, has expanded and targeted existing national housing funds to accelerate recovery efforts. Two funds were dedicated: one to repair existing housing, the other to provide new affordable housing. The first fund, the Housing Reconstruction Fund (WWF) channelled long-term investment addressing immediate repair, having a strong market stabilising role. Tenants were protected during the process, as rents on repaired dwellings that had received government loans, could not exceed subsidised financing and operating costs. A second fund, the Federal Housing and Settlement Fund (BWSF) further supported new affordable rental housing via municipalities and cooperatives. Entities receiving 70-year loans at a very low interest rate had to operate under limited profit-cost regulation.

The City of Vienna, a provincial government responsible for the metropolitan area, defines the amount of housing required in a strategic plan (“STEP”) in 2025¹¹. This plan promotes high quality, inclusive and affordable housing development with a key role for subsidised social housing that is well integrated with transport and services (OECD, 2020). This approach continues to guide the internationally acclaimed affordable housing model which has made Vienna Europe’s and the world’s most liveable city in many global rankings. This can be illustrated by the case of Sonnwendviertel Ost (Vienna).

Employing the contemporary municipal planning in Sonnwendviertel Ost

In Sonnwendviertel Ost, land owned by the government-owned railway company was converted into a mixed-use development along the railway line. There are plots for cooperative business, small-business locations, local ‘Quartier’ spaces, a cargo bike network and a city recycling station, public and green space, education facilities, and public transportation. The neighbourhood houses (Quartiershäuser) offer a variety of working and living floor plans and spaces. They also create new uses and functions for the quarter, their neighbourhood, and for the whole district. From the outset, the building groups (Baugruppe) have been committed to building up a neighbourhood with cultural events and through civil society commitment¹².

Plots of land were designated under a new masterplan and each plot was subjected to an urban development competition. For competitions aimed at non-profit or limited-profit housing associations (LPHA) or Baugruppe, the city’s subsidies and favourable land lease prices are contingent upon the implementation of cost recovery rents for tenants and low financing costs.

Developer competitions

Since 1995, high-quality buildings and efficient land use benefit from competitions with participation of both non-profit and commercial developers¹³. Depending on the particular location and the specific circumstances, a local land fund — Wohnfonds Wien¹⁴ — organises single-stage, classic two-stage, and ‘dialogue oriented’ two-stage developers’ competitions. Citizens are also represented on competition juries.

Around 15 to 20 housing competitions are held each year. Entries are evaluated in accordance with the criteria that are summarised under the term ‘four-pillars model’:

- Economy: basic costs, total building costs, user costs and contract conditions, fittings

¹¹ [STEP 2025 - Urban Development Plan Vienna](#)

¹² [QUARTIERSHÄUSER SONNWENDVIERTEL](#)

¹³ [Developers Competitions - Socialhousing](#), and [Wohnfonds developers competitions](#)

¹⁴ Wohnfonds Wien is a regional fund that coordinates strategic land policy across the city of Vienna, manages land acquisition and urban renewal. It plays an integral role in promoting development in coordination with the City of Vienna’s spatial planning department. Since its inception in 1984 the fund has provided more than 3.7 million square metres of land for more than 51,400 subsidised apartments.

- Social sustainability: suitability for daily life, cost reduction through planning, living in a community, housing to accommodate changing needs;
- Architecture: urban, building and apartment structure;
- Ecology: climate-friendly construction that conserves resources, healthy and environmentally conscious housing, creates quality green and outdoor spaces.

The main focus is on overall quality and achieving a balance between the four pillars. The recommendation that a project be implemented is made only when all requirements have been met, as land costs and rent levels are fixed in requirements. By promoting more direct competition in the land market, it has channelled grants and loans to developers of available sites to maximise public outcomes, maintain economic stability, dampen speculation and ensure the availability of sites for affordable housing.

However, even in Vienna, where the city owns and strategically distributes land for social housing, land prices are rising too fast to cover them with public subsidies. To effectively counter this process, since 2018 Vienna's plan has included a 'subsidised Housing' zoning category, in which two thirds of the usable residential floor space must be for subsidised dwellings¹⁵ (see Figure 3.3). This allows for a sustained control over the development phases, social inclusion, costs, and a diversity of functions.

Figure 3.3

Inclusionary zoning for new development in Vienna



Source: Stadt Wien

¹⁵ [Urban development and land policy - Socialhousing: and Planungsgrundlagen zur Widmung "Gebiete für geförderten Wohnbau"](#) (in German)

3.3 Helsinki: multi-level and multi-actor agreements for housing and infrastructure

‘One needs National Housing Agency and municipal land policy and municipal housing companies to achieve systemic results. Moreover, there must be cooperation on the government and municipal level so that both can win’ – Jarmo Linden, ARA Finland

Figure 3.4.
Kalasatama district



Source: City of Helsinki

Post-WWII legislation permitted municipalities to play a more active role in land acquisition, readjustment, and leasing for good planning of needed resettlement and urban development. Residential construction was made possible by national efforts in developing financial sources for housing companies, where households owned shares in multi-apartment buildings. Since 2012, long-term national and municipal funding agreements, known as ‘MAL’ have ensured investment in transport infrastructure and housing to address the needs of city regions.

In Helsinki, the National Housing Agency (ARA) (see Box 8) is working to ensure that social housing makes up a significant portion of the city's new housing stock. Specifically, out of the 66,000 new dwellings that were planned for construction between 2020 and 2023, ARA aimed for 18,200 of them to be designated as social housing. This cost-rent subsidised housing is available at substantially lower rates than commercial rental housing. For example, in Helsinki, rental rates for ARA-subsidised housing are approximately 62% lower than those for commercial rentals, at EUR 12 per m², compared to EUR 21 per m². These measures help to ensure that a significant portion of Helsinki's housing stock is affordable and accessible to a wide range of residents, especially those on lower incomes (Linden, 2023).

Box 8. ARA Finland — National housing agency



ARA was established in 1949 to solve post-war housing shortage in Finland. Since then, over 1 million new homes have been subsidised (around one third of all housing production¹⁶). ARA is part of public administration and operates under the Ministry of the Environment.

Overarching national legislation regulates the use of housing subsidies and the operation of non-profit cost-rent recovery housing. Through steering and monitoring, ARA ensures that:

- subsidised housing is of high quality, sustainable and affordable;
- rent is cost-based, lower than on the private market;
- housing stock renovated in regard to EEF and is well-kept;
- residential building corporations operate according to the regulations and guidelines that apply to social rental dwellings;
- corporations do not allow more income for their tenants than permitted by law.

Both supply (managed by ARA) and demand (housing benefits) side subsidies are needed to achieve affordability with good quality housing for all. The supply-side subsidies consist of

- 1) LOANS = EUR 2.335 million in 2023 (Interest subsidy loans for new construction, renovation, and acquisition, as well as guarantee loans for rental housing construction and housing company renovations)
- 2) GRANTS = EUR 298 million in 2023 (e.g. investment subsidies for special groups, energy grants, repair grants, infrastructure grants, housing advice)

Municipalities support social housing with affordable building sites that are significantly cheaper than market price by giving the lease to ARA clients (often municipal companies). Cooperation between central government and municipalities is ensured by bilateral agreements, lately mostly through MAL agreements (Linden, 2023).

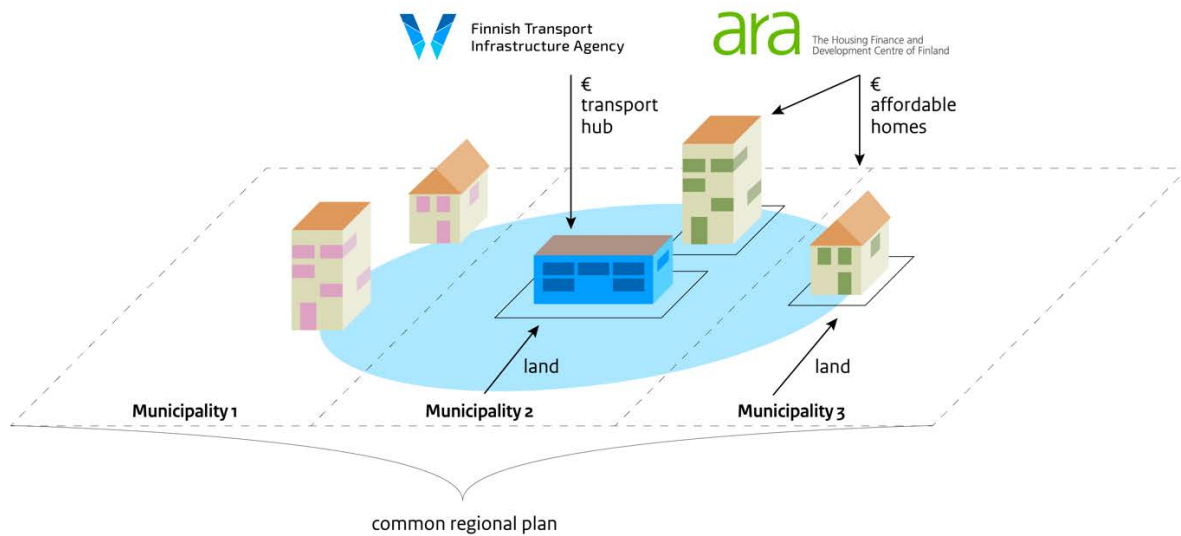
MAL agreements

MAL agreements are those between the national government and major city regions. They concern land use (M), housing (A) and transport (L)¹⁷. These agreements aim to produce a common understanding and coordination of strategic spatial development in city regions that consist of several municipalities and ensure government commitment to funding infrastructure. Each agreement is unique, addressing region-specific issues and implementation (Bäcklund et al., 2018). Since 2022, government agreements follow a 12-year plan. It is evaluated every 4 years and more detailed programming and corrections are made for the subsequent 4 years.

¹⁶ [Housing stock constructed with government subsidies](#)

¹⁷ [Agreements on land use, housing and transport - Ministry of the Environment.](#)

Figure 3.5.
MAL agreements in Finland



Source: authors

Area-based agreements specify how many dwellings should be built in each municipality, as well as where this construction activity is to take place. Municipalities prepare the common spatial scheme and then start negotiating with the government. The secretariat of the MAL group consists of representatives of the national government and municipalities, and functions as the main managerial steering body. Information on the progress is gathered by the secretariat, which also develops indicators and analyses of the available data. Such close coordination supports the balanced development of the city region and promotes common decision-making. Some subsidies are conditional, and government MAL funding functions as an incentive that is based on municipal pledges to deliver land for development and co-financing (Mervi and Lönnqvist, 2022)

These agreements have been quite successful; the overall production goal and the production target for government-supported rental housing for the 2016–2019 period were close to being attained. Via MAL agreements municipalities zoned more land for housing production than had been targeted, and that nearly 90% of new production had been located in the initially targeted areas. Increase in the volume of government-subsidised, affordable ARA housing allowed to supplement the market-driven private housing supply and to balance fluctuations in the market. As MAL allows for direct access to the national government for smaller municipalities, they receive a better channel of communication than conventional regional government. This, in turn, leads to a better understanding regarding coordination of land use, housing and transportation (Linden, 2023).

4 Institutional reforms for housing recovery in Ukraine

‘We believe that based on the European best practices we can, together with partners, help create a model that will actually be delivering on the goals of affordable housing. And mainly we would like to build back better with better institutional setup’ — Grzegorz Gajda, EIB

This chapter responds to the Ukrainian challenges identified, draws on European best practices, and proposes relevant reforms to build back better homes and neighbourhoods in Ukraine.

4.1 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.

4.2 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 (*Derzmolodzhytlo*). 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.

4.3 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.

4.4 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.

4.5 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 neighborhoods and increase the attractiveness of the cities for the Ukrainians who are looking to come back.

4.6 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 non-profit 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.

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