Appendix II
Interview Forms, Topic Guides & Maps

Form II.1 - Bulgarian People Interviews Consent Form
Θέμα έρευνας / Title of Project:
Στεγαστικές πολιτικές, αποτελέσματα και προσιτότητα στη Νάτια και ΝΑ Ευρώπη
Housing Policy, Outcomes and Affordability in Southern and Southeastern Europe

<table>
<thead>
<tr>
<th>Θέμα έρευνας Στεγαστικές πολιτικές, αποτελέσματα και προσιτότητα στη Νάτια και ΝΑ Ευρώπη Housing Policy, Outcomes and Affordability in Southern and Southeastern Europe</th>
<th></th>
</tr>
</thead>
</table>

1. Επιβεβαιώνω πως ο σκοπός της έρευνας μου εξήγηθη, πως μου δόθηκαν οι σχετικές πληροφορίες, και πως έχω την ευκαιρία να ρωτήσω ότι σχετικό / I confirm that the purpose of the project has been explained to me, that I have been given information about it, and that I have had the opportunity to ask questions about the research

2. Γνωρίζω/κατανοώ πως η συμμετοχή μου είναι εκούσια, και πως είμαι ελεύθερος να αποσυρθώ ανά πάσα στιγμή, χωρίς να δώσω εξήγηση / I understand that my participation is voluntary, and that I am free to withdraw at any time, without giving any reason

3. Δίδω την άδεια να ηχογραφηθεί η συνέντευξη, γνωρίζοντας πως το υλικό θα καταστραφεί μετά την οριστική έγκριση της Διδακτορικής Διατριβής / I give permission for the interview to be audio recorded on the understanding that the voice recording will be destroyed once the PhD has been approved

4. Μου εξήγηθηκε πως δεν θα ταυτοποιηθώ σε οποιεσδήποτε αναφορές ή άλλες αρχεία, παράγοντα της έρευνας, και πως τα προσωπικά μου δεδομένα δεν θα αποκαλυφθούν σε άτομα εκτός-άσχετα της έρευνας / It has been explained to me that I will not be identified in any reports or other documents resulting from the research, and that my personal details will not be revealed to people outside the project

5. Γνωρίζω/κατανοώ πως τα λεγόμενα μου μπορεί να χρησιμοποιηθούν παρατηθέμενα στη Διδακτορική Διατριβή και σχετικές δημοσιεύσεις / I understand that my words may be quoted in the PhD and related publications

6. Συμφωνώ/δέχομαι να συμμετάσχω στη συνέντευξή/έρευνα / I agree to take part in this interview/research

7. Συμφωνώ πως έλαβα ..... ως "ευχαριστώ" για την συμμετοχή μου / I agree that I have received ..... to thank me for my participation

<table>
<thead>
<tr>
<th>Interviewee’s Name &amp; Signature</th>
<th>Researcher’s Name &amp; Signature</th>
</tr>
</thead>
</table>

Ημερομηνία / Date

Form II.2 - Greek People Interviews Consent Form
Facesheet

Interviewee details

Name: 
Age: 
Family Role: Head of Family-Household / Other (Specify)

Contact Details:

Interview details

Date: 
Time: 
Address: 
Duration: 
Recording means used: Digital Voice Recorder
Profile Questions

A. General information

1. Household size (persons)?
2. Number of children?
3. Age of oldest child?
5. Years of marriage or cohabitation/Consensual Union?
6. Highest education?
7. Main occupation-profession?
8. Average monthly family income (all income sources included) in Euros
   \[ \leq 500 \quad 500 – 1000 \quad 1000 – 1500 \quad \geq 1500 \]

B. Dwelling and Tenure status

1. Family tenure status? Owner / Renter / Guest(Specify)
2. Dwelling type? Apartment/Semi-detached/Detached/ Other (specify)
3. Owner of the house? Interviewee/Spouse /Children/Parents /Other (specify)

Form II.4 - People Interviews pre-interview Questions
Real People Interviews

Profiling Questions

A. General information

1. What is the size of your household (persons)?
2. How many children do you have?
3. Are other relatives living with you?
   Yes/No
   i. How many?
   ii. What is the relation?
   iii. For how long?
4. What is your average annual household income?
5. What is your highest education?
6. What is your main occupation/profession?

B. Dwelling and Tenure status

1. Family tenure status and duration Owner / Renter / Guest
2. Dwelling type (specify if other) Apartment/Semi-detached/Detached
3. If you are not the owner, who is? Spouse /Children /Parents /Other (specify)
4. Have you/your family considered another tenure option? Yes/No (specify)
5. Do you own a secondary / leisure / country house? Yes/No
   i. Would you consider moving there and why?
6. Do you own other assets which you rent to others? (specify ) Yes/No
7. If you have asset-generated income you use it for:
   i. Rent payment (fully or partially)
   ii. Loan/mortgage repayment
   iii. Other expenses (specify)
8. As an owner, do you have a housing-related debt (loan)? Yes/No (Justify)
   i. How much was the initial amount and duration?
   ii. What is the outstanding debt and duration?
**Topic Guide Questions**

**Part I – Family and Tenure history**

**Question A** – Please talk about your family story and history, related to this home

Prompts:
- Reasons for (no) phase/stage change
- Pros and Cons in each stage

**Question B** – How you came to live (purchase or rent) in your current home, and what stages did you pass through?

Prompts:
- Acquisition mode? (purchase, inheritance, self-built, or other)
- How did you finance the purchase? (family money, own funds, mortgage/loan etc.)
- If led to self and/or informal build, why and how did this actually happened?
- In case of purchase, what were the dominant selection criteria?
- If renting, would ever consider (re)becoming a Homeowner, how and why?

**Part II - Overall housing experience**

**Question** - How do you evaluate your overall housing experience until now?

*Explanatory details (if asked for) – satisfaction related to asset’s size, condition and location, necessary compromises to acquire and maintain the asset, State support etc.*

Prompts:
- Most positive and negative aspects of your House (physical and psychological) e.g. cost, size, location, condition, safety, social status, family hearth, investment potential etc.
- Positioning compared to the average co-citizen (better – same – worse)
- Potential compromises to maintain or acquire housing (e.g. late families, extended co-residency, cost-reduction from other expenses) and reasons for it (e.g. family safety, social status, lack of alternatives, persistent Homeownership mentality)
- Aid-sources for housing acquisition (state policies/subsidies, family help, loan/mortgage)
- Differences during tenure phases (if changed) - owner-to-renter and vice-versa
Part III – Housing mentalities

Question A – What is the importance of your house for you and your family?

Prompts:
- Various functions like shelter, investment, welfare backup, savings insurance etc.
- Distinction between ‘Home’ (as an institution) and ‘House’ (the asset)
- Compromises for acquiring and maintaining the house (expenses-cut, social etc.)
- Attractiveness of social housing and reasons for it
- Willingness to lobby for housing protection movements

Question B – What are the positive and negative aspects/consequences of being a homeowner?

Prompts:
- Meaning and significance (social badge, necessary evil, life’s cause, one-way road etc.)
- Pros and Cons identified, possible compromises and traps

Question C – What are any positive and negative aspects/consequences of renting?

Prompts:
- Pros and Cons identified and compared to Homeownership
- Reasons to move to or away from

Question D – What are the reasons and compromises of being a rent-free co-residing guest?

Prompts:
- Financial reasons (insufficient income, savings etc.), family duty, or other
- Elder or child care, or other kind of arrangement
- Pros and Cons

Question E – How much would you say you have spent on repairs/maintenance over the past few years?

Prompts:
- Is spending on maintenance regular or exceptional?
- Level of satisfaction related to the asset’s condition and compared to past experience

Form II.7 - People Interviews Topic Guide page 2/4
Part IV – Mortgage and housing market

Question A – Did you buy this house with a mortgage loan?

Prompts (Yes):
- How easy was to secure this loan?
- What percentage of the purchase cost was covered? the rest?
- How ‘free’ was the selection of the current asset (income limitations, maintenance/tax costs, location, inheritance etc.)
- What are the positive and negative consequences of having a mortgage loan?

Prompts (No):
- Why? (could not, did not want to, did not need to)
- Did you attempt to get one? If not what deterred you? If rejected, what was the reason?
- How did you get acquire your house eventually (other financing, family, self-build etc.)
- What are the positive and negative consequences of not getting a mortgage loan?

Question B - Are there any circumstances under which you would consider selling your house?

Prompts:
- Is it a possible source of wealth and in which case (health emergency, investment profit)?
- Can the asset be easily sold in the market, and if no why (low marketability and demand, bad financial condition in the country, location, liquidity etc)?
- Is this anticipated to be profitable?

Part V – State and Housing policies

Question – Did the State help in acquiring and maintaining your house, and your overall living conditions/experience? (If not, should it help? If yes, how?)

Prompts:
- Perceived role of the State (inexistent, rudimentary, ambulance, significant/ strong)
- Any received housing-related direct or indirect allowance / benefit (rent support, heating allowance, tax reduction, other)?
- Disposition towards social housing (willingness to make use of such a scheme?)
- How do you perceive Housing policies? (e.g. Property Tax, 1st Residence Protection, Benefits)
- How much do you expect from the political system regarding your housing?

Form II.8 - People Interviews Topic Guide page 3/4
Part VI – Concluding

**Question** – What are your dreams and expectations for the future in relation to your house and housing condition overall?

Prompts:

- Aspirations and plans
- What would make things better (mortgage market and housing finance operation)?
- How could the State help?

End of Interview

Form II.9 - People Interviews Topic Guide page 4/4
Key Informant Interview
Consent Form

Title of Project: Housing Policy, Outcomes and Affordability in Southern and Southeastern Europe

1. I confirm that the purpose of the project has been explained to me, that I have been given information about it, and that I have had the opportunity to ask questions about the research

2. I understand that my participation is voluntary, and that I am free to withdraw at any time, without giving any reason

3. I give permission for the interview to be audio recorded on the understanding that the voice recording will be destroyed once the PhD has been approved

4. I understand that my words may be quoted in the PhD and related publications

5. I understand that my quoted words will be anonymised

6. I agree to take part in this interview/research

Interviewee’s Name

Signature

Researcher
Tsachageas P. Dimitrios

Signature

Date:

Form II.10 - Housing Experts Interviews Consent Form
Facesheet

Interviewee details

Name:

Current professional/research status: (Active/Inactive)

Current professional/research position:

Last professional/research position: (if applicable)

Years off: (if applicable)

Interview details

Date:

Time:

Location:

Address:

Interviewee contact details:

Duration:

Recording means used:

Form II.11 - Housing Experts Interviews Facesheet
**Topic Guide Questions**

**Question A** - How is the Bulgarian/Greek Housing system actually performing during this period and what was its evolution post 1990? Please elaborate on what you consider to be the most important issue(s)

Prompts:
- *Housing system’s typical characteristics (tenure type, acquisition and retention strategies). Could be considered idiosyncratic?*
- *Milestone housing policies, and why*
- *True and prevailing role of housing assets (welfare backup, savings-scheme, speculative investment)*
- *Most important housing-related financial issues*
- *Financial crisis effects (housing bubble, taxation etc.)*

**Question B** – Why are Homeownership rates so high in Bulgaria/Greece?

Prompts:
- *Causes (e.g. lack of alternatives) and historical evolution*
- *Meaning and Significance (societal trend, survival tool etc.)*
- *Acquisition/provision strategies (family network, undeclared income)*
- *Direct and indirect consequences, possible drawbacks and compromises (financial, political, social etc.)*

**Question C** – Following up from the housing acquisition strategy part, how is mortgage and housing finance market performing in Bulgaria/Greece?

Prompts:
- *Loan/mortgage market mechanisms and sufficiency/maturity*
- *High Homeownership in relation to low housing debt/loans*
- *financial and legal barriers to mortgage market maturity*
- *Effects on housing costs and burden*
Question D – Having elaborated on housing finance and mortgage market, please talk about the role of the Family in acquiring and retaining housing in Bulgaria/Greece

Prompts:
- Social impact and trade-offs in housing provision
- Financial Trade-offs
- Political impact
- Welfare aspect (in-house, asset-based)

Question E - What is the actual role of the State in acquiring and retaining housing in Bulgaria/Greece? What has (not) and what should be done?

Prompts:
- Direct and indirect housing policies (social housing, allowances, tax reductions etc.)
- State’s welfare responsibility to cover for or somehow support housing needs

Question F – Lastly, please elaborate on your thoughts and opinions regarding the future of the Bulgaria/Greek Housing system, suggesting any improvements

Prompts:
- Expected relative and absolute outcomes in terms of quality and quantity
- Expected policy re-direction
- Observed/estimated changes in housing institutions and change-drivers (familialism, homeownership, black economy/corruption, state support etc.)
- Role and influence of EU policies
- Family, State and Market interplay in housing provision (e.g. related to tax evasion, political preferences, market maturity)

End of Interview

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Form II.13 - Housing Experts Interviews Topic Guide page 2/2
Picture II.1 - Bulgarian interviewees (Burgas) place of residence and photo-shooting Locales
Picture II.2 - Bulgarian interviewees (Sofia) place of residence and photo-shooting Locales
Picture II.3 - Greek interviewees (Athens) place of residence and photo-shooting Locales
Picture II.4 - Greek interviewees (Larissa) photo-shooting Locales; place of residence undisclosed