Policy Report

green deal UKRAINA

Ukraine: Existing Support Programmes for Multi-Family House Thermal Modernisation

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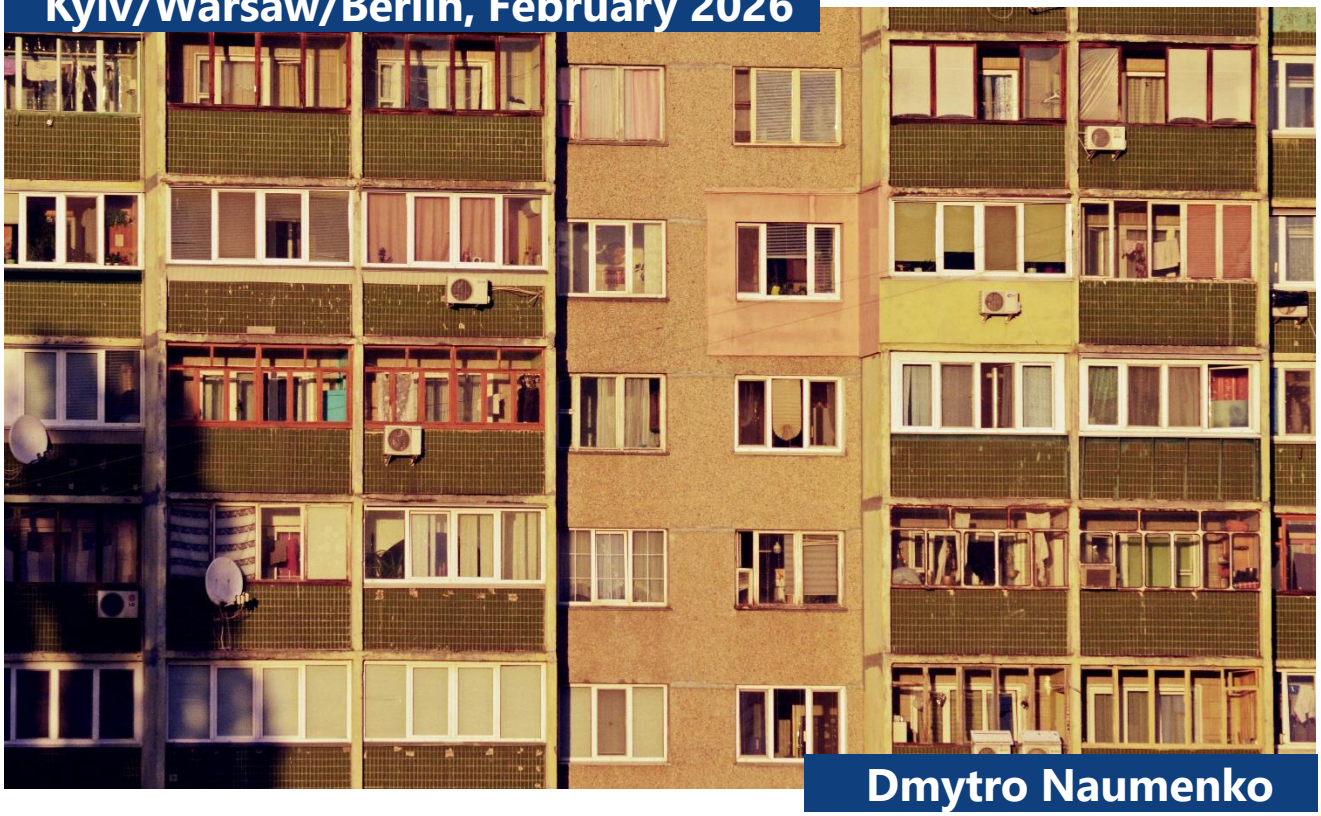

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1 Introduction

Before the full-scale invasion of Ukraine, the country already belonged to the group of European countries with the least energy efficient building stock. The residential sector – dominated by Multi-Family Houses (MFH) constructed before 1990 – accounts for roughly one third of the country's final energy consumption and thus represents one of the largest single energy consumers in the economy. Within this sector, Soviet-type Multi-Family Houses built under outdated norms, with poor insulation and inefficient heating systems, constitute the core of the problem. Around 80% of Multi-Family Houses were constructed before the 1980s and have never undergone comprehensive renovation locking in excessive heat losses and burden for public finance (via the mechanism of cross-subsidies when the subsidized prices for households are covered by energy suppliers and/or state budget interventions).

Estimating the specific energy demand of Ukraine's residential building stock is difficult, because observed consumption is often not demand-driven: technical constraints and economic factors can lead to under-supply and thus depress measured values. As a result, figures reported in the literature vary widely and depend strongly on the year and context of the assessment. Recurrent statements that Ukraine's residential buildings use "two to three times" more than the EU are common, but they are ambiguous when they refer to EU-wide averages rather than to countries with comparable climatic conditions. Moreover, it is important to distinguish between total energy consumption and space-heating demand; the discussion here focuses on the latter. Pre-war estimates of average space-heating demand for residential buildings in Ukraine are often cited at around 160 – 170 kWh/m^2 per year (Vox Ukraine 2021 states 186 kWh/m^2). In contrast, results from our own recent survey suggest substantially lower values for space-heating demand during the heating season, on the order of approximately 100 kWh/m^2 (2022 – 2024 consumption figures). The building structure and age, lower heat energy losses (lower U-values) of the installed elements and high transmission losses mean that the housing stock wastes a large proportion of the energy that is supplied.

The Multi-Family Housing stock is responsible for about a half of the total final energy consumption in the housing sector, which, in turn, is responsible for 40% of the country's total energy consumption. Average energy consumption levels in Ukrainian MFHs exceed comparable EU benchmarks by almost 50%.

At the same time, Ukraine's current rate of building thermal modernisation remains extremely low. The estimated annual renovation rate is only about 0.1% of the building stock, compared to (even to low) around 1% in the EU. Hence, even a ten-fold increase in the renovation rate would only start to align Ukraine with the EU trajectory. Given the size of the multi-family housing stock of around 180,000 buildings, approximately 7,500 buildings per year (approx. 4%) will need to undergo extensive renovation in order to make the building stock fit for a net-zero roadmap by the middle of the century.

The main reasons for the low renovation rate are lacking economic incentives and coordination problems for the owners of the individual apartments. The economic capabilities of homeowners within an MFH are usually heterogeneous. This complicates collective decision-making and investment in large-scale renovation measures. Low regulated heating prices reduce the economic

attractiveness of thermal modernisation, while high interest rates further constrain access to financing. Support programmes were initiated to target the economic profitability of thermal modernisation, but unfortunately with limited success. The main programmes are presented below.

This paper provides an overview of past and ongoing public support programmes for thermal modernisation in the Multi-Family Housing segment in Ukraine and asks why these instruments have not been used on a larger scale to date. Building on experiences with programmes at national and municipal level, it identifies recurring obstacles that prevent expansion beyond a small "organised" part of the stock, including coordination problems within buildings, limited access to finance, irregular public funding and administrative complexity. The aim is to create a structured evidence base for the development of scalable policy solutions that can unlock the significant energy efficiency potential of multi-family buildings in the context of reconstruction and EU integration.

2 General issues with thermal modernisation support programmes

Since 2014 several residential thermal modernisation support programmes have been planned and gradually implemented. All of them have been built on the principle of partial investment-grants for Multi-Family Houses where the individual apartment owners jointly decided to participate in renovation / thermal modernisation projects. In the following we discuss issues affecting all existing modernisation support programs.

The success of the existing programmes, presented below, has been diminished by various administrative, economic and technical shortcomings.

2.1 Stop of public financing due to the war

The start of the full-scale Russian invasion has seriously affected existing programmes as they were heavily reliant on co-funding from the state budget of Ukraine to unlock donor-related contributions. The war has forced the Ukrainian Government to cut all existing public expenditures on energy efficiency measures in the residential sector, and redesign existing programs to relieve war-related damages to buildings and guarantee individual energy supply.

2.2 Financial burden of homeowners

The war and related economic turmoil resulted in rapid inflation in cost of the Multi-Family Houses thermal modernisation projects and additionally increased the financial burden on the homeowners. For example, according to iC Consulting estimates (Olena Rybak via Facebook, 2025), from 2016 to 2025 the aggregated investment costs for Multi-Family Houses thermal modernisation projects increased by a factor of four from about 80 to 330 Euro per square meter. Thus, the number of MFH buildings that could be renovated on a budget of 5 million euros decreased from around 20 in 2016 to just 5 in 2025. This substantially limited capacities of the Multi-Family Houses thermal modernisation programmes, esp. at municipal level, and led to numerous delays in the provision of grants to already launched homeowner association's (HOA) projects.

2.3 Unpredictable public funding

There is a significant lack of predictable public funding for existing state thermal modernisation programmes for Multi-Family Houses in Ukraine. The previously allocated sums were insufficient for covering even the moderate current demand by the limited number of Multi-Family Houses where apartment owners organised themselves. According to the State Statistics Service, there were only 34,000 HOAs in Ukraine at the beginning of 2020, while the stock of multi-family buildings comprises approximately 180,000 buildings (UNDP 2021). What is worse, funding allocations have been intermittent and unpredictable, without a clear government vision of how much funding is to be allocated to residential energy efficiency programmes (on an annual and mid-term horizon). The Long-Term Buildings Renovation Strategy until 2050 and the updates to the government housing sector strategies (currently under development) only include the range of minimum and maximum estimates of funding needs. It creates not only huge financial uncertainty for the HOAs that have already applied to the Energy Efficiency Fund (EEF) – described in detail below –but also demotivate potential HOAs applicants to consider the state programmes for implementing (complex) thermal modernisation projects. In case of the EEF, lack of the guaranteed contributions from the state budget also paused the matching-contributions to the EEF capital from the EU and Germany, essentially halting complex thermal modernisation projects.

2.4 Urgency of immediate repair

The full-scale war shifted the focus from the complex thermal modernisation of the Multi-Family Houses to the immediate recovery of damaged buildings and backup power supply (by alternative sources). This process is undoubtedly important and supported by EU funds. However, it has put the strategic framework and decisions regarding residential energy efficiency on pause, postponing the development of scalable policies (such as the long-term housing stock renovation strategy or the national buildings renovation plan) to after the end of the war.

2.5 Insufficient municipal programs on MFH

Municipal programmes strongly suffer from the war's impact on local communities – especially in Southern and Eastern Ukraine – including a sharp drop in municipal budget revenues. Furthermore, there is limited technical capacity to design, implement and support large-scale thermal modernisation programmes, including the hands-on assistance required by participating HOAs.

2.6 Intermittent demand for modernisation stalls a scalable construction industry

The absence of stable investment signals creates a fragmented market that prevents the construction sector from scaling industrialized, low-cost solutions. Without predictable demand, firms cannot justify the capital expenditure required for modern prefabrication, leaving supply chains trapped in outdated, labour-intensive methods. This systemic stagnation results in prohibitive per-unit costs and chronic workforce shortages, creating a bottleneck that throttles the expansion of renovation initiatives. Ultimately, the lack of industrial capacity ensures that even well-funded programs fail to

achieve the speed and scale required for a systemic transition. Inefficient supply chains thus act as a self-reinforcing barrier, undermining the very modernisation goals they are meant to deliver.

3 Key thermal modernisation support programmes currently operating in Ukraine

3.1 "Warm loans" programme

Warm loan programmes were implemented by the State Agency of Energy Efficiency and Energy Saving (SAEE) (for more information see SAEE 2024). It was the first national building renovation support scheme and was effectively discontinued in 2022 after public funding was terminated.

Initially, "warm loans" focused primarily on private housing and Single-family Houses. Some simple energy efficiency measures for homeowners" associations (HOAs) in Multi-Family Houses were also supported by "warm loans", but funding was limited and the scheme did not expand substantially. Warm loans offer households partial compensation (up to 35%) for implementing relatively simple energy efficiency measures. The programme was administratively simple: apart from compliance with an approved list of eligible equipment/materials, it imposed limited requirements on applicants and did not include project-level verification of achieved energy savings (reporting was largely aggregated).

In 2019, an attempt was made to expand "warm loans" to the Multi-Family buildings segment by launching a dedicated credit facility for HOAs and housing cooperatives (for more information see Privatbank (n.d.)). This credit facility is linked to the state loan programme "Affordable loans 5-7-9%" that was originally designed to support SMEs (for more information see UNIAN 2020). The intended logic was to provide HOAs with access to loans from three major state banks (Oschadbank, Ukrgasbank, and PrivatBank), enabling them to finance their own co-financing contribution under the Energy Efficiency Fund (EEF) programmes (see below) or implement energy efficiency measures independently.

While "warm loans" gained popularity among individual homeowners and, increasingly, HOAs, overall results remained constrained by scarce and discontinuous state-budget funding. After the full-scale invasion in 2022, "warm loans" programme was abruptly suspended due to lack of funds. In July 2024, HOAs/housing cooperatives were allowed to apply again under "Affordable loans", but eligibility was narrowed to the purchase and installation of alternative energy units, electricity storage, and auxiliary equipment – measures critical for maintaining basic functionality of Multi-Family Houses during blackouts and rationing following Russian attacks on energy infrastructure. In addition, interest-rate compensation to banks is guaranteed by the state only for one year – rather than the five years initially declared. More information can be found at RE:House (n.d.).

3.2 The (national) Energy Efficiency Fund:

The National Energy Efficiency Fund (EEF) was established in 2018 by the Ukrainian government (which contributes 20% of the EEF's capital) with financial and technical support from the EU and the German government (80% capital contribution to the EEF). The fund is operated as a state institution

under the management of a supervisory board. It was designed to implement core approaches that are consistent with the framework of the EU Energy Efficiency Directive. From the outset, EEF support has focused more on the "organized" multi-family housing segment—i.e., buildings managed by condominium associations—than on single-family homes. The EEF's institutional model relies on grants and technical assistance for comprehensive HOA-led, renovation projects.

The flagship grant programme "EnergoDIM" ("Energy House") differentiates between Package A – a simpler 'starter" renovation option, and Package B – full thermal modernisation of a Multi-Family House with key parameters.

Package A (starter renovation)

- **Grant cap**: up to UAH 5 million (≈ EUR 100.000)
- **Max grant share**: up to 60% of project costs
- **Core focus**: modernisation of the building's engineering systems
- **Mandatory / key measures**: installation (or modernisation) of commercial heat energy metering and an individual thermal distribution unit (ITP)
- **Applicability**: good for buildings starting with basic system upgrades

Package B (full thermal modernisation of an MFH)

- **Grant cap**: up to UAH 15 million (≈ EUR 300.000)
- **Max grant share**: up to 70% of project costs
- **Core focus**: Package A measures (if not implemented before) plus envelope and heating upgrades
- **Mandatory / key measures include** commercial heat energy metering + ITP (if not already), thermal insulation of building structures, and modernisation of the in-house heating system
- **Applicability**: best for deep energy renovation and maximum efficiency gains

In both cases, the EEF requires sophisticated *ex ante* and *ex post* procedures, typically including energy audits and energy certification, technical inspections and permitting (as applicable), and detailed project documentation.

Following the outbreak of the full-scale war in 2022, EEF suspended grant disbursements for already approved projects and stopped accepting new applications under ENERGODIM as state-budget allocations were redirected to war-related needs. As a result, by early 2025, the EEF had almost exhausted the capital it had previously accumulated for its core program, and repayment of Ukraine's contribution did not resume until shortly before summer 2025. On June 11, 2025, the EU and Germany announced additional capital contributions to the EEF totalling EUR 18 million (EUR 13 million from the EU and €5 million from Germany). According to a statement by the Ministry of Development, Ukraine made a contribution of UAH 240 million (approximately EUR 5 million) and a further UAH 600 million (approximately EUR 12 million) for 2026.

Also with EU support, EEF subsequently introduced two 'spin-off" programmes focused on immediate recovery and energy resilience in the residential sector:

"VidnovyDIM" ("RestoreHouse") provides 100% grants for the urgent restoration of Multi-Family Houses governed by HOAs that have been damaged by hostilities. As of December 2025, the EEF had received 1,293 applications under this programme and completed 917 renovation projects.

The **"GreenDIM" GreenHouse** programme was launched in May 2024 to provide HOA-governed Multi-Family Houses and housing cooperatives with grants for heat pumps (for space heating and domestic hot water), PV installations, and related equipment. By December 2025, the EEF had reportedly received 180 applications from HOAs, with 166 projects having been implemented. The programme's primary goal is to promote alternative sources of electricity and heat/hot water, ensuring a minimum in-house infrastructure functionality during blackouts and reducing consumption during the summer.

3.3 Municipal energy efficiency support programmes:

Municipal energy efficiency support programmes that are introduced in different Ukrainian cities constitute a third layer of policy instruments. Municipal programmes typically play a complementary role to EEF and "affordable loans", helping organised Multi-Family Houses to overcome barriers.

As of mid-2023, there were approximately 140 municipal programmes across Ukraine. Further details of the municipal programmes reported by the EEF (2025), along with information on the most active programmes, can be found in Annex 1. These programmes vary significantly in design and rules, offering different forms of compensation for HOAs (e.g., direct co-financing of renovation works, compensation of interest rates on bank loans, and partial reimbursement for specific energy efficiency equipment). In terms of design, municipal programmes can be grouped into three categories: "Revolving funds", "Partial compensation of HOA co-financing" and "Partial compensation for reserve power solutions", that we discuss below.

Revolving funds

The central idea behind a revolving fund is to use financial energy savings from completed, subsidized modernisation measures to enable new grants and interest subsidies. Additional compensation (often in a repayable form) to HOAs participating in EEF's EnergoDIM, designed to help cover the HOA's co-financing contribution. One example is the Revolving Fund for Cities implemented by the Association "Energy Efficient Cities of Ukraine" (Association EEE Cities of Ukraine (n.d.)), which uses municipal transfers (membership-fee based) to provide repayable financial assistance to applicant HOAs.

Partial compensation of HOA co-financing under EEF's "Affordable loans"

Partial compensation for bank loans (often up to approx. 30%) and/or interest rates used to cover HOA contributions under EnergoDIM or to fund energy efficiency measures through the "Affordable loans" programme. A representative example is the Lviv City Council's "Warm House" programme (Official portal of Kyiv (n.d.))

Partial compensation for reserve power solutions

Support for PV systems and related equipment and/or backup generators for HOAs/housing cooperatives, and in some cases for building management companies. For instance, such a

programme in Lviv offers compensation of up to 50% of purchase costs, with caps such as generator capacity (up to 2.5 kW) and an upper PV price threshold of UAH per kW of installed capacity (TEPLO (n.d.)).

Kyiv holds a distinct position among municipalities, as it has simultaneously financed **four** separate support programmes for HOAs and housing cooperatives (TEPLO (n.d.)), including:

> **70/30 thermal modernisation programme**, an annual competitive selection that compensates up to 70% of thermal modernisation costs for HOAs. Kyiv revolving fund (**"Kyiv's Housing Stock Modernisation and Development Fund")** provides subsidised loans (typically with 1-year and 5-year options) for HOAs, housing cooperatives, and also Multi-Family Houses managed by professional managers, covering a broad range of renovation measures including the energy efficiency ones.
>
> **Compensation for reserve/alternative power sources** offers up to 75% compensation for generators, backup batteries, PV systems, inverters, and related equipment; eligibility extends to Multi-Family Houses serviced by private management companies/managers.
>
> **Capital repair programme for older Multi-Family Houses** (over 10 years of operation) includes energy efficiency measures and is notable because Multi-Family Houses without HOAs (serviced by municipal housing companies) may also participate. In such cases, an initiative group and a qualified majority – 75% of co-owners, with votes weighted by co-ownership share (typically floor area) – are sufficient to mandate the municipal housing company to procure and manage the repair works.

4 Conclusion

Ukraine's residential energy efficiency challenge is structurally concentrated in its ageing Multi-Family Housing stock and cannot be addressed through incremental or fragmented measures. Russian attacks on Ukraine's power and heat infrastructure since 2022 – including combined heat and power plants, boiler houses and district heating pipelines - have exposed how vulnerable inefficient building stock is to external shocks. Well-insulated Multi-Family Houses with modernised internal heating systems, individual heat substations and demand-side controls can maintain basic comfort levels with much lower heat supply, making cities more resilient to attacks and gas supply disruptions.

Despite the establishment of national and municipal support programmes over the past decade, the scale, design, and predictability of existing instruments have proven insufficient to trigger mass thermal modernisation. The heavy reliance on organised homeowners, high and rising investment costs, intermittent public funding, and the administrative complexity of project-based schemes have together constrained uptake and limited overall impact.

The full-scale war has further exposed these weaknesses. While emergency repair and energy resilience measures were both necessary and justified, they have temporarily displaced strategic planning for deep renovation and reinforced a policy bias towards short-term functionality rather than long-term efficiency gains. As a result, Ukraine remains locked into a renovation trajectory far

below what is required to reduce energy consumption, emissions, and fiscal pressures associated with inefficient heat supply.

At the same time, the experience accumulated through programmes such as the Energy Efficiency Fund, municipal co-financing schemes, and revolving funds demonstrates that institutional capacity and market actors do exist. The challenge is therefore not the absence of policy instruments, but their inability to scale beyond a narrow, organised segment of the housing stock and to operate under conditions of financial uncertainty.

A credible pathway towards EU integration requires moving beyond fragmented, project-based approaches. It demands a visible, sustained, and large-scale programme of Multi-Family House thermal modernisation, explicitly including the non-organised segment. Aligning post-war reconstruction, municipal capacities, and donor funding within a coherent long-term renovation framework will be essential to avoid locking in inefficient buildings, maximise energy savings, and to ensure that post-war reconstruction efforts contribute to Ukraine's long-term European ambitions.

Next steps should focus on how to overcome the current limitations of MFH thermal modernisation programmes and on developing a practical "municipal quarter approach" that can unlock this potential at scale, including the institutional setup, financing logic and implementation steps.

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6 Annex Municipal support programmes for Multi-Family Houses

City (Oblast) Source	Programme	Instrument	Type of support	Eligible measures
Kyiv (Kyiv City) Official portal of Kyiv, 2025	Municipal co-financing contest "70/30" (energy efficiency projects for Multi-Family Houses)	Co-financing grant	City co-finances (commonly ~70%) with HOA/Housing cooperative co-payment (~30%); annual calls	Engineering systems upgrades; metering/ITP; insulation and other EE measures (as per call)
Lviv (Lviv oblast) Globus Bank, 2023	"Warm Home": municipal compensation of HOA/Housing cooperative loans	Loan compensation	Municipal compensation (e.g., up to 30% of loan principal, caps apply)	EE and modernisation measures for Multi-Family Houses implemented by HOA/Housing cooperative
Dnipro (Dnipropetrovsk oblast) DniproTV,2025	Municipal co-financing for HOA/Housing cooperative	Co-financing grant	Co-financing from city budget for HOA/ Housing cooperative projects (often combined with EEF)	Thermal modernisation / engineering systems / repairs depending on program rules
Vinnytsia (Vinnytsia oblast) EEF, 2023 (a)	Municipal low-rate loans via Vinnytsia Municipal Investment Fund + EE support for HOA	Preferential loans	Low-rate municipal loans (examples 3–5% reported) to support HOA projects; may stack with EEF	EE measures; examples include building-level solutions and RES for common needs (per local decisions)
Rivne (Rivne oblast) Rivne City Council, 2025	"Енергодім Рівне" — municipal top-up for EEF "EnergoDIM" participants	EEF top-up (co-financing)	Municipal co-financing (often reported ~20% of project cost; rules apply)	Support for HOA participating in EEF thermal modernisation programme
Zhytomyr (Zhytomyr oblast) Zhytomyr City Council , 2025	Municipal support for HOA participating in EEF "EnergoDIM"	EEF top-up (co-financing)	Municipal co-financing (~10%)	Support for HOA project costs in EEF framework
Ternopil (Ternopil oblast) Ternopil City Council, 2025	Municipal co-financing for MFH repairs/modernisation (HOA/Housing cooperative)	Co-financing grant	Municipal share varies by works (~70–80% depending on measure)	Roof/facade/networks/lifts and other building works; includes EE-related measures
Lutsk (Volyn oblast) Lutsk City Council , 2025	Compensation of part of HOA loans for EE measures	Loan compensation	City compensates part of credit principal / interest per local rules (program amendments / extension)	EE and energy saving measures in Multi-Family Houses
Cherkasy (Cherkasy oblast) Cherkasy City Council , 2025	HOA support program "Developing responsible homeowners" (2025–2028)	Municipal HOA support programme	Municipal budget support instruments for HOA; EE-related elements included	HOA capacity + co-financing instruments (per approved program)
Zvyahel (Zhytomyr oblast) Zvyahel City Council, 2025	Co-financing program for EEF "EnergoDIM" participants (2024–2026)	EEF top-up (co-financing)	Co-financing for EnergoDIM projects	Support for HOA thermal modernisation projects within EEF framework
Bila Tserkva (Kyiv oblast) EEF,2023 (b)	Municipal financial support for HOA participating in EEF "EnergoDIM"	EEF top-up (co-financing)	Municipal co-financing to HOA participating in EEF programmes	Support for EEF thermal modernisation projects
Odesa (Odesa oblast) EEF, 2025	Municipal support instruments for HOA (incl. EEF-related top-ups / revolving support)	Municipal + EEF support (varies)	Municipal mechanisms referenced in EEF materials on local support; details vary by decision	Support to HOA implementing EE measures and/or EEF projects