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## **FINANCING AFFORDABLE HOUSING FOR INTERNALLY DISPLACED PERSONS USING INFORMATION AND COMMUNICATION TECHNOLOGIES**

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### **Abstract**

**Introduction.** *The study of scientific and methodological approaches to financing affordable housing in the context of the ongoing armed aggression should contribute to the*

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*implementation of an effective economic policy to consolidate the efforts of public authorities, business, the public sector, charitable and volunteer organizations, international donors to solve the problems of internally displaced persons. In our country, the accommodation of IDPs in the places of resettlement was considered as a temporary need and was carried out with the belief that the military conflict is a small-scale phenomenon, so it was generally limited to state assistance for rental housing and settlement in modular towns. Most of the measures taken by the state so far are reactive measures that do not correspond to the current situation of geopolitical confrontation. The study of theoretical and empirical aspects of the implementation of state and regional programs of the so-called “sustainable settlement” requires the development of the affordable housing segment with the involvement of market, state and mixed financing mechanisms.*

**The purpose of the study** is to substantiate the theoretical concept and methodological provisions for assessing the organizational and legal framework for financing affordable housing for internally displaced persons using information and communication technologies.

**The research methods** are based on theoretical generalization, systematization, dialectical method of scientific knowledge of economic phenomena and migration processes, which made it possible to reveal the problems of market, state and mixed mechanisms of financing the development of the affordable housing market for internally displaced persons, to develop an information system of economic and legal principles of functioning of the investment and construction consortium, which provides the use of several scenarios for the formation of the structure of sources of financing of the project for affordable housing and, accordingly, minimizes crisis situations.

**The results.** The methodological foundations of market, state and mixed financing mechanisms for the development of the affordable housing market in the post-war period have been studied. The peculiarities of the national program for providing affordable housing for internally displaced persons were analyzed and its strategic directions were determined, taking into account the possibilities of donor support. The expediency and conditions for creating an investment and construction consortium involving legal entities, individuals, non-profit organizations and public entities are substantiated and an information system is developed. Attention is focused on the peculiarities of coordination of cooperation between state and non-governmental institutions, simplification of the provision of public administrative services for IDPs, attraction of funds from international donors for the implementation of integration projects of affordable housing for IDPs.

**Prospects.** It is important to focus further research on increasing the efficiency of financing the integration projects of affordable housing and the construction of specialized social villages, taking into account the structural features adapted for the residence of families that include persons with disabilities as a result of the war.

**Keywords:** migration, development institute, financing, sustainable resettlement, affordable housing, internally displaced persons (IDPs), scenario approach, information and communication technologies.

**Formulas: 0, fig.: 3, tab.: 1, bibl.: 25.**

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**Statement of the problem.** The efficiency of functioning of one of the most capital-intensive markets in the world – the residential real estate market - is conditioned by the mechanism of its financing, which allows to unite the interests of the state, the private sector and citizens in order to improve the living conditions of the latter; to expand sources of attracting financial resources to intensify the construction and reconstruction of residential real estate; to intensify the development of housing construction, in particular affordable (social) housing. This mechanism includes sources, forms, directions and models of financing the development of the affordable housing market and requires the definition of forms of financial methods, financial leverage, financial instruments, as well as interested financial institutions.

In the conditions of military aggression and geopolitical confrontations, the solution to the housing issue is overdue in Ukrainian society. IMF Managing Director Kristalina Georgieva in the work «Navigating A More Fragile World» (2022) recognizes that the world is experiencing a fundamental shift in the global economy: from a relatively predictable world (with rules of international economic cooperation, low interest rates, low inflation) to a world that characterized by greater instability (high uncertainty, economic volatility, destructive natural disasters) [1].

The problem of the gradual attraction of funds from international donors for the implementation of integration projects of affordable housing for internally displaced persons is becoming more relevant - since without their participation such large-scale projects simply will not be implemented. In this context, it is worth noting that in many sectors of the economy of the world there is an increase in the priorities and level of social responsibility, management of corporate social programs of economic agents, society and the state for the development of the social partnership. The main motives that activate the social responsibility of companies and top managers include both improving the image and winning a tender or competition, entering new markets.

The International Finance Corporation (IFC), a division of the World Bank Group, is the largest global development institution focused on the private sector in emerging markets. One of the main areas of the IFC 3.0 Strategy is the creation of markets, and within this strategy, the IFC is actively working «ahead of the curve», joining the development of projects to provide investment opportunities, including the creation of markets that did not previously exist [2]. In 2022, the volume of investments made by IFC amounted to 32.8 billion US dollars.

IFC Regional Director for Europe Alfonso Garcia Mora recognizes that the war leads to significant economic losses in Europe, so the key task for IFC will be to increase efforts to engage with all stakeholders, including the private sector, government and partners [3]. This approach helps to develop the private sector in developing countries and implement investment-attractive projects that have both sufficient financial support and business prospects to attract foreign investors.

**Analysis of the latest research.** The vector nature of scientific research is based on the formation of the newest paradigm of digitization in the social space (Geets V.) [4, p. 3–28], regulatory and legal regulation, and self-regulation of housing relations (Avramova O.) [5], the transformation of society and housing provision of the population [6], determination of youth housing policy trends (Bodnaruk I., Voronkova T., Koshelenko O.) [7, p. 78–90; 8], as

well as prioritization of investments in affordable housing for internally displaced persons (Tulai O., Petrushenko Y., Kuznetsov A., Derkash J.) [9, p. 101-113].

The IMF Managing Director admits that in 2022 a series of upheavals, including a senseless war, will completely change the picture of the economy and lead to a new stage in migration processes [1]. In the science of migration research, a detailed comparative analysis of the international and national regulatory framework in the field of ensuring the constitutional and legal status of displaced persons (O. Rogovenko, T. Tsimbalisty, A. Blashchak), as well as technological changes in the economy as a result of migration processes (Imbert Clement, Marlon Seror, Yifan Zhang, Yanos Zylberberg) [10, p. 182-187; 11, p. 126-130; 12]. Ernst Georg Ravenstein (1885) first identified eleven hypotheses of internal migration, which form the basis for most modern migration studies [13]. In the conditions of the deterioration of the economic situation, scientists Andersen Steffen, Cristian Badarinza, Lu Liu, Julie Marx, and Tarun Ramadorai emphasize changes in the adoption of financial decisions by households about the purchase of housing [14, p. 3398-3440]. Despite the fairly thorough scientific works on the researched topic, there are several of issues that require in-depth research, in particular, determining the place and role of housing in the hierarchy of needs of internally displaced persons and financing affordable housing in the post-war period.

**The purpose of the study** is to determine the theoretical concept and methodological provisions assessing the organizational and legal basis of financing affordable housing for internally displaced persons using information and communication technologies.

The set goal determines the solution of the following tasks:

- to review the methodological principles of market, state and mixed mechanisms of financing the development of the affordable housing market;
- to analyze the features of the national program for providing affordable housing for IDPs and determine its strategic directions, taking into account the possibilities of donor support;
- to describe the activities of the investment and construction consortium involving legal entities, individuals, non-profit organizations and public entities and the conditions of participation of consortium members in affordable housing programs;
- to identify economic and legal mechanisms for coordination between state and non-state institutions, simplification of public administrative services for IDPs, attraction of funds from international donors for the implementation of integration projects of affordable housing for IDPs.

**Summary of the main material.** To implement integration projects of affordable housing for IDPs, it is necessary to develop mechanisms for attracting funds from international donors. An important area of IFC's activities under Strategy 3.0 is mobilizing large amounts of private capital for the development of low-income countries and countries with instability and conflict. IFC prioritizes high-impact projects that help regions focus on key areas ranging from green recovery and innovation to digital technology and financial inclusion. The IFC's "Operational Guidelines for Managing Impact Investments" help to formulate a common standard for investments aimed at both profit and projected positive economic, social or environmental impact.

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Since 24 February 2022, one-third of Ukraine's population has had to leave their homes due to military insecurity and infrastructure destruction. According to the Rapid Damage and Recovery Needs Assessment Report prepared by the World Bank, the European Commission and the Government of Ukraine, the total amount of damage to the housing sector is estimated at USD 39.2 billion as of June 1; recovery and reconstruction needs reach USD 69 billion (almost USD 33 billion is needed immediately) [15]. We share the view that the opportunity to get their own housing in the future will increase the level of protection of the population, which will encourage young people to live and work in Ukraine [7, p. 78].

Ukraine has a clearly expressed mixed mechanism of financial support for the development of the affordable housing market. In terms of the choice of financial methods, special attention should be paid to the form of expression of financial relations, which determines the specific ways of formation and use of lending, budget financing and self-financing. Therefore, there are market, state and mixed mechanisms for financing the development of the affordable housing market.

Under the first type of mechanism, the basis for financing housing construction is the funds of economic agents and the population attracted for investment purposes. This form of financial support prevails in highly developed countries due to the formed middle class, stable banking system, developed housing mortgage lending markets and mortgage-backed securities. At the same time, we emphasize that despite the market mechanism for solving the housing problem, it is also subject to economic and administrative regulation and supervision.

The state mechanism for financing the development of the residential real estate market involves the attraction of budgetary and extra-budgetary resources to solve the housing problem in society. At the same time, given their limited nature, it cannot be dominant in any economic system. That is why most models of financing of housing systems are determined by a combination of market and state types of financial support and are of mixed type. It has quite practical application, and does not exclude public or private participation in the development of the residential real estate market.

The mixed mechanism of financial support for the development of the residential real estate market is most clearly manifested in conditions of financial stability, when the implementation of aggressive deposit policy by banks led to an excess of liquidity in the banking system, so banks were interested in the implementation of long-term mortgage housing programs. Instead, in the context of financial instability, many banks suspended their residential mortgage lending programs, which partially contributed to the monopolization of the mortgage market.

Migration is an object of interdisciplinary research (political science, economics, sociology), as well as state and interstate regulation [13]. In economic science, depending on how citizens are involved in the resettlement process, three types of migration are distinguished: voluntary, forced, and forced migration. This is due to the threat to life, war, political persecution, etc. O. Protsenko identifies two main invariable criteria that characterize internal displacement: involuntary nature of movement; migration of internally displaced persons within national borders [16, p. 49]. We believe that in most cases economic reasons for migration are decisive.

In the context of our study of internal displacement by the principles of the United Nations, internally displaced persons are defined as persons who have been forced to flee their homes or places of habitual residence as a result of, or to avoid, human rights violations and the consequences of armed conflict. We share the point of view that the modern doctrine of human rights does not provide for the priority of any of the rights, but from the point of view of theoretical research, the right to freedom of movement as a natural and inalienable human right acts as an indicator of human freedom [17, p. 8].

Affordable and even temporarily free housing will be critical for post-war Ukraine [18]. Accordingly, there will be a need for rapid development and construction of housing after the end of hostilities. This will require the improvement of housing legislation, taking into account the recodification of civil legislation. The outlined issues will concern not only citizens who lost their homes, but also those who decide to stay in the western part of Ukraine. O. Avramova (2021) recognizes that the constant updating of housing legislation leads to a certain branching of the actual existing housing relations and their regulatory regulation, in particular, when adopting regulations, international human rights standards and the principles of constitutional norms are not always taken into account [5, p. 252].

IFC has advantages in working with the private sector in the world's «most challenging markets,» including a track record of innovation, the ability to influence globally, and the determination to make a significant development impact. IFC financial analysts note that in order to ensure the rapid provision of affordable housing, it is necessary to develop a “value creation algorithm”: a favorable regulatory environment (simplified and transparent process of acquiring or allocating land, obtaining construction permits); functional supply chains; affordable investment and financial instruments for developers, construction companies), end users who will rent or buy accommodation.

IFC in Europe pays attention to sustainability and inclusion, preservation and creation of new jobs, increasing the sustainability of sustainable ways of economic revival after armed conflict. In this context, the development of a national program to provide affordable housing for IDPs should include three strategic directions, taking into account the possibilities of donor support:

1. Short-term temporary accommodation program until the end of hostilities. Creation of a single platform for monitoring and collecting data on the situation with IDPs [19], informing about the situation in the affordable housing market. Permanent and public disclosure of information on the availability of temporary housing for IDPs. To make housing for displaced persons comfortable and safe, the partners agreed on a set of criteria to be applied to the selection of buildings (quality connection to engineering systems, proximity to social infrastructure, including public transport, schools, and medical facilities).

2. Medium-term program with the prospect of safe return. It is necessary to take into account the intactness of infrastructure and housing, which increases the opportunities for safe return. IFC is finalizing the Ukraine War Response Platform, which will support projects with blended financing. Priority investments will be directed to support displaced persons, preservation of businesses, affected municipalities, and infrastructure (logistics, energy).

3. Long-term integration program in the places of resettlement. In the first stage, it is important to develop collective centers where IDPs can stay until they receive permanent housing.

The second and third stages necessitate the development of differentiated approaches and conceptual programs to provide permanent housing. In the context of migration, it is important to assess the components of housing conditions of the population, taking into account socio-demographic processes. It should be noted that in the process of increasing the rate of construction in developed countries and due to migration processes in 2020, there were 1.7 people per dwelling in developed countries and 3.4 people in all countries [6, p. 50].

That is why there is a need to develop a new concept for the formation of financial and credit instruments and a mechanism for financing the development of the affordable housing market, which will be based on the implementation of the housing doctrine, taking into account the interests of all participants in the housing construction process. They should be based on the market principles of financing at the expense of citizens' funds, long-term mortgage loans and investment resources of business entities with the state support of the most vulnerable segments of the population.

Since Ukraine has formed a mixed mechanism for financing the affordable housing market, one of the forms of such cooperation and as an alternative to financing the construction of residential real estate is the creation of investment and construction consortia (ICC). Their activities in the markets of affordable housing and mortgage lending contribute to solving not only the issue of housing provision for the country's population - but also to expanding the capacity of the financial market, diversifying its institutional structure and financial instruments. From the point of view of the formation of the affordable housing market, it creates mechanisms for reducing the cost of borrowed resources, forms and balances the interests of mortgage market participants, ensures the achievement of socio-economic effect in the process of consumption by market participants of the relevant mortgage housing product.

The main participants of the investment and construction consortium, in addition to legal entities and individuals, are also non-profit organizations and public institutions, in particular, IFC partners, whose functioning is carried out according to the table. 1 economic and legal principles.

*Table 1*

**Economic and legal principles of the operation of the investment and construction consortium**

1.	Consortium members:	
1.1.	Legal entities	- have the legal capacity from the moment of the establishment (state registration) by the procedure established by law, and are free to carry out any activity not prohibited by law, including merging with other legal entities on a contractual basis. To carry out certain types of activities, banks (financial institutions) require a special permit (license);
1.2.	Individuals	- may be members of consortia established both on a contractual and non-contractual basis. If the consortium is formed based on an agreement and its ultimate goal is investment, individuals receive the status of investors;

*continuation of Table 1*

1.3.	Non-commercial organizations	- may be members of consortia established both on a contractual and non-contractual basis. If the consortium is formed based on an agreement and its ultimate goal is an investment, individuals receive the status of investors;
1.4.	Public formations	- municipal entities, regions, cities, towns, and others.
2.	Economic and legal principles of the consortium:	
2.1.	- non-permanent nature of functioning based on contractual relations;	
2.2.	- implementation of management taking into account the peculiarities of integral and local connections of participants;	
2.3.	- relations between partners and other interested economic agents through agreements, contracts, and mutual ownership of property.	
3.	Conditions necessary for the conclusion of the contract:	
3.1.	- define the subject of the strategic partnership agreement - the intention of the parties to become strategic partners, form a consortium, cooperate and coordinate their activities to achieve results;	
3.2.	- formulate the purpose and scope of the consortium, in which the cooperation is carried out;	
3.3.	- to coordinate property management operations, and movement of financial and material resources.	
4.	Coordination Council:	
4.1.	- ensures the selection of project implementers by the priorities of the program;	
4.2.	- considers the results of the examination of the content and cost of projects and activities proposed for the implementation of the program;	
4.3.	- determines the amount of program funding within program activities;	
4.4.	- develops mechanisms for the concentration of resources necessary for the implementation of the program;	
4.5.	- contributes to the development of the material and technical base of construction organizations that are part of the consortium;	
4.6.	- makes decisions on conducting inspections of the implementation of program measures and targeted use of funds;	
4.7.	- identifies organizational and technical problems in the process of project implementation.	

The developed information system, the interface of which is shown in Fig. 1-3.



Fig. 1. The main menu of the system

Source: created by the authors.



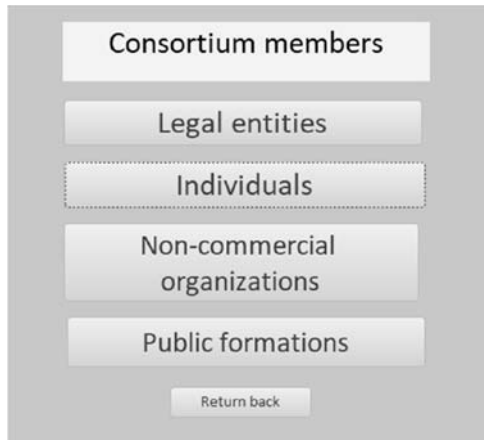


Fig. 2. Consortium participants' menu

Source: created by the authors.

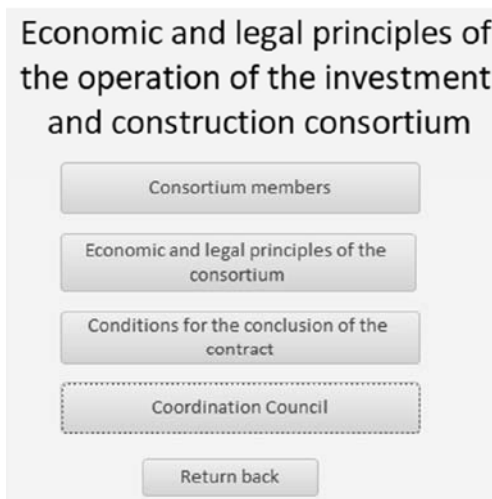


Fig. 3. Menu of the economic and legal principles of the consortium

Source: created by the authors.

A systematic approach to determining the optimal structure of sources of financing for affordable housing programs using the developed information system provides for the possibility of using calculations for scenario analysis by the investment and construction consortium. V. Heyets recognizes that in the practice of financing and investment management, algorithmization of decision-making based on the use of large databases will be increasingly used, so the so-called "weapon of mathematical destruction" is used to process these data [4, p. 3-28]. This makes it possible to lay down and realize the interest of those who collect and process data to achieve certain goals.

Scenario analysis allows to form of the optimal structure of sources of financing of programs: based on the definition of various criteria used in the design (maximization of cash flows, maximization of project efficiency, project management, minimization of the

weighted average cost of construction financing sources); to eliminate crises situations, several scenarios for the formation of the structure of project financing sources are developed; the effect of project implementation with different structure of financing sources is calculated.

The choice of sources of financing for affordable housing should take into account various factors: the cost of attracted capital, the efficiency of return on it; the ratio of own and borrowed capital to determine the level of financial independence; risks arising from the use of various sources of financing, as well as the mismatch of economic interests of both participants in the investment and construction consortium and private investors.

The recovery of Ukraine will depend on solving the problem of housing deficit. The Cabinet of Ministers is guided by the Ukrainian wisdom “Your home is where they think of you”, so it is developing an effective tool to overcome the housing crisis - the Affordable Mortgage Program [20]. The program started on October 1, 2022, and in its content, it has special conditions for four categories of persons: contract servicemen, employees of the security and defense of the state; medical workers; teachers and pedagogical workers; scientists. Terms of the “Affordable Mortgage” program: mortgage rate – 3%; loan term – 20 years; down payment – 20% of the amount for housing.

When an investment and construction consortium chooses investment attractive affordable housing programs, it is advisable to take into account the economic reliability of the bank that will be involved in the mortgage lending process. It is necessary to evaluate its strategic guidelines for priority areas of development; financial potential; positioning of the bank in the financial market; guaranteeing financial security; efficiency of risk management and marketing policy.

Since July 29, 2022, the Public Joint Stock Company “State Savings Bank of Ukraine” has also resumed the provision of mortgage loans and three housing lending programs are available to citizens: the program “Of course, convenient” provides for the provision of a loan for secondary real estate, the rate is from 14.5%; the program “Consumer mortgage loan” provides for the allocation of a loan for the purchase of primary housing secured by a secondary one; the state program “Affordable Mortgage 7%” is designed exclusively for citizens who meet its requirements [21].

Special attention should be paid to the provision of interest-free long-term targeted loans for IDPs; the possibility of deferring payments on loans taken earlier. The IMF recognizes that high-interest rates constrain domestic demand, including in housing markets [1]. It should be noted that it is required to pay a mortgage during wartime according to the current legislation. The bank member of the investment and construction consortium in conditions of financial uncertainty should optimize the liberalization of lending conditions for customers. If in conditions of financial stability, the bank could issue residential mortgage loans in the amount of not more than 80% of the cost of housing, then in conditions of instability it should revise residential mortgage programs to increase the down payment of customers. At the same time, it is advisable to unify the number of documents that the borrower can use to confirm the sources of income, as well as to limit the number of borrowers for one mortgage loan - there should be no more than three of them. Also, the participating bank should use special program «Express Mortgage», which provides for consideration of the loan application secured by the owned real estate during the day.

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Taking into account the fact that financial support for the development of residential real estate with the participation of the investment and construction consortium will be mainly at the expense of residential mortgage lending, which is associated with technological financial flows, the problem of securing the mortgage with real estate; pledge of property and/or mortgage of property rights to real estate that will become the property of the mortgagor; surety of the other spouse of the borrower; surety of another individual; deposit guarantee remains for the ECC.

In order to solve this problem, it is advisable for the investment and construction consortium to develop a mortgage savings program «Mortgage Housing Savings», which will provide for a potential borrower to make a deposit in a bank-participant of the Engineering and Construction Company for a period of at least 14 months with the possibility of prolongation and mandatory monthly replenishment (excluding interest accrued on this deposit) in the amount not less than the planned monthly mortgage payment. At the same time, the smallest amount of monthly replenishment of the deposit account during the previous 6 months is accepted by the bank to calculate the total net income and is taken into account when assessing the financial condition of the borrower.

To fully ensure the process of providing affordable housing, it is necessary to establish economic and legal mechanisms for:

1. Coordination of actions between state and non-state institutions. This should take into account the forecasts of the International Monetary Fund (2022), which recognizes that risks to financial stability are growing: rapid and disorderly revaluation of assets may be exacerbated by existing vulnerabilities, including high sovereign debt and liquidity concerns in key segments of the financial market and housing [1].

2. Simplification of public administrative services for IDPs (registration of property rights) [22; 23; 24; 25, p. 6-11]. All ethical problems that in the pre-war period were associated with the functioning of the affordable housing market (unfinished and unfinished housing in the primary real estate market, double sales of real estate) should be resolved in the legal status, in particular, the financial responsibility of developers and market participants should be clearly defined.

3. Attracting funds from international donors to implement integration projects of affordable housing for IDPs. According to a study by the International Organization for Migration, as of August 23, 2022, the number of internally displaced persons has increased and amounts to 6.9 million people. Almost 44% of internally displaced persons of working age are currently not receiving income; only one-third of respondents named salary as their main source of income after displacement, and 24% said they rely on state support. It should be noted that in the situation with Ukraine, without attracting donor funds, such projects simply will not be implemented. To increase the effectiveness of investments, IFC has developed an impact assessment system, the Impact Assessment, and Monitoring System, which allows for assessing the effectiveness of social projects based on both their expected development results and their impact on the formation of markets, including affordable housing.

**Conclusions and prospects for further research.** In the context of a large-scale war, citizens who defended the independence, sovereignty, and territorial integrity of Ukraine should have the priority right to receive housing or monetary compensation for adequate

housing. Firstly, the problem of affordable housing and its financing for internally displaced persons should be solved with the involvement of commissioned residential buildings in the primary and secondary real estate market, as well as with investment in housing construction. Secondly, to quickly provide affordable housing, it is necessary to develop a national algorithm for value creation: a favorable regulatory environment; functional supply chains; affordable investment, and financial instruments for developers, construction companies, as well as end users who will rent or buy housing. Thirdly, the effective functioning of investment and construction consortia will ensure the growth of the volume of affordable housing commissioned and the level of housing provision, reducing the cost of built housing through the initial allocation of capital in the production process without the additional attraction of credit resources. Additional provision of state guarantees for insurance of risks of participation in such construction, as well as tax benefits and targeted subsidies will only make participation in the investment and construction consortium more attractive for investors.

The development of a new concept for the formation of financial and credit instruments and a mechanism for financing the affordable housing market should be based on the implementation of the housing doctrine by architects and builders, taking into account the interests of participants in hostilities. When choosing market principles of financing, state investment support for the most vulnerable groups of the population should be legally enshrined. It is important to focus further research on improving the efficiency of financing integration projects of affordable housing and the construction of specialized social settlements, taking into account the design features adapted for families with war-related disabilities. The desire to create a modern, individual and comfortable living space for internally displaced persons and combatants should modernize approaches to typical (standard) housing with typical (standard) conditions.

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## **ФІНАНСУВАННЯ ДОСТУПНОГО ЖИТЛА ДЛЯ ВНУТРІШНЬО ПЕРЕМІЩЕНИХ ОСІБ З ВИКОРИСТАННЯМ ІНФОРМАЦІЙНО-КОМУНІКАЦІЙНИХ ТЕХНОЛОГІЙ**

### **Анотація**

**Вступ.** Дослідження науково-методичних підходів фінансування доступного житла в умовах триваючої збройної агресії має сприяти проведенню дієвої економічної політики щодо консолідації зусиль органів державної влади, бізнесу, громадського сектору, благодійних та волонтерських організацій, міжнародних донорів для розв'язання проблем внутрішньо переміщених осіб. У нашій країні розміщення переселенців у місцях переселення розглядалося як тимчасова потреба і відбувалося із переконанням того, що військовий конфлікт є немасштабним явищем, тому загалом обмежувалися державною допомогою на оренду житла та поселенням в модульні містечка. Більшість заходів, які вживалися державою до цього часу, є заходами реагування, які не відповідають теперішній ситуації геополітичної конфронтації. Дослідження теоретичних і емпіричних аспектів реалізації державних та регіональних програм так званого «стійкого розселення» потребує розвитку сегменту доступного житла з залученням ринкових, державних та змішаних механізмів фінансування.

**Мета дослідження** полягає в обґрунтуванні теоретичного концепта і методичних положень оцінки організаційно-правових засад фінансування доступного житла для внутрішньо переміщених осіб з використанням інформаційно-комунікаційних технологій.

**Методи дослідження** базуються на теоретичному узагальненні, систематизації, діалектичному підході до наукового пізнання економічних явищ і процесів міграції, що дало змогу розкрити проблематику ринкового, державного та змішаного механізмів фінансування розвитку ринку доступного житла для внутрішньо переміщених осіб, розробити інформаційну систему економіко-правових засад функціонування інвестиційно-будівельного консорціуму, яка забезпечує застосування декількох сценаріїв формування структури джерел фінансування проекту з доступного житла і відповідно мінімізує кризові ситуації.

**Результати.** Досліджено методологічні засади ринкового, державного та змішаного механізмів фінансування розвитку ринку доступного житла у післявоєнний період. Проаналізовано особливості національної програми забезпечення доступним житлом внутрішньо переміщених осіб і визначено її стратегічні напрямки з урахуванням можливостей донорської підтримки. Обґрунтовано доцільність та умови створення інвестиційно-будівельного консорціуму з залученням юридичних осіб, фізичних осіб, некомерційних організацій та публічних утворень та розроблена інформаційна система. Сконцентровано увагу на особливостях координації співпраці між державними та недержавними установами, спрощенні надання публічних адміністративних послуг для ВПО, залученні коштів міжнародних донорів для реалізації інтеграційних проєктів доступного житла для переселенців.

**Перспективи.** Подальші дослідження важливо зосередити на підвищенні ефективності фінансування інтеграційних проєктів доступного житла та вирішенні проблеми побудови спеціалізованих соціальних селищ із урахуванням конструктивних особливостей, пристосованих для проживання сімей, у складі яких є особи з інвалідністю внаслідок війни.

**Ключові слова:** міграція, інститут розвитку, фінансування, стійке розселення, доступне житло, внутрішньо переміщені особи, сценарний підхід, інформаційно-комунікаційні технології.

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