

Country profile: UKRAINE



Country facts

Capital:
Kiev

Main country facts:
Declared independence Aug. 24, 1991

Population:
More than 45 million

Urbanization:
69 percent live in cities

Life expectancy:
68 years

Unemployment rate:
8.4 percent

Population living below poverty line:
35 percent

Habitat facts

When the program started:
Partnership with a local organization started in 2008.

Highlights:
Expanded in western regions in 2009, and in central regions in 2011. Pilot project in Kryviy Rih started in March 2011.

Families served: More than 400

Housing solutions:
Small housing loans for home improvements

Habitat for Humanity in Ukraine

Habitat for Humanity and HOPE International announced a partnership in September 2008 to provide affordable home-improvement loans to low-income families in Ukraine. The pilot program helped 200 families in the Transcarpathian region. At first, home improvement loans were distributed to the previous clients of HOPE. Later, they were expanded to all low-income families who meet certain selection criteria.

The housing need in Ukraine

While Ukraine has recorded steady overall growth since 2000, it also has endured a widening gap between the rich and the poor. Overall, living standards for the majority of people have continued to decline, with poverty's grip especially strong among families with many children and single-parent-led households. According to official estimates, nearly one in three Ukrainians lives in substandard conditions.

About one-third of all state apartments are in need of extensive or routine repair. All housing built during the industrial housing development in the communist period needs reconstruction, whether in private or public hands. Most of the multi-apartment building blocks were constructed from low-quality prefabricated materials that began crumbling after decades of mismanagement.

Overcrowding is another big housing problem, with several generations living together in small apartments. Even middle-class families cannot afford to buy homes of their own as there is no well-established system of affordable mortgages. Many areas, especially in the west of the country, are also exposed to risks from natural disasters, such as floods and landslides.

How Habitat addresses the need

Habitat for Humanity works in western and central parts of Ukraine and in Kryviy Rih through its partner, HOPE International. It issues small loans for home-improvement purposes. These can vary from upgrading heating systems to laying new floors, installing windproof windows or putting up new wallpaper. Habitat is offering partner families construction expertise for renovation work.

Home-improvement loans

Families on low income who meet certain other eligibility criteria can access loans ranging from \$500 to \$2,500 to finance home improvements such as roof repairs, plumbing and electrical work. Following the Habitat model, loan recipients invest their own labor in remodeling their homes. This reduces the cost of the project and increases the pride of home ownership. The below-market-rate loans require monthly installments for six to 24 months, with payments deposited in a revolving fund to generate additional home-improvement loans to more families.

Meet a Habitat family

Elena Snitar lives in a small house in the center of Khoost, in western Ukraine. Since her husband died, she has been raising two-teenage sons, Ivan and Yuri.

Elena runs her own business. She sells basic goods in a small stand at the road opposite her house. With her central location, she always has customers and enjoys a steady income, but the current economic downturn is taking its toll on the business, and earnings have been dwindling. She has been living in a three-room brick house for 12 years without making any repairs. For cooking and showering, the family used to draw water from a nearby well. But the well has dried up, and for four months the family has lived without a water source. Elena can't earn enough to connect to the existing pipeline.

In the HOPE Ukraine office, Elena heard about Habitat for Humanity's loans for home improvements. With the loan, she could dig another well in the yard, install pipes and connect them to the house. With the borrowed money, she hired workers and equipment for the necessary excavations. Elena is thankful for Habitat's hand up to the people in the Transcarpathian region of Ukraine.



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Habitat for Humanity International is a global charity dedicated to eliminating poverty housing. Since its foundation in 1976, Habitat has built and renovated more than 400,000 houses worldwide, providing simple, decent, affordable shelter for 2 million people.

In Europe and Central Asia Habitat for Humanity International works with families in need in 23 countries, building and repairing houses, offering housing microfinance services, improving water and sanitation, working on disaster response and advocating for affordable housing. In this region, Habitat has served more than 11,000 families together with volunteers and homeowners. Find out more at www.habitateurope.org.