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State housing policy of Ukraine: status and development perspectives

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Abstract

The purpose of the article was to determine the state housing policy taking into account the state of war in Ukraine as a result of the conflict with the Russian Federation. The authors of the article have used general scientific (dialectical, axiological, etc.) and special (formal and logical, statistical, predictive, etc.) methods and scientific cognition. The lack of a state housing policy and a general strategy for the development of the housing stock has been established. The importance of the modern stage of the state housing policy of Ukraine, which is to restore the housing stock destroyed or damaged as a result of the war, ensuring the housing needs of internally displaced persons and people who have lost their homes, is emphasized. It has been concluded that the modern state housing policy of Ukraine needs to define its strategic directions taking into account the needs that arose as a result of the war. The authors have suggested the following areas of the latest state housing policy: construction of new housing stock, major repairs of housing-related infrastructure facilities, determination of mechanisms for accounting of rental housing stock and resumption of social housing construction, etc.

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Keywords: social housing; housing stock; housing policy; right to housing; collective needs.

Política estatal de vivienda de Ucrania: estado y perspectivas de desarrollo

Resumen

El propósito del artículo fue determinar la política estatal de vivienda teniendo en cuenta el estado de guerra en Ucrania como resultado del conflicto con la Federación Rusa. Los autores del artículo han utilizado métodos científicos generales, especiales y de cognición científica. Se ha establecido la falta de una política estatal de vivienda y de una estrategia general para el desarrollo del parque de viviendas. Se enfatiza la importancia de la etapa moderna de la política estatal de vivienda de Ucrania, que consiste en restaurar el parque de viviendas destruidas o dañadas como resultado de la guerra, asegurando las necesidades de vivienda de las personas desplazadas internamente y las personas que han perdido sus hogares. Se ha llegado a la conclusión de que la política de vivienda estatal moderna de Ucrania necesita definir sus direcciones estratégicas teniendo en cuenta las necesidades que surgieron como resultado de la guerra. Los autores han sugerido las siguientes áreas de la última política estatal de vivienda: construcción de nuevo parque de viviendas, reparaciones mayores de instalaciones de infraestructura relacionadas con la vivienda, determinación de mecanismos para la contabilización del parque de viviendas de alquiler y reanudación de la construcción de viviendas sociales, etc.

Palabras clave: vivienda de interés social; parque de viviendas; política de vivienda; derecho a la vivienda; necesidades colectivas.

Introduction

The CEDOS analytical center conducted a comprehensive study of housing policy in Ukraine in 2019. One of its recommendations was a proposal to develop a holistic state housing policy that would replace individual sectoral housing programs (Fedoriv, 2019). Objectively, one of the problematic areas of the state policy of Ukraine is the state housing policy. Currently, it is possible to state the lack of a systematic approach to the development of state housing policy, consideration of international

standards regarding the provision of housing needs and reforming Ukrainian housing legislation.

The analytical report of the National Institute of Strategic Studies focused on the state housing policy of 2012 indicated that approximately every fifth Ukrainian family (which in absolute terms is about 3,400 thousands of families) according to sociological surveys conducted in Ukraine in recent years is not satisfied with their housing conditions (Bilovsky, 2012), It is confirmed by the lack of state standards of adequate housing, which are defined by international and legal documents.

It was suggested to adopt the draft Law of Ukraine “On Basic Principles of State Housing Policy” as a basis in 2013. It was assumed that its adoption would settle the gaps that existed because of the lack of a single systematic approach to solving housing problems. It was supposed to become the legislative act that would comprehensively define the basic principles of the development and implementation of modern state housing policy (Notice of the Apparatus of the Verkhovna Rada of Ukraine, 2013). However, despite the need to adopt a single regulatory legal act to determine the main areas of state housing policy, that draft law has not been adopted yet.

The latest Concept of the state housing policy was approved by the Resolution of the Verkhovna Rada of Ukraine dated from June 30, 1995 No. 254/95-VR (The concept of state housing policy, 1995). The methods of ensuring housing needs, the socio-economic conditions of society’s life have been qualitatively changed since its approval, and the Ukrainian legislation has been amended. Therefore, this Concept has lost its relevance. At the same time, proposals regarding the establishment of standards and areas of the state housing policy of Ukraine have never been developed or approved at the level of state administration authorities.

The problems related to the state housing policy have been just intensified as a result of the martial law in Ukraine since February 24, 2022. The total amount of direct losses to the country’s economy from the damage and destruction of residential and non-residential buildings and infrastructure as of June 8, 2022 is \$ 103.9 billion or 3 trillion hryvnias. In total, at least 44.8 million square meters of housing stock, 256 enterprises, 6.3 thousand railway tracks, 656 medical institutions, 1177 educational institutions, 668 kindergartens, 198 warehouses, 20 shopping centers, 28 oil depots have been damaged, destroyed or captured since the beginning of Russia’s war against Ukraine (KSE, 2022). The above emphasizes the relevance and timeliness of the research in the field of the state housing policy of Ukraine, its status and perspectives for the development under martial law.

The purpose of the article is to determine the state housing policy of Ukraine, its status and perspectives for the development taking into account the needs that arose as a result of the introduction of the martial law and

the damage and destruction of the housing facilities stock. To reveal the purpose is possible by solving the following tasks: to provide general characteristics of the state housing policy of Ukraine, to analyze the genesis of its reform, to identify and reveal the content of the state regional housing policy, in particular during the martial law, to determine the areas for the development of the state housing policy of Ukraine.

1. Methodology of the study

The article is based on statistical materials that characterize the current status of: ensuring housing needs of Ukrainians, forming the associations of multi-apartment buildings, providing internally displaced persons with housing, housing facilities stock of Ukraine under the martial law. When analyzing the situation of housing needs, identifying the consequences of damages, destruction of housing as a result of military operations we used open sources from various mass media. The solution of the set tasks was made possible due to the processing of materials published in the legal literature by national and foreign researchers. The research principles were regulatory legal acts of Ukraine, national and regional housing programs.

The solution of the set tasks is possible by using the system of general scientific and special methods of scientific cognition by the authors of the article. Thus, the application of the dialectical method made it possible to reveal the basic principles of the state housing policy. The methods of analysis and synthesis contributed to reveal the current situation of the state housing policy of Ukraine, to identify its gaps and to formulate suggestions to overcome them.

The axiological method assisted to reveal the importance of housing for human development, in particular in terms of the martial law. The formal and logical method made it possible to identify the system for creating the areas of improving the state housing policy. The statistical method assisted in revealing the reality of housing provision and the housing needs of the population. The forecasting method was used to determine the areas of the state housing policy.

2. Analysis of recent research

The state housing policy has being studied by researchers of various scientific fields: law, public administration, economics, and sociology.

Particular attention among the modern scientific works on the specified issues should be paid to the article by Barvinenko (2014) "Model of forming the state housing policy", where the author analyzed the national and

regional housing policy. The scientific achievements of the scholar were used by the authors of this research while characterizing the state housing policy under the martial law.

Tiulenieva (2020) in her scientific article came to the conclusion that:

The status of the housing facilities stock and the level of housing provision of the population in Ukraine are at a low stage and require revision of the existing mechanisms for providing the population with housing and the mechanism for implementing the housing policy in the whole (2020: 32).

This conclusion is an eloquent confirmation of the relevance of the issue and the need to conduct separate research of the state housing policy in Ukraine.

Issues of the state housing policy on the African continent were considered in the article made by Gbadegesin and Marais (2020: 15): “The state of housing policy research in Africa”. Specific features of the state housing policy regarding the development of the housing facilities stock on the example of the USA are revealed in the article by Fink *et al.*, (2021) “Policy Diffusion in a Redistributive Policy: Affordable Housing and State Housing Trust Funds”.

There are studies focused on determining the state housing policy taking into account the martial law in Ukraine as a result of the war with the Russian Federation. Thus, Teremetskyi *et al* (2021). based on the analysis of the dynamics of emergencies in residential buildings or constructions in Ukraine for the period of 2015-2020, the authors have made a conclusion on the need to implement measures on preventing emergencies.

The analysis of scientific studies of the state housing policy emphasizes the interest of scholars from different countries in this topic. This provision is due to the fact that housing for a person is a mean of ensuring his / her livelihood. Therefore, the development of the housing policy has a direct relationship with human rights, the socio-economic situation of the state and its political regime. That is, the state housing policy is a complex scientific category.

Thus, it is quite logical to study it on the examples of different countries taking into account the differences in the political regime and the socio-economic situation of countries. Ukraine, which is actually at war with the Russian Federation, is no exception and is trying to develop the state housing policy with elements of the need to restore the destroyed housing facilities stock.

3. Results and discussion

3.1. National housing policy of Ukraine

State housing policy is the system of unified measures of legislative and controlling nature, carried out by legal state institutions (Bukiashvili, 2009). It is part of the unified socio-economic policy of the state. Housing policy is designed to guarantee a person sufficient living conditions, it provides quality and comfortable living within a decent living environment (Komnatnyi, 2021).

Despite the importance of this policy for exercising the right to housing, Ukraine does not have a single state housing policy program approved by public authorities. At the same time, some national programs for affordable housing, youth target-oriented lending, individual housing construction in the countryside are being developed and implemented at the level of the Ukrainian government. These programs do not solve the general problem in the housing sector, but provide an opportunity to meet the housing need with the help of state mechanisms of partial financing of certain population groups.

The lack of the concept of housing policy is not an obstacle for the development of its certain areas in scientific papers. Thus, scholars prove that the main principles of domestic economic policy are the reform of housing and municipal services, ensuring the availability of municipal services and improving their quality, involving residents into the management of housing and municipal facilities (Omelchuk, 2017).

It should be noted that these areas will be implemented over time. For example, the Law of Ukraine “On Specific Features of Exercising Ownership Rights in Apartment Buildings” was adopted in 2015 (Law of Ukraine No. 417-VIII, 2015). Partial reform of the management of the housing facilities stock took place on its basis, in particular, the management of apartment buildings was transferred to the association of co-owners of apartment buildings. It was a new approach to reforming housing facilities stock’s management.

However, such changes were somewhat late, since the beginning of the denationalization of the Soviet housing facilities stock took place in 1992 on the basis of the Law of Ukraine “On the Privatization of the State Housing Facilities Stock” (Law of Ukraine No. 2482-XII, 1992), which was aimed at the privatization of the state housing facilities stock in creating conditions for exercising the civil right to free choice of satisfying housing needs, involving citizens to participate in the maintenance and preservation of existing housing and the formation of market relations. Despite the efforts to involve citizens in housing facilities stock’s management, the state

housing policy on housing management from 1992 to 2015 has been never implemented.

Unresolved problems have been accumulated over time in the field of housing facilities stock's management, including the lack of repairs to apartment buildings, energy saving systems, the separation of common and individual property in an apartment building, etc. Deterioration of the technical condition of the housing facilities stock was also caused by an imperfect organizational mechanism for maintaining housing in proper conditions, almost 40% of housing in Ukraine is not equipped with cold and hot water supply systems, heating, sewage, gas, etc. (Suhonos, 2014).

The accumulation of problems in the field of housing facilities stock's management led to the need to introduce the modern mechanism for managing apartment buildings in the form of creating associations of co-owners of apartment buildings. Such associations have been actively created since 2016 by residents of apartment buildings. The Ministry of Development of Communities and Territories of Ukraine together with experts from the Reform Support Office conducted a quantitative assessment of the functioning of associations of co-owners of apartment buildings in Ukraine.

Specialists of the Ministry of Regional Development, Construction and Housing and Municipal Services of Ukraine emphasize that effective management of common property is a prerequisite for the formation and successful implementation of the state housing policy, as well as the implementation of energy-efficient measures. There were 32,982 associations of co-owners of apartment buildings in Ukraine as of January 20, 2020 (Research of the minregion of Ukraine, 2020). However, the activities of these associations have significantly slowed down as a result of the hostilities that have been taking place on the territory of Ukraine since February 24, 2022, and the creation of new ones has been suspended.

Besides, problems in the activities of associations of co-owners of apartment buildings in terms of the martial law are related to the elimination of consequences of the destructed housing. Since most of the destroyed or damaged apartment buildings were not insured, their restoration is possible only due to the assistance from the country. At least one million houses have been damaged as of August 2022. Their restoration requires 4.8 trillion hryvnias or 165 billion dollars (Public media portal Bakhmut, 2022).

Gaps in the system of the state national housing policy began to appear in terms of the military aggression of the Russian Federation against Ukraine. The absence of a sustainable policy regarding the development of social housing facilities stock was manifested. In particular, it is about meeting the housing needs of internally displaced persons. Since the acquisition of

the right to social housing by them is an indispensable component for the protection of housing rights (Teremetskyi *et al*, 2021).

The issue of providing housing for this category of persons arose in 2014 after the occupation of part of the Ukrainian territory by the Russian Federation. Thus, during the six months of the Russian Federation's full-scale invasion into Ukraine, the number of internally displaced persons increased significantly and was 6.9 million people as of August 23, 2022 (Interfax-Ukraine, 2022). However, due to the creation and implementation of a number of state programs from 2014 till the beginning of 2022, which were aimed at solving the housing issue of internally displaced persons, it was possible to provide housing for only 1,424 families (Komnatnyi, 2022).

We believe that the problem of realizing the housing rights by this category of persons is due to the fact that there has been no increase in the construction of social housing since 2014. There is also no regulatory basis for recognizing the inclusion of private housing into the social housing facilities stock.

Other factors that limited the availability of housing for IDPs during the martial law were the following: lack of registers of free housing that can be provided to citizens, as well as a register of housing available for purchase in order to accommodate the evacuated population there; increase in rental housing prices due to the lack of a state policy on regulating housing rental price during the war; a small amount of adequate housing for forced migrants; facts of forced eviction by the owners of internally displaced persons due to the absence of the state moratorium on the eviction of such persons (Bobrova *et al.*, 2022).

The Ukrainian government dared to partially solve the listed problems by adopting the Resolution "On the approval of the Procedure for compensation of costs for the temporary accommodation of internally displaced persons who moved during the martial law period" on March 19, 2022. This Resolution stated the mechanism of compensation for persons who accommodated IDPs in their dwellings free of charge (Resolution No. 333, 2022). The indicated mechanism can be considered as an element of the national housing policy under the martial law. Thus, it was the beginning for the formation of the system of affordable housing in Ukraine. However, the state housing program has never been developed.

The State Register of Property, which was damaged and destroyed as a result of hostilities, acts of terrorism and sabotage caused by the military aggression of the Russian Federation has been created in Ukraine since April 2022. In particular, this register includes information on destroyed real estate – real estate objects that have become unusable for its intended purpose as a result of hostilities, acts of terrorism, sabotage caused by the military aggression of the Russian Federation, and whose restoration

by means of repairs or reconstruction is not possible or is economically impractical (Resolution No. 380, 2022: 1, Part 3). The existence of this Register makes it possible to identify the situation in the housing facilities stock, the population's housing need for new dwellings, to develop budget financing for housing restoration and to protect the housing rights of citizens.

In addition, the Decree of the President of Ukraine in April 2022 has established the National Council for the Recovery of Ukraine from the Consequences of the War. The main task of this agency is to develop the Action Plan for the post-war recovery and development of Ukraine, namely: recovery and development of transport, medical, social, municipal, industrial infrastructure and housing, energy infrastructure, etc. (Decree No 266/2022, 2022). We believe that the formation of a state agency that will contribute to the recovery of the country from the consequences of the war is an integral part of the state housing policy that is currently being formed in Ukraine.

Unfortunately, Ukraine does not support the construction of housing that could be rented out on commercial terms. Such housing could be built both by private individuals (organizations) and local authorities in order to replenish their budgets. Ukraine does not also have a transparent rental housing market, the owner of which could be the state, local self-government agencies or private entities (individuals or legal entities) (Tiulenieva, 2020). We believe that the construction of housing with the purpose of renting it out on market terms would lead to an improvement of the quality characteristics of the housing facilities stock under construction in general. At the same time, the competition during the construction of such "income houses" would lead to meeting the needs of different population groups according to their incomes.

It should be noted that there was an attempt to regulate residential legal relations of rent in 2019 by developing the draft law "On rental houses" (Draft Law of Ukraine, 1995). However, the legislator's attempt to reform a certain area of housing relations, namely to regulate housing relations in the rental sphere, was not successful. Therefore, there is still no systematic legal regulation of existing lease relations. That led to abuse in the housing market under the martial law, the absence of a register of housing that can be offered to internally displaced persons, the impossibility of identifying and accounting the country's rental housing facilities stock for its further analysis, in particular for the improvement of legislation and the formation of the state policy in this area.

Nowadays, the problem of housing construction remains unsolved. Thus, housing construction in 2020 decreased by 18.5% compared to 2019 (Solovchuk, 2021). Besides, the state actually ceased to be the subject of housing construction. We believe that it is necessary to pay special attention

to residential construction in terms of the military conflict, when millions of square meters of residential real estate have been destroyed. It is necessary to decide on the possible financing mechanisms for such construction, in particular, the possibility of receiving state financial assistance for construction companies. Therefore, it is worth developing state programs for mortgage lending for the restoration of damaged or destroyed housing, as well as for the construction of new housing facilities stock. This indicates the need for further reform of the Ukrainian state housing policy.

Analyzing housing programs that have been partially implemented, as well as those that continue to operate in Ukraine (we are talking about the State program for providing housing for youth for 2013-2023, the Program for providing housing for veterans of the ATO/OOS, the “Affordable Housing” Program, the “Affordable 7% Mortgage” Program) one can claim that there is a certain discrimination of certain categories of citizens.

For example, there is no support to people who have reached retirement age, people who are raising a child on their own, LGBT people, single women, migrants, etc. There is such a situation because Ukrainian legislation does not enshrine the category of “vulnerable persons” who need additional state protection in the housing sector. Ukraine has not also implemented the provisions of p. 10 of General comment No. 7: The right to adequate housing (art. 11 (1) of the Covenant): Forced evictions, which states that: women in all groups are especially vulnerable given the extent of statutory and other forms of discrimination which often apply in relation to property rights (including home ownership) or rights of access to property or accommodation, and their particular vulnerability to acts of violence and sexual abuse when they are rendered homeless (E/1998/22, 1997: 10).

At the same time, the problem of protecting housing rights of vulnerable persons is relevant for different countries. For example, Chinese researchers have concluded that governments should pay more attention to addressing housing issues of vulnerable groups, including the elderly and low-income households (Chen *et al.*, 2022). The issue of housing assistance for low-income families remains unsolved at the level of the American administration (requiring a major expansion of the Housing Choice Voucher program as well as other programs) (Immergluck, 2021).

Unfortunately, Ukraine does not pay appropriate attention to cases of discrimination against the housing rights of vulnerable persons at the state level, “in particular, the disabled, persons of non-traditional sexual orientation, war veterans, victims of domestic violence, large families and internally displaced persons. At the same time, these categories of persons are represented by a significant segment of Ukrainian society” (Teremetskyi *et al.*, 2021: 1). Therefore, the need to ensure the housing rights of certain vulnerable population groups is an integral part of the national housing policy.

The presence of a vulnerable subjective factor in housing relations requires its recognition at the state level in order it would be taken into account when developing the national housing policy. Besides, the establishment of a list of vulnerable persons fully complies with existing international standards for ensuring stable living in housing, in particular those recommended in General comment No. 7: The right to adequate housing.

When identifying the vulnerability of the parties in housing legal relations, it is necessary to emphasize that the term of “discrimination in the housing sector” is not used in Ukrainian legislation. The problems of discrimination are also bypassed at the scientific level and in practical jurisprudence. However, it is the vulnerable individuals who experience discrimination, particularly in the housing sector. It is confirmed by the publication of Teremetskyi (2017), focused on solving issues related to the restoration of housing rights of children who partially or completely lost housing in the hostilities area on the territory of Ukraine.

We would like to give the following example that confirms the fact of housing discrimination in Ukraine. Thus, a separate opinion of the judge of the Constitutional Court of Ukraine H.V. Yurovska was published on June 22, 2022. It was related to the Decision of the Constitutional Court of Ukraine (Second Senate) in the case within the constitutional complaint of Oleksii Volodymyrovych Abramovych regarding the compliance of paragraph 2, Part 2 of the Art. 40 of the Housing Code of Ukraine (regarding discrimination in exercising the right to housing) dated from June 22, 2022 No. 5-r(II)/2022 with the Constitution of Ukraine (constitutionality).

The judge in the indicated document mentioned discrimination based on the place of residence when applying the appealed provision of the Art. 40 of the Housing Code (Separate opinion of the judge of the Constitutional Court of Ukraine Yurovska H.V., 2022). Thus, the judge in this case independently substantiated her position regarding the existing discrimination and presented the facts in its support.

Summarizing the above, we emphasize that the national housing policy of Ukraine is non-systematic, its directions are formed fragmentarily and depending on urgent needs. It is confirmed by the following facts:

1. general strategy for the development of the housing facilities stock has not been developed, in particular regarding its construction, major repairs of infrastructure facilities related to housing;
2. mechanisms for the formation and accounting of rental housing stock have not been established.
3. there is almost no public housing construction of the social housing facilities stock;

4. system for supporting the right to housing of vulnerable persons has not been defined and mechanisms for overcoming discrimination of housing rights have not been established.

We suggest to divide the state housing policy of Ukraine into the following stages:

1. from 1992 to 2014 – the stage of formation and sustainable development of the private housing facilities stock on the basis of conducting privatization of the state housing facilities stock;
2. from 2014 to 2022 – the stage of starting the reform of the housing facilities stock's management by creating associations of co-owners of apartment buildings;
3. from 2022 until present day – initiated the stage of restoration of the housing facilities stock destroyed or damaged as a result of the war, ensuring housing needs of internally displaced persons and persons who have lost their homes. The specific feature of this stage is that the martial law introduced in Ukraine on February 24, 2022 revealed the vulnerability of Ukraine's national policy in the housing sector. It is believed that the reason for this is the lack of a strategy for the development of state housing policy.

3.2. Areas for improving the housing policy in Ukraine

Summarizing the above, we consider it expedient to offer and consider possible directions for improving the housing policy of Ukraine. The national policy in the housing sector has a protective nature. It defines regulatory and legal principles and legislative framework for the functioning of the residential sector, as well as its implementation at the state and regional levels. Besides, the implementation of this policy involves the development and implementation of specific programs (program activities) aimed at solving the housing problem.

The modern state housing policy of Ukraine needs to be updated due to two basic factors: 1) it's not readiness at the legislative level; 2) the need to restore the housing facilities stock as a result of the war. The national housing policy should be defined in a separate regulatory legal act. In particular, it can be the law on the state housing policy or updated codified act in the housing sector. We offer to include the following areas into the strategy of future general state housing policy:

- modernization of housing legislation by systematization of the scattered regulatory and legal material;
- establishing the principles of housing construction taking into account the situation of the destroyed and damaged housing

facilities stock as a result of military operations and mechanisms of state financial support;

- legal regulation of the rental housing fund, its monitoring and identification of the actual condition;
- development of construction projects and management of the social housing facilities stock;
- introduction of state registers of housing intended for rent, social guaranteeing, vacant housing;
- formation of the concept of vulnerability within housing legal relations, in particular, the definition of vulnerable persons groups;
- overcoming discrimination in the housing sector while exercising the right to housing;
- overcoming cases of forced eviction;
- settlement of eviction moratorium cases and procedures.

In addition, regional housing programs need to be updated. However, it is important to take into account the state of war in Ukraine since February 2022.

Conclusions

The housing policy is an integral part of the state policy of Ukraine. It can be both nationwide (national) and regional (local). The concept of the state housing policy of Ukraine at the level of public authorities was developed and approved in 1995. Not a single regulatory act was adopted to establish the principles of the housing policy in the state from that moment. At the same time, proposals were put forward for the adoption of a new fundamental legislative act in this area at the level of draft laws. Normative and legal regulation of current housing relations has a dispersed character because of its absence. There is also no unified system for ensuring housing needs of various categories of citizens, in particular vulnerable persons. Construction and management of the housing facilities stock require additional reform.

The general state housing policy of Ukraine according to its development can be divided into three stages. The main one is the current stage of the state housing policy of Ukraine (from 2022 to the present day), which stipulates the restoration of the housing facilities stock destroyed or damaged as a result of the war, ensuring the housing needs of internally displaced persons and persons who have lost their homes. The authors of the article have proved that the state housing policy of Ukraine needs to

define its strategic areas taking into account the needs that arose as a result of the war.

Conceptually updated approaches are needed for further housing construction in relation to the destroyed or damaged housing as a result of the military conflict, in particular, establishing the expediency of restoration and reconstruction of both certain territorial units and certain districts, microdistricts in cities. At the level of state regional policy, it is necessary to update existing programs or adopt new ones, which should be aimed at: restoring destroyed or damaged housing facilities stock, providing housing for internally displaced persons, overcoming the phenomena of discrimination regarding the realization of the right to housing, updating housing and municipal infrastructure taking into account the needs of energy saving. The above emphasizes the urgency for reforming the existing principles of Ukraine's housing policy.

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