



# Sustainability of RHP solutions in Serbia





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# Executive Summary

UNHCR and OSCE (in line with its country specific mandates and with existing capacities) provide support to the Partner Countries by monitoring progress of the country projects within the Regional Housing Programme (RHP) as regards beneficiaries and reporting to donors. The purpose of the analysis presented in this report is to enable assessment of the situation of the RHP beneficiaries in Serbia, which shall serve to the Commissariat for Refugees and Migration of the Republic of Serbia as a basis for analyzing in particular a) socio-economic aspects and b) provision of complementary measures in order to verify the sustainability of the integration solutions provided to RHP beneficiaries and identify any gaps thereof.

The statistical data and conclusions presented in this report will be further utilized by the Lead Institution, the Commissariat for Refugees and Migration, for the comprehensive cross-checks and comparison of data stored in the database, so as to identify factors contributing to the occurrence of a specific result or that lead to the occurrence of a trend or a pattern, with an aim to develop the evidence-based intervention measures and an adequate redress mechanism for each of the shortcomings identified.

In essence, the report presents that housing solutions implemented through the RHP have been fully utilized by beneficiaries, with minor details in equipment or construction still to be completed. Integration process is also completed to a great extent, but here some aspects should be further supported. Namely, almost all beneficiaries feel well accepted in local community and satisfied with having finally solved housing problems. However, since the RHP beneficiaries are highly vulnerable group, they still struggle to improve their economic position. Therefore, support to their economic empowerment should be priority in the future.

Three quarters of our sample are refugees from Croatia and one quarter are refugees from Bosnia and Herzegovina. The refugees from Croatia prefer construction material whereas the refugees from Bosnia and Herzegovina, prefer newly constructed apartments.

The entitled female applicants select constructed apartments twice as frequently as the male ones (35% and 18% respectively), while the entitled male applicants of RHP opted more frequently for building material packages or purchase of a village house.

98% of respondents received their housing support at the territory at which they were already living. Among those who changed the city/municipality of residence almost all are those who opted for purchase of a village house or construction of pre-fabricated house in a rural settlement.

The most emphasized problem with regard to personal documents is that almost one fifth of RHP beneficiaries still don't have temporary or permanent residence registered at the address of the delivered housing solution. Different reasons may stand behind this: kids not wanting to change the school, adults not wanting to change designated medical doctor, etc. The situation with the rest of the issues is very good. A few persons who are missing citizenship are actually newborns, for whom parents still didn't obtain a citizenship certificate.

Smaller households were more prone to opt for constructed apartments, while bigger households preferred building material packages or pre-fabricated houses. Three quarters of respondents say that their family members that were stated in the contract on housing solution currently live in the same household with them, while the rest say that 'some of the members live with them, but not all'. Children and elderly combined can make dependency issue significant in these households. However, in accordance with negative demographic trend in Serbia, there are only 30% of RHP beneficiaries' households that have children (younger than 15). Number of elderly in the RHP beneficiary population is also small. High dependency is a challenge for 12% of households that have more than 50% of dependent members in the household (children or elderly). These households are spread across the three regions and include all housing solutions.

No serious health issue was reported for 84% of members of RHP beneficiaries' households, which is worse than among population of Serbia (around 90%). A physical impairment was reported for 8% and much smaller percentage for other health problems. A serious chronic disease that affects independent daily functioning was reported for 2% of members of respondents' families.

Almost half of RHP beneficiaries are employed (49%). Another 24% are retired, receiving a pension, 2% are recipients of monetary social transfer and 21% are unemployed. The rest are financially dependent members (mostly female homemakers). Constructed apartments are more preferred solution among the retired persons than among the others. However, when observing all members of interviewed households, the activity rate is similar to the one for Serbia in general (57.5% and 55.2%, respectively), but the unemployment rate is much higher than in Serbia in general (31% and 11%, respectively). In 28% of households there is no employed member, and in cases where there are some, it is mostly only one. Large share of our respondents, 29%, state that one or more members of their families are registered with the National Employment Service (NES). However, only a quarter of these reported that those members have received an active employment measure from the NES. Even less than that, only 3%, reported that some of the unemployed members of their households received financial or advisory assistance for self-employment or business start-up.

When we look at the income of RHP beneficiaries, the situation is concerning. In our sample, there is 12% of households that don't make a single income from formal employment, retirement or finan-



cial social transfers. Additional 23% have less than a half of members making an income. Another indicator that shows the level of poverty of RHP families, the share of families that receive financial social assistance, has value of 6% and it is twice higher than among the general population of Serbia. RHP beneficiaries' households have problems with making ends meet – 93% of them told they have difficulties in this regard and 23% said it was very difficult. On the other hand, there are not many households that have difficulties in paying their duties (utility bills, rent, etc.). These figures point to high rate of financially vulnerable RHP households. It is also worth noting that there is slightly stronger tendency of such vulnerability in Central Serbia than in Belgrade while this tendency is much higher if compared with Vojvodina.

In relation to previous finding we add here that 6% of households have a member who faces difficulties in exercising his/her right to pension in Serbia, while 11% of households have a member who faces same problem in another Partner Country.

Concerning infrastructural equipment of the RHP solutions, there is 2% of households that don't possess either running water or a water pump, which means that they use a well manually. These are mostly applicants who chose purchase of a village house or building material packages and follow up after finalization of installment of received material is needed. Similar stands for the sewage and the cesspit – there is 1% of households that have none of these. Most of them live in the housing unit for which they required a building material package. The lack of electricity supply as well as of inside bathroom (1% each) is exclusively related to households that got building material packages (still undergoing (re)construction) and live in Vojvodina. Lack of internet is expectably most typical for the households that opted for a village house (49%) and especially in Central Serbia, but can be found among households that selected different other housing solutions, too (30-40% of them). On the other hand, the lack of street lights and the paved access roads is most typical for those who selected pre-fabricated houses and it occurs more frequently in Central Serbia than in Belgrade or Vojvodina.

There are 3% of surveyed households that lack public transportation and 3% for whom the health institution is not located within the range of 10 km from their place of residence, as per the relevant location sustainability indicator. The lack of the two is more typical for beneficiaries of village houses and pre-fabricated houses than for the others. There is 5% of households that lack a grocery store within the distance of 2 km. The proximity of a grocery store is bigger problem for tenants of the newly constructed apartments and owners of pre-fabricated houses than for the others. Only 1/3 of those lacking a school or 1/4 of those lacking a kindergarten in proximity, have children in the family, which makes 1.5% of total sample of households.

There is quite obvious difference between the 3 regions in absence of local administration's support to RHP beneficiaries (provision of licenses and other administrative issues). The beneficiaries from

Belgrade got this support in 7% of cases, the beneficiaries from Vojvodina in 34% of cases and the beneficiaries from Central Serbia in 43% of cases.

Finally, indicators of social integration show that RHP beneficiaries are well accepted in their local communities and that cases of hostile behavior are pocketed in particular locations.

# Introduction

This report aims at providing reliable, evidence-based conclusions in order to assess sustainability of solutions offered to beneficiaries of the Regional Housing Programme (RHP) in Serbia. The RHP is a joint initiative of Bosnia and Herzegovina, Croatia, Montenegro and Serbia, aimed at solving the housing problem and providing durable solutions to refugees and IDPs across the region. RHP beneficiaries are the most vulnerable refugees and former refugees who have been displaced as a consequence of the conflicts during the 1990s in the former Yugoslavia. The programme is financially supported by a number of international stakeholders, first and foremost by the European Union and the United States.

RHP is implemented through sub-projects in each participating country. Each sub-project is subject to the approval of UNHCR/OSCE in relation to:

- a) the parts covering selected locations (sustainability aspects),
- b) selection of municipalities (number of vulnerable refugees and former refugees residing in the municipality and integration prospects at the said location), and
- c) type and number of the housing solutions offered (adequacy).

Out of the initially 16,780 housing solutions proposed to be financed through RHP for Serbia approximately 7,688, or 46%, have been approved and are thus far in the pipeline for delivery. Envisaged housing solutions include:

1. construction of apartments for lease/purchase;
2. purchase of village houses;
3. delivery of prefabricated houses;
4. delivery of building material packages, and
5. construction of apartments for living in a protected environment.

UNHCR and OSCE (in line with its country specific mandates and with existing capacities) provide support to the Partner Countries by monitoring progress of the country projects as regards beneficiaries and report to donors. This includes ensuring, inter alia, that the end-beneficiaries of the Regional Housing Programme (hereinafter RHP) will be those who qualified as most vulnerable, in line with the vulnerability criteria jointly defined by Partner Countries and UNHCR. These criteria

include among other lack of regular income, multi-generation families, families with minors, single parent families, persons with disability. A key output indicator in RHP is number and type of the housing solutions provided while **the key outcome is sustainability of the solutions provided**, be it in the context of integration or re-integration. UNHCR and OSCE are also tasked to jointly monitor sustainability aspects while the implementation and reaching of the set goals in this regard is responsibility of each Partner Country. In order to ascertain the sustainability aspects, three type of data were collected:

- a) on technical aspects
- b) social- economic aspects and
- c) complementary measures.

The target group for collation of these data are RHP beneficiaries who already received housing assistance and who already physically occupy allocated housing units. Having in mind the volume of the solutions that are in the pipeline for delivery or have already been delivered it was concluded that the determination of the scientifically credible sample and relevant monitoring methodology is a key for establishing the effective and efficient monitoring process that will deliver credible data, indicating potential deficiencies and subsequently serve for provision of an adequate redress, all within the lifetime of the RHP implementation cycle, which is June 2022.

Within such a policy framework the purpose of the analysis presented in this report is to enable assessment of the situation of the RHP beneficiaries in Serbia, which shall serve to the Commissariat for Refugees and Migration as a basis for analyzing in particular a) socio-economic aspects and b) provision of complementary measures (mentioned above) in order to verify the sustainability of the integration solutions provided to RHP beneficiaries and identify any gaps thereof. The conclusions should be utilized to guide subsequent policy actions aimed at filling in any gaps thereof, improving protection and offering assistance needed.

This assessment shall serve as the policy intervention tool for, primarily, the Commissariat for Refugees and Migration, but also all other line Ministries, for developing and implementing all measures required to provide redress for identified deficiencies in access to rights, provision of durable solutions and in securing sustainable integration.

# Methodology

In order to achieve the objective of enabling assessment of the situation of the RHP beneficiaries in Serbia we applied combined quantitative and qualitative strategy.

Quantitative research was based on survey design. Survey questionnaire contained basic social-demographic questions about the RHP applicant and his/her household's members, the basic questions about the housing solution provided, as well as relevant questions about social-economic position of the households, integration in local community and indicators of vulnerability.

Sample design for this survey was stratified random sample. Respondents were selected from the list of applicants who received support through the programme stratified in 3 territorial strata: Belgrade, Vojvodina and Central Serbia. Strata were defined proportional to share of the 3 regions in total list of applicants who already got their support: 29% in Belgrade, 50% in Vojvodina and 21% in Central Serbia. The sample size was 800, which assumed tolerable error of 2.5. We selected 800 respondents and 200 reserves. After the quality check we ended with 795 completed questionnaires with proposed stratificational scheme. Data were collected in 96 out of 193 cities/municipalities in Serbia (Kosovo and Metohija omitted). The number of questionnaires collected per city/municipality ranged from 1 to 87. The largest number was collected in the city of Belgrade's municipalities Zemun (87) and Palilula (56)<sup>1</sup>, followed by the two municipalities from Vojvodina, Ruma and Stara Pazova (25 each).

Qualitative research was based on focus group discussions (FGD) with beneficiaries. There were five FGDs held in the end of 2018 as a preparatory activity for setting the methodology and 10 FGDs held in second half of 2019. Participants in the latter group of FGDs were the beneficiaries who got their assistance at least six months before the FGD. In total, 127 beneficiaries took part in FGDs, (75 men and 52 women), representing 117 out of 507 RHP beneficiary families on the territory of 14 municipalities in Serbia. All four types of housing assistance solutions were represented:

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<sup>1</sup> In Belgrade multi-storey buildings dominate as a solution, while in smaller municipalities there is much more building material delivery.

**Table 1. The type of housing solution, location of FGDs and participants**

<b>FGD</b>	<b>Type of solution</b>	<b>Location</b>	<b>Number of beneficiaries</b>	<b>FGD participants</b>	<b>Families</b>
1.	Village houses	Paraćin and Ćićevac	37	12	12
2.		Ub and Lajkovac	24	12	12
3.		Kikinda and Novi Bečej	26	11	11
4.	Building material	Šid	24	12	12
5.		Loznica	22	11	11
6.		Subotica	60	11	11
7.	Pre-fabricated houses	Smederevo and Smed. Palanka	18	16	12
8.	Appartments	Arilje	15	16	14
9.		Zrenjanin	11	14	10
10.		Zemun (Kamendin)	270	12	12
<b>Total</b>		<b>14 cities/municipalities</b>	<b>507</b>	<b>127</b>	<b>117</b>

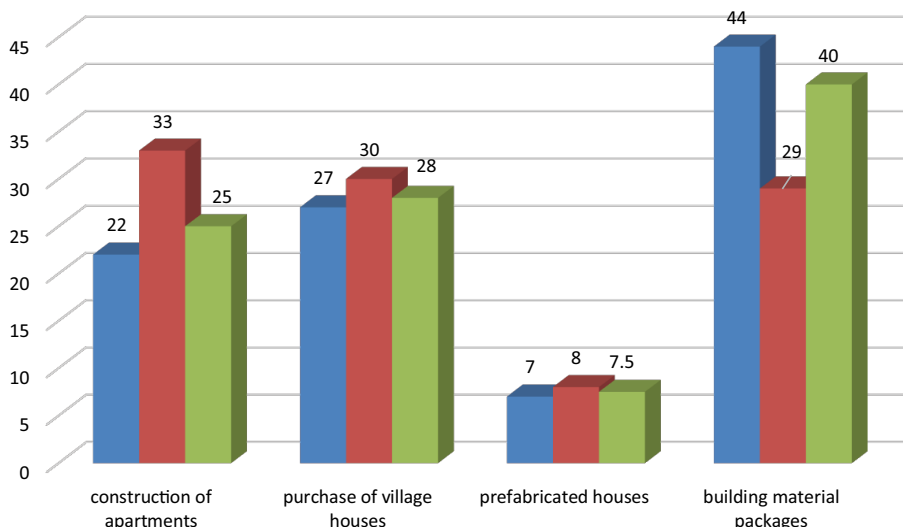
# Location of RHP beneficiary households and offered solutions

At the beginning we point out that 98% of respondents received their housing support at the territory at which they were already living, which includes 12% of those who just moved from one of Belgrade's municipality to another. Among those who changed the city/municipality of residence in order to get housing assistance almost all are those who decided to accept purchase of a village house or construction of pre-fabricated house on building plot that they acquired in a rural settlement. This was a highly probable outcome for those who chose those solutions having in mind that large majority of refugees who applied for RHP were living in urban settlements. There were only two cases in our sample (0.25%) who moved to urban settlement in which they received RHP support in 2018 or 2019. This gives good prospects for integration and social inclusion of RHP beneficiaries in local communities. No wonder than that those who moved into constructed apartments intend to buy them off – none of those say they will not and only 5% are still uncertain with regard to this.

Another important thing to stress is that 96% of respondents already moved into housing units that they were entitled to through RHP. The remaining 4% are those whose building material was not used yet or pre-fabricated houses were not completed. These 4% we omit from analysis of the quality of housing unit that was subject of RHP assistance. The rest of the questionnaire is valid for the whole sample since they don't change their place of residence.

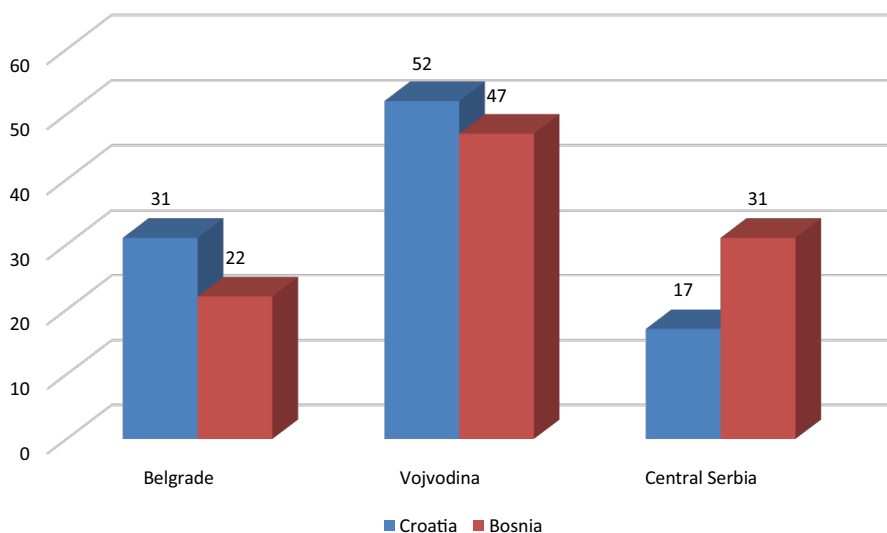
Three quarters of our sample are refugees from Croatia and one quarter are refugees from Bosnia and Herzegovina. There is a bit of difference between these two groups regarding territorial distribution and preferred type of housing solution (figure 1). The refugees from Croatia prefer construction material more than the refugees from Bosnia and Herzegovina who, on the other hand prefer constructed apartments more.

**Figure 1. Preferred RHP solutions by the country of origin, in %**



The refugees from both Croatia and Bosnia and Herzegovina reside all around Serbia, but it is known that the former are somewhat more concentrated in in Belgrade, while the latter are more frequent in Central Serbia (figure 2).

**Figure 2. Regional distribution, by the country of origin, in %**



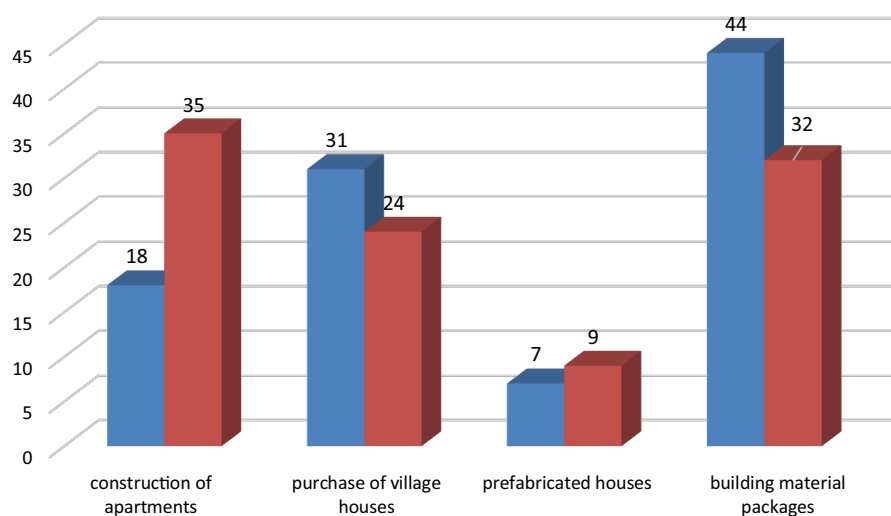
In focus group discussions (FGD) almost all participants stressed that the received housing support influenced positively their families’ quality of life and economic position. On one hand they reduced costs of housing, on the other communal services became more accessible. However, some FGD participants also made complaints on the process of realization of assistance, as well as on the quality of the material, quality of construction, information about rights and duties of beneficiaries, the duties of -suppliers and the role and quality of supervision.



# Profile of entitled applicants

Almost two thirds of interviewed applicants are male (62%) and 38% are female. While this fact doesn't have to do anything with their age or average size of household, it turns to be important with regard to selected housing solution. Namely, the entitled female applicants select constructed apartments twice as frequently as the male ones (35% and 18%, respectively), while the entitled male applicants of RHP opt more frequently for building material packages or purchase a village house.

**Figure 3. Impact of applicant's gender on housing solution preference, in %**



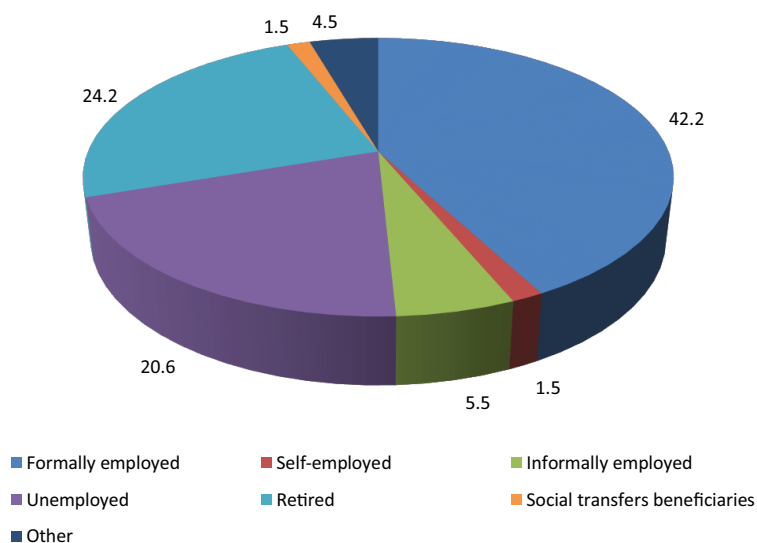
The average age of the interviewed RHP applicants is 54 years. One third of them is older than 60, 41% is between 46 and 60 years old, 24% more is in the age between 31 and 45 and only 1.5% is up to 30 years old. The age of applicants is equally distributed across the regions of Serbia and it does not affect their preference with regard to housing solutions.

Concerning educational profile of the applicants, 19% of them got elementary education or just few grades of it, 68% of them completed secondary education and 13% obtained university diploma. They are unequally distributed across regions of Serbia and also show different preferences with regard to housing solutions. There is more of those with completed university education in Belgrade and more of those with lowest educational attainment in Vojvodina. And those with highest educa-

tion prefer constructed apartments more than other solutions, while those with the lowest education opt for village houses more than other educational groups.

Almost half of RHP applicants are employed (49%). Another 24% are retired, receiving a pension, 2% are recipients of monetary social transfer and 21% are unemployed. The rest are financially dependent members (mostly female homemakers).

**Figure 4. Social position of RHP applicants, in %**



There are slightly less unemployed entitled applicants in Belgrade than in other regions, and this is due to the higher share of the retired persons. That is why constructed apartments are more preferred solution among the retired persons than among the others.

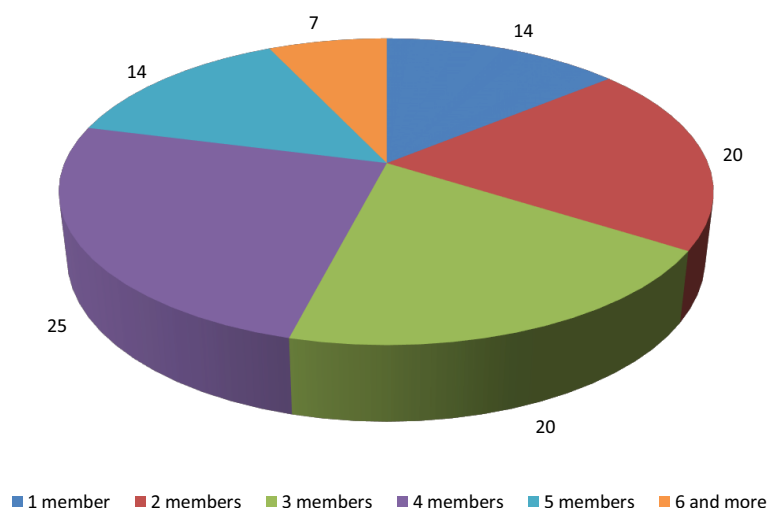
When asked about their disability status, 75% of respondents said they didn't have any health difficulties. Most frequent reported health problem is 'physical disease' (12%), followed by other issues like sight problems, hearing problems, etc. However, there was also 4% of RHP applicants who reported serious chronic disease that disables independent functioning. The worrying thing is that there is 4% of RHP applicants who don't hold a valid health insurance. On the other hand, there was only one person in this group who reported serious health issue.

Other personal documents issues of RHP beneficiaries are also resolved to a great extent. Almost all of them have citizenship, ID cards or an equivalent refugee ID. However, there is as much as 16% of respondents who are not registered at the address of the entitled RHP assistance, whichever the solution type, although majority of them already live in that housing unit.

# Profile of beneficiaries' households

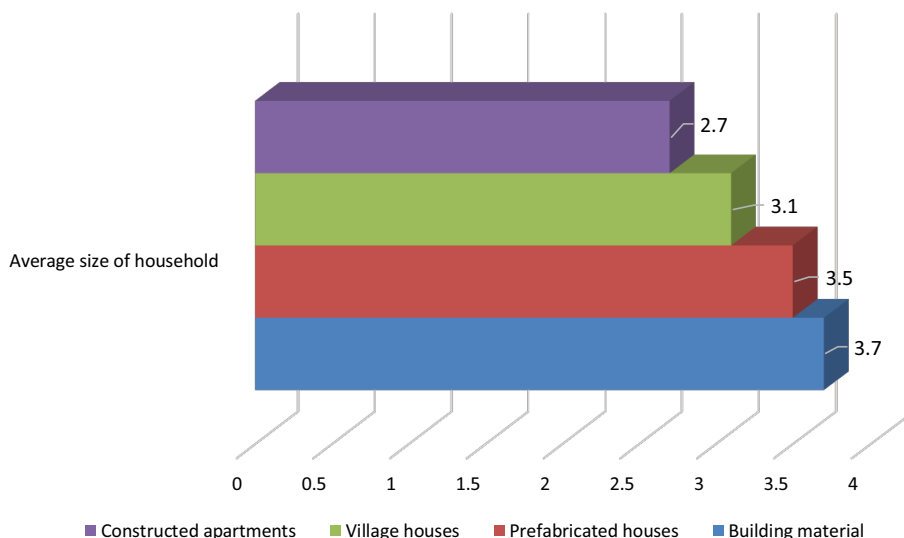
The size of households of the RHP beneficiaries is similar to the one of Serbia in general – in average it is 3.3 persons. The share of the households of different sizes is presented in figure 3 below.

**Figure 5. Share of households of different sizes, % of households**



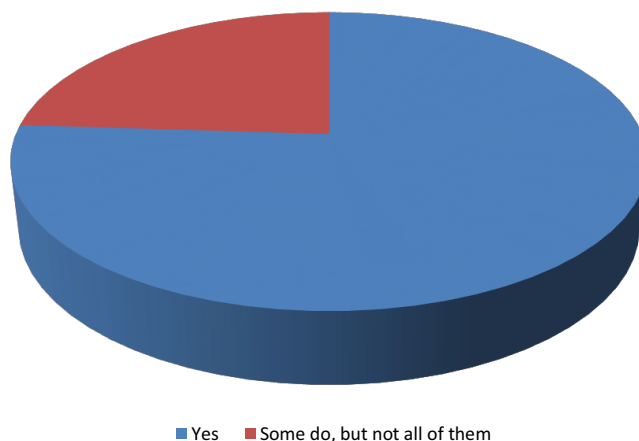
Smaller households participate with a bigger share among those who opted for constructed apartments, while at the same time the bigger households opted for building material packages or pre-fabricated houses (figure 4) more frequently.

**Figure 6. Average household size per type of RHP solution**



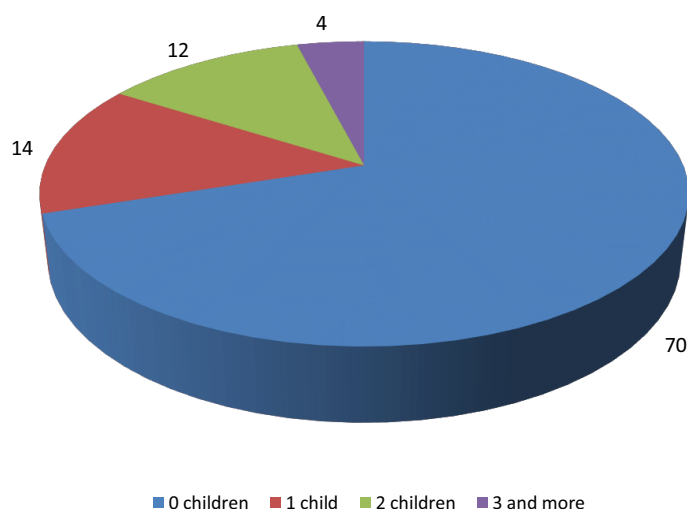
We asked respondents if all of their family members that were stated in the contract on housing solution currently live in the same household with them. Three quarters said ‘yes’, one quarter said ‘some do, but not all of them’.

**Figure 7. Do household members stated in the contract live in the same household with you?**



Concerning the age of the RHP beneficiaries' households, the average age for the whole sample is 43.6, which is almost the same as the national average for Serbia (43.2). In accordance with negative demographic trend in Serbia, there are only 30% of RHP beneficiaries' households that have children (younger than 15).

**Figure 8. Number of children per household, % of households**



Number of elderly in the RHP beneficiaries population is small. Seventy three percent of households do not have members older than 67<sup>2</sup>, 21% have one such member and 6% have two or three such members.

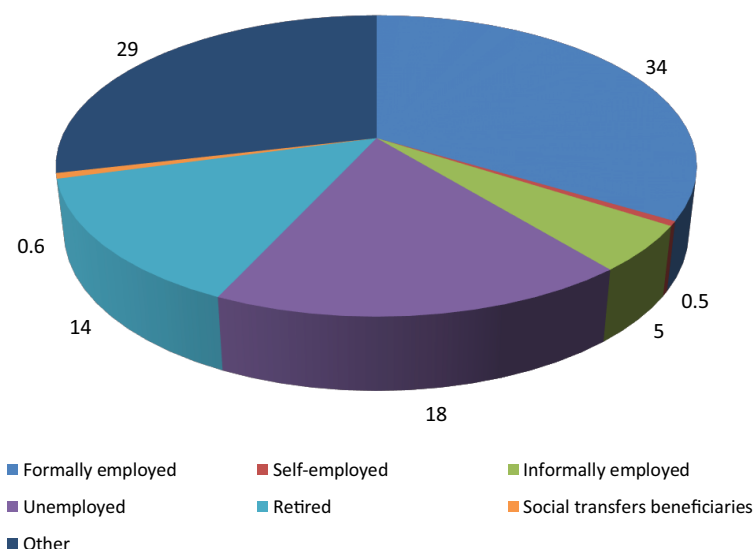
Children and elderly combined can make dependency issue significant in these households. This is a challenge for 12% of households that have more than 50% of dependent members in the household (children or elderly). However, these households are not concentrated, they are proportionally dispersed across the regions and housing solutions.

To the above, we add information that serious health issue was reported for 84% of members of RHP beneficiaries' households, which is worse than among population of Serbia (around 90%). A physical disease was reported for 8% of the RHP beneficiaries' population and much smaller percentage for other health problems. A serious chronic disease that affects independent daily functioning was reported for 2% of members of respondents' families.

The next important issue for social-economic position of RHP beneficiaries is employment and income generation. We assess this through two indicators: number of employed persons in a household and number of incomes in a household. First of all we present the social position of all members of surveyed households (figure 9).

<sup>2</sup> 67 is official retirement age for men in Serbia.

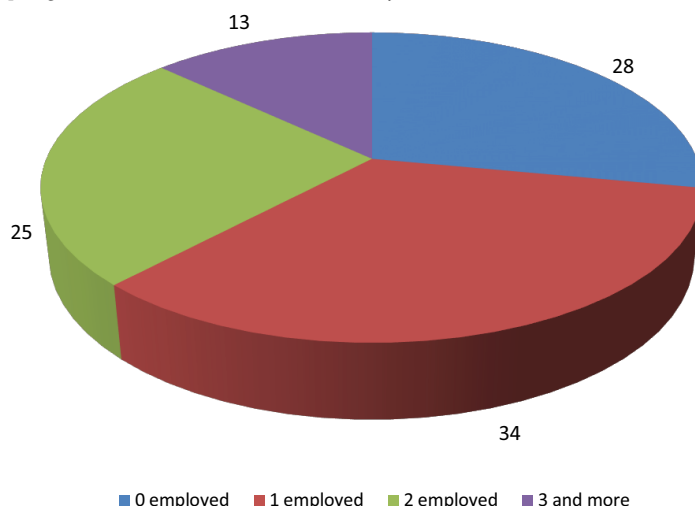
**Figure 9. Social position of members of RHP beneficiaries' households, in %**



Note: monetary social transfers are entitled to the (head of) household, that is why the estimate of number of beneficiaries is more realistic in the figure 4 than here.

The numbers presented above show that the activity rate among the RHP beneficiaries is similar to the one for Serbia in general (57.5% and 55.2%<sup>3</sup>, respectively), but the unemployment rate is much higher than in Serbia in general (31% and 11%, respectively)<sup>4</sup>. In 28% of households all members of the household are unemployed, inactive or retired while in 34% of households only one member is employed. (figure 10).

**Figure 10. Number of employed members in household, % of households**



<sup>3</sup> The newest labour market indicators for Serbia are available at <https://www.stat.gov.rs/sr-latn/oblasti/trziste-rada/anketa-o-radnoj-snazi/>

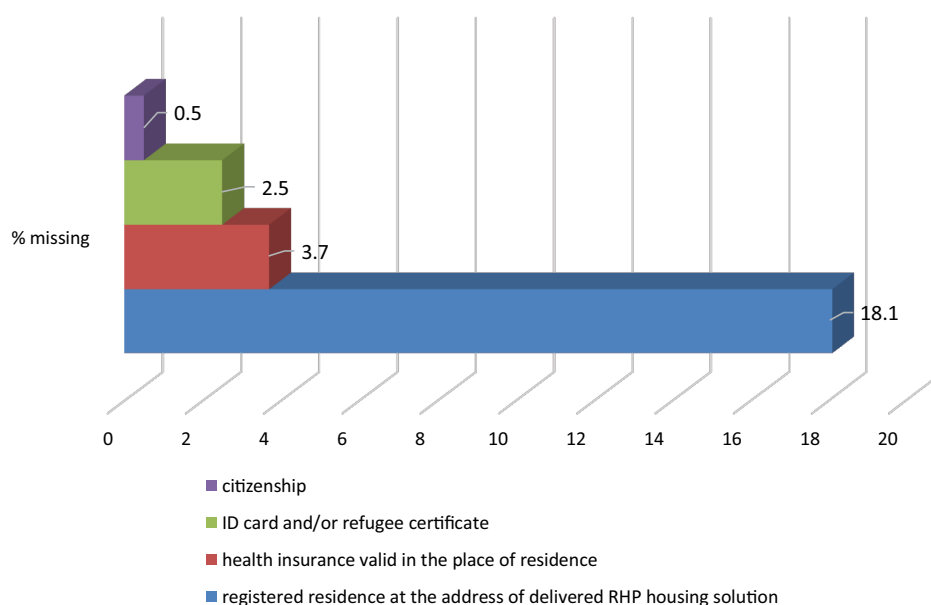
<sup>4</sup> Here we have to stress that the question used to measure the unemployment in our survey is not the same as in the Labor Force Survey conducted by the Statistical Office of the Republic of Serbia. Consequently, the gap between our unemployment rate and national unemployment rate is not measured precisely, but it definitely points to much higher unemployment among RHP beneficiaries.

The problem is that there are 42% of RHP beneficiaries' households that have less than 1/3 of employed members and in only 41% of households employed persons make a half of members or more. **This means that RHP beneficiaries' households are depending on other sources of income or simply suffering from financial poverty.** In our sample there are 12% of households that don't make a single income from formal employment, retirement or financial social transfers. Additional 23% have less than a half of members making an income and 19% more have a half of their members making an income. These figures point to high financial vulnerability of RHP beneficiaries' households. It is also worth noting that there is slightly stronger tendency of such vulnerability in Central Serbia than in Belgrade and especially than in Vojvodina. Such conclusion was made during FGDs, too. **Great majority of participants faces reduced quality of living and low employment rate. They frequently work seasonal and low-paid jobs.**

In relation to previous finding we add here that 6% of households have a member who faces **difficulties in exercising his/her right to pension** in Serbia, while 11% of households have a member who faces the same problem in another Partner Country.

The next issue important for social-economic aspect of living of RHP beneficiaries is personal documents. We asked about citizenship, ID card and/or refugee ID card, health insurance valid in the place of residence and registered residence at the address of delivered RHP housing solution. In the following figure (10) the share of RHP beneficiaries missing any of the documents mentioned above is presented.

**Figure 11. Share of RHP beneficiaries' household members missing some of the personal documents, in %**



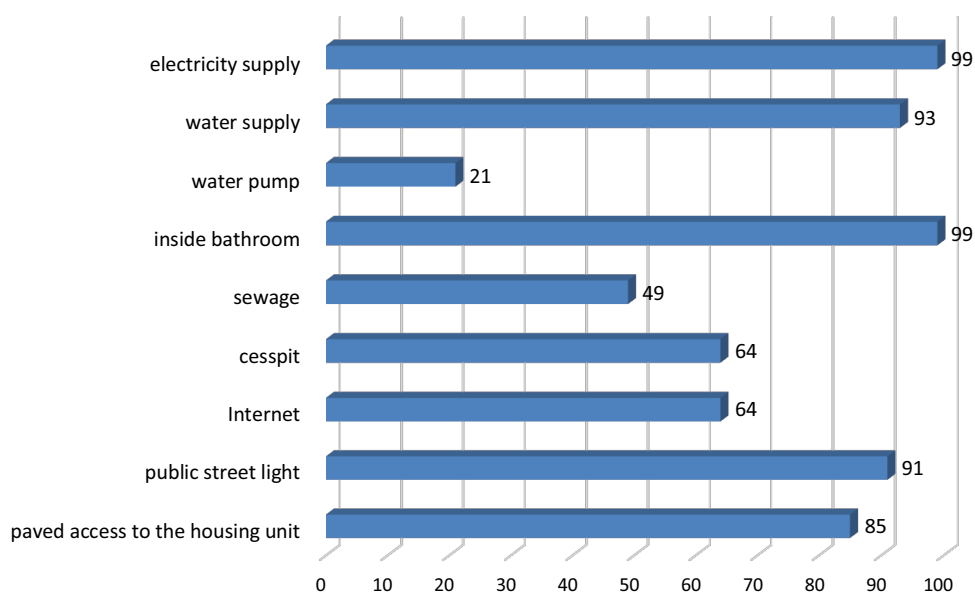
The most frequent document that is not regulated properly is the certificate on the registration of the permanent residence at the new address. The heads of the households/principle applicants are not facing this problem while almost one fifth of RHP beneficiaries/members of the households still don't have their temporary or a permanent residence registered at the address of delivered housing solution. There are a number of different reasons for postponing this procedure for later like completing class in the old school, continuing some procedures, not changing physician in primary health institution etc. The rest of issues is quite good. A few persons who are missing citizenship are actually newborns, for whom parents still didn't obtain a citizenship certificate. The lack of health insurance is much smaller than in general population where it is close to 10%. Still, since tolerance towards these issues should be zero, providing support to RHP beneficiaries in obtaining different documentation should be continued.

Here we add the finding from the FGDs. A smaller number of participants emphasized that they were facing difficulties in exercising their rights in Serbia and in the country of origin. It was mostly about pension insurance, social and family protection and obtaining personal documents. This means that there are still families that need legal aid and professional support in order to get access to rights.



# Housing conditions and livelihood

**Figure 12. Basic infrastructural equipment of the housing unit, % of households**



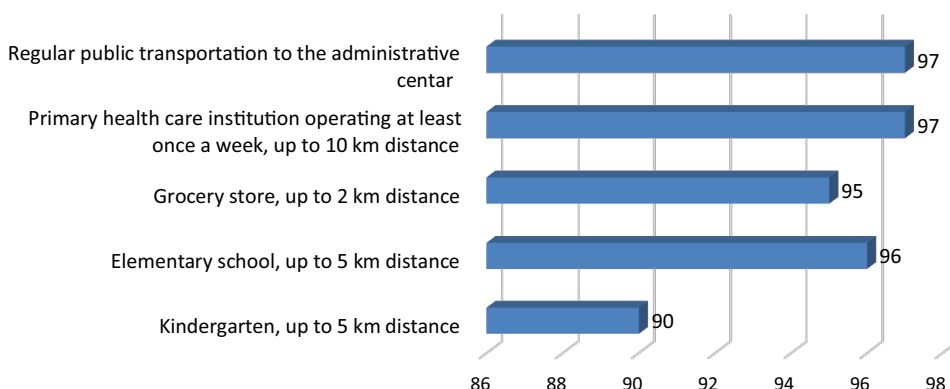
Water supply and water pump are considered alternative to each other. However, there is 2% of households that don't possess either of the two, but collect water from a well manually. These are mostly beneficiaries who chose purchase of a village house or building material packages. Similar stands for the sewage and the cesspit – there is 1% of households that have none of these. Most of them live in the housing unit for which they required a building material package.

The lack of electricity supply as well as of inside bathroom is exclusively related to households that got building material packages (still undergoing (re)construction) and live in Vojvodina. Further monitoring until final installment of building material is needed. Lack of internet is expectably most typical for the households that opted for a village house (49%) and especially in Central Serbia, but can be found among households that selected different other housing solutions, too (30-40% of them). On the other hand, the lack of street light is most typical for those who selected pre-fabricated houses (20% of them lacking street light as compared to 10% among village house owners and those who received building material and only 3% among those getting a constructed apartment). It is similar with the paved access roads: 36% of pre-fabricated houses lacking it, as compared to

20% of recipients of building material packages, 17% of village houses owners and no tenants of constructed apartments. Lack of both street lights and paved access roads occurs more frequently in Central Serbia than in Belgrade or Vojvodina.

We measured five indicators of the quality of location, too. A large majority of RHP beneficiaries' households live in quality locations.

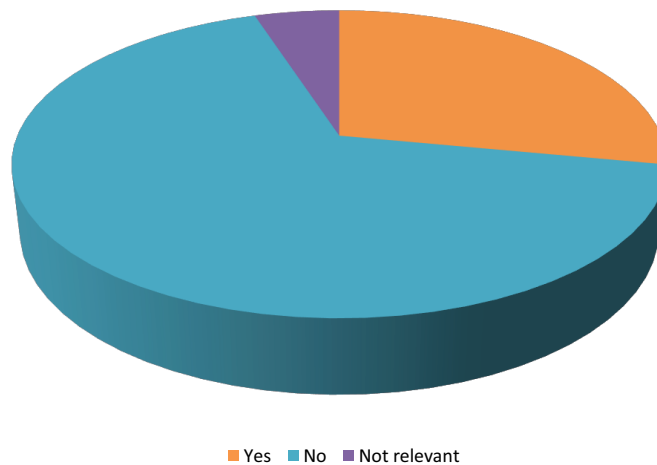
**Figure 13. Indicators of quality of the housing location, % of households**



Lack of public transportation and problems in access to health institutions is more typical for beneficiaries of village houses and pre-fabricated houses than for the others, while the proximity of a grocery store is bigger problem for tenants of constructed apartments and owners of pre-fabricated houses than for the others. Lack of an elementary school and a kindergarten in reasonable distance is much more typical for owners of pre-fabricated houses (12% and 21% of them, respectively) than for owners of village houses and recipients of building material (4-5% of them with regard to school and 11-12% of them with regard to kindergarten), while this problem is almost non-existing on the locations of constructed apartments. However, only 1/3 of those lacking a school or 1/4 of those lacking a kindergarten in proximity have children in the family, which makes 1.5% of total sample of households. Regions of residence do not differ significantly with regard to the above issues, except to lack of a kindergarten, which is much less a problem in Vojvodina (7% of households without kindergarten in proximity) than in Belgrade and Central Serbia, where 11% and 16% of households have not kindergarten within 5km distance.

Another relevant question related to provision of RHP housing solutions was if the beneficiaries had additional support from the local administration.

**Figure 14. Did you get additional help from local administration in realization of housing support? % of households**

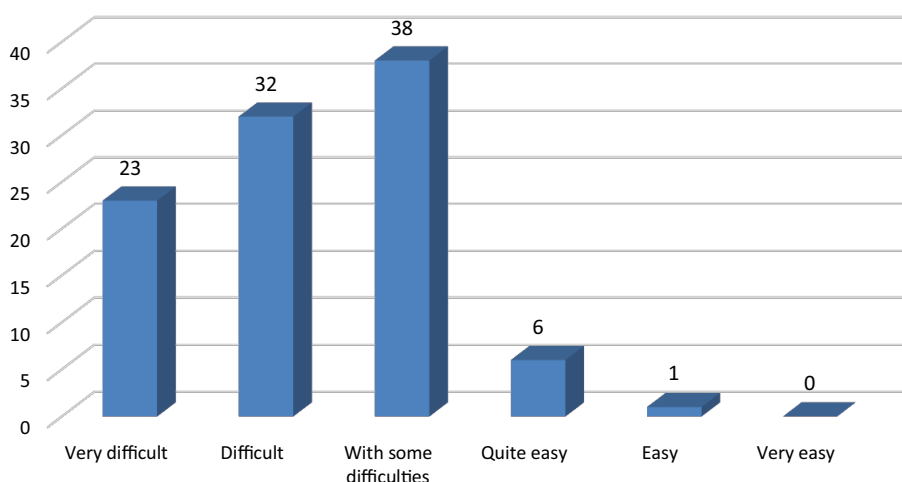


There is quite obvious difference in absence of local administration’s support between the 3 regions. The beneficiaries from Belgrade got this support in 7% of cases, the beneficiaries from Vojvodina in 34% of cases and the beneficiaries from Central Serbia in 43% of cases.

We noticed earlier that there is a big unemployment issue among the RHP beneficiaries. Large share of our respondents, 29%, state that one or more members of their families is registered with the National Employment Service (NES). However, only a quarter of these reported that those members have received an active employment measure from the NES. Even less than that, only 3% reported that some of the unemployed members of their households got financial or advisory assistance for self-employment or business start-up. A half of this was financial or in-kind assistance provided by foreign donors (NGOs and international organizations) and another half was advisory of financial assistance from NES.

Another finding stated earlier was about vulnerable financial position of the RHP beneficiaries’ households. This is not a wonder knowing that financial vulnerability was an eligibility criterion for application for RHP. Here we provide more nuances of this picture through two other indicators. First, from graph 15 we can conclude that RHP beneficiaries’ households have problems in making ends meet. In total 93% of them reported difficulties in this regard. Moreover, 23% of all respondents said it is very difficult.

**Figure 15. Considering total income of your household, do you think you can ‘make ends meet’, i.e. pay all your bills?, % of households**



On the other hand, we can see that there are not many households that have difficulties in paying their duties. Only 3.5% of those who have a house mortgage or rent a housing unit were late several times in paying mortgage or housing rent, and 8.5% of those having other types of loans were late several times in paying them. Difficulties in paying housing utilities, those bearing the lowest risk of expulsion from the housing unit, were the most frequent. This tells that RHP families have capacity to cover basic housing costs.

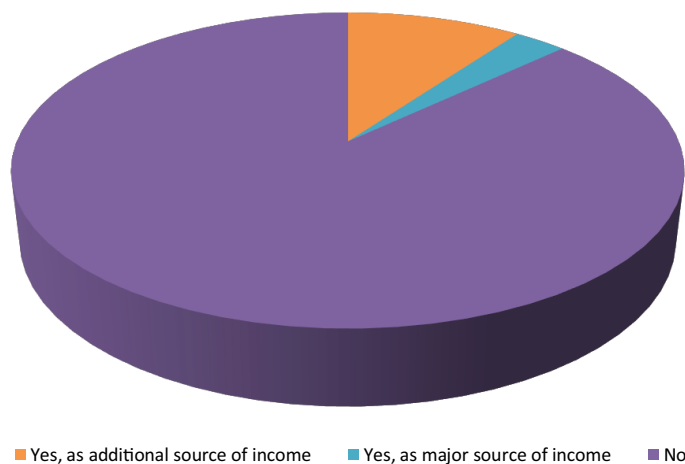
**Figure 16. Difficulties in paying duties, % of households**



One of the ways for the surveyed households to strengthen their income is to engage in agricultural production. However, this is not a significant source of income for RHP households: there are 10% of household who make additional income from agriculture and only 3% for whom agriculture is the only source of income. Here we have to stress that income from agriculture is not more typical for

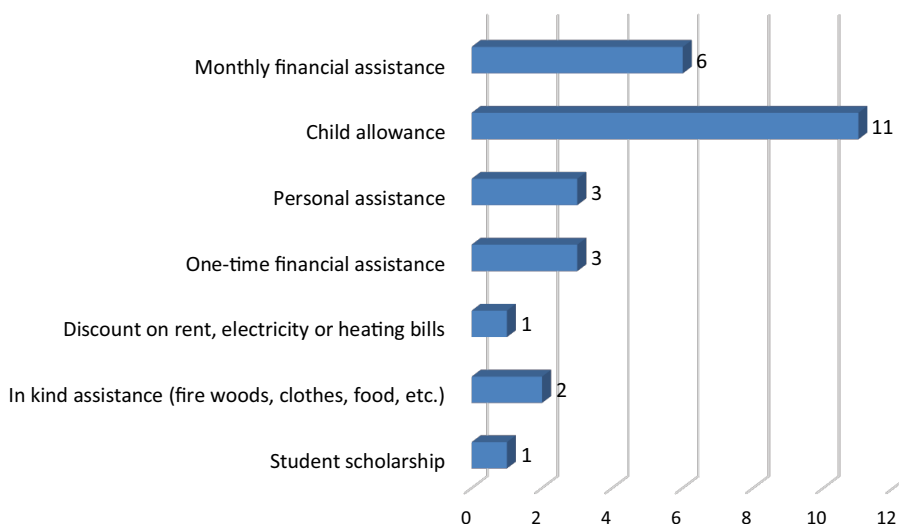
the beneficiaries who choose village houses than for those who choose building material packages or pre-fabricated houses.

**Figure 17. Income from agriculture, % of households**



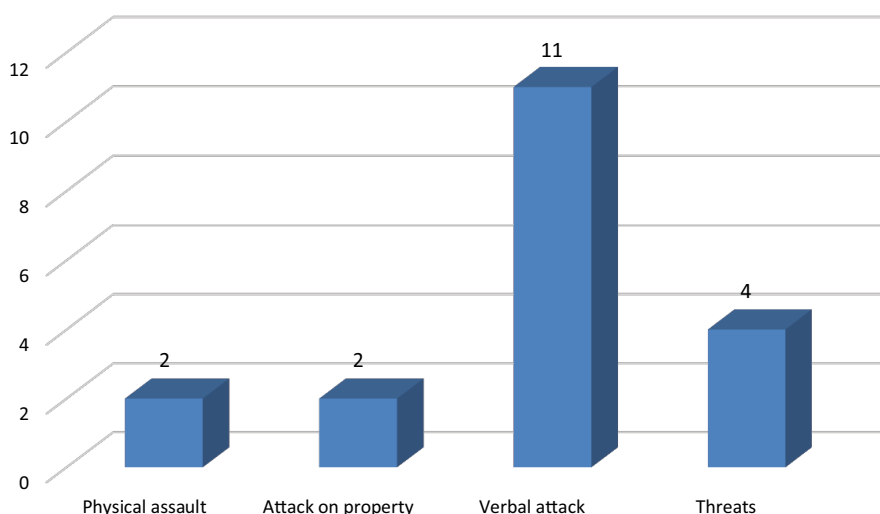
Another indicator that shows the level of poverty of RHP families is the share of families that receive financial social assistance. This share is 6% and it is twice as among the general population of Serbia. Proportionate to this is the share of child allowance beneficiaries, 11%, which is also high concerning the small share of households with children in the sample. These facts show that RHP implementation was properly targeted to the most vulnerable refugees.

**Figure 18. A member of household receiving social assistance, monetary or another benefit, % of households**



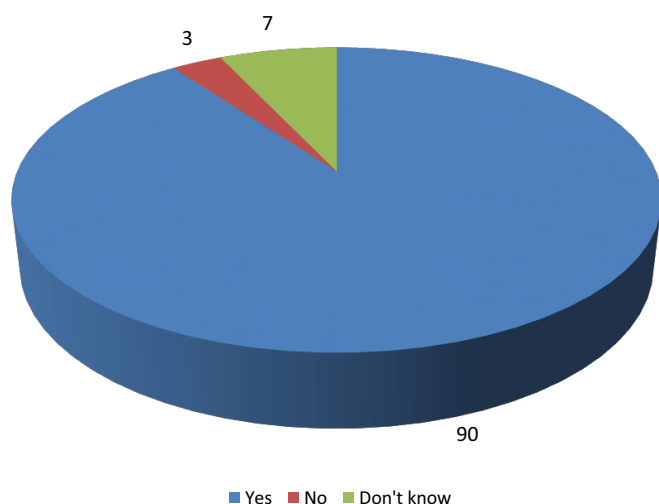
At the end we provide information generated by a couple of indicators aimed at measuring the level of integration of RHP beneficiaries in local community. One is the share of RHP beneficiaries who experienced some kind of violence because of their refugee status and the other is the share of RHP beneficiaries who consider themselves well received in their local community.

**Figure 19. In the place of residence experienced following risks as a refugee, % of households**



Verbal attacks occur less frequently in Vojvodina than in other two regions. In Vojvodina 6% of respondents had such experience, while this figure in Belgrade is 13% and in Central Serbia 18%.

**Figure 20. Having in mind overall situation in your immediate neighborhood, do you consider yourself and members of you family well received in your local community, % of households**



Less positive perception was registered in Belgrade, in constructed buildings, among single parent families and single households (around 83% of positive perception). In general, we can say that RHP beneficiaries are well accepted in their local communities and that hostile behaviour towards refugees is sporadic<sup>5</sup>. This finding was confirmed in FGDs, too. All families confirmed they feel integrated in local community except those living in Kamendin (Zemun, Belgrade) who reported issues with local Roma community.

<sup>5</sup> It happens in several cities, but most frequently in Belgrade (Kamendin and Ovča) and in Lozničko polje.

# Conclusions

In essence, the report presents that housing solutions implemented through the RHP have been fully utilized by beneficiaries, with minor details in equipment or construction still to be completed. Integration process is also completed to a great extent, but here some aspects should be further supported. Namely, almost all beneficiaries feel well accepted in local community and satisfied with having finally solved housing problems. However, since the RHP beneficiaries are highly vulnerable group, they still struggle to improve their economic position. Therefore, support to their economic empowerment should be priority in the future.

Almost all RHP beneficiaries received their housing support at the territory at which they were already living. **This was a favorable circumstance for their further integration and thus for sustainability of the housing solution which they selected.** This is supported by indicators of social integration showing that RHP beneficiaries are well accepted in their local communities and that cases of hostile behavior towards refugees are sporadic and isolated.

Delivery of RHP support in many cases took a few years. Still, in  $\frac{3}{4}$  of households there are the same family members that were stated in the contract. **This indicates that the RHP beneficiaries have strong inclination to rely on offered solutions as the only means available to improve their quality of living.**

Concerning infrastructural equipment of the RHP solutions, there are still remaining issues, but they are sporadic – almost all households have water supply, sewage or cesspit, electricity supply and inside bathroom. The drawback that have been reported to a greater extent, or 15% of households, relate to the paved access roads and 9% of lack of street lights, reported predominantly by those who have applied for pre-fabricated houses in Central Serbia on the building plots that they acquire previously.

Access to services is also very much solved - there are only 3% of surveyed households that lack public transportation and 3% that lack access to health institutions within set criterion<sup>6</sup>. There is 5% of households that lack a grocery store within the distance of 2 km. Finally, families that have children and at the same time lack a school or a kindergarten in proximity make 1.5% of total sample of households.

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<sup>6</sup> See question D.3 in attached Questionnaire

Personal documents of beneficiaries and their household members are solved to a great extent – almost all of them have citizenship while problems with ID cards and health insurance are minor. Nevertheless, these are issues that should be 100% solved. Knowing that local administration should play crucial role in this regard, they should be encouraged to strengthen their work on information and counseling provision in this field and to minimize difference between the 3 regions in absence of this kind of support. The beneficiaries from Belgrade got this support in 7% of cases, the beneficiaries from Vojvodina in 34% of cases and the beneficiaries from Central Serbia in 43% of cases.

No health issues were reported for 84% of members of RHP beneficiaries' households and number of seriously ill or handicapped persons is very small. Health situation among the RHP households is better than among the general population of Serbia. Also, RHP households don't suffer significant dependency problem in families - high dependency is a challenge for 12% of households that have more than 50% of dependent members in the household (children or elderly).

**As it is expected, situation with employment and financial vulnerability is worse than in general population.** The activity rate is similar to the one for Serbia in general, but the unemployment rate is much higher. More tailored **economic empowerment support is needed.** Although a large share of members of RHP beneficiaries' families is registered with the NES, only a small number of them have received an employment support measure from the NES and even smaller number of RHP beneficiaries (only 3%) reported that some of the unemployed members of their households got financial or advisory assistance for self-employment or business start-up. Therefore, the access and ability of RHP beneficiaries to use such support should be further explored.

Weak position on the labor market produces problems with income in RHP families. In our sample there is 12% of households that don't make a single income from formal employment, retirement or financial social transfers. The indicator that shows the level of poverty of RHP families, the share of families that receive financial social assistance, is double higher than among the general population of Serbia. No wonder than that for 23% of beneficiaries' households it is very difficult to make ends meet. **Therefore, even though there are not many households that have difficulties in paying their duties, economic empowerment of RHP beneficiaries' households is crucial for long-term sustainability of their full integrations in Serbian society.**



# Annex – survey questionnaire

## Questionnaire on sustainability of regional housing program's solutions

*(to be answered by the beneficiary entitled to solution or his/her spouse or partner)*

**Interviewer's name:** \_\_\_\_\_

**Date of interviewing:** \_\_\_\_\_

Dear Sir/Madam,

Commissariat for Refugees and Migrations of the Republic of Serbia in cooperation with OSCE Mission and UNHCR conducts a survey whose goal is to enable insight into quality and sustainability of agreed solutions within the regional housing programme for refugees. You have been randomly selected for this sample as one of 800 respondents from the list of all beneficiaries of the programme. Your personal data will not be presented anywhere, and your answers will be presented only aggregated form, as summary statistic for the whole sample. We kindly ask you to respond to all questions correctly and honestly.

**A1. Name of the respondent:** \_\_\_\_\_

**A2. Full name of the settlement in which the solution has been delivered:** \_\_\_\_\_

**A3. Municipality to which the settlement in which the solution has been delivered belongs:**

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**A4. Category of the RHP beneficiary:**

- 1 – refugee from Croatia
- 2 – refugee from Bosnia and Herzegovina

**A5. The type of housing solution:**

- 1 – Apartment → question no. A6
  - 2 – Village house
  - 3 – Pre-fabricated house
  - 4 – Building material package
  - 5 – Housing in protected environment
- } pitanje br. A7

**A6. Does the beneficiary have intention to redeem the apartment granted through this programme?**

- 1 – Yes
- 2 – No
- 3 – Don't know

**A7. Is the beneficiary residing in the housing unit supported through this programme?**

- 1 – Yes
- 2 – No

**A8. Since which year the beneficiary stays at the territory of the municipality where the RHP assistance has been realized? \_\_\_\_\_**

## B. SOCIO – DEMOGRAPHIC DATA

Basic information on household members:

B1. Currently living in the household (Name the relationship with the head, e.g.: spouse, partner, child, parent, son-in-law):	B2. Sex		B3. Year of birth	B4. Highest completed educat. (code)	B5. Currently in education (code)	B6. Employment status (code)	B7. Disability (code)	Valid health insurance in the place of residence	
	M	F						1. yes	2. no
1. RHP beneficiary /Contract party	1	2						1. yes	2. no
2.	1	2						1. yes	2. no
3.	1	2						1. yes	2. no
4.	1	2						1. yes	2. no
5.	1	2						1. yes	2. no
6.	1	2						1. yes	2. no
7.	1	2						1. yes	2. no
8.	1	2						1. yes	2. no
9.	1	2						1. yes	2. no

Education	Employment status	Disability
1. No education, too young 2. Incomplete elementary 3. Elementary 4. Secondary vocational 5. Secondary general 6. University level <b>Currently in education:</b> 1. No 2. School for adults 3. Training, specialization 4. Elementary school 5. Secondary school 6. University	1. Owner of a registered business 2. Non-registered economic activity 3. Permanently employed, full time (with contract) 4. Permanently employed, part-time (with contract) 5. Temporary employment (less than 2 years contract) 6. Employed without contract 7. Household member supporting family business (family farm, shop or firm) 8. Self-employed (incl. farmers) 9. Unemployed (actively looking for a job) 10. Financial social transfer beneficiary 11. Retired 12. Student/pupil 13. Housewife 14. Other (incl. children younger than 6)	1. No disability 2. Sight difficulties 3. Hearing difficulties 4. Mental disease 5. Physical disease 6. Communication disorder as a result of physical, mental or neurological disability 7. Serious chronic disease (no independence in dressing, eating, walking, etc.) 8. Other (name it)

## C. STATUS AND ACCESS TO RIGHTS

### C. What is the status of your household members in the country?

<b>C1. Currently living in the household</b> ( <i>FOLLOW SAME ORDER AS IN TABLE B</i> )	C2. Citizenship	C3. ID card	C4. Refugee certificate	C5. Registered residence at the address of the solution
1. RHP beneficiary /Contract party	1. yes 2. no	1. yes 2. no	1. yes 2. no	1. yes 2. no
2.	1. yes 2. no	1. yes 2. no	1. yes 2. no	1. yes 2. no
3.	1. yes 2. no	1. yes 2. no	1. yes 2. no	1. yes 2. no
4.	1. yes 2. no	1. yes 2. no	1. yes 2. no	1. yes 2. no
5.	1. yes 2. no	1. yes 2. no	1. yes 2. no	1. yes 2. no
6.	1. yes 2. no	1. yes 2. no	1. yes 2. no	1. yes 2. no
7	1. yes 2. no	1. yes 2. no	1. yes 2. no	1. yes 2. no
8	1. yes 2. no	1. yes 2. no	1. yes 2. no	1. yes 2. no
9	1. yes 2. no	1. yes 2. no	1. yes 2. no	1. yes 2. no

### C6. Access to pension – does any of the household members face obstacles in exercising right on pension in:

1	Serbia	1. yes	2. no	3. not relevant
2	Country of origin	1. yes	2. no	3. not relevant

## D. DATA ON DELIVERED HOUSING SOLUTION

### D1. How many of family members stated in the contract on housing need solution currently lives with you?

1. All members stated in the contract on housing need solution
2. One or more family members, but not all of those stated in the contract

### D2. Does the housing unit subjected to the assistance through this programme has the following?

1	Electricity	1. yes	2. no
2	Water supply	1. yes	2. no
3	Water pump	1. yes	2. no
4	Bathroom within the housing unit	1. yes	2. no
5	Sewage	1. yes	2. no
6	Cesspit	1. yes	2. no
7	Internet	1. yes	2. no
8	Public lights in the street	1. yes	2. no
9	Paved access to the housing unit	1. yes	2. no

### D3. Data about quality of the location in which the housing object is seated

1	Regular public transport to the city center	1. yes	2. no
2	Health institution (e.g. primary care, ambulance) operating at least once a week, less than 10 km distance	1. yes	2. no
3	Grocery store, less than 2 km distance	1. yes	2. no
4	Elementary school, less than 5 km distance	1. yes	2. no
5	Kindergarten, less than 5 km	1. yes	2. no

### D4. Did you have additional assistance from local administration while realizing the housing assistance? (in collecting relevant licenses, administration of needed documents)?

- 1 – Yes    2 – No    3 – Not relevant

## E. INFORMATION ABOUT EMPLOYMENT AND SOCIAL POSITION

**E1. If there are unemployed persons in your household who actively look for a job, is any of them (including yourself) registered in National Employment Service?**

1 – Yes (one or more members of the family)

2 – No, none of the unemployed is registered in NES → question no. E4

**E2. Did any of the unemployed members of the household (including yourself) apply for support in active search for a job?**

1 – Yes – Please explain which support and from whom: \_\_\_\_\_

2 – No, none of the unemployed applied for support in active search for a job

**E3. Was any of the unemployed members of the household (including yourself) a beneficiary of a programme and/or financial assistance for self-employment or financial support for start-up (NES or another donor)?**

1 – Yes – Please explain which support and from whom: \_\_\_\_\_

2 – No, none of the unemployed used a programme or financial assistance for self-employment or start-up

**E4. In last 12 months have you been late with paying utilities or a mortgage due to financial difficulties?**

		Yes, once	Yes, several times	No	Not applicable
1	Paying a mortgage for the apartment/house in which you live	1	2	3	4
2	Paying other loans (consumer's, car, etc.)	1	2	3	4
3	Housing rent	1	2	3	4
4	Utilities for the apartment you live in (heating, electricity, gas, water, etc.)	1	2	3	4

**E5. Do you make an income from agriculture (growing cattle or cultivating land)?**

- 1 – Yes, that is our additional income
- 2 – Yes, that is our major income
- 3 – No

**E6. If anyone from your household receives financial social assistance or exemption from paying utilities, or support in firewood or similar, please tick the type of assistance below**

1. Monthly financial social assistance	1. yes	2. no
2. Child allowance	1. yes	2. no
3. Personal assistant	1. yes	2. no
4. One-time social assistance	1. yes	2. no
5. Exemption from paying of utilities	1. yes	2. no
6. In-kind help (fire wood, food, clothes, transportation...)	1. yes	2. no
7. Scholarship...	1. yes	2. no
8. Other, please specify _____	1. yes	2. no

**E7. When you think about total income of your household, do you think that your household is capable of ‘making ends meet’, i.e. to pay for its basic costs?**

1. Very hard
2. Hard
3. With some difficulties
4. Quite easy
5. Easy
6. Very easy

**E8. In last 12 months did it happen that some of family members didn’t visit a doctor, although he/she needed to?**

1. Yes
2. No

**E9. What was the major reason for not visiting a doctor?**

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**E10. Did you experience any of the following in your place of residence for being a refugee?**

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		yes	no
1	Physical assault	1	2
2	Attack on property	1	2
3	Verbal attack	1	2
4	Threats	1	2



**E11. Having in mind overall situation in your immediate neighborhood, do you consider yourself and members of you family well received in your local community?**

1 – Yes            2 – No            3 – Don't know

**Would you like to leave additional comment here?**

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**Interviewer's comments:**

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