



Empowering Communities:

Delivering Rental Assistance to Conflict-Affected Households in Ukraine

MARCH 2024

Mission Statements

CORE's mission is to empower communities in and beyond crisis. CORE envisions a more equitable world in which underserved communities are prepared and can respond effectively to crisis from within. CORE's Cash and Voucher assistance vision specifically is to empower communities and meet their needs through timely, effective, and efficient assistance. To learn more visit www.COREresponse.org and contact Tenzin Manell, Sr. Advisor, Cash and Markets (tenzin.manell@coreresponse.org).

Established in 2019, the **Ukraine Humanitarian Fund (UHF)** is a strategic and vital tool available to donors to pool their contributions into single, unearmarked funds to enable humanitarian partners to deliver timely, coordinated and principled assistance within the framework of Humanitarian Response Plans (HRPs) and Flash Appeals, retaining the flexibility to allocate funds to unforeseen events or special requirements.

Acknowledgments

This learning brief was authored by Tenzin Manell and was made possible by the participants of CORE's Ukraine response who shared their experiences, as well as CORE team members—Liana Khorovytska, Valentyna Berezos, Iryna Sakhno, Nataliia Stepaniuk, Serhii Levytskyi, Nataliia Lytvynenko, Serhii Kischenko, Tetiana Totska and Virginia Chu. CORE is grateful to UHF for its generous support in making its rental assistance program in Ukraine possible.

INTRODUCTION AND OPERATIONAL CONTEXT

On February 24, 2022, Russia launched a military invasion of Ukraine. The active conflict continues two years on, with 3.67 million Ukrainians displaced internally and 5.97 million Ukrainians displaced across Europe (UN OCHA Feb 2024). Given continued shelling, extensive damage to over 1.4 million homes, an estimated \$10.5 billion USD in damage and losses to energy infrastructure, and the exhaustion of coping strategies and savings, significant multi-sector needs are expected to continue for families on the frontline and internally displaced persons (IDPs) throughout 2024 (World Bank, Recovery and Reconstruction Needs Assessment 2023). Within weeks of the invasion, CORE mobilized to assess and address the critical and multi-sectoral needs of Ukrainians across Ukraine, Poland and Romania. Cash and Voucher Assistance (CVA) are CORE's preferred modalities of response, whenever context allows. CVA has been a pillar of CORE's response across the region, including multi-purpose cash assistance and rental assistance.

Within Ukraine, CORE has focused its response primarily in Lvivska, Mykolaivska, Kharkivska, Dnipropetrovsk, Khersonska and Donetska oblasts. Shelter solutions for households that remain on the frontlines and those that are displaced make up a large part of CORE's programming portfolio, through which 350,000 individuals were supported with interventions of rental assistance, small and medium repairs,



Halyna found an apartment through CORE. With rental costs covered for six months, she makes some money teaching local students to play her traditional instrument. (CORE Photo by Jaya Vadlamudi)

collective center rehabilitations, and distributions of repair/construction materials, solid heating fuel, and other shelter-related non-food items (NFIs).

An estimated 64,000 displaced Ukrainians live in collective centers set up throughout the country (REACH/CCM May 2023). Lvivska Oblast has one of the highest numbers of IDPs in Western oblasts, hosting nearly 175,000 IDPs, many of whom settled in collective centers (IOM Internal Displacement Report, Round 15). Protection risks are higher in collective centers, a concern given 61% of adult IDPs are women, 21% are 60+ years old, and 21% are children. Rental assistance was the critical shelter need identified by the Winterization plan released by the Protection Cluster Ukraine in 2022. In August 2022, CORE conducted an assessment of IDP shelter preferences in Lvivska Oblast to inform the design

of its rental assistance program, which found that half of surveyed IDPs wished to secure private housing, but faced significant financial barriers to doing so.

This learning brief focuses specifically on lessons drawn from CORE's Ukraine Humanitarian Fund (UHF)-supported rental assistance program to 300 households, which was implemented from December 2022 to August 2023 in Lviv and Lvivska oblast, and includes recommendations for scaling in this context.

CORE engaged local realtors who found suitable accommodation and helped to complete agreements between beneficiaries and landlords. 300 households (964 individuals total) were identified as high need and selected to receive support in rental accommodation procurement, six months of rental payments, and five months of utility payments, as well as start-up costs, such as furnishings. Regular payments were paid to the beneficiary households via bank transfers, who in turn paid their landlord.

METHODOLOGY AND LIMITATIONS

This learning brief draws on post-distribution data which was collected telephonically from households who received rental assistance from CORE. The survey with quantitative and qualitative questions was administered in Ukrainian twice. Only the larger dataset of the second survey is referenced in this learning brief.

A sample size of 119 households (39.7% of all program participants) were surveyed. At the time of the survey, the households had already wrapped or would wrap their six months of assistance within that month.

Survey respondents were 87.4% female and 12.6% male, predominately between 18-59 years old (80.7%), followed by 60+ years old (19.3%). The median household size was three.

The survey included Washington Group questions to gather demographics on disability. 33% of respondents reported some form or level of difficulty, with the greatest number of responses to any level of difficulty relating to vision (33%). This was followed by 8.4% of respondents who had a lot of difficulties seeing, 6.7% of whom had a lot of difficulties walking or climbing steps, 2.5% who had a lot of difficulties with self-care, such as washing all over or dressing, 1.7% who reported a lot of difficulties remembering or concentrating; 0.8% who experienced a lot of difficulty communicating in their usual language; and finally, 0.8% who experienced a lot of difficulties hearing.

While the sample size of 20% for the PDM was met, it was a randomized sampling of those enrolled.



Liubov and her children Nazar, Maksym, and Anastasiia are spending time together at the apartment they moved to from the collective shelter with the support of CORE and UHF. (CORE Photo by Nadiia Marchenko)



Rynat and Vira Pysariev, beneficiaries of the rental assistance program, describe their journey fleeing from Mariupol. (CORE Photo by Nazarii Parkhomyk)

DESIGN

OUTREACH, ELIGIBILITY AND VERIFICATION

CORE coordinates with a number of key stakeholders to carry out community outreach, eligibility assessments and verification of its program participants.

To identify eligible program participants CORE coordinated with Collective Center (CC) administrations, the Shelter/Non-Food-Item (NFI) Cluster and the Camp Coordination and Camp Management (CCCM) Cluster (West). In doing so, the CORE team was able to obtain robust information on all possible shelters and CCs in Lviv region through which they disseminated information on its program and eligibility criteria to potential program participants. CORE then reached out to CC administrators to present the program to the administrators first, then to residents, as well as distributing and posting informational posters and leaflets that encouraged residents to contact CORE to apply for rental assistance.

CORE targeted the most vulnerable households staying in CCs who applied for assistance according to a vulnerability survey tool that is aligned with the Shelter Cluster Technical Working Group on Rental Assistance, as well as UNHCR vulnerability screening tool.

CORE prioritized rental assistance support to pregnant and lactating women; households with at least two minor dependents; households with at least one person living with a disability; households coming from Ukraine's most heavily conflict-affected regions; households with older persons (aged 60+); single-headed households; IDPs with chronic diseases; households with self-identifying LGBTQ+ individual(s).

CORE reviewed identity documents and matched identity to a passport/ID card, and also verified the internally displaced person (IDP) certificate issued by the government of Ukraine that confirms IDP status. The documents must have had a photo of an individual, a unique identifying number, and the individuals' birthdate.

CORE coordinated with key stakeholders, including the Norwegian Refugee Council, the Hungarian Embassy and the World Food Programme (specifically their Building Blocks system) to reference the logged identity documents to ensure deduplication of assistance.

IDENTIFYING RENTAL STOCK AND RENTAL AGREEMENTS

CORE undertook a number of activities to identify rental stock and link recipients of rental assistance with rental agencies and property owners. CORE collaborated with the regional Rental Market Association as well as realtor agencies to provide program participants with quickly identified vacancies and formal access to suitable rental properties. Without going through formal channels, seekers have less visibility into vacancies and may end up with informal agreements that may expose displaced families to risks, such as exploitation, eviction, or unsafe or unsuitable accommodation, without recourse.

CORE conducted financial and legal assessment of potential rental agency partners against international databases. CORE and its 12 local realtor partners assisted program participants to choose suitable accommodation and complete agreements with landlords.

MODALITY AND DELIVERY MECHANISM

Based on a cash feasibility study carried out by the Cash Working Group (CWG), CORE decided to deliver cash assistance. Bank transfers were selected as the delivery mechanism based on a delivery mechanism assessment led by the CWG in alignment with Shelter Cluster (August 2022) recommendations.

TRANSFER VALUE, FREQUENCY AND DURATION

In total, households received a maximum of \$1,742 USD including rent, furnishings and utensils. Cash transfers were distributed to recipients monthly or every other month or every three months, depending on their enrollment timing.

The Shelter Cluster recommended \$232 USD (~UAH 8500) as a monthly transfer value for rent for a family consisting of 1-3 members in the West of Ukraine. CORE provided cash assistance over a six-month period at the recommended rate to program participants.

All recipients received a one-time transfer of \$100 USD for furnishings and utensils, etc.

In addition, CORE provided \$50 USD towards utility bills. The duration of utility assistance depended on beneficiaries' needs and whether government central heating assistance was underway. This utility assistance varied and did not exceed \$300 USD per household for six months in total.

FINDINGS

REGISTRATION AND PARTICIPATION

All respondents reported being satisfied with the process they went through to receive rental assistance. One respondent mentioned having a problem with registration which was resolved.

TRANSFER VALUE SUFFICIENCY AND SATISFACTION

All respondents confirmed that the amount of cash received corresponded to the amount communicated to them and that they faced no problems receiving it. 97.5% of respondents reported they were satisfied with the amount of rental assistance received. For the vast majority of respondents (84.9%) the transfer value was sufficient to cover 75-100% of monthly rent and utilities payments. 12.6% reported the transfer value covered 50% or more of their monthly rent and utility payments.

SPILOVERS

20.2% of respondents' households were able to cover additional expenses with the transfer value, beyond rent, utilities and furnishings. This included food (including special food items for pregnant and lactating women and children), water, clothing, education materials (e.g., books, stationery), healthcare services (including for pregnant and lactating women and children), NFIs, medicine, hygiene items, internet, household appliances, transportation and office space. One respondent said they were able to pay down their debt.

It is “a completely new life,” said one program participant.

Another said, “Everything has changed because before we used to live in a shelter with 300 other people, there [was] no privacy and we slept on folded beds.”

When asked about the most significant difference they felt living in private accommodation respondents mentioned:

- » Safety
- » Freedom
- » Privacy
- » Personal space
- » Improvement in child's health and mood
- » Improved sanitation
- » Coziness
- » Inner calmness

When asked specifically about the implications of private accommodation for women and girls in the household, respondents overwhelmingly (91.6%) mentioned increased safety, personal space, and sanitation, as well as improved health and overall wellbeing.



Hanna (64) sits at the dinner table with her grandson, Kyryl (11), in their new apartment. (CORE Photo by Nazarii Parkhomyk)

SAFETY

All recipients surveyed during the second PDM reported that they felt safe receiving and using cash assistance.

SHELTER

The majority of respondents' households (81.5%) surveyed lived in rented apartments, while 10.9% lived in rented houses and 2.5% rented a room in an apartment or house. 5% reported living in other types of accommodation, such as a collective center, relative's apartment, or housing provided for IDPs by a village council or church. These findings highlight the limited rental stock and demonstrate that while assistance provided was effective for most, pairing rental assistance with multi-purpose cash assistance and livelihoods support to ensure sustainable outcomes is key going forward.

SHELTER QUALITY

Almost all the respondents (95%) confirmed living in a covered space that provides comfort, sanitation, privacy, integrity, and protection from

physical and environmental harm. 5% did not have such conditions; these were households of larger family size—five to seven member households with several children and older persons—who therefore did not enjoy the same level of privacy. While most households surveyed said the quality of their shelter was sufficient, it is important to consider the transfer value going forward for larger sized families to ensure they can access quality accommodation.

Most participants (92.4%) reported having a functioning heating system in their accommodation, while 7.6% of participants reported there was no functioning heating systems due to blackouts disrupting the power grid, as well as wholesale lack of heating in some districts. 96.6% reported their accommodations were insulated sufficiently for winter, meaning the homes had window covering, no leaks in the roof and windows, and no cracks in the walls or floor. Yet 3.4% reported insufficient insulation. These were cases where housing stock was in older buildings which may have had less insulation or insulation become less effective over time.

FINANCIAL BARRIERS AND ONGOING NEEDS

Six months into the program, most surveyed households (89.1%) still lived either in Lviv (75.6%) or Lvivska oblast (13.4%). Some households had left: 3.4% moved to the center of Ukraine (Kyiv, Cherkasy), 1.7% to the West of Ukraine (Zakarpatska oblast) and abroad (Germany), and 5.9% were returnees who moved back to the East of Ukraine (Pokrovsk of Donetsk oblast, Nikopol of Dnipropetrovska oblast and Kharkiv and Derhachi of Kharkivska oblast). Two returnees said that they had to move to Kharkiv because they did not have enough money to pay for rent in Lviv.

While the majority (69.7%) of respondents stated they have not faced financial barriers to accessing affordable housing since being recipients of CORE’s rental assistance program, 28.6% reported ongoing barriers including: unemployment/part-time job with low salary (26.5%), low pension/targeted IDP assistance (17.6%), delays with government social benefits payments (2.9%), health costs (8.8%), high rent prices in Lviv (11.8%), lack of funds (29.4%) and childcare costs (2.9%).

The majority (87.4%) reported being able to meet all or most basic needs. 9.2% were able to meet about half of their basic needs while 1.7% were only able to meet less than half of their basic needs. The most reported unmet needs were the cost of utilities (on an ongoing basis), the cost of rent (on an ongoing basis) and the cost of hygiene items.

CORE delivered rental assistance to program participants via their bank accounts. (CORE Photo by Nadiia Marchenko)



“Here we found a piece of our lost home.”

The Pysarievs family came to Lviv from Mariupol. In their hometown, the family heard the sounds of explosions from the first day of the full-scale invasion and were forced to hide from missiles in a basement for 19 days with no electricity or communication. Rynat Pysariev (42) was the pastor of one of the churches in Mariupol. In the early days of the war, at the risk of his own life, he walked into the city every day to help his parishioners find relatives or catch a communication signal to find out if they were safe.

“He went out into the city under fire. There were times when military aviation or air bombs flew nearby. Then he would hide wherever he could, and when it got quiet, he would keep going. Rynat climbed abandoned buildings in order to catch a mobile signal at a height,” says his wife Vira (31).

Realizing that it was becoming increasingly dangerous to stay in Mariupol, the family decided to flee from the city. For several days, the Pysarievs traveled through Ukraine to get to Lviv. And so the family became IDPs.

However, they could not immediately find peace in the new city. The Pysarievs lived with relatives in a rented apartment, which was too small. This meant that their children, Rynat (11) and Timur (9), could not study properly when they had distance lessons. The house was also old. That is why it was cold in the winter. And there was mold in the rooms, which threatened the children’s health. But the family, who had lost everything in the war, had no money for a new home. *“When you flee from the war, you want to rest and recover.*



From left to right: Vira (31), Rynat (11), Timur (9), and Rynat Sr. (42) in their rented apartment. (CORE Photo by Jaya Vadlamudi)

But unfortunately, you can’t do that in a new apartment,” says Vira.

Later, the family heard about the rental assistance program implemented by CORE and in February 2023, became one of the households to receive assistance. The Pysarievs have been able to rent an apartment close to the center of Lviv. Now the children are studying at a school not far from their new home and have made new friends.

“The boys admitted that they dream that one day we could buy this apartment and stay here. It is very bright, warm, cozy and a bit like our apartment in Mariupol. So, here we have found a piece of our lost home,” said Vira Pysarieva. She emphasized that thanks to the new dignified living conditions, her children have finally been able to recover from the bombings they experienced in the Mariupol basement. In addition, the money the family used to spend on rent has been reallocated towards care for children’s health.

LESSONS LEARNED AND RECOMMENDATIONS

Lessons learned and recommendations for taking the program model to scale are as follows:

- » **The program model:** The combination of cash and realtor assistance to IDPs seeking to transition from CCs to private accommodation is effective and enhanced participants choice and dignity. Future programming at scale should incorporate complementary activities to increase self-reliance. Multi-purpose cash and livelihoods referrals will help recipients not only access safe shelter but integrate into the local labor market or (re)establish businesses and enhance the sustainability of the intervention, ensuring that relocated households are able to sustain their new rental accommodation going forward. Additionally, community engagement and social integration activities can help foster a sense of belonging and mutual support among IDPs and their host community. Finally, mentorship and psychosocial support can further contribute to the overall well-being of program participants.
- » **Bank transfers as the delivery mechanism:** Bank transfers proved to be secure and efficient and should continue to be a primary delivery mechanism. Bank transfers enable direct and swift distribution of funds to participants, minimize logistical challenges by streamlining delivery, enhance accountability and transparency, and reduce risks such as theft or coercion.
- » **The transfer value:** The transfer value of \$232 USD per month, while appropriate at the time of implementation, may fall short if rental costs continue to increase. The amount should be informed by ongoing rental market monitoring. In Lviv and across Lvivska oblast where rental prices are escalating considerably it is essential to keep the transfer value aligned with market conditions. The transfer size may be increased for households with larger than average household size to ensure they can secure sufficient accommodation. The utility support of \$50 USD proved to be sufficient and utility costs should generally not vary between implementation sites.
- » **Program duration:** While other actors are implementing rental assistance for a shorter period of three months, CORE found its program duration of six months optimal given the vulnerability of its targeted recipients. Affected households who have lost property and possessions in the territories where active hostilities are ongoing require a longer duration. CORE recommends extending the duration of rental assistance at scale to achieve intended outcomes and to ensure harmonization of assistance delivered.
- » **Outreach:** The combination of presentations and distributing informational materials was effective in reaching out to potential program participants, resulting in a high rate of applications for rental assistance. A pay-for-referral model may be explored wherein realtors, landlords and renters are compensated for making referrals to increase the availability of rental stock in the market as well as to reduce the time it takes to match IDPs to shelter solutions.

» **Selection criteria and enrollment:** The criteria were comprehensive and enabled CORE to be inclusive, meet specific needs and mitigate shelter-related risks faced by the target population. While the program’s eligibility considerations can be taken to scale with confidence, it is important to remain responsive to the evolving situation and emerging vulnerabilities. In addition to targeting marginalized cohorts within the IDP population, utilizing structured scoring of vulnerability will offer more robust means of identifying and prioritizing resources towards households facing the most acute challenges. Continued collaboration with local community leaders (e.g. Heads of Hromadas), NGOs, and advocacy groups in ongoing needs assessments provides valuable insights to refine and enhance the support and selection criteria over time. Rolling enrollment to program capacity was an important facet of the program given the widespread and active conflict resulting in waves of displacement.



Luibov and her kids playing in the snow outside their apartment. (CORE Photo by Nadiia Marchenko)

CONCLUSION

CORE’s rental assistance response offered valuable insights and good practices for utilizing cash assistance to address ongoing displacement and shelter needs within Ukraine, specifically within oblasts hosting the highest concentration of IDPs. Overall, the rental assistance program demonstrated a positive impact on participant households’ well-being, improved safety and high level of satisfaction.

Working with local realtors is key to finding available and suitable accommodations. Ensuring that rental assistance support is delivered with multi-purpose cash assistance and livelihoods support, both at scale, is key to sustainability and self-reliance.

Advocacy by the Shelter Cluster and the Cash Working Group with donors on their support for an integrated program model wherein shelter, basic needs and livelihoods support are jointly addressed is key to ensuring sufficient funding to address demand and promote restoration at-scale of self-reliance for war-affected families in Ukraine.