











IWO e.V. held a series of events in Kremenchuk within the framework of the project «Strengthening Urban Resilience in the Areas of Supply Infrastructure and **Housing in Ukraine (SUR)»**

IWO e.V. has launched the second phase of implementing the subproject «Strengthening of Urban Resilience in Housing.»* Out of 17 cities that applied to participate in the project, four cities were selected: Zhytomyr, Bila Tserkva, Poltava and Kremenchuk. The selection was based on the project criteria, the cities' engagement and activity during the training programme.

The second stage of the subproject implementation involves the analysis and assessment of urban resilience in housing, which includes the state of housing in the city, the development of the construction industry, the management and maintenance of apartment buildings, the existing types of housing in the city, and the compliance of housing provision with the needs of different categories of the population.

On 09–10 July 2025, the IWO team conducted a working visit to Kremenchuk to study the the city's housing policy and its problems, learn the needs of specific population groups and stakeholders, and coordinate the project's goals and work plans with the Kremenchuk City Council. The visit included meetings with the city council management, city developers, realtors, representatives of the public and local associations of co-owners of apartment buildings (OSBB), who comprehensively represented the city and engaged in an open dialogue. A focus group on IDP needs, conducted at the Kremenchuk City Council, provided a clear understanding of the needs and problems, as well as the plans, resources and capacities of the Kremenchuk territorial hromada.



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Photo 1. IWO e.V. GIZ team. citv authorities of Kremenchuk

Meeting of IWO project experts with the Kremenchuk City Council management

The meeting was joined by the deputy mayors, heads of relevant structural departments of the city council, as well as the city council members, heads of municipal companies, housing management companies and other institutions. A wide range of issues related to the resilience of Kremenchuk housing sector, as well as peculiarities of changes in management during the military threats of recent years, including the need for reforms at the national level, were discussed.



Photo 2. (left to right) Pavlo Bedratskyi, Director of the Municipal Enterprise Institute for the Development of Kremenchuk: Ivan Moskalyk, Deputy Mayor; Volodymyr Pelypenko, First Deputy Mayor; Dmvtro Kravchenko, Deputy Maryna Iskhakova, Deputy Director of the Department of Housing and Communal Services Olha Bondarieva, Head of the Housing Development Division of the Housing Policy Department, Department

While working to solve urgent problems on a daily basis, the city hopes that the National housing reform will be implemented according to the Ukraine Facility Plan and is preparing to implement the envisioned innovations in the housing sector. The subproject "Strengthening of Urban Resilience in Housing» is relevant for its capacity to assist the urban hromada in developing a local housing strategy and providing insights into domestic and international experiences. First Deputy Mayor Volodymyr Pelypenko noted that the subproject is incredibly useful for understanding key housing policy topics, trends and prospects for solving urban housing problems in the future. The city authorities are strongly interested in its implementation.

According to Ivan Moskalyk, Deputy Mayor and Director of the Department of Housing and Communal Services, the city has 1,397 apartment buildings, most of which were built in the 1960s and 1970s and are in dire need of comprehensive renovation. He believes that:

«the utilities are in a more dilapidated state than the buildings, but at the same time, it is necessary to insulate the buildings, conduct major repairs, and replace the utilities inside the buildings.»











Although Kremenchuk is a stable and energy-secure city, martial law has created additional challenges that require measures to increase resilience and security, and to develop additional energy infrastructure in the housing sector. This range of problems poses the greatest concern to the city's management and is an important task for the local authorities in terms of strengthening the resilience in housing, preparing for the winter season, and assisting IDPs.



Photo 3.
Volodymyr Pylypenko,
First Deputy Mayor;
Dmytro Kravchenko,
Deputy Mayor;
Hennadii Ivanyan, Deputy
of the Kremenchuk City
Council

Deputy Mayor Dmytro Kravchenko said that since 2018, the hromada has been successfully implementing a housing management reform, which resulted in a gradual increase in the number of OSBB in Kremenchuk to 303 units, which cover 22% of the housing stock. The city authorities also transferred 1,028 multi-storey apartment buildings to five housing management companies for professional maintenance, which effectively replaced the former housing maintenance offices (ZhEKs). For this purpose, transparent tenders for building managers were held. A small number of buildings remained selfsufficient or under departmental control. The city authorities conducted an active information campaign among residents, explaining their rights and obligations, as well as the legislative requirements regarding the maintenance of buildings. As a result, a diversified housing management market has been created. The updated housing management system and reasonable tariffs, which are being adjusted annually by the city authorities based on the calculations of housing management companies, help to maintain buildings and utilities in a satisfactory condition.

In 2014, IDPs started arriving in the city. Kremenchuk was selected for the Ukraine Early Recovery Programme. To this end, two multi-storey apartment buildings on the right and left banks of the Dnipro River were selected to implement a loan programme for the reconstruction of housing stock for the needs of IDPs.

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Since 2022, the city authorities of Kremenchuk have been paying even more attention to the needs of IDPs and finding mechanisms to provide them with temporary and permanent housing. For this purpose, significant resources have also been allocated to the improvement of the social housing stock. The project discussed which forms of housing provision are most promising for Kremenchuk, based on the city's existing strong experience in assisting internally displaced persons. Like in other cities, the main provider of housing for IDPs is the private rental housing market, which has all the characteristics and drawbacks typical for Ukraine, including high cost, lack of stability and transparency.

Viktor Kalashnyk, director of the Kremenchuk branch of the Poltava Regional Employment Centre, confirmed that Kremenchuk hosts 31,000 IDPs. According to the official, cooperation with the local authorities has a good impact on assistance and interaction with IDPs. Nearly 5,000 people in the city have applied for assistance, and most of them have been employed, as the industry is in dire need of labour resources.

Vita Nor, Head of the Department for Work with Internally Displaced Persons of the Department of Social Protection, presented a detailed overview of the available data on the total number of IDPs in the hromada and described the possibilities for integration and improvement of living conditions for this vulnerable category of population in the temporary and social housing stock of the city. Undoubtedly, providing affordable housing with tenure security remains the main task of the city authorities for the future. Some projects have already been successfully introduced, and others will continue to be implemented in Kremenchuk in the future. Soon, hundreds of IDPs' families will receive quality housing in new builds, the modernisation of which will be completed in autumn 2025.





Photo 4.
Viktor Kalashnyk,
Director of the
Kremenchuk Branch
of the Poltava
Regional Employment
Center.

Photo 5.
Vita Nor, Deputy
Director of the
Department of Social
Protection.













Meeting with city developers

The meeting with Kremenchuk developers was also productive. The project team learned about the current state and prospects of the city's development, the problems of the construction industry, and the latest challenges in the housing economy and housing market.

According to Hennadii Ivanian, a member of the Kremenchuk City Council and Deputy Head of the IDP Council, the city authorities are constantly working hard to implement new projects for modern housing construction. Project proposals are being prepared for a large number of diverse and affordable housing with the possibility of developing an entire microdistrict, which can include nearly thirty 9-12-storey apartment buildings. There is also real groundwork for the construction of a hub for IDPs. Currently, despite the war, residential development and reconstruction of municipal buildings are underway in the city, although the pace could be faster if more resources were available. To ensure the sustainable development of housing and the urban environment, long-term and effective state programmes for support of construction are needed, and the city will ensure cooperation and quality communication between all stakeholders. It is worth noting that all the developers present at the meetings expressed support for the idea of creating social housing based on the European model, provided that such projects are funded by partners from the European Union. The city council can act as a customer for social housing, as it has the greatest interest in the development of the territorial hromada in general and the housing sector in particular, especially regarding the issues of affordable housing for IDPs, the military, and other categories of citizens. Local enterprises are ready to participate in transparent tenders for the construction of such housing. The meeting with the city developers demonstrated their openness to cooperation and interest





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Photo 6. Hennadii Ivanyan, Member of the Kremenchuk City Council.

Photo 7. Serhii Shtompel, Deputy Director of the enterprise Kriukivbudtekhmontazh.

in providing the city with social housing. Local businesses interested in labour resources can also be involved in cooperation.

Serhii Shtompel, Deputy Director of Kriukivbudtekhmontazh, which has been operating in the construction market since 2000, reminded that 70% of the housing stock in Kremenchuk has already been depreciated, the buildings are mostly old, dilapidated, require repairs, and some even need to be demolished. Therefore, the company could effectively engage in rebuilding outdated housing, the construction of modern heating plants, and modernisation. After all, the issue is relevant and urgent, and the city's enterprises have the necessary capacity and motivation to do so. The main issues that remain unresolved are resources and improvement of the regulatory framework.



Photo 8. (left to right)
Representative of Dnipro
Riviera LLC;
Serhii Tolok, Head of the
agency "Real Estate of
Kremenchuk";
Anna Shepitko, real estate
agent.

The head of the agency "Real Estate of Kremenchuk", Serhii Tolok, provided an expert opinion on the local housing market. According to his data, the shortage of rental housing in the city is critical: demand is about five times higher than supply. Housing is often rented out by owners at inflated prices. Rental housing is not long-term, as tenants frequently have to move, which negatively affects the stability of renting households, about 70% of whom are internally displaced persons. According to IWO experts, this confirms the need for professional rental housing providers in cities. As for the new housing construction market, Mr. Tolok noted that most housing is currently being sold through the state programs eVidnovlennia and eOselia. Full analytics will be presented in the project's analytical report.













Meeting on IDPs' housing needs

The focus group on the state and needs of IDPs in the hromada was attended by representatives of NGOs and charitable foundations that provide various types of support to IDPs. The meeting was also joined by representatives of hromadas from the temporarily occupied territories, namely Bakhmut, Novohrodivka, Toretsk and Mariupol.

The main areas of work of the organisations represented are psychological, social and legal assistance, various measures to integrate IDPs into host hromadas, and also projects aimed at temporary housing provisions. Accordingly, the focus group participants have extensive experience and a deep understanding of the needs and difficulties faced by IDPs. Many of them are internally displaced persons themselves. Organisations and foundations that work closely with the city authorities noted the efforts and active work of the city authorities to support IDPs.



Photo 9.

Meeting with IDPs and organizations providing support to IDPs.

The focus group participants unanimously identified the need for housing as one of the central needs of internally displaced persons. Maksym Fesenko, head of the regional office of the Right to Protection charitable foundation, noted that there are no mass evacuations currently taking place and

«...except for those people who are now leaving the war zone and are, first of all, in need of emergency assistance, we can say that the main problem for IDPs is certainly housing.»

Tetiana Proshakina, head of the NGO PROlife UA, added,

«When a person seeks psychological support, the main issue that is discussed is that this person does not have their own home.»



Photo 10.

Dmytro Brazhnyk, Head of the Humanitarian Center Proliska in Kremenchuk;

Maksym Fesenko, Head of the Regional Office of the Right to Protection charitable foundation.

Amajority of IDPs found housing on the private rental market. Their experience is characterised by precariousness, the threat of sudden eviction, including through the sale of the apartment by the owner, unaffordable rents and the virtual absence of rent compensation despite the existing state mechanism for such compensation (due to the reluctance of owners to officially register legal relations with tenants).

Temporary accommodation facilities (TACs) have been created in the city and in the Poltava region, which are in great demand and are practically full. The city authorities are actively working to create new locations, but for objective reasons, they are unable to meet the demand. In fact, the TACs are places of long-term stay, as many people have been living there since 2022. For vulnerable groups of the population, such housing is practically the only available option. Maksym Fesenko expressed the opinion that at some point, the TACs should be transformed into social housing with guarantees for residents, because

«people, families, it doesn't matter – now they still live in anxiety that they will be evicted one day, or the project conditions will change and it will become necessary for these people to leave. This hangs over everyone who lives in the TACs.»

At the same time, although the evacuation to the city is not massive, it continues daily with new people in need of accommodation arriving in the city. It is also impossible to ignore the possibility of new waves of displacement depending on the development of the situation at the frontline, and thus the need to quickly accommodate a significant number of IDPs. One of the challenges for the city is the complexity of housing needs planning.

A critical shortage of places to accommodate people with reduced mobility and mobility impairments was also highlighted. Dmytro Brazhnyk, head of «Proliska» humanitarian centre in Kremenchuk, said that it is necessary to create places for temporary accommodation for people who have been













evacuated from the hotspots, like people with disabilities, pensioners, and those who don't have caregivers.

The city clearly understands the need for municipal housing of various types, both temporary and permanent. Therefore, at the end of the focus group, the participants discussed current and potential municipal projects for the creation of housing for IDPs. In addition to the aforementioned renovation of an apartment building for IDPs, which is due to be completed in 2025, the city authorities also understand where new municipal housing can be built and are looking for opportunities to implement such a project.



Photo 11.
Iryna Bondarenko,
Representative of the Mariupol
City Council of Donetsk region.
A large Mariupol community
resides in Kremenchuk

Meeting with OSBB representatives

A separate meeting was held with OSBB representatives, which was attended by the most active and experienced heads of the associations. They have been successfully implementing the state housing management reform in their buildings and are familiar with the challenges and difficulties in practice. There are 303 buildings in Kremenchuk where OSBB have been created, which is one-fifth of the total number of apartment buildings in the city and is a fairly high figure among Ukrainian cities. The meeting was held in the presence of the heads of the housing management companies. The conversation was constructive, and the meeting participants, moderated by IWO project experts, held a productive dialogue that confirmed the interest of all parties in cooperation, interaction and cohesion around solving the problems of maintaining and operating the housing stock according to the high standards. City programmes of co-financing the repairs of the apartment buildings from the local budget, which were active in previous years until 2022, helped to conduct the necessary repairs in OSBB, but unfortunately, funding stopped in 2025. All the participants agreed that the elevator systems are extremely worn out and in dire need of significant investment (an urgent

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Photo 12.
Meeting with active heads of the city's OSBBs and representatives of the housing management and maintenance sector.

problem faced by all the cities participating in the project). Also, regardless of the building management type, it is necessary to actively work with the population to improve payment discipline.

Local experts unanimously name a number of problems in the housing stock related to outdated utilities, a shortage of skilled personnel, martial law challenges, outdated structures in buildings, apartment owners leaving the country, rising prices, low waste management culture among residents, etc. Modernisation of the housing stock is necessary and possible, but is hampered by a lack of funding from owners' personal funds and a shortage of city budget funds. All focus group participants agreed that the capacity of OSBBs to independently address resilience issues in their buildings is extremely high. This management system is effective and needs to be supported and strengthened by increasing the responsibility of co-owners through resource incentives and legislative regulation. Management companies acknowledge that it is easier to cooperate with OSBB residents than with residents of other



Photo 13.
Meeting with active heads of the city's OSBBs and representatives of the housing management and maintenance sector.













buildings, and this conclusion is supported by evidence from other cities. Accordingly, the expansion of OSBB as a type of management should be considered as one of the strategic goals when preparing a local strategy for the development and resilience in housing. Suggestions and ideas for work in this area will be taken into account by IWO project experts through an ongoing dialogue with local experts.

One of the general conclusions that can be clearly seen at first glance is that the Kremenchuk authorities have the political will to implement housing reforms and cooperate at all levels to achieve positive results. According to IWO experts, the city has achieved a highly professional diversified management of the housing stock in apartment buildings and has a high level of expertise among the authorities, managers of municipal and private enterprises involved in housing maintenance, asset operation and construction. Kremenchuk also has an experienced circle of OSBB management professionals who communicate with each other, exchange experience with colleagues from other cities and take a constructive stance on cooperation with the authorities.

It is worth noting that the city authorities have considerable experience in adjusting housing for the needs of IDPs and a significant number of successfully implemented projects for the conversion of municipal housing stock into temporary and social housing. Active work is underway to re-register the obsolete heritage into municipal housing with the status of employee housing.

The information received will form the basis of an analytical report, which will be processed by the IWO team in the coming months.

According to the preliminary results of the IWO experts, Kremenchuk is open to cooperation, gaining successful experience and striving to develop its own strategy to act towards sustainable development of the housing sector based on the principles of cohesion and providing the city's population and IDPs with affordable quality housing. This is confirmed by the meetings held.

The team is grateful to all participants in the meetings for their high level of cooperation and willingness to share their expertise and data. Special thanks to the SUR regional office in Poltava and the Kremenchuk City Council for organising the meetings. This document reflects the first impressions of the city, which will be refined after further analysis of the data collected by the experts.

Examples of housing stock in Kremenchuk





Photos 14–17. Examples of the housing stock of Kremenchuk.









Delegation of the IWO e.V. visit

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Photo: Anna Potanina, IWO e.V.