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**THE AVAILABILITY OF THE HOUSING PROGRAM FOR INTERNALLY  
DISPLACED PEOPLE IN UKRAINE: BARRIERS AND FACILITATORS**

MA thesis

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## *Abstract*

*The purpose of this thesis is to research a housing program for internally displaced persons (IDPs) in Ukraine and identify factors hindering its successful implementation (success in this thesis is defined as high rates of participation). Housing policy is important to be researched because it has a crucial influence on the ability of IDPs to adapt to a new community. Access to adequate and affordable housing is the first step in their process of resettlement and integration.*

*The Affordable Housing Program (AHP) of Ukraine was designed according to the preferences of IDPs and provided them with funding for housing purchase since 2017, but the program lacked participants. To find out why, there was, firstly, a detailed analysis of program design and its' requirements conducted. After that, 24 Ukrainian IDPs were interviewed including AHP participants and the control group of other IDPs. The research supported the hypotheses of the thesis and concluded that the main factors contributing to hindering the program are (hypothesis 1) administrative issues with the procedure (the most important of them being the long waiting queue for the assistance) and (hypothesis 2) the high financial requirements of the program, which were difficult to be met by participants.*

*Two other hypotheses of the research were not supported. The first one stated that the IDPs do not participate in AHP because of the lack of knowledge about the program, when in actuality they were well-informed about assistance programs. The other stated that IDPs have no need of private ownership of housing, but the interviewees expressed an aspiration to purchase housing.*

*Despite those aspirations, IDPs were rather limited in their financial abilities to purchase housing, even with AHP assistance. Thus, it was concluded that the state should provide displaced people with different kinds of programs helping not only with purchase, but also giving options of affordable temporary accommodation. Otherwise, the general integration of IDPs into a new community (as well as their employment, political participation, getting healthcare, education and other services) will be hindered by the absence of such a primary need as housing.*

## Table of contents

1. Introduction .....	5
2. Theoretical background.....	8
2.1 Terminology .....	8
2.2 Comparison of post-soviet countries on IDP housing policies .....	8
2.2.1 Georgia.....	11
2.2.2 Azerbaijan.....	14
2.2.3 Moldova .....	15
2.3 Housing policy in Ukraine .....	16
2.3.1 General principles of housing policy for IDPs .....	16
2.3.2 Ukrainian Affordable Housing Program (AHP).....	18
2.4. Hypothesis formulation .....	20
3. Research design and methodology.....	25
3.1 Data collection method.....	25
3.2 Sample size and characteristics .....	29
3.3 Methodology limitations of sampling and recruitment .....	31
4. Findings from the interviews .....	33
4.1 Disproved hypotheses.....	33
4.1.1 H1: Lack of knowledge hindering AHP availability .....	33
4.1.2 H4: Absence of need for private housing .....	35
4.2 Supported hypotheses.....	36
4.2.1 H3: administrative procedures hindering AHP availability.....	36
4.2.1.1 Documents collection.....	37
4.2.1.2 Document submission .....	40
4.2.1.3 Waiting queue for assistance.....	42
4.2.2 H2: criteria of the AHP hindering its availability.....	43

4.2.2.1 The financial requirements.....	44
4.2.2.2 Non-financial requirements.....	47
4.3 Solutions for policy development.....	50
4.3.1 Solutions for improving AHP .....	50
4.3.2 Solutions for improving general housing policies for IDPs .....	52
5. Conclusions .....	57
List of references.....	61
Appendixes.....	68
Non-exclusive licence to reproduce thesis and make thesis public .....	73

## **1. Introduction**

According to the High Commissioner for Refugees, there were around 79.5 million people around the world in the beginning of 2020 who have been forced to flee their homes (UNHCR, 2020). Only 26 million among them were refugees, while most of them were internally displaced people (IDPs). IDP is a person who has been forced to leave his or her home because of a dangerous situation there (natural or armed conflict one). IDPs are in crucial need of integration in the new place of residence. Thus, it is important to execute proper policies and address the difficulties of the displaced people.

Among the most common problems IDPs face are sheltering, loss of income, poverty and marginalization, access to basic necessities and services such as education and health care, family and community-structures collapse, discrimination, risk of exploitation, abuse, and mental health issues. Among these challenges, one of the most crucial problems is finding permanent housing. There is ample evidence suggesting that poor housing inhibits IDPs' integration and leads to poor health, educational and employment opportunities and even attempts to rebuild family life. In fact, housing is the main issue for displaced people in Ukraine - 20% of IDPs in Ukraine consider living conditions to be the biggest problem (IOM, 2019).

While there is plenty of research on housing policies addressing IDPs in other regions (the Middle East, Africa, South Asia and other), the scholarly community lacks studies on IDPs issues in post-soviet regions, partly because previous conflicts in this region (Moldova, Georgia, Azerbaijan) have not caused so many people to become displaced as conflicts in, for example, the Middle East (Iraq, Syria, Lebanon, Israel, etc).

However, after the start of Russian aggression in 2014, Ukraine ranks among the top ten countries in the world by the number of IDPs. Its experience and solutions of dealing with this internal migration crisis may be applicable for other post-soviet countries with conflict. Thus, the case of Ukraine is important for further research.

In Ukraine, there are several programs providing housing for IDPs. The Affordable Housing Program (AHP) was one of the most well-funded and best suited to the needs of IDPs. Despite this, only 16,000 IDPs are currently participating in this program (State Fund, 2020) - even though there are almost 1.5 million IDPs in the country (Ministry of Social Policy, 2020). Thus, the program was not successful. This puzzle was the basis for

the initial research question for this thesis, i.e. to find out if there any clearly identifiable factors that hinder the availability, access, or participation of IDPs in this program.

The first hypothesis of this thesis is that the program criteria (in particular, criteria related to financial factors) are the reason why Affordable Housing is not available for the majority of IDPs. The second hypothesis is that the administrative procedure of AHP enrolment may be too difficult, hence making the program unavailable. The third hypothesis is that IDPs do not apply for the program because they do not know about it. Thus, there is a lack of knowledge. The final hypothesis was that IDPs do not participate because they have no need to purchase housing.

To check these hypotheses, qualitative research (document analysis of the program design) and 24 interviews were conducted. The interviews were conducted with two groups of people: 13 interviews with IDPs who have participated in Affordable housing (received assistance or refusal or are currently in a waiting queue for the decision) and 11 interviews with IDPs from the control group who have not participated in AHP. The first group was asked questions about their experience of enrolment to AHP. The second group was familiarized with the terms of the program and asked if those terms were convenient and they would be able participate in Affordable Housing.

All in all, the document analysis and interviews supported the first two hypotheses. Interviewees were limited in their ability to pay for the new housing due to many factors: lack of savings, high lending rates in Ukrainian banks, high housing prices on a first-hand market, etc. Furthermore, the price limit for the new housing required by the program was assessed by many IDPs as insufficient and below the real market price. Thus, the financial program criteria were too high for common IDPs to meet.

Secondly, the research discovered administrative issues hinder the availability of the program - almost as much as financial criteria. Among these were issues with document collection, their submission, and most importantly – long waiting queues.

Finally, the third and fourth hypotheses were not confirmed. IDPs had plenty of knowledge about AHP and other assistance programs. They also aspired to buy housing. Thus, these hypotheses were not able to explain the lack of AHP participants.

Despite all these drawbacks, participants of the AHP estimate it quite highly and the AHP requirements as legitimate. Even those who are in a waiting queue judge the criteria as

mostly reasonable (having logic behind them). Thus, it can be concluded from this research that the Ukrainian program (aiming for IDPs to choose their housing themselves but giving them financial assistance) is a good long-term solution for IDPs and its experience could be also applied to other countries with similar context.

However, it needs further development and, most importantly, more financing from the state budget. On the other hand, the general housing policy (including not only AHP but other programs as well) needs to offer diverse solutions – not only purchasing housing but granting temporary housing as well. This would allow different types of IDPs with different financial situation to receive assistance.

The structure of the thesis proceeds as follows. There are four main parts: firstly, the chapter on theoretical background compares the experience of other post-Soviet countries dealing with the IDP issue. It explains different options of IDP housing policies and the need for solutions allowing private long-term accommodation. The Ukrainian solution (AHP) is described starting with the general history of displacement and ending with the details of the program and possible issues resulting in a lack of participation in AHP. The theoretical chapter not only formulates hypotheses but also helps draw a policy recommendation on better housing programs for IDPs in the end of thesis.

Secondly, the chapter on methodology explains research design. After that, the third chapter discusses the main findings supporting and refuting hypotheses. It is separated into three parts: one for the description of administrative issues associated with the program, one for problems related with program requirements and one for formulating a policy recommendation and advice on possible solutions for the program related issues (based on the needs of IDPs as well as the international experience described in the beginning). The thesis ends with the chapter on conclusions.

## **2. Theoretical background**

### **2.1 Terminology**

This subchapter is setting the definitions of the main terms used in this thesis. The term “internally displaced person” follows the definition stated in the Guiding Principles on Internal Displacement approved by the United Nations (UN) in 1998 and widely used by governments, regional bodies and NGOs all over the world, i.e. is internationally recognised (Mooney, 2005). It defines internally displaced persons as:

*“Persons or groups of persons who have been forced or obliged to flee or to leave their homes or places of habitual residence, in particular as a result of or in order to avoid the effects of armed conflict, situations of generalized violence, violations of human rights or natural or human-made disasters, and who have not crossed an internationally recognized state border”.*

The term “migrants” is used in the text since theoretical literature on them was also used in the research (since they have a similar experience of changing location and community). Migrants usually differ from IDPs because they have crossed state borders.

The term “displaced people” is also used in the text and it means migrants who have not only crossed state borders but did it because of natural, technological or deliberate event at their home country. The principal difference is that migrants may choose to move voluntarily, whereas displaced people move to avoid consequences of conflicts or disasters. The literature on displaced people was also used in this research because they have a similar experience of involuntary dislocation as IDPs.

### **2.2 Comparison of post-soviet countries on IDP housing policies**

This subchapter gives an overview of successful and less successful housing programs for IDPs across the post-Soviet region in countries with a history of conflict (Georgia, Moldova and Azerbaijan). This comparison is done to identify policy elements and features that are important for the success of housing programs and further integration of displaced people into a host community. This allows examination of whether those factors are also present in the Ukrainian case – in the AHP. This will also help to answer the question “is the general program design accurate and able to satisfy needs of IDPs”? If

yes, the reason for program lacking participants should lie in its implementation. Thus, this analysis will help to either prove or refute the idea that the AHP's design is the reason for a lack of participation.

Housing has a crucial influence on the ability of displaced people to adapt to a new regional community. Access to adequate and affordable housing is a first step in their process of resettlement and integration. There is ample evidence suggesting that poor housing inhibits IDPs' integration and leads to poor health, educational and employment opportunities and even attempts to rebuild family life (Carter & Polevychok, 2004; Wilkinson, 2008).

For example, dealing with housing issues is crucial for employment. Since in case it is in the region of low economic activity possibilities for the job search will be rather limited. Furthermore, this affects the economic conditions of displaced households (i.e a group of people living as a family) and poverty among them (Wilkinson, 2008). The example of Georgia after the Russo-Georgian War in 2008 in the regions of South Ossetia and Abkhazia shows that resettlement of IDPs in rural areas with limited employment opportunities was among the main reason for them to return home, i.e. back to conflict areas (Kurshitashvili, 2012). At the same time, DeVoretz, Pivenko, & Beiser (2004) when discussing the resettlement experience of displaced people in Canada refer to the high dependence on social assistance. IDPs are often not able to solve their housing issues without the help of the state and are in crucial need of housing policies.

Below is an analytical comparison of how these policies were implemented in 4 post-Soviet countries (table 1). The general conclusion based on the analysis in this chapter is that Georgian, Azerbaijanian and Moldovian housing programs were not successful because they did not offer viable long-term housing solutions. Temporary accommodation for IDPs was renovated and privatized with time, but its infrastructure and location could not be changed. Thus, it was not appropriate for full scale integration of displaced into the new communities.

The comparative analysis of these countries shows not only how housing issues were dealt with across the region and what may be the results of different housing programs, it also allows to form comprehensive policy solutions, as suggested in in the fourth chapter of this thesis.

*Table 1. Comparison of four post-soviet countries with the experience of mass internal displacement and housing policies*

	<b>Georgia</b>	<b>Azerbaijan</b>	<b>Moldova</b>	<b>Ukraine</b>
<b>Period of conflict</b>	2008	1988-1994	1992	2014-...
<b>Location of the conflict</b>	South-Abkhazia	Nagorno-Karabakh	Trans-Dniester	East-Ukraine and Crimea
<b>Est. number of IDPs</b>	15 thousand	684 thousand	51 thousand	1,5 million
<b>Presence of IDP general/national policy</b>	Yes	Yes	Yes	Yes
<b>IDP housing program</b>	Temporary housing and its privatization	Temporary housing	Temporary housing	Temporary housing as well as financial assistance in purchasing one
<b>Collective centers for temporary housing</b>	Industrial or commercial buildings, former schools, kindergartens, etc. and newly built districts	Industrial or commercial buildings, former schools, kindergartens, etc. and newly built districts	Only industrial or commercial buildings, former schools, kindergartens, etc.	Only industrial or commercial buildings, former schools, kindergartens, etc.
<b>Location of collective centers</b>	remote outskirts of cities, rural areas  closeness to the conflict zone	remote outskirts of cities, rural areas  closeness to the conflict zone	cities as well as their remote outskirts, rural areas	cities as well as their remote outskirts, rural areas
<b>General result of the policy implementation</b>	Isolation and marginalization of those living in CCs.	Isolation and marginalization of those living in CCs.	Further emigration of IDPs to third countries and	Relative success of integration for most IDPs because of

	Integration of the rest	Integration of those living in rented or private housing	integration of the rest	rented or private housing
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*Source: author's compilation, based on chapters 2.2.1.-2.3.*

### **2.2.1 Georgia**

In August 2008, armed conflict broke out between Georgia on the one side and Russia and separatist groups in South Ossetia and Abkhazia on the other. From the beginning the Georgian government had plans for returning Abkhazia and repatriating IDPs. Prior to the enactment of the State Strategy in 2009, the government's political interest has been limited to the belief that if IDPs remain in local populations for too long, they may lose their ability to return to their places of origin, which could endanger Georgia's territorial claims. The National Strategy and Action Plan, which addressed the problems of housing and socio-economic integration, was adopted in 2009. It was, however, still concerned with a peaceful return of IDPs to their original home. (Gogisvili, 2015).

A good illustration of this policy goal was the governmental program "My Home". It was intended to record property and create a real estate database of belongings of the victims in Abkhazia. This archive contains satellite images and other documents on the property left behind by IDPs as they escaped the abuses in the early 1990s. (OSCE, 2015).

Thus, IDPs were provided not with permanent but with temporary housing in Collective Centers. 55% chose to live in private accommodation (mostly rented or provided by relatives). As of 2013, 45% of IDPs (more than 113,000 persons) lived densely in several 'Collective Centers' (CCs) that were created on the basis of former public non-residential buildings (Gogisvili, 2015). These centers were often renovated from industrial or commercial buildings (schools, kindergartens, hospitals, government buildings) that were never designed for permanent housing in the first place.

IDPs had to use 'Do-It-Yourself' methods to rebuild homes, mostly interiors, to make spaces and rooms "liveable" since almost none of the Collective Centers were designed for residential purposes. Such practices often meant extending living space by repurposing areas and buildings that were formerly used for uses other than living:

entrances converted to living quarters, windows converted to partitions, spaces under stairs converted to utility or storage rooms, and so on.

Since most Collective Centres lacked living areas, some residents began appropriating public property, or so-called "No Man's Land," around their living area or within the houses. IDPs often used land areas around CCs for agricultural activities – approximately 20% of IDPs reported that they initiated different kinds of agricultural activities around their buildings. Locals were often displeased with the use of public property when they wanted to use the same land or were dissatisfied with the new constructions that had been erected.

Another downside to CCs was that they were often found on the edges of towns, mostly separated from the surrounding areas and often clustered together, creating small communities (Kabachnik et al., 2014). Moreover, IDPs were often settled among other vulnerable and marginalized populations (Mitchneck et al., 2009) and even clustered in areas close to the conflict zone (Holtzman and Nezam, 2004). One possible explanation for this spatial trend may be that few empty buildings could be found in the centers of cities. Also, the government aspired to exclude 'problematic groups' as they were 'eyesores' for the central areas with the majority of the financial flows directed there (Gogisvili, 2015). Finally, the government tried to maintain control over IDPs which is best exercised if they are concentrated.

As a result, IDPs became increasingly reliant on public transportation, complicating their mobility and isolating them from local residents, basic infrastructure, and civic facilities, as almost no Georgian city provided a viable public transportation system. Government actions often exacerbated objective causes of isolation. Children who had been internally displaced were often encouraged to attend special, "IDP-only" schools (built near Collective centers and run by the Abkhaz government in exile) (Gogisvili, 2015).

Secondly, due to the conditions in Collective Centres, IDPs had less job opportunities. They learned less about skill-enhancing and career options because of the high concentration of CCs – the neighborhood socialization trend led them to rely more on localized social networks, potentially restricting job opportunities. The only advantage of this housing policy was that the law of Georgia on IDPs guaranteed that the eviction from

CCs was not possible. This law, however, was often broken in practice. (Tarkhan-Mouravi, 2009)

In the end, when it became clear that the return of migrants to Abkhazia would not happen in the nearest future, the privatization of Collective Centers began with the launch of the Strategy in 2009. By the end of 2013, 29,000 families had been provided with housing that was mostly renovated on the basis of former Collective Centres (MRA, 2013). Additionally, new building blocks for IDPs were built and transferred into IDP ownership.

Unfortunately, the geospatial features of Collective Centers were repeated in the new IDP districts, which were established also in rural areas and on the outskirts of towns. The four districts that were established between 2010 and 2012 were located on the least attractive lands. Many areas in Georgia, which seemed unappealing for any other use, had either remained unused for decades or have been used to house IDPs.

Most aspects of Collective Centers were often repeated in the 'new districts.' The areas around the new housing districts were mostly used for non-residential (often industrial) purposes and were often uninhabited, serving as factories, warehouses, or simply vacant. They were often surrounded by abandoned brownfields and deteriorated urban landscapes - regions with poor market positions. (Gogisvili, 2015).

Understanding these issues, the Georgian government decided to introduce an experimental program of housing vouchers in Kutaisi from 2005 to 2007 (Golda, 2009). 175 families took part in this program, receiving a guaranteed subsidy to purchase housing. These vouchers were different from cash payments only in that fact they could only be spent on housing. The experiment was rather successful, but was not implemented further because of high costs for the state budget (Khomeriki, 2014).

However, studying this experimental program, Golda concluded that the next factors are important for the success of a housing program (2009, 55):

- «the political will to improve living conditions for the displaced»
- «an available supply of housing units»
- «private ownership of property» (i.e. privatization of those housing units allocated for IDPs by central government or local authorities)

- «operating and trustworthy banking institutions»

To conclude, mismanagement or inability of the Georgian state to address IDP needs have, in large part, caused the marginalization and isolation of IDPs together with the impact of the socially homogeneous environment created within their settlements. The one experimental program using housing vouchers did show significant results, but it was not prolonged by the government.

### **2.2.2 Azerbaijan**

The First Karabakh War - an armed conflict between Armenians and Azerbaijanis over control of Nagorno-Karabakh lasted from September 1987 to May 1994. IDPs in Azerbaijan were also provided only with temporary and not permanent housing and privileges with regard to payment of utilities. Residential, administrative and subsidiary buildings which were suitable for living or could be made such were used for settlement purposes (UNHCR, 2009).

Many IDPs initially stayed in deplorable circumstances in communal public buildings in urban areas or rural villages in desperate need of repair. Tent camps were the most extreme instances of insufficient accommodation, as well as train wagons. Fortunately, these cases have been diminished with the State Program since 2009. IDPs in these settlements have been resettled in newly constructed homes and have demonstrated general satisfaction with the program's implementation.

However, several new settlements have been built only a few kilometers from the military conflict line, posing serious security concerns. Furthermore, the remoteness of some settlements makes it difficult for some IDPs to find work and access basic services like education and healthcare (UNHCR, 2009).

The problem is that the government of Azerbaijan is not aiming for integration of IDPs. The nation has passed applicable legislation governing IDPs' status and allowing for their return to their homes after the dispute is resolved (Yunusov, 2013). The Azerbaijani government adopted principles in 2005 that stipulate the voluntary principle of return, as well as the division of responsibilities among different government departments to assist citizens in returning after the dispute between Armenia and Azerbaijan is ended.

To conclude, IDPs were unable to obtain private housing in government-sponsored CCs that had been organised only for their temporary use. Privatization did not take place the same way it did in Georgia. Return, in the Government's opinion, is evidently preferable. In fact, it is thought to be the only long-term solution. Azerbaijan, like Georgia, struggled to provide accommodation for IDPs that would facilitate their incorporation and economic activity. IDPs became isolated and even marginalized as a result of this.

### **2.2.3 Moldova**

The conflict in Trans-Dniester in 1992 between the Moldovan authorities and the self-proclaimed Transnistrian Moldavian Republic, supported by Russia, resulted in 51,000 IDPs. However, a ceasefire signed in July 1992 caused a large number of the IDPs to return home. According to governmental sources, up to 25,000 IDPs were still displaced from the Transdnistrian region in 2003, but the central authorities have been not able to document this figure (UNHCR, 2004). The state committee introduced in 1992 to deal with the IDP crisis (The “Commission for the Liquidation of the Consequences of the Armed Conflict in Transdnistria”) was dissolved in 1995.

There were only 1,000 IDPs of concern to UNHCR at the end of 2002, implying that the vast majority of IDPs were able to successfully incorporate into Moldova community (UNHCR, 2004). Housing was given to displaced families, with combatants and political activists receiving priority. In addition, IDPs had their residency status legalized and got some financial assistance (Ciumas, 2013). The State's restricted financial resources and institutional obstacles, however, severely limited this assistance (UNHCR, 2004).

To summarize, after a truce in July 1992, IDPs began to return home in large numbers, and Moldova had no need for their absorption. If they aspired to migrate, the majority of the displaced people did so, mainly to Ukraine (UNHCR, 2004). As a result, temporary rental assistance was provided, but no permanent housing services were introduced by the Government of Moldova.

Thus, looking back on the experience across the region, the following factors can be considered as important for the success of housing policy:

- availability for IDPs of not only temporary housing units but long-term options
- private ownership of housing

- location of this housing in the areas of economic activity
- presence of transport, education and other kinds of infrastructure around that housing
- neighbourhood consisting of locals to enable socialization and integration in the local community.

## **2.3 Housing policy in Ukraine**

### **2.3.1 General principles of housing policy for IDPs**

This section analyses the Ukrainian IDP housing policy. The results of the analysis show that the five aforementioned factors of success (availability of long-term housing, private ownership of it, appropriate location, developed infrastructure and community integration) are present in the Affordable Housing Program. However, the question is what are the other aspects that can hinder the program success (high rates of AHP participation)?

To begin with, according to the Ministry of Social Policy of Ukraine, as of November 2020, there are 1.5 million internally displaced citizens (IDPs) as the result of the conflict in the Eastern part of the country and annexation of the Crimea Peninsula in February-March 2014. Mass internal migration of these citizens started in March 2014 immediately after the Crimea occupation and drastically increased at the end of the spring when the armed conflict in the Eastern part of Ukraine started. Most IDPs migrated with their families and left the conflict territories before the autumn of 2014. As of November 2014, the total number of displaced persons has already exceeded 1 million (Ministry of social policy, 2021). After that the migration wave started to decrease because the most economically viable categories of the population have already left regions of conflict. However, gradual migration is observed even today.

From the beginning, there was an understanding among the Ukrainian policy-makers that the occupation of Crimea as well the conflict in the Donbass region are long-standing problems for Ukraine. Right from the start, this war was expected “to become one of the long-term “frozen zones” (Altshuller, 2017:7). Thus, most IDPs will not be able to return to their homes in the nearest future, which is why the programs were designed allowing IDPs long-standing integration in new communities.

A comprehensive state program on support, social adaptation and reintegration of IDPs was adopted at the end of 2015. According to this initiative, four programs were aimed to deal with the IDP housing issues (Cabinet of Ministers, 2015):

1. *Affordable Housing (Доступне житло* in Ukrainian). This program was designed by the State Fund for Youth Housing Assistance and is financed directly from the state budget. Applications are received and decided by the State Fund.
2. *The program of soft loans for the purchase of housing at 3% (Програма пільгових кредитів під 3%)*. It was also designed by the State Fund for Youth Housing Assistance and is also funded by the state budget. Applications are received and decided by the State Fund.
3. The program *Own a House (Власний Дім)*. It provides soft loans at 3% for the construction of IDPs own housing in rural areas. The program is funded from regional budgets (subventions from the central budget go to local budgets) and operates not in all regions of Ukraine.
4. *Temporary housing program (Тимчасове житло)*. It provides free temporary housing for IDPs (they should only pay for utilities and other housing services). The program is 70% financed from the state budget and 30% from the local budgets. Applications are received and decided by the local governments.

Ukrainian policy was designed completely differently from the cases of previously described countries (Georgia, Azerbaijan, Moldova). Most Ukrainian programs (with the exception of temporary housing) allow IDPs to choose the location and living conditions themselves, which is supposed to make integration in new communities easier. Thus, IDPs are able to choose housing near their job place and with all the necessary infrastructure. The choice is limited only in the case of the fourth program where IDPs are provided with free temporary accommodation depending on free housing units available, similar to the Collective Centers (CCs) for IDPs in Georgia and Azerbaijan.

However, in Ukraine, there is only a limited number of these Collective Centers and they exist as a solution for extreme situations. Only 2% of IDPs are living in CCs and this number is stable throughout the years (IOM, 2019). Instead, there is financial help provided to IDPs to help settle in the new place as well as further housing programs to

help them buy or build new property. The most important one - Affordable Housing - is the object of this research.

To conclude, the overall design of the program is well-suited for the needs of IDPs and it has the main factors needed for the success, as defined in the previous subchapter. The question still remains - what factors may hinder its success (defined as rates of participation)?

### **2.3.2 Ukrainian Affordable Housing Program (AHP)**

This subchapter is describing the program in more detail and indicates that the program has not been successful.

The AHP is prominent due to several reasons. First of all, it received the most finances. Only in one year of 2019, 300 million UAH (almost 10 million EUR) from the general state budget were spent on the AHP (State Fund, 2019). Soft loans received only 200 million. The third program, Own a House, does not even function in all of the regions. The budget for the fourth program (temporary housing) was also quite limited, since old premises in state or local community ownership were used for IDPs sheltering and they were almost not renovated.

Secondly, the Affordable Housing Program was better tailored according to IDPs expectations. According to the survey by the International Organization for Migration in September 2019, 44% of IDPs were interested in participating in state programs. 79% of them answered they would be interested in programs with partial compensation of the housing cost while only 36% would be interested in long-term soft loans (IOM, 2019).

The program was started in 2009. From the beginning, it provided 30% compensation for the cost of new housing for families in need of better housing conditions (Ukraine has a single state register of such citizens). In 2017, the program was expanded to include two new target groups: internally displaced citizens and war veterans (Cabinet of Ministers, 2015). For them, the program provided better financial support - compensation in the amount of 50% of the cost of new housing. In other words, half of the price should be paid by the applicant, and another half - from the state budget (State Fund, 2021). Therefore, the program is financially limited by the state annual budget. Unfortunately, in 2020 and 2021, there was no funding allocated for the program from the central budget

at all because of COVID-19 pandemic and the need to create a fund for disease control (Fedoriv, 2020).

However, assessing the success of the first experience with IDPs, in 2018, some Ukrainian regions decided to introduce their own local budgets for the Affordable housing program. Thus, it is limitedly implemented for the funding of local budgets at the moment. There are currently approximately 16,000 Ukrainians in queue to participate and get financial aid (State Fund, n.d.).

The program works on the principle of "first submitted - first received". The public body that receives applications and monitors the queue is the State Agency for Youth Housing Assistance (further mentioned as State Fund). It has offices in all regions of Ukraine.

Not every IDP family or any choice of apartment is possible according to the requirements of the program. The criteria for participating are the following (State Fund, 2021):

1. Applicants should be registered as citizens in need of better living conditions (Ukraine has a single state register of such citizens) and submit a document proving it.
2. During the last 3 years they have not been owning a living space (excluding housing located in the temporarily occupied territory). OR
3. Their ownership of living space should not exceed 13.65 m<sup>2</sup> (excluding housing located in the temporarily occupied territory).
4. Their average monthly income per family member does not exceed three times the average monthly salary in their region.
5. The price of new housing of their choice does not exceed a set marginal cost, which is defined by the program and depends on the region.
6. The area of a new accommodation does not exceed 21 m<sup>2</sup> per family member combined with additional 10.5 m<sup>2</sup> per the whole family.
7. The new housing should be newly built so that participants get first-hand property when they buy the accommodation from a building company.
8. The applicants should be able to pay 50% of the cost themselves.
9. In case the applicant wants to build a house and not purchase the apartment, the construction period should not exceed 12 months from the date of the contract signed with the State Fund.

Despite the existence of this as well as other programs, only 12% of IDPs were able to purchase their own housing, although 87% of people had it before resettlement (IOM, 2019). There are several possible reasons for this.

Firstly, the current situation with Affordable housing is difficult. In 2020 and 2021, there was no funding allocated for the program from the central budget at all (because of COVID-19 pandemic and the need to create a fund for disease control). However, it continues to operate in a limited fashion using funds from local budgets (State Fund, 2020).

Apart from objective reasons hindering the implementation of the program, there may be some reasons regarding the details of the program itself. There are currently only 16,000 Ukrainians in queue to participate and get financial aid from Affordable housing (State Fund, 2020). If the program was designed and implemented according to all IDPs' needs, there would be a far greater number of people wanting to join because there are 1.5 million IDPs and 44% of them are interested in joining a housing assistance program (IOM, 2019).

Moreover, a survey conducted among the participants of the program in 2019 shows that 42% of them indicated earning more than UAH 11,000 per month or 330 EUR (UNHCR, 2019), which is significantly more than the average monthly income of a Ukrainian IDP (UAH 3,631 or 100 EUR) and the overall national average (UAH 5,398 per family member or 160 EUR). Furthermore, the average age of participants leans towards the older age group as only 26% of households included a young mother and 16% a young father under the age of 36 (UNHCR, 2019). Thus, the state housing program is overlooking its target group of the majority of IDPs with limited financial resources and not belonging to the middle class.

#### **2.4. Hypothesis formulation**

From the previous analysis on the comparison of three other post-Soviet countries (Georgia, Azerbaijan and Moldova), it was concluded that Ukrainian AHP has all five elements of design that should at least in principle ensure its success: it provides IDPs with a durable housing solution, private ownership, location and infrastructure on their choice, which is one of the preconditions for further integration into the local community. Thus, the general design of the program (receive funding and purchase housing of your

own choice) is mostly appropriate and suitable. Despite this fact, the AHP lacks participants. Therefore, I argue that the reasons for its setback should lie in the details of program implementation or design details.

Therefore, the question is which details of the program's design and implementation are hindering the success of the program (which would manifest itself in more participants)? This subchapter analyzes five possible theoretical explanations for the lack of participants and their applicability to the Ukrainian AHP case in order to formulate hypotheses (c.f. Table 2).

RQ: What specific details of program design and implementation are hindering the success of the program, which would manifest itself in more participants?

There are a lot of studies examining the question why citizens belonging to vulnerable groups do not participate in assistance programs (Currie, 2004; Remler & Glied, 2003). The first possible explanation is so-called "measurement error" by the designer of the program (in this case, Ministry of Social policy) (Hanratty, 2006): this happens when families that at first sight appear eligible for participation really are not (Daponte, Sanders, & Taylor, 1999). As a result, the program mistakenly expects a wider audience to participate. For example, state statistics can incorrectly calculate the scale of poverty in the country and the needs of the target group and then their food program will remain unclaimed.

This would be unlikely the case for Ukraine. As it was shown in a subchapter 2.3.2 describing AHP, according to surveys 44% of IDPs were interested in participating in state housing programs in Ukraine. 79% of them answered that they would be interested in programs with partial compensation of the housing cost (IOM, 2019). Thus, the Affordable housing program should be more than interesting for its target group.

The second possible explanation, according to the literature, is that families refuse to participate because of the stigma attached to any kind of assistance program (Moffit, 1983; Stuber & Kronebusch, 2004). For example, children may refuse to use food stamps

for a free meal in school because they are afraid of being seen by peers as poor or coming from a dysfunctional family.

Again, this would unlikely be the case for Ukraine because there is no stigma attached to the program Affordable housing. This program is also available for veterans of the War in Donbas, a highly respected social group in Ukraine, as well as for common families in need of better housing conditions. Moreover, the State agency in charge of the application process does not disclose the names of applicants so that they can remain anonymous for the publicity. Thirdly, there is an understanding in society that IDPs are a vulnerable group not because of their lack of virtues but because of objective reasons for their displacement.

The third possible explanation for the lack of participation is the presence of information barriers (Daponte, 1999). People cannot apply for the program if they do not know about its existence. This could definitely be an issue for Ukraine. According to the IOM survey in September 2019, only one third of IDPs have heard about the state housing programs (IOM, 2019). Moreover, the fact that they have heard about the programs does not necessarily mean they know enough about it.

The fourth possible explanation lies in administrative issues related to participation in assistance programs. For example, the application process may be too difficult or long. The United States Department of Agriculture (USDA) survey in 1996 concluded that "the average household spent five hours applying for food stamps and two to three hours certifying its eligibility to continue to receive assistance" and this process was viewed by them as substantially burdening (Hanratty, 2006: 604).

This may be a crucial issue of the Ukrainian program because the application process requires submission of a many documents about income, family composition, IDP status, employment, housing project, etc. Additionally, there is a waiting queue to get assistance, which can take much time.

The fifth possible explanation, according to the literature, may be in the requirements of the program. Research on the American state programs Temporary Assistance for Needy Families (TANF) and Families with Dependent Children (AFDC) programs have concluded that welfare reform introducing more requirements for enrolment reduced Food Stamp participation (Currie & Grogger, 2001; Kornfeld, 2002; Mills, Sundar, Peterson, & Alwang, 2001). The harshness of enrolment requirements could definitely be the issue in the Ukrainian case.

Some program criteria could have hindered the availability of AHP, financial ones in particular. The financial side of the housing issue proves to be the most important for IDPs. For instance, according to studies of displaced persons in Canada, the cost of housing was of prime importance for about 40% of respondents compared to other criteria of “accessibility (to work, school and public transportation), social networks (proximity to relatives, friends and members of the same ethnic group) and a residual category referred to as ‘other’” (Danso, 2002).

Ukrainian IDPs are no exception to this general trend. According to an IOM survey, 40% of displaced citizens cannot pay rent/mortgage payments for housing on time and in full. Moreover, 56% cannot pay for utilities on time and in full (IOM, 2019). These numbers prove that this social group is extremely constrained in their financial abilities to pay for housing. Thus, the price of accommodation becomes the most important criteria of choice for them. The prime importance of the financial factor for IDPs is supported not only by theoretical literature, but also by Ukrainian surveys.

Moreover, the financial side of the issue is strictly defined with the Affordable Housing Program criteria. The price of a new accommodation should not exceed a set marginal cost and, more importantly, participants should be able to pay 50% of the cost themselves. As a result of this requirement, middle-income Ukrainians are expected to be more able to apply for assistance. The data shows that the surveyed households participating in the program have a much higher level of income than the average for average Ukrainian IDP

households in their regions (UNHCR, 2019). This research hypothesis is that the financial criteria is the factor most hindering the availability of the program. However, some other criteria may be difficult for applicants to satisfy.

Finally, a completely opposite hypothesis would be that the program is available for the IDPs, but they do not apply because they do not want to purchase housing. Previous research on migrants concludes that they may choose renting as the best housing decision until they are confident in their financial stability and choice to live in a certain location (Wu, 2004). IDPs may also be happy with living with relatives. Thus, the lack of participation is caused by the lack of need for purchasing accommodation. There is also a possibility that all of these hypotheses (c.f. Table 2) are partially correct depending on the type of IDPs and their individual circumstances.

*Table 2. Possible hypotheses explaining limited participation in the AHP*

<b>H1</b>	Lack of knowledge about AHP(IV) -----> Availability of the program (DV)
<b>H2</b>	Program criteria (IV) -----> Availability of the program (DV)
<b>H3</b>	Administrative procedures (IV) -----> Availability of the program (DV)
<b>H4</b>	Need to purchase housing (IV) -----> Participation in the program (DV)

As the hypotheses were stated based on the aforementioned theoretical postulates, the next chapter will explain the choice of methodology used to check them – interviews. The questions formulated for the questionnaire and asked in the interviews are based on the theoretical postulates provided in this subchapter. Every question is linked to a particular hypothesis and theoretical postulate. After that, the fourth chapter will look into the results of interviews and the fifth one will propose possible policy solutions for development of AHP.

### **3. Research design and methodology**

#### **3.1 Data collection method**

This chapter explains the method of collecting data, the choice for the semi-structured interviews, sampling strategy and data collection principles. IDPs were asked about the experience of resettlement and involvement in the state program in the form of a semi-structured interview with open-ended questions. Beth L. Leech (2014) describes this as the best possible choice when there is some pre-existing knowledge on the topic but not enough to formulate a confident hypothesis limited to strictly one independent variable. Semi-structured interviews allow going into depth perspective and testing several pre-existing hypotheses at the same time. Even though there were four hypotheses in this research, it could be expected that during the interviews other independent variables may be discovered of some importance.

Thus, additional reasons may be discovered not predicted by the theoretical literature because academic implications in the field of housing programs for IDPs is rather limited. There is a lack of studies about internal displacement in post-Soviet region, partly because previous conflicts in this region (Moldova, Georgia, Azerbaijan) have not caused so many people to become displaced as conflicts in, for example, the Middle East (Iraq, Syria, Lebanon, Israel, etc). Moreover, the relevant literature often does not make a distinction between internal and international forced migration (Salukvadze, 2014), which significantly limits the validity of these studies.

Thus, semi-structured interviews were the best option allowing a researcher to have flexibility and ask additional questions if needed. The questionnaire for those interviews was based on theories described in the previous, second chapter. Every question is linked to a particular hypothesis. See Table 3 to trace this link theory-hypothesis-question.

The interview was divided into four parts asking about the source of knowledge about the program (H1) according to the first hypothesis, general program criteria and financial criteria in particular (H2) according to the second hypothesis, and administrative issues (H3) according to the third hypothesis. It is important to mention that the questionnaire for non-participants did not ask them about administrative issues related to the program, because they did not experience the procedure of enrolment. The final question was asked

to check the fourth hypothesis (H4) about whether AHP participants are happy with their choice to purchase housing and non-participants want to make this purchase.

Table 3. The questionnaires

Hypothesis	Theory	Question for participants	Question for non-participants
<b>1. Lack of knowledge about the program (IV)</b>	Information barriers (Daponte, 1999). People cannot apply for the program if they do not know about its existence.	1. Where and what did you hear about the Affordable Housing program?	1. Do you have an IDP status certificate? Do you know anything about state housing programs for IDPs? If yes, what exactly? Have you ever heard about the Affordable housing program?
<b>2. Program criteria (IV)</b>	Requirements of the program. The more requirements for enrollment cause the more reduction participation (Currie & Grogger, 2001; Kornfeld, 2002; Mills, Sundar, Peterson, & Alwang, 2001)	2. Did you meet all the criteria when you applied for the program? If no, what criteria did you not meet? 3. How do you estimate the criteria for applying for the program? Are all of them easy to meet? If not, what was difficult for you to fulfill? 4. Is it difficult to find housing (or create a building project) both according to your needs and program criteria (particularly, considering price and area limits)?	2. Do you want to buy a housing property? If yes, would you rather consider first-hand or second-hand market? Why? Affordable housing gives assistance for first-hand only. Do you consider this requirement legitimate? Why yes/no? 3. Do you own a living space (excluding housing located in the temporarily occupied territory)? According to program requirements, an applicant cannot own more than 14 m <sup>2</sup> . Do you find this requirement legitimate? If no, why not? 4. According to program criteria the area should not exceed 20 m per person plus 10 per the whole family. Do you find this requirement acceptable? If no, why?
2. Financial criteria in particular	The financial side of the housing issue proves to be the most important for IDPs. For	5. Do you consider 50% compensation as sufficient in connection to the income limit required by the program?	5. The state program Affordable housing can provide 50% compensation of the new housing price. Would you be able to afford to purchase a new apartment if this compensation was given to you? If no, what size of compensation would

(IV)	instance, according to studies of displaced persons in Canada, the cost of housing was of prime importance for about 40% of respondents compared to other criteria (Danso, 2002).	6. What is the source of your 50% part? For instance, personal savings, bank credit, funding borrowed from relatives. How difficult was it for you to obtain this funding?	you need? 6. What would be most probably the source of your part of funding? For instance, personal savings, bank credit, funding borrowed from relatives. Would it be difficult for you to obtain this funding with your current income? 7. The program requires participants to not have an income more than three times the average monthly salary per family member, which is approximately 15 thousand hryvnia. Do you find this requirement legitimate? If no, why not?
<b>3. Administrative issues (IV)</b>	The application process may be too difficult or long. The United States Department of Agriculture (USDA) survey in 1996 concluded that often the time spent on the application process was viewed by citizens as substantially burdening and this was hindering the program (Hanratty, 2006: 604).	7. Was it difficult to gather all the necessary documents? If not, with which documents did the problem arise and why? 8. How long was (is) the waiting queue before getting the decision? 9. How in general would you estimate the process of applying for this financial aid? What were the easiest and the most difficult steps of the process? 10. (If applicable). Why do you think your application was not approved?	
<b>4. Need to purchase housing (IV)</b>	IDPs may be satisfied with their housing conditions even if it's not their property, rather rented or borrowed (Wu, 2004)	11. (For those who got the assistance) Are you happy with your current housing? Why yes/no? 11. (For those who did not) Are you happy with your current housing? Why yes/no? Would you want to reapply for the program?	8. Are you happy with your current housing? Why yes/no? Would you want to participate in this program and purchase housing?

### **3.2 Sample size and characteristics**

The interview sample consists of 24 Ukrainian IDPs. The interviews were conducted in the period from 15<sup>th</sup> to 30<sup>th</sup> April 2020. Two groups of people were interviewed in order to fully grasp the experience of a displaced person's situation:

1. Those who were participants of the program (including people who received assistance and purchased housing, are in a waiting queue for the decision or got a refusal). 13 interviews were conducted in general. After the interview 12 was conducted, additional one interview did not contribute any new information.
2. Those who did not participate in the program. 11 interviews were conducted in general. Most of the information was repeated after the interview №8 and during the tenth interview the saturation was finally reached.

The process of selection was based on the convenience sampling principle (looking for volunteers who are willing and able to participate) during the first phase, because the interviewer has no access to governmental records of IDPs and participants of Affordable Housing. Thus, when randomization is not possible, this nonprobability sampling is the only choice (Etikan, 2016).

However, to make a sample more resemblant of general IDPs community in Ukraine, different interviewees were chosen (for the variability of results and further representation of the sample): different ages, conflict zones and currently living in different regions of Ukraine. The number of interviews is explained by reaching the point of data saturation. It was reached during the 22<sup>nd</sup> interview and two more were conducted to ensure the repetition of information.

First respondents were recruited through Facebook. This particular social network was chosen for the research because according to a survey by the Socis Center for Social Research in March 2019, 70.9% of respondents in Ukraine use Facebook while only 32.8% of respondents used Instagram and 5.9% - Twitter. The share of Russian networking sites is also small Odnoklassniki (10.2%), VKontakte (9.1%), and My World@Mail.Ru (2.3%), because these websites are officially banned for Ukrainian users, even though some of them continue to browse those sites.

The researcher had in her disposal a full list of all significant Facebook groups created by IDPs in Facebook. This list containing information about 586 public pages (with one thousand participants at least) was provided by the NGO “Boost”, an organisation that aims to help displaced people by informing them about all the assistance programs or projects provided both by state and non-state actors. Since posting a recruitment message for finding respondents in all of these groups was neither possible or necessary, the list was filtered leaving 10 most significant pages (with 20 thousand participants or more). Among those groups were pages for IDPs of all 24 regions of Ukraine.

Interviews were conducted online, due to travel restrictions imposed on Ukraine because of high coronavirus rates. Apart from being cheaper (in terms of used resources) and more easily arranged, online interviews as a method of qualitative research have several important advantages. Firstly, they are more convenient for respondents than offline interviews (Gruber, 2008), because people spend less time on them with no need to get to the place of interview - it can be done right in front of their personal computer. Thus, by using this method, a researcher decreases the probability of refusal to participate in the study and can reach not only respondents who have much free time, but also those who have less of it and would not agree to be interviewed offline.

Moreover, since the respondents are located in a familiar environment, the process of interview is more convenient for them in emotional terms. According to Joinson (2001), participants reveal more personal info in a set of computer-mediated communication in comparison to traditional face-to-face dialogue. That can happen because they have the protection of this visual anonymity. This is crucially important for this research because the questionnaire is asking questions connected to financial situations in the families of IDPs and this tends to be a rather sensitive information for them.

Thus, after the interviewees were recruited, they were given a choice to make interviews in a preferred by them setting:

- 1) via video call in Zoom, Skype, Messenger or other applications preferred by a participant
- 2) a voice call in Messenger

### 3) a chat in Messenger

Before conducting interviews, the interviewees were sent the consent form to generally inform them about the purpose of the research and ensure that their personal information would not be shared. Most importantly, the consent form would state again that their answers would be quoted without mentioning their name guaranteeing anonymity. It was composed using the sample provided for a free access on the website of The University of Edinburgh. The consent form is presented in Appendix 1.

The interviews were conducted mostly in Ukrainian. The copies of the consent form as well as questionnaires translated in that language are provided in the appendixes. It is important to note, that the author asked interviewees if the usage of Ukrainian was convenient for them. In case it was not, the author proceeded in Russian language.

After the first volunteers were interviewed, snowball sampling was also used, asking interviewees to share contacts of other IDPs they know. This was a good choice of strategy, because displaced persons had other displaced acquaintances and this helped to reach few people from a non-Facebook audience and people who do follow Facebook groups of IDPs.

### **3.3 Methodology limitations of sampling and recruitment**

Firstly, not reaching an audience of non-Facebook users enough or, more importantly, people who do not use the Internet may be considered the main limitation of this research. Because, according to World Bank data, only 59% of Ukrainians use the Internet regularly. Moreover, the distribution of users by age has a significant bias towards young people.

However, this is not so significant for the case of this research, because most IDPs are young people. The average age of a Ukrainian displaced person is 36 while the average age of the general Ukrainian population is 40 (IOM, 2019). Moreover, older people not only migrate from a conflict region less frequently, they have a bigger probability to return there. The average age of an IDP returning home is 59,4 years. Thus, this part of

the population is less likely to participate in housing programs even if they are offered an opportunity.

More importantly, IDPs apply for housing programs not individually but with their whole household usually, because 76% of displaced people live in families of two people and more or not alone (IOM, 2019). Thus, when the interviews with respondents were conducted, they were talking not only about their personal experience but also the experience of the whole household participating in the program and wanting to find a new home.

To conclude, this research design is not without flaws, but it is reasonably valid to accomplish its main goal - discover what happens inside the “black box” of housing programmes’ application processing (mechanism of their functioning), the reasons why some candidates get assistance and others do not, and why many IDPs are not participating at all.

## **4. Findings from the interviews**

This chapter presents the results of the interviews. It will start by discussing hypotheses that were not supported which is followed by the overview and analysis of hypotheses that were confirmed to be true.

### **4.1 Disproved hypotheses**

With the results from the interviews, two hypotheses were not confirmed: hypothesis one (H1) and hypothesis four (H4). This subchapter is discussing them one by one.

#### **4.1.1 H1: Lack of knowledge hindering AHP availability**

The H1 states that the Affordable housing program availability is hindered by the lack of knowledge among the target group of this program. That would mean that the informational campaign around the program had failed to inform enough IDPs in Ukraine.

However, only three interviewed IDPs that were non-participants of the program (out of eleven interviewed in general) have never heard about the Affordable Housing Program. The other eight have heard about AHP or even visited State Fund website in search for more information. For example, this is how several of them answered the first interview question “Do you know anything about state housing programs for IDPs? Have you ever heard about the Affordable housing program?”:

*“Of course, I have. I remember in 2016 or 2017, when it was introduced, there was huge hype around it in the media. Every newspaper, every page on Facebook connected to the IDPs issue was talking about it. I decided to apply, but there was a particular list of developer companies approved by the Cabinet to sell housing under this program [At the beginning of the program, there was a list of developers who had governmental contracts to provide housing for this program. This feature was simplified in 2018 - author's note]. I looked them up on the Internet and none of them was building residential houses in my city. So I couldn't apply.” (Interviewee 1)*

*“Yes, I know this program. I know about all the programs provided by the State Fund. A couple of years ago I went to their website and researched requirements and*

*conditions of all the programs. I thought about applying but the queue was incredibly long and I don't want to be stuck in the bureaucracy of procedure for nothing.” (Interviewee 18)*

Moreover, none of interviewees answered that they did not know about any government assistance programs. In contrast, the interviewees often knew about programs provided not only by the central government, but also local authorities in their city or village. Three of them even were participants of other assistance programs.

*“I don't know the details of this particular program, but I applied for the program of soft loans. My turn never came. I'm still waiting” (Interviewee 4)*

*“I'm currently in the queue waiting for my turn in the program provided by Kyiv City State Administration. Although it is not only for IDPs. It is for all the people in need of better living conditions.” (Interviewee 17)*

*“I lived with my children in a Collective center for IDPs for over a year [Temporary housing program – author's note].” (Interviewee 22)*

Thus, IDPs are rather well-informed on the assistance program available in their region. In fact, while recruiting displaced people for the interview with the second questionnaire (for non-participants), on two occasions they turned out to be participants-people who applied several years ago just forgot the name of the program:

*“Oh, so you're talking about the "50-50" program. I didn't know it was called that. Yes, I even sent documents to them. They put me in queue for some two thousandth position in order. I realized that it would take a long time to reach me and even stopped checking it.” (Interviewee 7)*

To conclude, IDPs in Ukraine generally know about the existence of assistance programs provided by the central government or local authorities. They often choose not to participate because of requirements difficult to meet or long waiting queue for assistance. However, lack of knowledge about AHP cannot be called a reason hindering its success

because it is a program well-known and discussed in IDP community, social media groups and media materials.

#### **4.1.2 H4: Absence of need for private housing**

The second disproved hypothesis is that IDPs do not participate in the assistance program because they do not need or want to purchase housing (H4) - they may be satisfied with renting on their own funds as a better option considering their individual circumstances, and thus do not need the help of the program. However, out of all 24 interviews (both participants and non-participants of AHP) only one responded that she does not want to purchase accommodation:

*“House, apartment, such expensive real estate binds and burdens. I prefer mobility. I can decide to move and find a new job at any time. So, I don't want to buy a home.”*  
(Interviewee 13)

The other 23 interviewees expressed a desire to purchase housing, even though they were from diverse demographic strata having different financial ability. They are often even ready to experience difficulties in order to get private housing (like moving to a new location):

*“Hopefully, I will be able to buy housing in five years on my own. I don't hope now for any assistance from the state, rely only on myself. I think about investing in a building project and not purchasing ready apartment, even though it may be risky [There is an issue with fraud developers in Ukraine. They collect the funding from investors, start building and then go bankrupt or do not finish the housing. For example, in Kyiv, there are 41 such buildings in the List of problematic objects of housing construction by Kyiv City State Administration (2021)]”* (Interviewee 7)

*“Eventually I will buy my housing with assistance or without it. Maybe I will save some funding while working here in Kyiv and will move to a cheaper location to afford the purchase. Because here, in the capital, it is almost impossible.”*  
(Interviewee 4)

Even young single people, who are believed to be more mobile, expressed their dissatisfaction with the option of renting an apartment explaining this with different reasons (high prices, discrimination from landlords, etc.):

*“My rent is way too high. It takes up to 40% of my income, which is unacceptable. I cannot make any savings because of that.” (Interviewee 11)*

*“I am fed up with landlords demanding to know every detail of my biography every time I move to a new flat. It is none of their business where I come from. Even several realtors refused to work with me when they heard that I’m from Donbass” (Interviewee 19)*

This was rather expected and in accordance with general trends in Ukraine. According to UNICEF survey of young Ukrainians between the ages of 18 and 34, 82% would like to obtain better housing and almost 57% of them would like to buy it while only 26% - to rent (2019). Although this survey applies to all Ukrainian young people, there is no reason to expect that the position of young IDPs on the topic would be different.

To conclude, IDPs definitely choose the option of private housing over the option of renting. They are so highly motivated to buy an apartment that they are often ready to experience difficulties and risks while pursuing this goal. That is why the hypothesis that there is no need in purchasing housing and, thus, AHP was refuted, as well as the first hypothesis on the lack of knowledge about AHP. In the end, they were proved to be wrong, which is one more piece of evidence in favour of other supported hypotheses of the research.

## **4.2 Supported hypotheses**

This subchapter is discussing two hypotheses that were supported (H2 and H3).

### **4.2.1 H3: administrative procedures hindering AHP availability**

The third hypothesis (H3) stated that the availability of the program may be hindered by the administrative issues regarding the procedure of getting assistance. Indeed, the interviews supported this hypothesis. Moreover, the initial research puzzle of the research

significantly underestimated the relevance of this category of issues. In general, there were three groups of administrative issues identified in the interviews: 1) related to document collection, 2) document submission, and 3) waiting queues for the assistance. This subchapter is describing them one by one.

#### **4.2.1.1 Documents collection**

The first group of issues arises before the participants of the program when they collect the required documents for the application. The first document mentioned in the list required by the State Fund is a certificate of IDP status (“довідка про статус ВПО” in ukr.). The problem is that not every displaced person has this certificate because not every IDP applies for it. This may sound paradoxical, because IDP status provides access to many governmental and non-governmental assistance programs as well as benefits in paying utility bills, studies, etc. However, despite these benefits, IDPs often do not apply to get the certificate confirming their status. Out of 11 interviewed IDPs that were not AHP participants, two interviewees mentioned not having this certificate. This is how they explained this fact:

*“I don't want to obtain an IDP status. I don't think that the state should divide its citizens on the basis of displacement. The only document that I willing to provide to verify my identity is passport.” (Interviewee 11)*

*“When I tried to apply for this certificate, they [meaning the local Department of Labor and Social Protection - author's note] asked me to provide a lot of documents including my university diploma, driver's license and many others. According to the law all I need to submit are my passport and identification code. They also kept asking about why I needed this certificate and what programs I was going to apply to. I didn't like this visit.” (Interviewee 5)*

There is a significant problem of discrimination on the basis of displacement status in Ukraine: 7% of IDPs have reported they have experienced discrimination in different spheres (while getting a job, housing or public services, etc.) (IOM, 2017). Discrimination is interpreted in the IOM study as acts of unjustified distinction on the basis of IDP status

and/or unfair treatment. Also, among those IDPs who have experienced discrimination in Ukraine, 31% report that they feel this attitude on the part of civil servants (Kravtsiv, 2017). Thus, the fear of discrimination may be the main reason for the lack of aspiration to apply for the IDP status. Obviously, that is a bigger macro-level issue that should be addressed by the general state policy on displacement. It unlikely can be addressed on the State Fund and Affordable housing program level.

The second problematic document to obtain is the income statement. First of all, there is a significant problem of unofficial employment in Ukraine. According to the report by the State Statistics Service in 2020, 20% of the total employed population aged from 15 to 70 work unofficially in Ukraine. As a result, not only is this part of the population not protected with labour rights, it is also restricted in its ability to apply for programs like Affordable Housing, because the State Fund requires confirmation from the applicant that he or she is in a financial position able to provide 50% of the new housing price. Five people out of those 24 interviewed reported that they have unofficial income:

*“When I was at the meeting at the State Fund organised to explain the program requirements, they told me that receiving financial assistance is highly unlikely in case we don't have any official income.” (Interviewee 23)*

*“I wanted to apply for the program and planned to provide my 50% with a bank credit. However, they refused to give me the loan, because my official salary is rather small and I get most of my income “in the envelope” [this is a usual Ukrainian proverb to describe the unofficial part of the salary that is not taxed and usually given in cash - author's note]. (Interviewee 8)*

This is also a macro-level issue that cannot be dealt with on a program level. However, it is still an issue interfering with the successful implementation of the program. That is why it is mentioned here.

On the other hand, there is a problem regarding document collection that can be addressed on the micro-level of program design or implementation. The issue is that the application procedure requires submission of documents twice. The first time is when the initial

application is submitted. After that, an applicant gets in queue and waits for their turn to get the assistance. However, this usually takes several years. The issue is that funding for the program is rather limited (as of 2021, funding comes only from local budgets and not from the state). Thus, by the time when the turn finally comes to the applicant, documents submitted before are no longer valid and all of them need to be resubmitted. Moreover, four interviewed IDPs who received the 50% funding mentioned that they were given only several days to collect an updated package of documents:

*“When the State Fund called us and said that our turn had come, they also clarified that the documents need to be submitted in the nearest future, otherwise the queue will move on. We collected documents in three days and found an apartment in a day.” (Interviewee 20)*

*“During those couple of days, while we were looking for housing under the terms of the program and documents, we got very nervous. Everything had to be done quickly.” (Interviewee 15)*

These two applicants received assistance in December 2019, when the State Fund finally acquired funding provided by the Law of Ukraine "On the State Budget of Ukraine for 2019". The issue was that funds had not been transferred to the Fund account earlier during the year. Only after IDPs organised the series of protests (Dniprovska, 2019) – several demonstrations in Kyiv in front of Cabinet of Ministers – were funds finally transferred and needed to be spent before the end of the year, otherwise it would have to be returned to the budget. Thus, the process of assistance distribution needed to be accelerated.

The need for a quick second submission can be extremely inconvenient for participants. For instance, several interviewees who have participated in AHP are entrepreneurs and getting the income statement is a more difficult for them:

*“By law, a certificate of income for entrepreneurs is issued no later than fifteen days from the date of receipt of the application. It usually takes 10 days for the Tax Service to provide this certificate.” (Interviewee 22)*

*“We were given 5 days to collect documents. I didn’t have time to get a certificate of income. I submitted a document about the annual turnover of my company so that they would understand my approximate income. But the Fund counted this turnover as an income and we were not given the assistance. They said that our family exceeds the income limit, which is prescribed in the terms of the program. This is not the case, though.” (Interviewee 14)*

Thus, people needed to be given the appropriate amount of time to collect the documents. Otherwise, it may result not only in stress but even in the unfair refusal to enrol them into the program.

#### **4.2.1.2 Document submission**

The second category of administrative issues of the program is related to document submission. First of all, until April 2018, there was no possibility to submit documents electronically using a State Fund email or website. To submit the application, IDPs needed to make an appointment and then physically arrive at the office of the Fund. However, due to the increased attention to the program in 2018 (after the first successful year of its introduction in 2017) and the fact that there is only one regional agency of the State Fund in every region, these offices were unable to accept all interested IDPs without queues. To solve this issue the system of queueing was introduced. People could come to the regional agency and get a ticket indicating on what day and at what time they are scheduled to have an appointment and submit documents (State Fund, 2021).

However, this did not help the situation. Based on the interviews, people tried to arrive at the State Fund office before its opening because the number of issued coupons every day was limited and they were all taken by visitors in a few minutes after the office opening. To avoid conflicts with each other, people started to form new queues – but this time, the queues to get the coupons themselves. One interviewed IDP described this process as follows:

*“Every morning the terminal issued 23 coupons for an appointment to submit documents. In order not to quarrel and make it fair for everyone - we created a chat*

*in Viber [messaging application commonly used in Ukraine - author's note] where we made a list of who will come and take a coupon each morning. If new people were coming to the office in the morning, we explained to them that there is a list and we will add them to the chat.” (Interviewee 19)*

This situation is rather paradoxical. People were creating a list to get into another list with a coupon telling them about their listed appointment. This required participants to not only organise their personal documentation but also to spend time on organising other people and this queue. This situation illustrates that the application procedure was organised rather poorly, because this system designed by applicants themselves was in action until April 2018.

In April 2018, the State Fund finally started to accept applications through the e-mail, which greatly facilitated the process and life of the applicants. Documents can still be submitted through the appointment and visit to the office, but it seems from the interviews and other data analysed that people rarely use this way. At least, for this research, it was not possible to find participants who, after April 2018, went to submit documents to the office.

However, there was one respondent who expressed distrust in the State Fund managing the application of documents:

*“You see, in this program, those who submitted documents earlier receive assistance first. Previously, when this process was controlled by the applicants themselves, everything was transparent. Everyone knew who would have what queue. And now the documents are sent to the email and the Fund itself creates a queue. It seems to me that there may be corruption risks in this.” (Interviewee, 14)*

With the exception of this one comment, the rest of the AHP participants rate the possibility of electronic submission of documents as convenient and absolutely necessary. To sum up, the program, although not immediately, tries to answer the requests of the applicants.

#### 4.2.1.3 Waiting queue for assistance

The third group of administrative problems related to the program are issues regarding the long waiting queue for the assistance. After the documents are collected and submitted, people get their number in the queue and wait until their turn for assistance comes. Thus, the first problem is that this queue is long. Out of 13 IDP participants of the program interviewed, nine are still waiting for their turn. Those four who already got assistance waited for at least two years before it happened. This is how one of them described the process of waiting:

*“I no longer hoped that we would receive this help. When you're the 500th in the queue, the likelihood that it will come to you is not so great. But over the years, the economic situation of people changes. Many who first submitted documents and expected to be able to buy an apartment change their minds when it comes to their turn. I guess we were lucky”. (Interviewee 11)*

This comment illustrates another unfortunate result of the long cycle of participation in the program - the change in the financial ability of the participants. At the moment of application, they have a job, savings or the support of relatives, in other words, the capacity to pay for the new housing. After years of waiting, their financial situation may drastically change. This was a reason for refusal in assistance for several respondents:

*“Two years ago, I had a stable job and some savings. I could afford to buy an apartment. However, this year I have lost a job because of the pandemic and savings are being spent. I am no longer in a position to purchase housing.” (Interviewee 16)*

*“I was tired of waiting so together with my parents we bought a house in a village. I'm originally from a big city, so I'm not happy about this location. But this is better than waiting until inflation eats all of our funding. Now I own a living space and am no longer eligible for the program.” (Interviewee 9)*

Finally, this long queue may be one of the main factors discouraging IDPs from applying. They view the queue on the State Fund website (it is provided in the open access in order to ensure transparency of the process) and see thousands of names (surnames and initials)

still waiting for the assistance who applied several years ago. Several non-participant respondents answered that they are not applying for the assistance programs because “it's useless” and they believe that their turn will never come:

*“A couple of years ago, I monitored the situation with housing programs. I went to the State Fund website, found out all the conditions, and looked at the speed of the queue. The budget is small, the queue is way too long, it is unlikely to get help, and the process itself is very laborious. What is the point of submitting a load of documents when you don't know if the program will still be financed in several years. It's like winning the lottery” (Interviewee 10)*

To conclude, there were three most important administrative issues groups related to the program according to the interviewees: 1) those connected to document collection (obtaining IDP certificate and income statement, doing document collection twice and in a short period of time), 2) those connected to document submission (the need to submit documents through an offline appointment) and 3) those connected to waiting queue for getting the assistance (mainly that it is very long).

Only one issue out of this five is solved as of May 2021 - the electronic submission of documents was introduced. However, issues connected to income statements and IDP certificates cannot be solved on the micro-level of the State Fund (by public officials who work there and are responsible for the implementation of the program). They are the result of larger scale issues in Ukraine, in particular, rates of unofficial employment and discrimination of IDPs. On the other side, the rest issues can be fully or at least partially dealt with on the micro-level of the program implementation. Possible solutions are described in the final chapter before the conclusions.

#### **4.2.2 H2: criteria of the AHP hindering its availability**

The second hypothesis (H2) of this research was that financial criteria of the Affordable housing program are hindering its availability. This hypothesis was supported during the interviews. Moreover, even if a non-financial criterion was judged as not convenient by IDPs, it was connected to their financial situation. For example, there is the criteria that

the accommodation purchased through the Affordable Housing should be newly built. This is not a financial requirement, but a spatial one. However, many interviewed IDPs considered this requirement to be a burdening one because the final prices of accommodation on the first-hand housing market (including its furnishing and equipping) are much higher than on the second-hand market.

However, during the interviews, some other criteria not related to finances turned out to be also influencing the experience of participation in the program. Thus, this subchapter proceeds as follows. Firstly, there is a discussion on the financial criteria of the program and their easiness to be met. Secondly, there is a discussion on other program criteria that were discovered to be important for IDPs.

#### **4.2.2.1 The financial requirements**

There are three financial criteria strictly defined by the program conditions (State Fund, 2021):

1. The average monthly income per family member does not exceed three times the average monthly salary in their region (which is approximately 33 thousand UAH (980 EUR) if to calculate based on the average salary in Ukraine).
2. The price of new housing of their choice does not exceed a set marginal cost, which is defined by the program and depends on the region.
3. The applicants should be able to pay 50% of the cost themselves.

The first criterion was the easiest one to meet for the interviewed IDPs. In fact, all 24 interviewees fall under this criterion. The average income in the IDP family is around 2700 UAH per person (IOM, 2019), which is just a little more than the living wage in Ukraine (2270 UAH). Displaced people are the most financially restricted part of the population with only 48% being employed. Thus, this requirement is not hindering the availability of the program at all.

The second criteria, on the other hand, became a serious obstacle for the half of the interviewees who have participated in AHP:

*“The real estate prices are much higher in real life than the limits set by the program. Especially if you live in a big city. Note that prices may be really different in one region depending on a particular location and infrastructure there. Talking about my experience, I live in Kyiv. But if my turn for assistance comes, I will buy accommodation in Obukhiv or something like that [satellite city of Kyiv - author's note].” (Interviewee, 5)*

*“When we were looking for the appropriate flat according to program criteria, we understood that our options were rather limited. Only two developers in my city had the prices falling under the limit of Affordable housing. So, we didn't have much choice.” (Interviewee, 3)*

To illustrate this issue, it would be indicative to demonstrate an example: out of all the cities in Ukraine, the biggest number of IDPs is living in Kyiv (approximately 170 thousand). According to program requirements, the price of one square meter in Kyiv should not exceed 15 465 UAH. In comparison, the average market price of one square meter in a newly built accommodation in the capital is 29 500 UAH as of April 2021 (LUN, 2021). In contrast, prices in the aforementioned Obukhiv start from 12 000 UAH, which makes this city a possible choice in case of the application for the program.

However, Kyiv is a rather extreme example, because it is a capital with much higher average prices. Residents of other regions may not find this requirement of the program so difficult to be fulfilled. For instance, in another regional center Ivano-Frankivsk city, the program sets a limit of 11 898 UAH per one square meter, while the real market prices in that city start from 7 800 UAH (LUN, 2021). However, only approximately 3 600 IDPs live there (IOM, 2019).

Finally, the third criterion of ability to pay 50% independently received a mixed feedback from the interviewees. On the one hand, they estimate this criterion as an adequate and legitimate one:

*“50% is a good compensation. It's more than enough. I mean that the state doesn't owe you anything. This is already a great deal.” (Interviewee 24)*

*“I don't think the compensation should be more than 50%.” (Interviewee 1)*

On the other hand, collecting their 50% was (or would be) difficult for almost all interviewed IDPs. Only one recipient of funding from AHP answered that she simply used her savings while others needed (or would need) to take a loan or save for at least several years to assemble their 50%. Most IDPs (meaning applicants who got the AHP funding) used or plan to use their savings to purchase housing:

*“We collected our share from all possible sources. We used our savings, the savings of our parents, borrowed funding from our friends, and even sold the car. Anything not to take out a bank loan.” (Interviewee, 5)*

The reason why IDPs find it so difficult to collect their share is the unavailability of bank loans. Firstly, because, according to the National Bank of Ukraine (NBU), at the end of December 2019, the interest rate on loans in hryvnia for households averaged 35% per annum. For comparison, according to the European Central Bank, in countries within the Eurozone the average interest rates for businesses and individuals was between 1.5 and 1.6% per annum. The difference is more than tenfold. This situation is due to the fact that the discount rate of the NBU is high, the level of risk in the Ukrainian economy is significant, and banks run the risk of entrusting funding to the borrowers. Thus, bank credits are too expensive, especially for such financially vulnerable groups as IDPs. Soft loans, on the other hand, are not available for the participants of the program, because, according to the rules of enrolment, an IDP cannot participate in two housing assistance programs at the same time.

Moreover, IDPs may be refused in getting a loan by banks because of discrimination based on the displaced status. The problem of discrimination was described previously in subchapter 4.2.1 on administrative issues, but it is also relevant here. One interviewed IDP mentioned that they experienced this situation while trying to get a loan in a big Ukrainian bank:

*“I have a perfect credit history. I repeatedly took loans from this bank for the purchase of household appliances and always paid everything on time. I also have a small but official salary. When I asked why they were denying me a bigger loan for*

*purchasing housing, the bank was vague in wording at first, and then bluntly stated: "Because you are a displaced person." (Interviewee, 12)*

Relying on savings, on the other hand, is also difficult, because in two years of waiting inflation and changes in exchange rates, as well as in house prices, can change the real value of these savings in terms of the housing that can be bought with them:

*"When we were informed that we could buy housing under the program, we transferred our savings from the dollar to the hryvnia. Not long before that, the national currency had seriously strengthened and, thus, we lacked several tens of thousands to buy an apartment. I had to urgently borrow funding from a friend" (Interviewee 6)*

*"When I applied for the program, I hoped to sell my old housing in territories not controlled by Ukraine. I was looking for a buyer for a long time, while housing prices in these regions kept falling and falling, because people left and left their homes. Now I don't think I can sell it." (Interviewee, 18)*

These responses illustrate again that the participation cycle needs to be shortened. While people are waiting for years to get assistance, their financial ability to provide 50% of housing price may change drastically.

#### **4.2.2.2 Non-financial requirements**

There are five non-financial criteria of the AHP (State Fund, 2021):

1. Applicants should be registered as citizens in need of better living conditions (Ukraine has a single state register of such citizens).
2. Their ownership of living space should not exceed 13.65 m<sup>2</sup> (excluding housing located in the temporarily occupied territory).
3. The area of a new accommodation does not exceed 21 m<sup>2</sup> per family member combined with additional 10.5 m<sup>2</sup> per the whole family.
4. The new housing should be newly built so that participants get first-hand property when they buy the accommodation from a building company.

5. In case the applicant wants to build a house and not purchase the apartment, the construction period should not exceed 12 months from the date of the contract signed with the State Fund.

The first two requirements were, based on the answers of interviewees, relatively easy for IDPs to meet. Registration as a citizen in need of better living conditions is easy in case a person has an IDP status and no ownership of living space. To register, an IDP needs to apply to the local government at the place of residence. Thus, since only 12% of IDPs were able to purchase their own housing after the relocation (IOM, 2019) and they do not own a living space, the first two requirements were not difficult to fulfill. In fact, only one respondent answered that she is no longer eligible according to this criterion because she bought housing and decided not to wait for the assistance.

The third criterion of area limit was also not judged by interviewees to be a difficult one to fulfill with the exception of single interviewees. If a single person is trying to purchase accommodation under the program, the area limit is 31,5 square meters. For instance, the average size of apartments in new buildings commissioned in 2020 in Kyiv is 74.9 square meters (LUN, 2021). The smallest studio apartments start from 28 square meters at least. Thus, it may be difficult for a single IDP to find program-appropriate housing:

*“I turned to the State Fund with a request to clarify how this problem can be solved. They replied that I can buy housing that is bigger by the footage. However, for everything that will exceed the specified limit, I have to pay myself. 50% is not compensated.” (Interviewee 8)*

The fourth requirement stating that the housing should be newly built was the most problematic in this group. It was also connected to the financial situation of IDPs. In general, second-hand accommodation is approximately 13% more expensive than first-hand accommodation. Moreover, in the primary market, prices are growing slower than in the secondary market (6.9% increase in 2020 in comparison to 9.8%) (LUN, 2021). It may look like first-hand accommodation is more affordable for IDPs. However, this is not the case.

*“The housing in the new building is completely empty. There are only concrete walls and no flooring. When I figured out how much it would cost me to fill the apartment with household appliances and furniture, I realized that it would be much cheaper to buy secondary housing.” (Interviewee 21)*

There is a second problem connected to the requirement of newly built housing. There are always developers building housing in big cities. However, almost half of IDPs in Donetsk or Lugansk regions live in small cities or villages (because the main regional cities are currently not controlled by Ukraine) (IOM, 2019). In smaller locations, there may be a lack or a complete absence of newly built housing in a small city.

*“I live in Irpen. When I was looking for housing according to the program, there were only two new buildings in our city that met the criteria of the program. We didn't have much choice.” (Interviewee 2)*

*“I moved to a small urban-type settlement and at the moment there are no new apartment blocks being built here. So, if my turn for assistance from the program comes, I will have to move. I'm not sure yet if I will do it. I have parents here, they help with the child.” (Interviewee 17)*

Finally, the last non-financial requirement stated that in case the applicant wants to build a house, the construction period should not exceed 12 months from the date of the contract signed with the State Fund. Unfortunately, the author of this thesis was not able to recruit the respondents who built the house using this program assistance. Most possible explanation would be that people do not use the AHP to build an accommodation, because this is rather a city-oriented program by its design. As mentioned in subchapter 2.3.1 on general housing policy principles in Ukraine, there is another program implemented for villages and private housing - *Own a house (Власний Дім)*. However, this assumption needs to be checked with further research.

To conclude, some criteria of the Affordable housing program were quite difficult for IDPs to fulfil, especially those connected to financial requirements (price limit, 50% payment and first-hand market). Additionally, area limits are restricting for single IDPs

and the first-hand market requirement may be impossible to be fulfilled by the residents of small cities with no new housing being built.

### **4.3 Solutions for policy development**

This research has uncovered many problems with the Affordable housing program as well as more broad issues of the general housing policy for IDPs in Ukraine. This subchapter will describe some possible solutions based on the responses of IDPs as well as the experience of other countries described in chapter 2.

This section will proceed as follows: firstly, based on the results from chapter 2 and 4, I provide possible solutions and improvements for the further development of Affordable Housing Program. However, the AHP is a part of a bigger housing policy for IDPs. Thus, secondly, I will describe possible ways of the general housing policy evolving, and what other programs need to be developed to meet all IDPs needs. The possible solutions provided in this section could be also be applicable and transferable to other countries with the similar situation, context and background.

#### **4.3.1 Solutions for improving AHP**

First of all, the participation cycle needs to be shortened. As it was described in chapter 4.2.1.3, the long waiting queue that ensues after the document submission causes many negative consequences, starting from the applicant's loss of ability to participate and ending with the discouragement of new IDPs to enrol. As of May 2021, most people who applied right after the start of the program in 2017 still have not received assistance.

Such a situation is a result of a lack of finances, since the program has not been provided from the state budget since the COVID pandemic started. To solve the issue of queues, the financing needs to start again and in larger quantities. The allocation of funding needs to happen in time and in full. Situations like at the end of December 2019, when funding for the program reached the account of the State Fund almost at the end of the year and was not fully distributed among participants resulting in a big return to the central budget (Dniprovskaya, 2019), should not happen again.

Moreover, not only the financing should be resumed, the principle for the distribution of the funding should be changed. Currently, according to the resolution by the Cabinet of Ministers №819 of October 10, 2018, funding should be allocated to the regions in proportion to the number of people who live there. However, the number of applicants does not correlate with the number of people in the region. For example, almost half of the IDPs live in Donetsk or Lugansk regions but there were only 200 applications for the program submitted in 2018 in comparison to the general number of 10 000 applications (Kalinin, 2018). As a result, too much funding was given to this region, 12 million UAH were not used and needed to be returned to the central budget when families in many other regions of Ukraine could get this assistance (Kalinin, 2018). Two interviewed AHP participants suggested that the principle of finance distribution should be changed in proportion to the number of applications submitted in each region rather than the general number of the population.

Apart from the long queue and financial issues, a third group of changes needs to be made regarding the program criteria. First of all, the financial criteria should be made more appropriate: the price limit needs to be adjusted to the real market prices so that participants have a choice when purchasing accommodation and not having few options that are falling under the price limit.

Secondly, the opportunity to apply for several housing programs and participate in them at the same time should be considered. As it was explained, bank loans are not available for IDPs mostly because they are expensive. Thus, displaced people should have a chance to make their 50% by taking a soft 3% loan using another program provided by the State Fund.

Thirdly, the possibility of purchasing second-hand housing needs to be added. Approximately half of the respondents interviewed would prefer the secondary housing market, because it can offer more options and apartments are usually ready to be inhabited right away. Newly built housing may also be a more expensive choice because it needs furnishing and additional work needs to be done. Moreover, the first-hand market is not

available for the IDPs who are living in small cities with a small or non-existent market for newly built real estate.

Finally, the area limit should be reconsidered for single IDPs who are purchasing housing only for themselves. Finding an apartment that is smaller than 31.5 square meters may be rather difficult. The current area limit may be one of the reasons why there is a lack of young participants in the program.

In general, all these changes would ensure that the Affordable Housing Program becomes more available for IDPs with different types of financial situations as well as place of residence and other backgrounds.

#### **4.3.2 Solutions for improving general housing policies for IDPs**

During this research, many macro-level problems in the integration of IDPs and housing policy were identified. They cannot be dealt with on the micro-level of the Affordable Housing Program by the State Fund officials or with changes to AHP's design by the Cabinet of Ministers, but there are possible solutions for those issues.

Firstly, several interviewees stated that they do not have an IDP status officially. This illustrates the general problem with registration as a displaced person in Ukraine. Right from the beginning, the answer of Ukrainian authorities to the mass internal migration was rather belated. The registration of internally displaced persons officially started only in October 2014 with the resolution of the Cabinet of Ministers (MSP, 2021). Thus, the problem with statistics is that not all IDPs were registered by the authorities. Therefore, the actual number of IDPs is difficult to estimate and it may be higher. At the same time, proper registration and statistics on IDPs is extremely important to avoid a situation like in Moldova, where monitoring of displaced people was not conducted properly and the government could not estimate the scale of the problem to implement needed policies (UNHCR, 2004). As a result, displaced people were left with the problem on their own, forced by these difficulties to return to the conflict zone or leave the country.

One possible solution for this issue would be to introduce an electronic process of getting an IDP status. Currently, to obtain a certificate of resettlement, a person needs to

physically come and apply in the local office of Social service at the place of actual residence. Paper documents, application written by hand and waiting queues for an appointment, - all these factors make this procedure inconvenient and difficult. In contrast, the experience of implementing electronic submission of documents for Affordable housing illustrates that this can simplify the procedure significantly.

Secondly, a substantive issue of discrimination on the basis of displacement status was uncovered. IDPs reported discrimination taking place when interacting with civil servants, getting banking services and, most importantly, renting apartment. In fact, four respondents answering the last question about general satisfaction with their accommodation indicated this problem. They were refused by landlords, realtors, required to pay a larger than a usual safe deposit, submit more documents than usual, etc. However, this issue is not easily solved only by a policy decision: it takes time to change stereotypes and shatter stigma. However, the governmental policy should be designed to answer this challenge too.

Finally, the analysis of this research indicates that the financial situation of IDPs is most often rather difficult. The average monthly income of a Ukrainian IDP (UAH 3,631 or 100 EUR per family member) is significantly smaller than the all-Ukrainian figure (UAH 5,398 or 160 EUR per family member) (IOM, 2019). Half of the non-participant respondents answered that they cannot afford to purchase housing even with 50% compensation, at least not now. All these facts demonstrate that the housing policy for IDPs needs a diversification of options. Three out of four housing programs have the goal of purchasing accommodation by a displaced family while only 2% of IDPs are using the possibilities of the fourth temporary housing program due to the limited and poor-quality housing stock. For instance, thousands of Ukrainian IDPs starting from 2014 still live in the temporary module townships that were designed for no more than three years of residence (Rzheutska, 2020).

In comparison, as described in more detail in chapter 2.2., approximately half of IDPs in Azerbaijan and Georgia were provided with a place in Collective Centers. The quality of such housing was rather poor at first, but it was later renovated and privatized. Thus, it

was better than not having any options and returning to the conflict zone. In fact, almost 20% of Ukrainian IDPs had to return home (IOM, 2019). The main reason for the return is the availability of housing there and the absence of need to pay rent.

Most importantly, for the aforementioned policy changes to happen, there needs to be political will. As Golda studying Georgian case concluded, “the political will to improve living conditions for the displaced” is extremely important for the success of housing policy (2009, 55). The fact that, as of May 2021, AHP as well as other assistance housing programs for IDPs are not financed from the state budget proves that housing for displaced people is not a priority issue for policy-makers in Ukraine.

To summarize all the main findings of this thesis, Table 4 illustrates the housing policies of four post-soviet countries (Ukraine, Georgia, Moldova and Azerbaijan) and the final column with a synthesis of best possible solutions derived from the experience of those policies.

Table 4. Housing policies of the four post-Soviet state and a perfected housing policy

	<b>Georgia</b>	<b>Azerbaijan</b>	<b>Moldova</b>	<b>Ukraine</b>	<b>Possibly best solution</b>
<b>Presence of IDP general/national policy</b>	Yes	Yes	Yes	Yes	Yes
<b>Presence of temporary housing programs</b>	Collective centers (CC) for half IDPs on the basis of former industrial or commercial buildings, former schools and kindergartens. Two years after the beginning of conflict, new districts started being built. Other were renovated.	Collective centers for half IDPs on the basis of former industrial or commercial buildings, former schools and kindergartens. Also, new districts with CCs were built later. Other were renovated.	CCs as temporary options for most IDPs on the basis of former industrial or commercial buildings, former schools and kindergartens. No new CCs built.	Collective centers for 2% of IDPs on the basis of former industrial or commercial buildings, former schools and kindergartens. Some CCs were renovated. Several new CCs built but not enough.	Temporary housing should be available (preferably in large amounts like in Georgia and Azerbaijan and not only for 2% of critical cases like in Ukraine). The construction of new CCs should start as soon as possible after the migration wave starts.
<b>Conditions of temporary housing</b>	Often not appropriate for long-term living. Location on the outskirts of cities, rural areas, often close to conflict zone	Often not appropriate for long-term living. Location on the outskirts of cities, rural areas, often close to conflict zone	Often not appropriate for long-term living. Location on the outskirts of cities, rural areas	Often not appropriate for long-term living. Location on the outskirts of cities, rural areas	CCs should be renovated to be suitable as long-term option. Should be located in the areas of economic activity and with good infrastructure (to enable employment). Should not be near the conflict zone for safety reasons.
<b>Permanent housing programs</b>	CCs privatized. Successful experimental program of housing vouchers for purchasing housing	CCs privatized.	No permanent housing program	1 AHP 2 Soft loans 3 Own a house	Programs allowing to purchase housing should be present (preferably different options like in Ukraine). However, they are rather expensive for the state budget. Option of CCs privatization can be a good solution if the CCs satisfy the conditions mentioned higher.
<b>The result of policy</b>	Isolation and marginalization of those living in CCs. Integration of the rest	Isolation and marginalization of those living in CCs. Integration of the rest	Further emigration. Integration of those few left	Isolation of those living in CCs. Integration of others	Different types of housing programs available for IDPs with different financial abilities. Integration of all IDPs

*Source: author's compilation*

To conclude, the Ukrainian experience described in this thesis supports previous findings on the factors of the success of housing policy for IDPs in Georgia and other countries. Displaced people do need private ownership for housing, but different housing programs need to create alternative solutions tailored to the needs of different IDPs.

## 5. Conclusions

After the occupation of Crimea and the war in Donbass started in 2014, Ukraine ranks in the top ten countries in the world by the number of internally displaced people (IDPs). Although many countries in a similar situation have state policies targeting different aspects of IDPs, Ukraine has designed a more comprehensive housing policy for IDPs than countries like Georgia, Azerbaijan or Moldova: Ukraine provides people with both temporary and permanent housing options with four different programs. Despite this fact, the policy is not satisfying the needs of IDPs. In surveys, they report experiencing many struggles associated with housing issues.

There have been many thorough scientific studies been done on the topic of IDPs in other regions (the Middle East, Africa, South Asia and other). However, the scholarly community lacks studies on IDPs issues in post-soviet regions, partly because previous conflicts in this region (Moldova, Georgia, Azerbaijan) did not cause such a big number of IDPs. The case of Ukraine, on the other hand, is relatively recent and not studied enough because of that. Thus, it is important and suitable for research to fill in these gaps.

There are several housing programs for IDPs in Ukraine: temporary housing program, soft loans program, “Own a House program” (for building houses in a rural area) and the “Affordable Housing Program” (AHP), which allows displaced people to buy a new apartment with a 50% compensation from the state budget. The last program was chosen for the research because of three aspects: firstly, it was one of the most financed programs; secondly, it was best suited to the needs of IDPs, because IDPs prefer programs with partial compensation of the housing cost over long-term soft loans; thirdly, it posits an interesting research puzzle. Despite being best suited to the preferences of IDPs, AHP did not have many participants (out of 1,5 million IDPs, only 16,000 are participating; see more in chapter 2.3). Thus, the research question arose – what is hindering the success of the program, which would manifest itself in the bigger number of participants?

To answer this research question, a comparative analysis of four post-Soviet countries was conducted (Azerbaijan, Georgia, Moldova and Ukraine) to identify program design factors important for success. Ukrainian AHP did have those factors. Thus, the further theory overview was done looking for explanations why vulnerable groups such as IDPs

may not participate in the assistance programs. Four hypotheses were formulated based on those theoretical explanations.

Further research included 24 semi-structured interviews that were conducted with two groups of people: 13 with those IDPs who participated in Affordable Housing (received the assistance or refusal or are currently in a waiting queue for the decision) and 11 with those who have not participated. The first group was asked questions about their experience of enrolment. The second group was familiarized with the terms of the program and asked if those terms are convenient and if they would be able participate in the Affordable Housing. The questionnaire was divided into four parts asking questions related to each of four hypotheses.

H1 stated that there may be a lack of knowledge about the program and that is why IDPs do not participate. However, this hypothesis was not supported. Interviewees were well-informed about the assistance programs provided by the central or local governments.

H2 stated that program criteria (in particular, those related to financial factors) are the main reason why the Affordable housing is not available for many IDPs, because AHP requires participants to be able to pay their 50% of housing cost and choose an accommodation within a price limit. It was supported - interviewees answered that enrolment and purchase was or would not be easy for them financially. The main reasons for that were lack of savings and high interest rates on bank loans in Ukraine. Price limits of the program were also discovered to be not in accordance with market prices on housing.

Other requirements of the program, non-financial ones, were relatively easily met unless they were connected to the financial situation in IDP family. For instance, the program requires IDPs to buy newly built housing on a first-hand market. This is a spatial requirement rather than financial one. However, many IDPs concluded it to be burdening because the final price of such housing (including furnishing and mending) would be higher than for a second-hand accommodation.

H3 stated that administrative procedure of enrollment in AHP may have issues hindering its success. This hypothesis was also supported. There were three groups of procedural issues discovered: 1) those related to document collection (obtaining a certificate

confirming IDP status and income statement, doing document collection twice during the enrolment and in a short period of time), 2) related to document submission (the need to submit documents through an offline appointment) and 3) those connected to the queue for getting the assistance (mainly that it is very long). However, the second issue was already dealt with because the program introduced the electronic submission of documents.

H4 was that the program is available, there is nothing hindering its success and IDPs are not participating because they have no interest in purchasing housing. It was not supported. All interviewees except one expressed the desire and need to purchase accommodation.

Despite all of the drawbacks, the general design of the AHP («take funding – buy property») was concluded to be adequate. The Ukrainian AHP has all five elements of design that should ensure its success, according to the experience of other post-Soviet countries with displacement history. These five elements were derived from the review of the cases of Georgia, Moldova and Azerbaijan. AHP provides IDPs with a 1) durable housing solution, 2) private ownership, 3) location and 4) infrastructure on their choice, which is one of the 5) preconditions for further integration into the local community. Thus, the program should continue to be implemented and developed.

The further developments of the program should, firstly, prioritize the shortening of the participation cycle (the period between submitting application and receiving assistance). This development relies on the fact that the program will continue to be financed, in bigger amounts and according to proper funding distribution rules.

Secondly, the program criteria need to be better adapted to the needs of IDPs. Most importantly, the program should reconsider price limits according to the market prices and allow the purchase of second-hand housing.

The further development of general housing policy, on the other hand, needs to offer diverse solutions – not only purchasing housing but, obtaining temporary housing of good quality as well. This would allow different types of IDPs with different financial situations to obtain assistance. Because right now many IDPs are in rather restricted financial position to be able to purchase housing, even with 50% compensation.

To conclude, the results of this research can be transferable for the other countries, in particular, those in the post-Soviet region, because they have a similar context of conflict, internal migration crisis and difficult economic situation. Especially since the issue of IDPs housing in Azerbaijan and Georgia remains very relevant and not resolved to the result of full successful integration into the local communities. Moreover, the current aggravation in the conflict between Armenia and Azerbaijan promises a new wave of displacement and the need to deal with housing for IDPs.

Furthermore, this research can be developed. Only one out of four existent programs for IDPs housing was the object of this thesis. Other three, especially the one on temporary housing, deserve no less attention, because, as it was concluded in this research, the AHP is not suitable for all IDPs, in particularly those experiencing severe financial struggles. Thus, only the complete research on all four available programs can give a fully valid valuation of the housing policy for IDPs in Ukraine.

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Consent form

Research project title: Factors hindering availability of the housing program for internally displaced people in Ukraine

Research investigator: Samira Abbasova

The interview will take approximately 40 minutes. It is not anticipated that there are any risks associated with your participation, but you have the right to stop the interview or withdraw from the research at any time. Thank you for agreeing to be interviewed as part of the above research project. Ethical procedures for academic research require that interviewees explicitly agree to being interviewed and know how the information contained in their interview will be used.

This consent form is necessary for us to ensure that you understand the purpose of your involvement and that you agree to the conditions of your participation. Would you therefore read the accompanying information sheet and approve the following:

- the interview will be recorded and a transcript will be produced
- you will be sent the transcript and given the opportunity to correct any factual errors
- the transcript of the interview will be analysed by Samira Abbasova as research investigator and quoted in the final text of the research
- access to the interview transcript will be limited to this person and academic colleagues and researchers with whom she might collaborate as part of the research process
- any summary interview content, or direct quotations from the interview, that are made available through academic publication or other academic outlets will be anonymized

so that you cannot be identified, and care will be taken to ensure that other information in the interview that could identify yourself is not revealed

- you can request a copy of the transcript of your interview and may make edits
- the actual recording will be destroyed after the research is finished
- any variation of the conditions above will only occur with your further explicit approval
- you are free to contact the researcher with any questions you may have in the future.

Please note that by giving this interview, you agree to all the aforementioned conditions.

Contact information of a research investigator: [samira.abbasova.97@gmail.com](mailto:samira.abbasova.97@gmail.com), 380676595147.

## *Appendix 2*

### Consent form (in Ukrainian)

#### Бланк згоди

Назва дослідницького проекту: Фактори, що перешкоджають доступності програми житла для внутрішньо переміщених осіб в Україні

Науковий співробітник: Саміра Аббасова

Інтерв'ю триватиме приблизно 40 хвилин. Не передбачається, що існують будь-які ризики, пов'язані з вашою участю, але ви маєте право в будь-який час зупинити інтерв'ю або відмовитись від дослідження. Дякуємо, що погодились на інтерв'ю в рамках вищезазначеного дослідницького проекту. Етичні процедури академічних досліджень вимагають, щоб респонденти чітко погоджувались на інтерв'ю та знали, як буде використана інформація.

Ця форма згоди необхідна нам, щоб переконатися, що ви розумієте мету своєї участі та погоджуєтесь з умовами вашої участі. Будь ласка, ознайомтеся із супровідним інформаційним аркушем, що затвердити таке:

- інтерв'ю буде записане та буде створено стенограму
- вам буде надіслано стенограму та надано можливість виправити будь-які фактичні помилки
- стенограма інтерв'ю буде проаналізована Самірою Аббасовою як дослідником і цитована в остаточному тексті дослідження
- доступ до стенограми співбесіди буде обмежений лише для цієї особи та академічних колег та дослідників, з якими вона може співпрацювати в рамках дослідницького процесу
- будь-який узагальнений зміст інтерв'ю або прями цитати з інтерв'ю, доступні в академічній публікації чи інших академічних виданнях, будуть анонімізовані, щоб ви не могли бути ідентифікованими
- Ви можете попросити копію стенограми Вашого інтерв'ю і можете внести правки
- фактичний запис буде знищений після закінчення дослідження
- будь-які зміни вищезазначених умов відбуватимуться лише з вашого подальшого прямого дозволу
- Ви можете зв'язатися з дослідником з будь-яких питань, які можуть виникнути в майбутньому.

Зверніть увагу, що даючи це інтерв'ю, ви погоджуєтесь із усіма вищезазначеними умовами.

Контактна інформація дослідника: samira.abbasova.97@gmail.com, 380676595147.

*Questionnaire for AHP participants in Ukrainian*

1. Де і що ви почули про програму «Доступне житло» вперше?
2. Чи відповідали Ви всім критеріям, подавши заявку на участь у програмі? Якщо ні, яким критеріям ви не відповідали?
3. Як ви оцінюєте критерії подання заявки на програму? Чи всіх їх легко зустріти? Якщо ні, то що вам було важко виконати?
4. Чи важко знайти житло (або створити проект будівлі) як відповідно до ваших потреб, так і за критеріями програми (зокрема, з урахуванням обмежень ціни та площі)?
5. Чи вважаєте ви 50% компенсації достатнім у зв'язку з обмеженням доходу, яке вимагає програма?
6. Що є джерелом вашої 50% частки? Наприклад, особисті заощадження, банківський кредит, фінансування, запозичене у родичів. Наскільки вам було важко отримати це фінансування?
7. Чи складно було зібрати всі необхідні документи? Якщо ні, з якими документами виникла проблема і чому?
8. Скільки часу займає черга очікування до отримання рішення?
9. Як загалом ви оцінюєте процес подання заявки на отримання цієї фінансової допомоги? Які були найлегші та найскладніші кроки процесу?
10. (За необхідності). Чому, на вашу думку, вашу заявку не було схвалено?
11. (Для тих, хто отримав допомогу) Чи задоволені ви своїм поточним житлом? Чому так / ні?
11. (Для тих, хто не отримав допомогу) Чи задоволені ви своїм поточним житлом? Чому так / ні? Ви хочете повторно подати заявку на програму?

*Questionnaire for non-participants in Ukrainian*

1. Чи маєте ви довідку про статус ВПО? Чи знаєте ви щось про державні програми з питань житла для ВПО? Якщо так, то що саме? Ви коли-небудь чули про програму Доступне житло?
2. Чи хочете ви придбати житло? Якщо так, чи вважаєте ви за краще розглянути первинний чи вторинний ринок? Чому? Доступне житло допомагає лише з первинним. Чи вважаєте Ви цю вимогу логічною? Чому так / ні?
3. Чи володієте ви житловою площею (крім житла, яке знаходиться на тимчасово окупованій території)? Відповідно до вимог програми, заявник не може мати у власності більше 14 м<sup>2</sup>. Чи вважаєте Ви цю вимогу логічною? Якщо ні, чому ні?
4. Відповідно до критеріїв програми площа не повинна перевищувати 20м кв на людину плюс 10 на всю сім'ю. Чи вважаєте Ви цю вимогу прийнятною? Якщо ні, чому?
5. Державна програма Доступне житло може забезпечити 50% компенсацію нової ціни на житло. Чи змогли б ви дозволити собі придбати нову квартиру, якби цю компенсацію вам дали? Якщо ні, який розмір компенсації вам знадобиться?
6. Що, швидше за все, могло б бути джерелом вашої частини фінансування? Наприклад, особисті заощадження, банківський кредит, фінансування, запозичене у родичів. Чи буде вам важко зібрати це з вашим поточним доходом?
7. Програма вимагає, щоб учасники не мали доходу, що перевищує середньомісячну зарплату на одного члена сім'ї, що становить приблизно 15 тисяч гривень. Чи вважаєте Ви цю вимогу прийнятною? Якщо ні, чому ні?
8. Чи задоволені ви своїм поточним житлом? Чому так / ні? Ви хочете взяти участь у цій програмі та придбати житло?

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Done at Tartu on 17.05.2021

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