

Halyna Lopushniak

Kyiv National Economic University named after Vadym Hetman

<https://orcid.org/0000-0001-8576-6440>

Andrii Kindii

Kyiv National Economic University named after Vadym Hetman

<https://orcid.org/0009-0009-2907-8534>

HOUSING PROVISION FOR WAR VETERANS IN UKRAINE AND WORLDWIDE: A COMPARATIVE ANALYSIS OF MODELS, INSTRUMENTS AND BUDGETARY CAPACITY

The article presents a comparative analysis of veteran housing provision models in the United States, the United Kingdom, Croatia, and Ukraine. The relevance stems from the unprecedented growth of the veteran population: the number of combatants in the Unified State Register of War Veterans has exceeded 1.3 million, while the projected perimeter of veteran policy covers 5–6 million people including family members. The research aims to identify the structural characteristics and fiscal trajectories of foreign veteran housing models, to assess the coherence of instruments and the budgetary capacity of the Ukrainian system, and to substantiate the directions of its consolidation. The methodology is based on comparative policy analysis combined with a typological approach; the empirical base comprises regulatory acts, ministerial reporting, data from the Unified State Register of War Veterans, statistics of the eOselia programme, and government reporting of the USA, the UK and Croatia for 2023–2026. Key findings include: a typology of veteran housing models based on the mode of benefit provision and the state's function in the housing cycle (distributive, voucher-service, and coordination models); the finding that the Ukrainian system combines seven parallel instruments administered by three ministries without a single target model or consolidated coverage records; the exclusion effect of the target group from the mass mortgage programme, whereby veterans had received only 2% of eOselia loans by June 2026; a quantified gap between the pace of housing provision under the main compensation programme (1.6–2.6 thousand recipients per year) and the population dynamics (about 190 thousand new combatants annually); and a scenario-based estimate of the full coverage horizon ranging from 24 to over 70 years. The scientific novelty lies in the typology of veteran housing models, the first quantitative assessment of the gap between programme throughput and veteran population growth in Ukraine, and the introduction of the Croatian post-conflict experience into Ukrainian scholarly discourse. The practical significance consists in substantiating the consolidation of instruments around a single target model with unified records of obligations, a multi-year format for financing the compensation programme, and the coupling of demand-side support with housing supply incentives through the development component of housing programmes.

Keywords: veteran housing provision, housing programmes, development, veteran policy, monetary compensation, subsidized mortgage lending, eOselia, budgetary capacity.