

**Iryna Fedorovych**

West Ukrainian National University

ORCID ID: <https://orcid.org/0000-0001-8150-6553>

## **INNOVATIVE APPROACHES TO SUBSIDIZING HOUSING AND UTILITY SERVICES IN THE CONTEXT OF THE DIGITAL TRANSFORMATION OF THE SOCIAL SPHERE**

The article examines the theoretical and applied aspects of the functioning of the housing and utility subsidy system in the context of the digital transformation of the social sphere. The role of housing subsidies as an important instrument of state social support for the population and ensuring the affordability of housing and utility services for socially vulnerable categories of citizens is substantiated. The main problems of the functioning of the housing subsidy system are identified, including excessive bureaucratization of procedures, insufficient targeting of state support, difficulties in verifying household incomes, insufficient integration of state registers, significant budgetary burden, and information security risks. The study analyzes the peculiarities of the digital transformation of the housing and utility subsidy system, including the development of electronic services, the use of the Diia application, the electronic services portal of the Pension Fund of Ukraine, automation of subsidy assignment procedures, and the development of inter-register interaction. Innovative approaches to the modernization of the housing subsidy system are substantiated, including proactive subsidy assignment, the use of Big Data technologies and social risk analytics, digital verification of recipients, personalized social services, integration of state information resources, and AI technologies for forecasting the population's needs for social support. перспективні напрями подальшої модернізації системи житлових субсидій в Україні в умовах цифровізації державного управління are identified.

**Keywords:** housing subsidies, housing and utility services, housing and utility subsidy system, social security, social protection, digitalization of the social sphere.