

# REPORT

Housing for IDPs in Ukraine:  
steps towards durable solutions



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## Acknowledgements

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## List of Abbreviations

<b>ATO</b>	Anti-terrorist operation
<b>GCA</b>	Government-controlled area (includes any government-controlled area in Ukraine (not limited to Luhansk or Donetsk regions))
<b>IDP</b>	Internally displaced person
<b>JFO</b>	Joint Forces Operation
<b>LSGA</b>	Local self-governing authorities
<b>MinRegion</b>	Ministry for Communities and Territories Development of Ukraine
<b>NGCA</b>	Non-government-controlled area of Ukraine
<b>NGO</b>	Non-governmental organisation
<b>NRC</b>	Norwegian Refugee Council
<b>RSA</b>	Regional state administration
<b>State Youth Fund</b>	State Fund for Support of Youth Housing Construction
<b>UAH</b>	Ukrainian hryvnia



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# 1. Introduction

As confirmed by [the Profiling of IDP situation in Luhansk region](#) conducted by NRC Ukraine in 2019-2020, access to housing and employment are the key factors determining IDPs' intention to stay in the location of their displacement or to relocate elsewhere, including a return to their abandoned place of residence. The exercise also shows that the key major difference between IDPs and non-IDPs relates to housing ownership and security of tenure. Where 92% of non-IDP households reported owning their housing, the response rate among IDPs was 11%. Most IDPs reported to rent (66%) or stay in accommodation provided by their relatives or friends (19%). Around 3% of IDPs reported to reside in housing provided by the authorities.<sup>1</sup> According to the latest National Monitoring System Report on the situation of internally displaced persons conducted by International Organisation for Migration (IOM NMS), "60% of IDPs continued to live in rented housing, and only 10% of IDPs have own housing. Private property possession was named as the reason for returning by 86% of working-age returnees and by 94 per cent of elderly ones."<sup>2</sup>

As of 2021, there are several housing frameworks for IDPs available in Ukraine. However, those are not necessarily tailored to IDPs' needs, and insufficient budgetary allocations often impede their implementation. In addition, the IOM NMS confirms the lack of awareness regarding housing programmes among IDPs, as less than a half of interviewed have information concerning the favourable terms of housing solutions for IDPs. The majority of those who know at least some information regarding the housing solutions are working-age IDPs. Almost all IDPs who are aware of housing programmes would like to participate in them.<sup>3</sup>

**In addition to the lack of awareness among IDPs about the housing solutions, this report demonstrates the lack of systemic and comprehensive data collection (in particular, regarding the free housing and a total number of housing units, availability of the housing funds, etc.) and lack of information about the obstacles IDPs face when pursuing the existing housing solutions.**

This report provides a general overview and recommendations regarding the housing solutions available for IDPs in Ukraine.

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1 [NRC Report. Profiling of IDP situation in Luhansk Region, Ukraine](https://www.nrc.no/resources/reports/profiling-of-IDP-situation-in-luhansk-region-ukraine/) <https://www.nrc.no/resources/reports/profiling-of-IDP-situation-in-luhansk-region-ukraine/>

2 IOM NMS June 2021. [https://reliefweb.int/sites/reliefweb.int/files/resources/NMS%20Round%2017\\_eng\\_WEB.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/NMS%20Round%2017_eng_WEB.pdf)

3 IOM NMS June 2021. [https://reliefweb.int/sites/reliefweb.int/files/resources/NMS%20Round%2017\\_eng\\_WEB.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/NMS%20Round%2017_eng_WEB.pdf)

## 2. Methodology

The research aims to provide evidence-based recommendations regarding housing solutions for IDPs in Ukraine by analysing different housing frameworks available for IDPs, particularly housing programmes existing at the national and regional levels, providing IDPs with a possibility to purchase or rent housing on preferential terms.

The research was conducted through the following stages:

December 2020	February – March 2021	April 2021
desk research and analysis of national and regional housing programmes available for IDPs.	data collection through the public information requests sent to the regional and local authorities, the Ministry for Communities and Territories Development (MinRegion) and the State Fund for Support of Youth Housing Construction (State Youth Fund).	analysis of the responses from the regional and local authorities, the MinRegion and the State Youth Fund.

During the second stage, the inquiries were sent to the regional state administrations (RSAs) to obtain the unified data regarding:

- 1) Number of social and temporary housing (specifically temporary housing for IDPs) fund items (the total number of housing units, the number of free housing units, the number of housing units where IDPs live)
- 2) Number of citizens (total number and specifically IDPs) on the social and temporary housing registers during 2018 – February 2021

The RSAs and the local self-government authorities (LSGAs) were asked to provide information in open data format allowing to unify this information. Unified information at the regional level was obtained from the MinRegion and 7 RSAs.

One limitation of this report is that the quantitative data reflected in the report is valid as of February 2021, with some exceptions as of March and April 2021. Another limitation is that, possibly, not all responses from the authorities were timely received due to the technical issues related to email verification.

Overall, about 600 responses were analysed, as the RSAs, which did not provide unified information at the regional level, forwarded the inquiries to the territorial communities. On average, within each region, the responses were received from about 35 LSGAs.

## What is “a durable housing solution” according to international standards?

According to the Inter-Agency Standing Committee Framework, a durable solution is achieved when IDPs have access to “adequate standard of living, including at a minimum shelter, health care, food, water and other means of survival. An adequate standard of living requires that at a basic minimum IDPs have adequate access, on a sustainable basis, to basic shelter and housing.”<sup>4</sup>

In this context, adequacy means **accessibility, availability, acceptability, adaptability**.

- “Accessibility” means that if the housing is provided in the hard-to-reach area or the area with poor infrastructure, it cannot be considered a durable solution.
- “Availability” means that housing is within safe and easy reach. Beneficiaries can physically and financially access it; it refers to the level of awareness of beneficiaries about the housing opportunities and their provision without discrimination.
- “Acceptability” means that housing solutions should be culturally appropriate and sensitive to gender and age.
- “Adaptability” means the flexibility of housing solution to the changing needs of IDPs.<sup>5</sup>

*“Adequate housing conditions and tenure security (including that of land when relevant) are essential to an adequate standard of living. The indicators on tenure security include actual tenure (type of tenure and experiences of evictions) and perceived tenure security (in the form of fear of eviction). Adequate housing conditions include basic access to drinking water and sanitation facilities (see indicators on access to services); sufficient living area; durable housing; and security of tenure. These indicators can be collected at the household level, though tenure security might need to be assessed at the individual level in cases where access and property rights to housing and land require a gender analysis.”<sup>6</sup>*

Therefore, theoretically, all existing housing programmes available for IDPs in Ukraine can be considered as “durable solutions”. However, this consideration depends on a variety of individual factors. Therefore, the questions that need to be answered are: “Who is this internally displaced person? What are his or her intentions and housing needs? Is the housing solution provided tailored to these intentions and needs?”

For instance, temporary or social housing can be potentially defined as “durable solutions” for the most vulnerable IDPs, e.g., elderly or IDPs residing in collective centres. At the same time, some housing frameworks may not work for IDPs who previously resided in rural areas, do not want or cannot financially afford participating in programmes to purchase housing in urban areas. Thus, the programme “Vlasnyi Dim” could be their durable housing solution, but it will unlikely meet the needs and intentions of the urban IDPs.

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4 IASC Framework

5 [https://www2.ohchr.org/english/issues/idp/docs/A.HRC.13.21.Add.4\\_framework.pdf](https://www2.ohchr.org/english/issues/idp/docs/A.HRC.13.21.Add.4_framework.pdf)

6 <https://inform-durablesolutions-idp.org/library/adequate-standard-of-living/>



### 3. Temporary housing

#### ✔ Overview

There is a special legal framework that provides temporary housing specifically for IDPs.<sup>7</sup> The temporary housing is provided based on the scoring system by local authorities. IDPs can obtain free temporary housing in any area (not linked to the place of residence indicated by an IDP certificate since 2021) in case they do not own any housing in the government-controlled areas (GCA) or their housing has been destroyed or declared unfit for living due to the conflict. In case there is free housing available, an IDP with the highest score receives a chance to sign the tenancy agreement for up to one year with the possibility of extension. The use is free; only utility bills shall be paid.

✔ **Timeframe:** the programme is available for IDPs since June 2019.

✔ **Registration:** IDPs who are in need of housing from the housing stock for temporary residence are registered. The registries are maintained by the local councils (executive committees).

#### **Can the temporary housing programme be a durable solution for IDPs in Ukraine?**

There is not enough data to answer this question ultimately.

- In Ukraine, additional data collection & research are needed as there is no sufficient information regarding the availability of the temporary housing units.
- For the proper assessment, comparative data about IDPs and non-IDPs is required to understand how many IDPs and non-IDPs rent apartments. Even more important can be calculating the percentage of IDPs remaining without adequate housing solutions, reducing this percentage over time, and comparing the ratio for the resident population or the national average.
- As mentioned above, IDPs enjoy the right to rent this temporary housing for free for up to one year with the possibility of extension, which is the primary and general term prescribed by the domestic legislation and applicable to other types of tenancy agreements. The short duration cannot be the only reason which does not allow to consider this programme as a durable solution, especially in the light of the absence of data on how many evictions occurred since the beginning of the programme; on which basis and how many tenancy agreements were prolonged, etc.
- From the perspective of access to effective mechanisms to restore housing, land and property (HLP), temporary housing can be considered a durable solution only for those who used to rent housing before the displacement and do not own any other dwelling.
- In 2021 the funding increased, but additional research is needed whether it is a sufficient to cover the basic needs of IDPs.

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<sup>7</sup> [Decree of the Cabinet of Ministers of Ukraine dated 26 June 2019 No. 582](#)

### ✓ How is it formed?

Temporary housing fund is formed by the local authorities/civil-military administration by:

- construction of new buildings,
- reconstruction of existing housing,
- conversion of non-residential housing units into residential,
- transfer of housing to communal or state ownership,
- purchase of housing,
- overhaul/repairs of housing units, including from social housing.<sup>8</sup>

### ✓ How is it funded?

- One of the possibilities (should be initiated by a local authority) is to create a temporary housing fund with co-financing from the state budget (30% – local funding, 70% – subventions from the state budget).<sup>9</sup>
- In 2020, the state budget prescribed UAH 20 million for such subventions.<sup>10</sup>
- In 2021, the state budget prescribes UAH 125 million for such subventions.<sup>11</sup>

### ✓ Key findings and recommendations

The LSGAs (or civil-military administrations (CMA) in their absence) form the temporary housing funds and track the number of temporary housing units. However, since 2019, the MinRegion has been bi-annually monitoring the implementation of local programmes establishing social and temporary housing funds, with a particular focus on the needs of IDPs.. These new powers of the MinRegion originated from the Action Plan for implementing the National Strategy of IDPs Integration and Durable Solutions until 2020 (which expired last year). This allowed obtaining generalised data at the regional level on the total number of housing units in each fund (including free housing units) and their allocation to IDPs. In addition, under this study the data was also obtained from the LSGAs, allowing to make the following conclusions:

#### **1. The compiled data provided by the MinRegion and transmitted from the RSAs/ LSGAs often does not correspond to the data received directly from the LSGAs.**

In 16 regions, where the data was collected from the village, settlement and city councils and summarised, the findings mismatch the numbers provided by the RSAs and transferred to the MinRegion. This results in the lack of a comprehensive assessment of the authorities' capacities to provide housing for IDPs.

### ✓ Recommendation to the LSGAs:

- To facilitate the transfer of reliable and up-to-date data on the number of housing units in the temporary housing fund for IDPs to enable the development of a comprehensive housing policy by the MinRegion.

8 [clause No. 4 of CMU Resolution on the forming of the temporary housing fund](#)

9 [Decree of the Cabinet of Ministers of Ukraine dated 04 October 2017 No. 769](#)

10 <https://www.kmu.gov.ua/news/na-privbannya-zhitta-dlya-vpo-uryad-vidliv-56-miljoniv-griven>

11 budget code – 3911020

## **2. Most LSGAs do not track or register the number of citizens in need of housing from the temporary housing fund.**

The vast majority of the LSGAs state that they do not keep this register using different justifications. Some LSGAs refer to the absence of a temporary housing fund. This approach does not allow to determine the real housing needs of IDPs and, accordingly, their satisfaction and interest in the given housing solution. Another justification regarding the lack of the registry is the absence of applications from IDPs. Possibly, this is a consequence of IDPs' low awareness about the availability of such solutions and registration procedure.

### **✔ Recommendations:**

- To conduct registration of citizens who need housing from temporary housing funds, regardless of the presence or absence of a temporary housing fund in the given location (or free housing units in it).
- To raise awareness among IDPs about temporary housing as a possible housing solution.

## **3. Absence of clear differentiation between the temporary housing fund, covering a wider range of vulnerable persons (CMU Resolution of 31 March 2004 №422) and the temporary housing fund for IDPs, which has a special co-financing procedure from the state budget (CMU Resolution of 26 June 2019 № 582)**

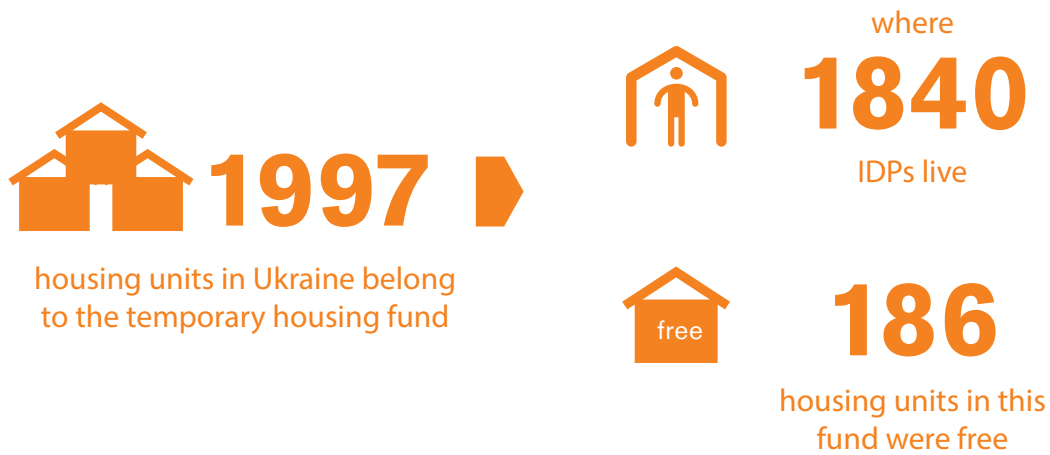
In their responses to the public information requests, the LSGAs were divided in their approaches. Yet, there were many cases when two separate temporary housing funds were created in the same city (for example, in Mariupol, Pokrovsk, etc.).

This approach is also confirmed by the response of the MinRegion, which reported that “at the time of approval of the Plan (meaning the Action Plan for the implementation of the National Strategy on IDP Integration), the Resolution of the Cabinet of Ministers of Ukraine of 26 June 2019 No. 582 “On the approval of the Procedure for the creation of temporary housing funds for internally displaced persons and the Procedure for providing temporary housing from temporary housing funds for internally displaced persons” was not adopted. Therefore, the MinRegion does not separately monitor housing units from temporary housing funds for IDPs, as foreseen in this resolution”.

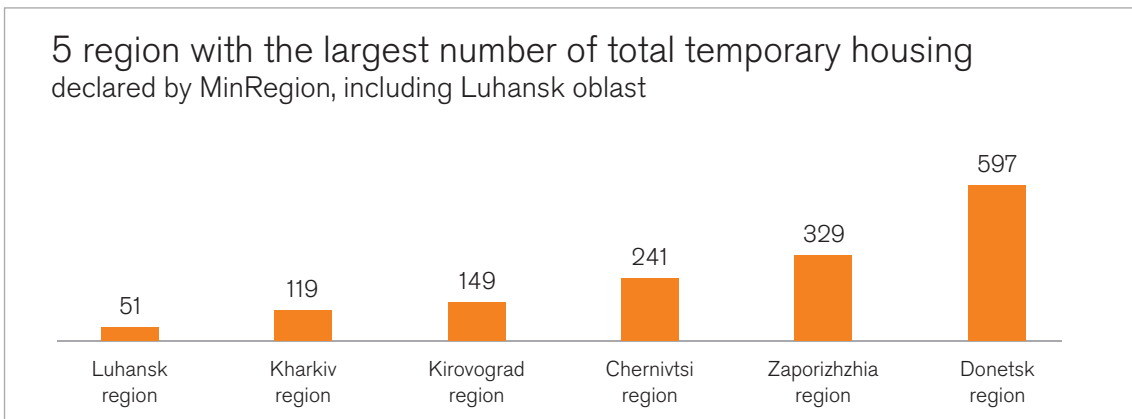
### **✔ Recommendations to the national authorities:**

- To elaborate on clear differentiation between the housing funds created following the Resolution of the Cabinet of Ministers of 31 March 2004 №422 and the Resolution of the Cabinet of Ministers of 26 June 2019 № 582.
- To ensure monitoring of the temporary housing funds for IDPs by the MinRegion (include it in Action Plan for National Strategy on IDP Integration).

4. There are free housing units in different regions, which may indicate the low awareness among IDPs about their availability or mismatch with IDPs' needs and intentions.



According to the MinRegion, as of 1 January 2021, 1997 housing units in Ukraine belong to the temporary housing fund, where 1840 IDPs live, and 186 housing units in this fund were free at the beginning of 2021. According to the same data, the largest number of temporary housing units are located in the Donetsk region – 597 housing units (11 free), where 517 IDPs live. On the other hand, in the Luhansk region, only 51 housing units were included in the temporary housing fund, which provided accommodation for 35 registered IDPs.



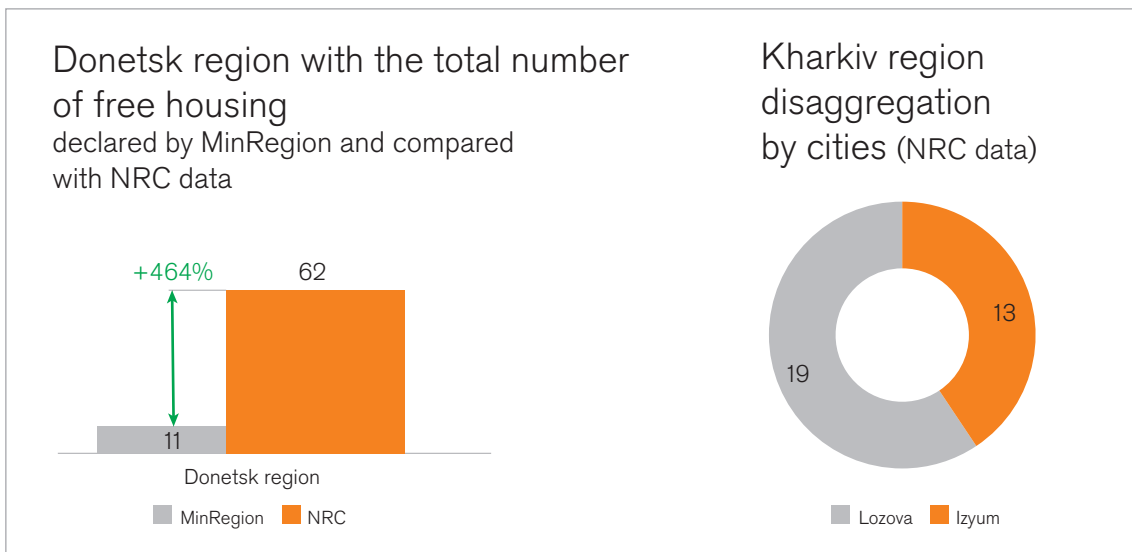
According to the response from the MinRegion, there has been no temporary housing fund created in Ivano-Frankivsk, Kyiv, Rivne, Sumy, Ternopil, Zakarpattia regions and the city of Kyiv. However, at least ten apartments from the temporary housing fund were identified in Ternopil region (one of them is free). A similar situation with discrepancies in figures was also found in Lviv region: according to the MinRegion, there are six housing units in the temporary housing fund, but according to the LSGAs, there are at least 55 housing units).

The data regarding available housing funds collected independently from the LSGAs is significantly different from the generalised data obtained from the MinRegion. For example, in the

Donetsk region, there are at least 62 free housing units in this fund (as opposed to 11 declared by the MinRegion), in particular in these cities:

- Bakhmut – two housing units
- Kramatorsk – 37 housing units
- Mariupol – 23 housing units

There are also free housing units in the cities, particularly in Odesa (four housing units), Izyum and Lozova in Kharkiv region (19 and 16 free housing units, respectively). This finding illustrates that these housing units are most likely free not because of their remoteness to infrastructure, lack of jobs, or locations in rural areas, but due to other reasons (possibly low awareness among IDPs).



**Recommendations:**

- To collect reliable and up-to-date data on the number of housing units included in the temporary housing fund
- To ensure that this data is open and transparent, as well as available to host community members and IDPs<sup>12</sup>
- To carry out temporary housing accounting despite the lack of an appropriate fund to monitor the real needs of applicants
- To raise awareness among IDPs about possible housing solutions and explain registration procedures, etc.
- To elaborate on clear differentiation between the temporary housing fund and temporary housing fund for IDPs (if any)

<sup>12</sup> While ensuring the protection of personal data

## 4. Social housing<sup>13</sup>

### ✓ Overview

The programme of social housing applies to all vulnerable categories of Ukrainian citizens, not only IDPs. It does not prioritise IDPs so that they can apply on general terms and condition. Under this programme, IDPs must pay rent (set by each local authority individually to each applicant)<sup>14</sup> and the utilities. They cannot obtain this housing on private property.

✓ **Timeframe:** the programme is available for IDPs since February 2018 (for some types of IDPs (employees of the relocated educational institutions – since November 2016).

✓ **Register:** social housing registration is conducted by the executive committees of the local councils.

### ✓ How is it formed?

Social housing fund is formed by local authorities by:

- construction of new buildings
- reconstruction of existing housing
- conversion of non-residential housing units into residential
- obtaining ownership for a housing by the deed of gift (e.g., from the private sector, legal entities, international organisations)
- obtaining ownership for housing after court decision (e.g., abandoned property without an owner)
- transferring part of the housing in the newly constructed buildings from the construction company
- transferring housing from the state property to the local property (funded by the state budget)
- use of private property according to the concluded agreement
- other means, which are not forbidden by law

### ✓ How is it funded?

In 2020 and 2021 – there were no funding allocations from the state budget to support the creation of the social housing funds (some funds can be allocated in other programmes or provided to another budget manager without additional clarification with a possible further contribution to the social housing fund – for instance through State Fund of Regional Development).

### ✓ Key findings and recommendations

As it was mentioned in the chapter on temporary housing, the MinRegion also carried out semi-annual monitoring of the availability of housing stocks in social housing funds and temporary housing funds during 2019-2020.<sup>15</sup>

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13 [Law of Ukraine "On the Housing Fund for Social Purposes"](#)

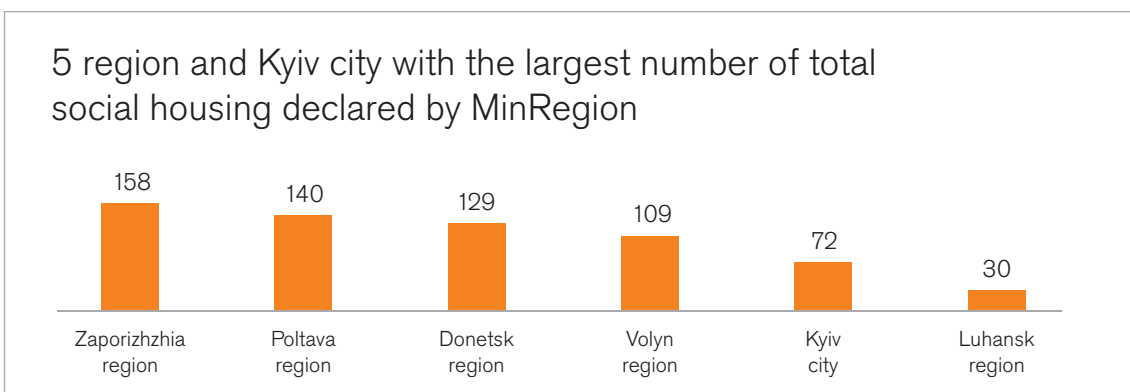
14 Calculation of pricing is prescribed by [CMU Resolution](#)

15 According the Action Plan for the implementation of the National Strategy of IDP Integration in 2017-2020



According to the data provided by the MinRegion, as of January 1, 2021, there are 1,000 housing units in Ukraine that are part of the social housing fund (except social dormitories), where 185 IDPs reside. 170 out of 1,000 housing units in this fund were free at the beginning of 2021. Thus, every fifth person, living in social housing is an IDP, which indicates the existing demand among some categories of displaced populations.

The largest number of social housing units is registered in Zaporizhzhia region (158), the second place – Donetsk region (129 housing units). According to the MinRegion, there is no social housing in Lviv and Ternopil regions at all.



Similar problems to the ones observed with temporary housing can be identified with social housing fund, particularly:

- 1) low awareness among the population (regarding available free housing);
- 2) the problem with the collection and reliability of data (significant discrepancies were identified between the unified data provided by the MinRegion (which it obtained from the LSAs/RSAs) and the data collected directly from the LSGAs). Thus, the accurate number of available social housing units is still unknown;
- 3) lack of social housing registration due to the lack of social housing (not due to the absence of applicants), which affects the absence of data regarding the needs of the vulnerable population;

4) insufficient number of housing units not meeting the needs of the registered persons.

✔ **Recommendations:**

- To raise awareness among IDPs about social housing
- To ensure collection of the reliable and updated data on the total number of social housing units and free social housing units
- To ensure transparency of this data for people while ensuring the protection of personal data
- To carry out social housing accounting despite the lack of an appropriate fund to monitor the real needs of socially vulnerable groups, including IDPs
- To increase funding and expand the fund, taking into account the needs and intentions of IDPs

## 5. Affordable housing<sup>16</sup>

According to IOM NMS, 76 per cent expressed their interest (“very interested” or “interested”) in obtaining housing partly reimbursed by the state. The same share of the respondents would like to get a rent-to-own home in the secondary market in urban areas.<sup>17</sup>

✔ **Overview**

The programme “Affordable housing” does not only apply to IDPs. However, according to the programme, IDPs have preferential terms if compared to other categories of citizens: 50 % of the cost of construction (purchase) of affordable housing (its standard area) is paid by the state and the remaining sum – by IDPs. The standard area is 21 m<sup>2</sup>/person and additional 10.5 m<sup>2</sup> per family. IDPs can choose the apartment by themselves considering some eligibility criteria for housing – only new building construction from checked builders with limited price for 1 m<sup>2</sup><sup>18</sup>. This creates the biggest problem with this housing programme, because apartments that fall under these criteria are often more expensive than an apartment in the secondary housing market.<sup>19</sup> Eligibility criteria for IDPs: no housing in ownership during the last 3 years (other than the housing located in NGCA). In addition to the IDP registration (influences the area where IDPs can choose an accommodation), the applicant's income, together with the income of their family members per person, should not exceed three times the average monthly wage in the corresponding region<sup>20</sup>.

✔ **Timeframe:** the programme is available for IDPs since 2017.

✔ **How is it funded?**

The state budget for 2020 allocated UAH 100 million for the affordable housing programme (no fund was used due to the redistribution to the Covid-19 measures). In 2021, the budget

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16 [CMU Resolution No. 819 dated October 10, 2018](#)

17 IOM NMS

18 Ministry for Communities and Territories Development of Ukraine adopts the limited prices quarterly. For a big cities – Kyiv, Dnipro, Odesa, Lviv, Kharkiv applies the highest coefficient for this limited price (x 1,75)

19 Apartments in secondary housing market are not allowed to this programme

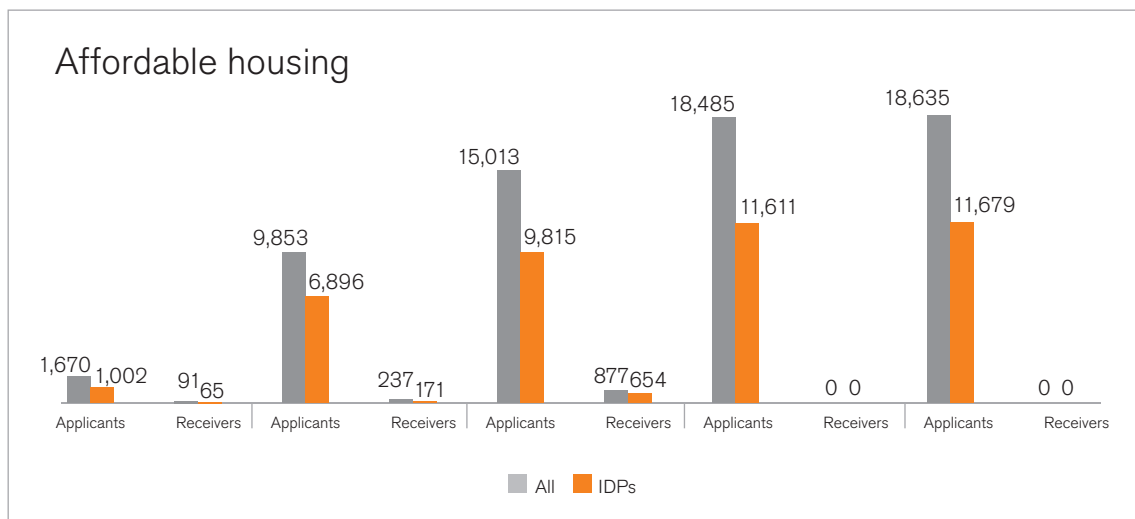
20 Ministry of Finance is responsible for this calculations – <https://index.minfin.com.ua/ua/labour/salary/average/2020/>



does not allocate fund for new applicants under the affordable housing programme<sup>21</sup> Yet, it has some allocation (UAH 34 379 500<sup>22</sup>) to reduce the cost of existing mortgages under the affordable housing programme.

**✔ What are the problems?**

The legislative regulation of the programme lacks some legal clarity, for instance –separate queue regulation, no administrative appeal possibility against the decisions of regional offices of the State Youth Fund and the Commission.<sup>23</sup> Other issues include the high cost of newly constructed housing, the number of IDPs who can afford participation and simultaneously are eligible for the programme.



The graph shows that the programme is very popular among IDPs, and IDPs mainly receive affordable housing. The number of recipients compared to applicants is still very low. Interest in the programme among IDPs is growing every year. However, due to the lack of funding (funds were transferred to a special fund to combat the spread of the Covid-19 pandemic in 2020), the programme is unfortunately not effective. Even considering the funding of this programme in previous years (about UAH 100 million), this amount is insufficient to address the needs of at least half of the applicants. Access to the secondary housing market and increased annual funding for this public housing programme will reach more applicants among IDPs helping them find durable solutions.

21 budget code – 2751190

22 budget code – 2751470

23 For more information please see UNHCR Report [https://www.unhcr.org/ua/wp-content/uploads/sites/38/2019/02/2019-UNHCR-Evaluation-of-State-Youth-Fund-Housing-Programme-Final-Report.UKR\\_.pdf](https://www.unhcr.org/ua/wp-content/uploads/sites/38/2019/02/2019-UNHCR-Evaluation-of-State-Youth-Fund-Housing-Programme-Final-Report.UKR_.pdf)

## 6. Preferential loan (mortgage)<sup>24</sup>

This section encompasses three types of low-cost loan – under 3%, 7% and the recently launched programme, financed by KfW.

### 6.1. Mortgage under 3% (program by KfW)

#### ✔ Overview

The programme has been launched in May 2021 according to the [Resolution of the Cabinet of Ministers of Ukraine dated 28 April 2021 No.451](#). This programme is available solely for IDPs. IDPs can get a preferential mortgage under 3% up to 20 years (the duration can be shortened – until the retirement age). The winner of the mortgage will be chosen through a random selection of numbers (the number corresponds to the application's number in the register). IDPs can apply online through Diia or submit a paper application to the regional body of the State Youth Fund.

The first selection is preliminary scheduled on 16 July 2021. In the future, it should be held at least once every four months.

#### Eligibility criteria for IDPs:

- IDP certificate
- No owned housing in GCA (besides along the line of contact) (applicable not only to the applicant but all family members)
- Proof of solvency (after monthly payment – the rest of the income should be not less than the living wage for each family member) of the winner
- Consent to access credit history of winner
- First contribution – 6% of the total price of the housing (for winner only – after the selection process)

#### Eligibility criteria for housing:

- Can be chosen by IDPs
- Limited size (not bigger than 21 m<sup>2</sup> for each family member + 10,5 m<sup>2</sup> for a family additionally (if more, should be paid by the applicant on his/her own)
- Building should not be older than 35 years or reconstructed in the last 25 years
- Limited price for the 1 m<sup>2</sup> <sup>25</sup>

#### ✔ How is it funded?

The agreement was signed between Ukraine and Germany (KfW bank) to provide 25,5 million UAH for this programme.

As the programme has only started in May 2021, we lack data and analysis on its implementation to identify practical issues and the recommendations.

<sup>24</sup> [Decree of the Cabinet of Ministers of Ukraine dated 27 November 2019 No. 980](#)

<sup>25</sup> Coefficients are also applied

## 6.2. Mortgage under 3%

### ✔ Overview

The low-cost programme loan was launched in 2019. It is regulated by the Decree of the Cabinet of Ministers of Ukraine dated 27 November 2019 No. 980.

#### Eligibility criteria for IDPs:

- IDP certificate
- Registration (together with family members) for improvement of living conditions
- No owned housing in GCA (besides along the contact line) since the beginning of the conflict (April 2014)

#### Eligibility criteria for housing:

- Can be chosen by IDPs
- Limited size which can be covered within the programme (not bigger than 94.5m<sup>2</sup> of the total area (if more, should be paid by the applicant on his/her own)
- Building should be not older than 25 years or reconstructed in the last 15 years
- Limited price for the 1m<sup>2</sup> <sup>26</sup>

The loan period is up to 20 years (but until the retirement age), the interest rate is 3% per annum.

### ✔ How is it funded?

There is no specific amount in the state budget in 2020<sup>27</sup> and 2021 because this programme is financed from the special fund from assistance from other states.<sup>28</sup> However, in the law on the state budget for 2021, a budget programme provides total amount for the preferential mortgage – UAH 40,827,500 (within the Ministry for Reintegration<sup>29</sup>). In addition, there is also a special budget programme with a separate code (the same name as CMU Resolution dated 27 November 2019 No. 980) – UAH 15, 000,000 (within the Ministry for Communities and Territories Development of Ukraine<sup>30</sup>).

### ✔ What are the problems?

The programme was launched in 2019, and the first issues arising (time for application, lack of funding) were quickly amended in favour of IDPs. The Government significantly increased funding for the programme from the next year.

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<sup>26</sup> Coefficients are also applied

<sup>27</sup> approx. amount up to UAH 15 mln

<sup>28</sup> <https://www.vplyv.org.ua/archives/4505>

<sup>29</sup> budget code of the programme – 3901610

<sup>30</sup> budget code of this programme – 2751490

## 6.3. Mortgage under 7%

### ✔ Overview

The programme has been launched in January 2021 according to the [CMU Resolution No. 63 dated 21 January 2021](#). Therefore, IDPs can participate in this programme equally with other candidates without prioritisation.

#### Eligibility criteria for IDPs:

- Ukrainian citizenships, under 70 yo
- In need of better living condition (not linked to the additional registration; IDP registration is enough)
- Income should not exceed five average salaries in the area where an apartment will be purchased

#### Eligibility criteria for housing:

- Total price of the apartment – up to UAH 2,5 mln
- Primary and secondary market (after 2018)
- Limited square – 50 m<sup>2</sup> for one person or family consisted of two members, additionally 20 m<sup>2</sup> for every next member of the family

#### Conditions:

- Only bank(s) authorised by the fund can be selected
- The amount of mortgage – not higher than UAH 2 million
- Duration of the mortgage – up to 20 years
- Annual rate – 7%
- First contribution – 15% of the total price of the apartment

As the programme has only started in January 2021, we lack data and analysis on its implementation to identify practical issues and the recommendations.

## 7. Housing for IDP who are ex-combatants<sup>31</sup>

### ✔ Overview

The [CMU Resolution No. 280 dated 18 April 2018](#) regulates “the compensation for housing”<sup>32</sup> for IDPs-ex-combatants. A special commission within the local council adopts the decision for compensation for housing after an IDP, who is an ex-combatant, submits application. An

31 Please see more detailed infographic here – <https://legal100.org.ua/zabezpechennya-zhitlom-vnutrishno-peremishhenih-osib-yaki-zahishhali-nezalezhnist-suverenitet-ta-teritorialnu-tsilisnist-ukrayini/>, <https://radnyk.org/wp-content/uploads/2018/06/Koshti-na-zhitlo.pdf>

32 This programme does not refer to the compensation procedure for destroyed housing under CMU Resolution No.947 dated 18 December 2013

IDP can on his/her own choose the housing (from the secondary or primary market or invest in a construction). After all necessary verifications (mainly done by the department of social protection – for instance, due diligence of the purchase agreement, living conditions), the Oschadbank should transfer the compensation directly to the builder or seller. The amount of compensation depends on many criteria, for example:

- Number of individuals within the household (or whether some of them are persons with disabilities)
- Limited price for the 1m<sup>2</sup> <sup>33</sup>
- Price of the registration fees

#### **Eligibility criteria for applicants:**

- Ex-combatants in the area of ATO/JFO
- IDP registration for at least one year
- In need of the improvement of the living conditions

#### **How is it funded?**

State budget for 2020 – UAH 248 million (for 219 IDPs-ex-combatants<sup>34</sup>)

State budget for 2021 – UAH 248 445 000

#### **What are the problems?**

This programme is one of the most funded. However, there is a lack of data on the total number of IDP-ex-combatants who applied for the programme and who already received the compensation. These figures are needed to understand the issues with implementation and whether the funding is sufficient.

## **8. Vlasnyi dim<sup>35</sup>**

According to IOM NMS, “38 per cent of IDPs respondents were interested in rent-to-own housing in rural areas. In addition, 35 per cent would like to get a loan for housing construction for up to 20 years, and 31 per cent for up to 30 years.”<sup>36</sup>

#### **Overview**

Under this programme, an applicant can receive a loan for individual construction in rural areas. It applies not only to IDPs, but IDPs have a preferential possibility to obtain it in the first order.

The general term of the loan agreement is 20 years (but until retirement) with some exemptions based on the number of the children or the family conditions. The interest for a loan is 3% per annum. The loan amount depends on the same criteria and is determined in each case by

<sup>33</sup> Also with the application of coefficient according to the city

<sup>34</sup> <https://mva.gov.ua/ua/news/219-vnutrishno-peremishchenih-osib-yaki-zahishchali-teritorialnu-cilisnist-ukrayini-otrimalyut-groshovu-kompensaciyu-na-pridbannya-zhitla>

<sup>35</sup> [CMU Resolution dated 5 October 1998 No. 1597](#)

<sup>36</sup> IOM NMS

the fund (UAH 250,000 – 400,000). It exists not in every region (the local authorities should adopt their programme based on the general rules prescribed by the CMU Resolution No.1597 dated 5 October 1998). For instance, this programme is acting in the Luhansk region, but does not exist in the Donetsk region.

 **How is it funded?**

The programme is funded by different sources, including local and state budgets. The Ministry for Communities and Territories Development of Ukraine redistributes funds from the state budget (general funds) to the regional programme, considering many factors (factual expenses, amount of the population, efficiency, etc.). The state budget for 2021 allocates UAH 34,640,000 for this programme.

 **What are the problems?**

Lack of funding, no data about IDPs who participated and received the loan; lack of data on how this solution is tailored to the needs and intentions of IDPs.

## 9. Regional housing programmes

This section includes only specific regional housing programmes different from Vlasnyi Dim, Affordable housing, or any other programmes which could be adopted at the regional or local level.<sup>37</sup>

The following list is not exhaustive. The research of these programmes has been carried out mainly in February 2021. Thus, new programmes could have been developed/adopted/published.

Region	Name	Budget
Luhansk	The Regional Targeted Programme of housing loan for IDPs and members of their families in Luhansk region for 2019–2021 <sup>38</sup>	The budgets amount to UAH 4,5 mln.
Kherson	Kherson Region Housing Construction Development Programme for 2019–2022 <sup>39</sup>	Regional budget UAH 12 million; budgets of cities of regional status – UAH 8 million; other sources – UAH 20 million.

37 We recommend to review also detailed analytical note on the housing programmes including the regional, prepared by R2P. <https://r2p.org.ua/wp-content/uploads/2020/04/zhytlovi-programy-dlya-vpo.pdf>

38 <https://lg.molod-kredit.gov.ua/images/DOCUMENTS/ZhYTLOVI-PROHRAMY/VPO-2019.pdf>

39 <https://khoda.gov.ua/programa-rozvitku-zhitlovogo-bud%D1%96vnictva-u-hersonsk%D1%96j-oblast%D1%96-na-2019-2022-roki>

Region	Name	Budget
Kirovohrad	Regional Programme to Provide Young People with Housing for 2018–2022 <sup>40</sup>	Total amount up to UAH 44,623,000 thousand for five years (not limited to IDPs only).
Lviv	Complex Programme of Housing Loans for Certain Categories of Lviv Region Citizens for 2021–2025	The total funding for housing to be provided to young people amounts to UAH 1,315,000 in 2021.
Odesa	Housing programmes for IDPs, ATO and/or JFO participants in Odesa Region for 2020–2024 <sup>41</sup>	Total funding – UAH 111,140,000 for the whole duration of the programme (4 years). The funding covers all participants, so the exact amount assigned for IDPs cannot be calculated.
Zakarpattia	Complex Social and Economic Programme to Provide Youth, ATO Participants and IDPs with Housing in Zakarpattia region for 2018–2022	In 2020, the funding amounted to UAH 6.2 million; however, it was redistributed for other purposes, including the Covid-19 epidemiological response.

40 <https://oblrada.kr.ua/decission/2232/pro-zatverdzhennya-oblasnoi-programi-zabezpechennya-molodi-zhit-lom-na-2018-2022-roki-27-12-2017>

41 <http://oblrada.odessa.gov.ua/wp-content/uploads/1234-VII.pdf>

## 10. Final recommendations

### To the local authorities:

- Collect and share reliable data on the total number of temporary and social housing funds, free housing units, number of units provided to IDPs, number of IDPs in the waiting lists, conditions and locations of the housing units.
- Ensure coordination and exchange of updated and reliable data (as mentioned above) among different stakeholders (at the central, regional and local levels).
- Collect data about IDPs' housing needs to match those with existing housing solutions and to be able to compare IDPs' housing needs to the housing needs of host community members.
- Ensure that the housing solutions provided to IDPs match not only their needs but also their intentions.
- Develop separate regional targeted housing programme(s) for IDPs or include relevant provisions to the regional IDP integration strategies.
- Raise IDPs' awareness about existing housing solutions.
- Carry out housing accounting/registration (for temporary and social housing) despite the lack of an appropriate fund to monitor the real needs of applicants.
- Involve IDPs in the design of housing solutions.

### To the Ukrainian Parliament:

- Increase the budget allocations for the housing programmes, especially for affordable housing totally unfunded in 2021.

### To the Ministry for Veterans Affairs:

- Provide reliable data on the total number of IDPs who applied for the programme for IDPs-ex-combatants, received the monetary compensation and the number of persons who are still waiting for it.

### To the Ministry for Reintegration of the temporarily occupied territories of Ukraine:

- Engage with the stakeholders listed above to support the data collections and implementation of housing solutions for IDPs.
- Support the housing needs' assessments among IDPs.
- Ensure necessary support and capacity-building of the local authorities in preparation of their applications for relevant programmes – for instance, temporary housing, etc.



## **To the Ministry for Communities and Territories Development of Ukraine:**

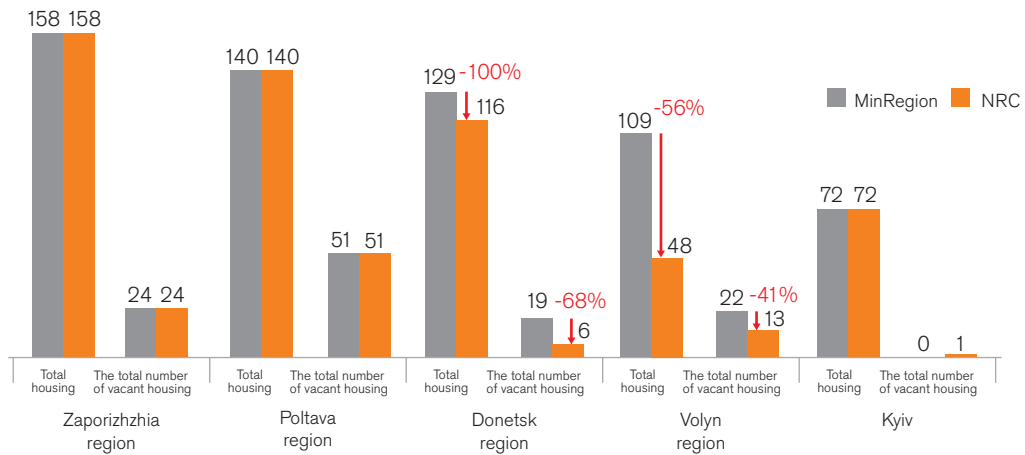
- Elaborate on clear differentiation between the temporary housing fund and temporary housing fund for IDPs (if any).

## **To the State Fund for the Promotion of Youth Housing Construction:**

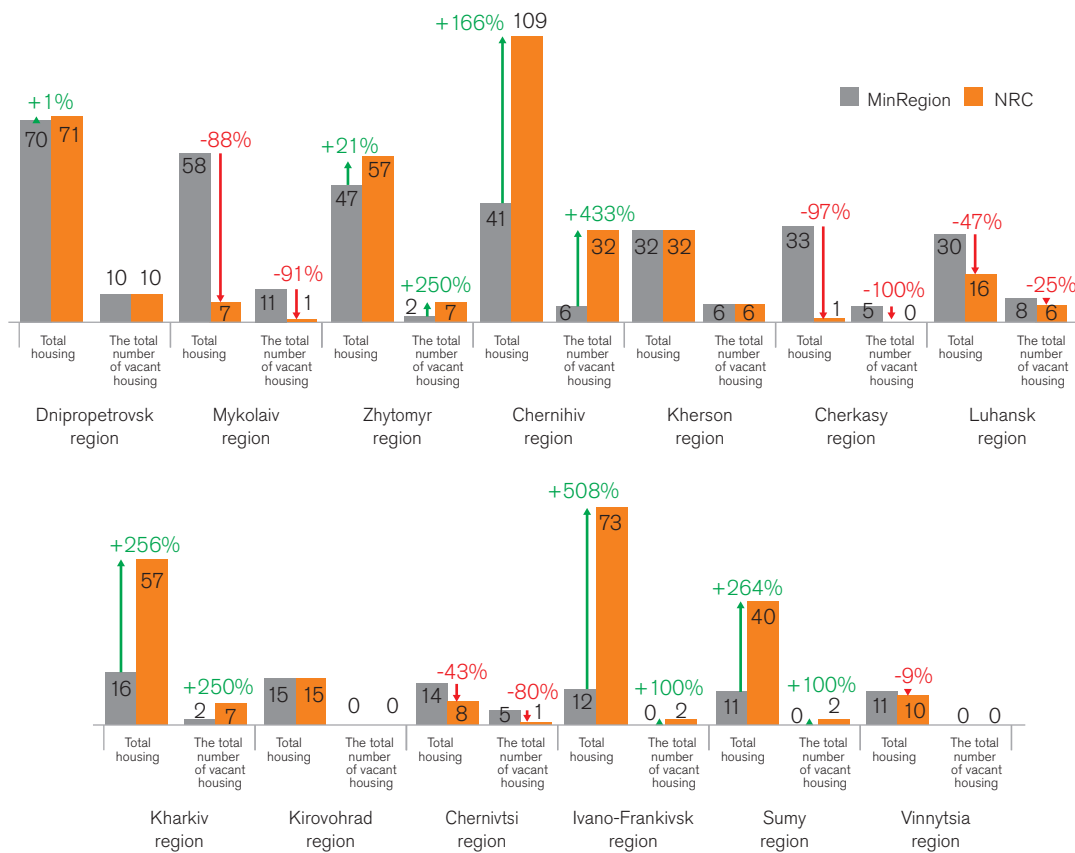
- Review the procedure of affordable housing, by its extension to the housing from the secondary market, arrangement of the queue, mechanisms of appeal, etc.
- Provide the disaggregated data on IDPs who participated in housing programmes, received the housing, and those waiting in the queues in a more transparent way and by ensuring personal data protection (in website).
- Advocate for non-state funding or other alternative sources for already existed programmes.

## 11. Annex

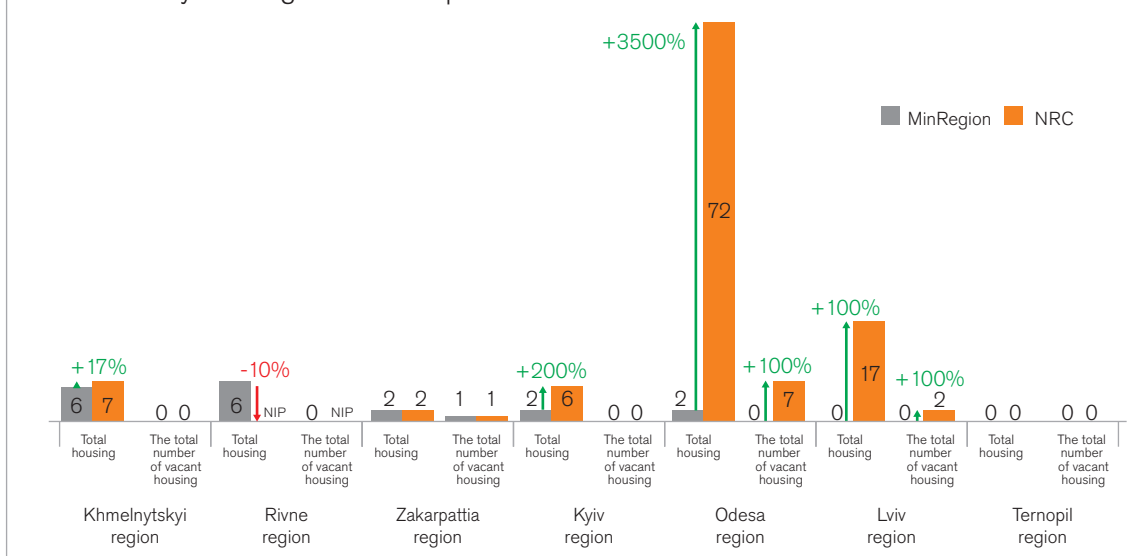
Top 4 region and Kyiv city with the largest number of social housing declared by MinRegion and compared with NRC data



Region with the medium number of social housing declared by MinRegion and compared with NRC data



## 7 region with the least number of social housing declared by MinRegion and compared with NRC data



\*NIP – no information provided

## Social housing

Location		MinRegion data	NRC data	MinRegion data	NRC data	MinRegion data
		IDPs living in social housing	Total number of housings	Total number of housings*	Total number of vacant housings	Total number of vacant housings
1	Vinnytsia region	0	10	11	0	0
2	Volyn region	3	48	109	13	22
3	Dnipropetrovsk region	1	71	70	10	10
4	Donetsk region	37	116	129	6	19
5	Zhytomyr region	7	57	47	7	2
6	Zakarpattia region	0	2	2	1	1
7	Zaporizhzhia region	40	158	158	24	24

		MinRegion data	NRC data	MinRegion data	NRC data	MinRegion data
	Location	IDPs living in social housing	Total number of housings	Total number of housings*	Total number of vacant housings	Total number of vacant housings
8	Ivano-Frankivsk region	1	73	12	2	0
9	Kyiv region	0	6	2	0	0
10	Kirovohrad region	0	15	15	0	0
11	Luhansk region	3	16	30	6	8
12	Lviv region	0	17	0	2	0
13	Mykolaiv region	0	7	58	1	11
14	Odesa region	0	72	2	7	0
15	Poltava region	35	140	140	51	51
16	Rivne region	0	NIP	6	NIP	0
17	Sumy region	0	40	11	2	0
18	Ternopil region	0	0	0	0	0
19	Kharkiv region	38	57	16	7	2
20	Kherson region	0	32	32	6	6
21	Khmelnyskyi region	0	7	6	0	0
22	Cherkasy region	5	1	33	0	5
23	Chernivtsi region	0	8	14	1	5
24	Chernihiv region	5	109	41	32	6
25	Kyiv	0	72	72	1	0
	<b>Total</b>	<b>185</b>	<b>1134</b>	<b>1000</b>	<b>179</b>	<b>170</b>

\*without social dormitories

\*NIP – no information provided

## Temporary housing

		MinRegion data	NRC data	MinRegion data	NRC data	MinRegion data
	Location	IDPs living in social housing	Total number of housings	Total number of housings*	Total number of vacant housings	Total number of vacant housings
1	Vinnytsia region	2	3	13	0	1
2	Volyn region	4	2/1*	14	0/1*	3
3	Dnipropetrovsk region	91	58	58	7	7
4	Donetsk region	513	336/369	597	0/62	11
5	Zhytomyr region	4	117/8	7	2/0	0
6	Zakarpattia region	0	0	0	0	0
7	Zaporizhzhia region	568	329	329	9	9
8	Ivano-Frankivsk region	0	0	4	0	0
9	Kyiv region	0	2	1	0	0
10	Kirovohrad region	69	0	149	0	45
11	Luhansk region	35	53/57	51	6/0	3
12	Lviv region	6	47/8	6	1/0	0
13	Mykolaiv region	6	65	110	0	4
14	Odesa region	21	24	103	4	6
15	Poltava region	80	110	110	14	14
16	Rivne region	0	NIP	0	NIP	0
17	Sumy region	0	5	0	0	0
18	Ternopil region	0	10	0	1	0
19	Kharkiv region	154	121	119	48	67
20	Kherson region	21	0	10	0	0

Location		MinRegion data	NRC data	MinRegion data	NRC data	MinRegion data
		IDPs living in social housing	Total number of housings	Total number of housings*	Total number of vacant housings	Total number of vacant housings
21	Khmelnytskyi region	9	4/1	51	0/0	0
22	Cherkasy region	1	1	0	0	0
23	Chernivtsi region	67	0	241	0	5
24	Chernihiv region	189	17/1	24	4/0	11
25	Kyiv	0	0	0	0	0
<b>Total</b>		<b>1840</b>	<b>1304/1173</b>	<b>1997</b>	<b>96/146</b>	<b>186</b>

\*Please, note that this region separately provided information regarding the number in the temporary housing fund (first number before slash) and number in the temporary housing fund for IDPs (second number after slash).

According to the MinRegion, it collects only data on the temporary housing fund (should be equivalent to the first number before slash). However, it appears that the numbers collected by the MinRegion more closely correspond to the total collected by NRC in two housing funds (temporary housings and temporary housings for IDPs).





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