

# Ukraine Housing Brief: Living conditions, rental costs and mobility factors

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## INTRODUCTION

As a result of the full-scale invasion of Ukraine by the Russian Federation in February 2022, more than two million housing units were damaged or destroyed, according to the third Rapid Damage and Needs Assessment.<sup>1</sup> The war also triggered mass displacement - as of April 2024, an estimated 3,548,000 people remain internally displaced in Ukraine ([IOM General Population Survey \(GPS\), Round 16](#)), while 6,483,500 are displaced abroad (UNHCR, 16 May 2024). IOM also estimates that 4,734,000 people have returned to their place of habitual residence in Ukraine after being displaced for a minimum period of two weeks following the full-scale invasion in February 2022 (IOM GPS, Round 16).

The economic pressures on communities across the country, including reductions in monthly household income and increased unemployment rates, have compounded the challenges faced by the most vulnerable groups, including internally displaced persons (IDPs).<sup>2</sup> This economic strain, combined with widespread protracted displacement both inside

and outside the country has left millions in need of support to access and afford housing.

This report examines the housing situation across Ukraine, focusing on living conditions, rental costs, and shelter-related mobility factors. Key research questions guiding this analysis include understanding where and for whom cash-for-rent (C4R) programming is most needed. Another aim is to determine the causes and locations of heightened reliance on shelter-related coping strategies, particularly whether inability to access affordable housing is driving mobility dynamics and influencing intentions.

Utilising data from the IOM General Population Survey (GPS), the report aims to support evidence-based programming, policy-making, advocacy, and further research.

## KEY FINDINGS

- 1. An estimated three million Ukrainians live in a damaged dwelling.** Conflict-affected areas are the most impacted, with over half of respondents in the Government of Ukraine (GoU) controlled areas of Khersonska Oblast living in damaged houses, followed by a quarter in Donetsk and Kharkivska oblasts. A high proportion of houses were also damaged in previously occupied areas of Chernihivska and Mykolaivska Oblast, as well as in the main urban centres of those oblasts.
- 2. Security of tenure remains a critical issue, with a significant portion of IDP respondents lacking legal documents for their current tenure situation (37%).** The perceived risk of eviction is also higher among IDPs, who report the highest levels of eviction experiences since the invasion began and fear of future evictions among all population groups.
- 3. For many Ukrainians who rent their homes, paying for housing and utilities is a heavy financial burden that takes up a large part of their income. Nationally, among those renting, one-third of them (31%) spend more than 70 per cent of their household income on housing (including both the rent and utilities), while around half of those renting (54%) spend more than half their household income on rent and utilities.** High costs drive households to adopt negative coping mechanisms, increasing their vulnerability during the winter months (when utility expenditures typically rise beyond the levels seen in warmer months).
- 4. Internally displaced persons (IDPs) are particularly affected. Not only do the majority of IDPs rent their house (59%), but they are also far more likely to be unemployed and seeking work, and less likely to have a regular salary as a main source of income compared to returnees and non-displaced individuals.** This protracted economic strain has forced a growing proportion of IDPs to adopt crisis coping strategies, such as skipping rent payments and moving to poorer quality housing.
- 5. Access to affordable housing is driving the mobility dynamics and intentions of the displaced population across Ukraine, influencing displacement, re-displacement and returns.** The perceived availability of affordable housing is a significant factor influencing IDPs in selecting and residing in their location of displacement, while its lack remains a factor for them to leave their previous locations of displacement. Returnees also experience these dynamics, often citing the unaffordability of housing during displacement and the financial necessity of moving back to their own homes as a reason for their return. Additionally, as two-thirds of returnees reported owning their houses, not having to pay rent in their area of displacement is a factor in their decision to return, often to heavily conflict-affected areas.

<sup>1</sup> [Third Rapid Damage and Needs Assessment \(RDNA3\), February 2022 – December 2023](#)

<sup>2</sup> [Economic Resilience in Wartime: Income, Employment and Social Assistance in Ukraine \(April 2024\)](#)

## CURRENT HOUSING SITUATION

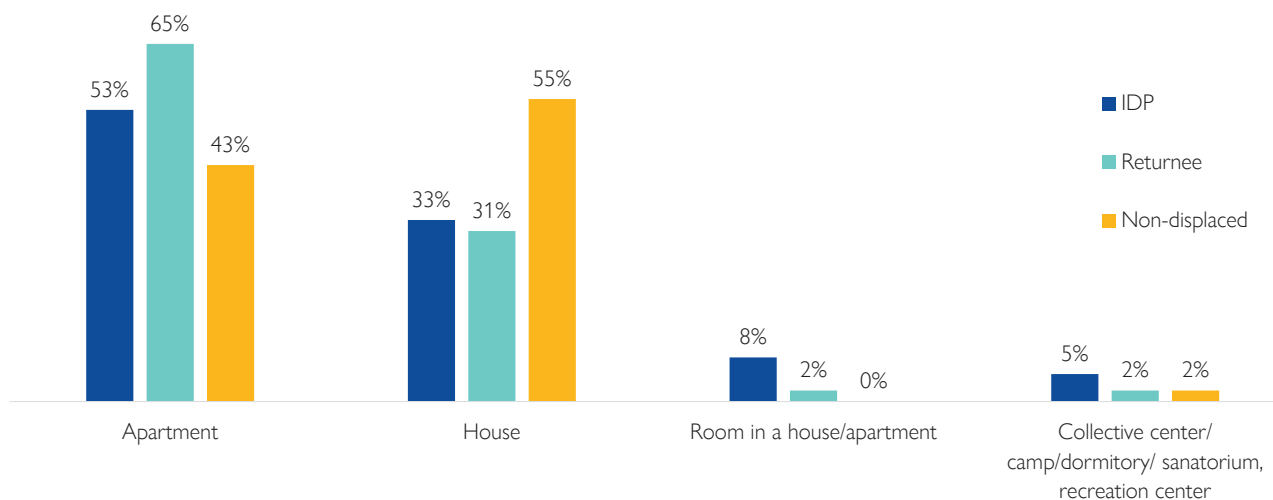
### TYPE OF HOUSING



Overall, nearly half of the respondents reported living in houses (49%), while another 47 per cent lived in apartments. Additionally, two per cent reported residing in rooms within these dwellings, while another two per cent indicated residing in temporary arrangements<sup>3</sup>.

Among IDPs, although a significant proportion reported living in apartments (53%) and houses (33%), 8 per cent reported living in rooms within these dwellings, while 5 per cent were in temporary arrangements. The vast majority of returnees mentioned living in apartments (65%) when compared to houses (31%), with only 2 per cent in temporary arrangements. Most non-displaced individuals reported living in houses (55%) and apartments (43%), while 2 per cent were in temporary accommodations.

Figure 1: Proportion of respondents reporting the type of dwelling they live in, by displacement status



In rural areas and villages, most individuals lived in houses (91%), with a small percentage in apartments (7%). In small towns or urban villages, the distribution was more balanced, with 42 per cent in apartments and 54 per cent in houses. In suburbs of large cities, a majority of respondents

reported living in houses (57%), while 38 per cent resided in apartments. Finally, a vast majority of respondents in large cities reported living in apartments (78%), with a small portion in houses (16%).

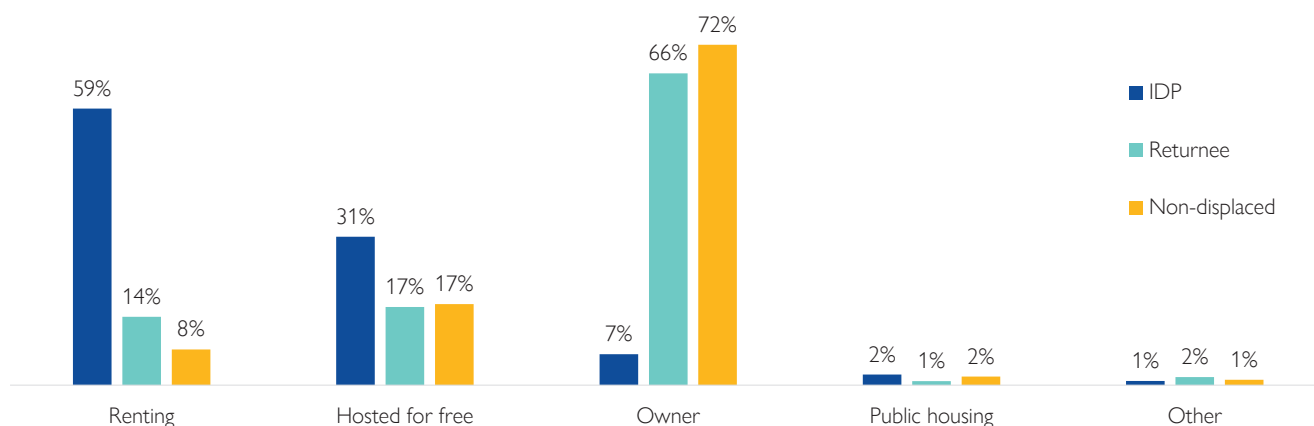
### OWNERSHIP AND OCCUPANCY ARRANGEMENTS



Those respondents who did not report being homeless or living in non-residential buildings were also asked about their occupancy arrangement of their current dwelling. Among them, 64 per cent reported owning their homes, 19 per cent were hosted for free, while 14 per cent were renting, and 2 per cent reported living in public housing arrangement.

Among IDPs, only 7 per cent reported owning their homes. A significant portion (59%) were renting, while 31 per cent were hosted for free. Among returnees, 66 per cent reported owning their homes, 17 per cent were hosted for free, and 14 per cent were renting. Non-displaced individuals had a higher rate of homeownership at 72 per cent, with 17 per cent hosted for free and 8 per cent renting.

Figure 2: Proportion of respondents reporting their occupancy arrangements, by displacement status



<sup>3</sup> For the purpose of this report, these arrangements are housing solutions of temporary nature and can include: collective centers, camp, dormitory, sanatorium, or recreation centers.

In rural areas, 68 per cent of respondents reported owning their homes, 25 per cent were hosted for free, and 4 per cent were renting. Similarly, in small towns and urban villages, 65 per cent of respondents reported homeownership, 20 per cent were hosted for free, and 12 per cent reported renting. In the suburbs of large cities, 63 per cent reported owning their homes, 18 per cent were hosted for free, and 16 per cent were renting. A lower proportion of respondents in large cities reported homeownership (61%), with a higher proportion indicating renting (22%).

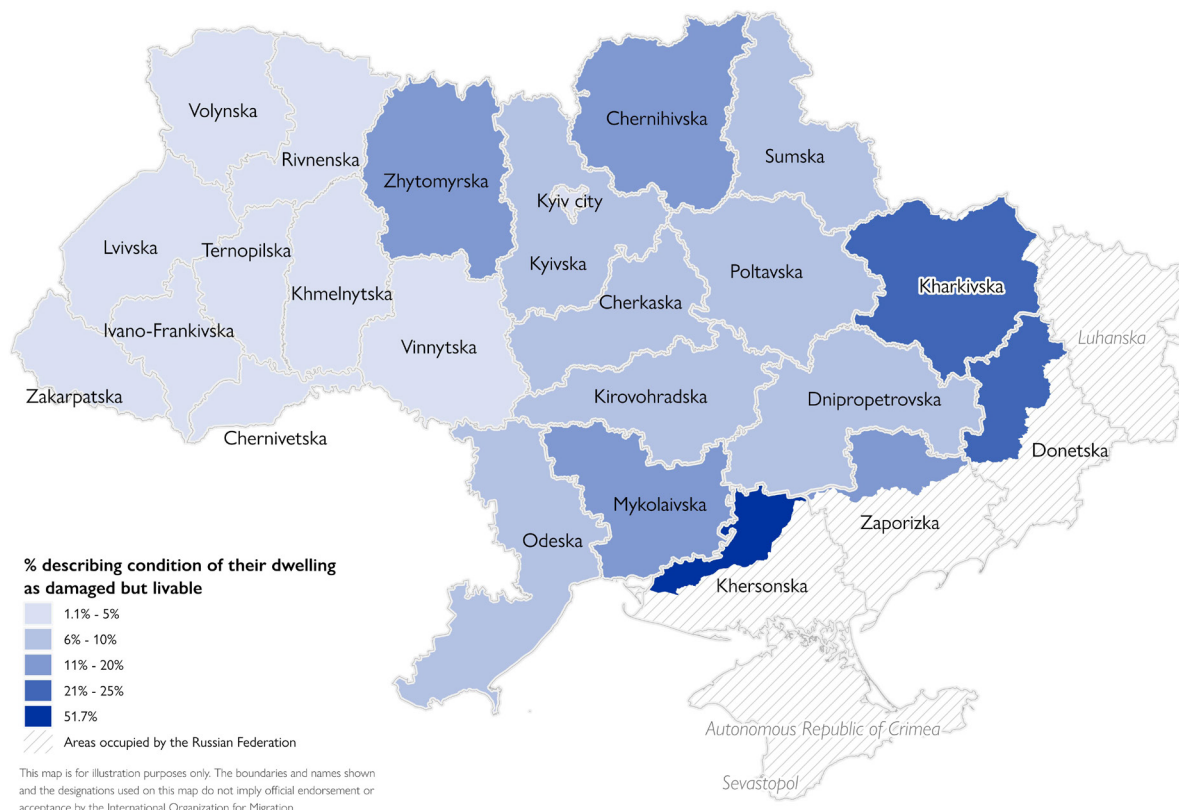
### CONDITION OF HOUSING



Among individuals not homeless or living in non-residential buildings, 86 per cent described their housing as a solid/finished building, while 9 per cent reported living in houses that are damaged but still habitable (corresponding to an estimated three million Ukrainians). A smaller proportion, 4 per cent, reported living in unfinished homes.

IDPs largely mirrored the overall trend, with 86 per cent having reported living in solid/finished homes, and 11 per cent - in damaged but livable ones. A slightly higher proportion of returnees reported living in damaged but livable houses (15%), reflecting the returns that have occurred to areas with extensive damage, which highlights the ongoing vulnerability of returnees after return. Among non-displaced individuals the proportion amounted to 8 per cent.

Map 1: Proportion of respondents who described the condition of their dwelling as damaged but livable, by oblast



### IMPACT OF THE CONFLICT ON HOUSING AND THE ROLE OF ASSISTANCE PROGRAMS



Results from the GPS R14 indicate that as of September 2023, 14 per cent of respondents across the country reported owning a house or apartment that was damaged or destroyed due to attacks or war since the beginning of the full-scale invasion. This proportion was significantly higher in the East (23%) and South (20%), as well as among IDPs, with 47 per

<sup>4</sup> Winterization — General Population Survey Round 14 (September – October 2023)

## HOUSING TENURE LEGAL DOCUMENTATION

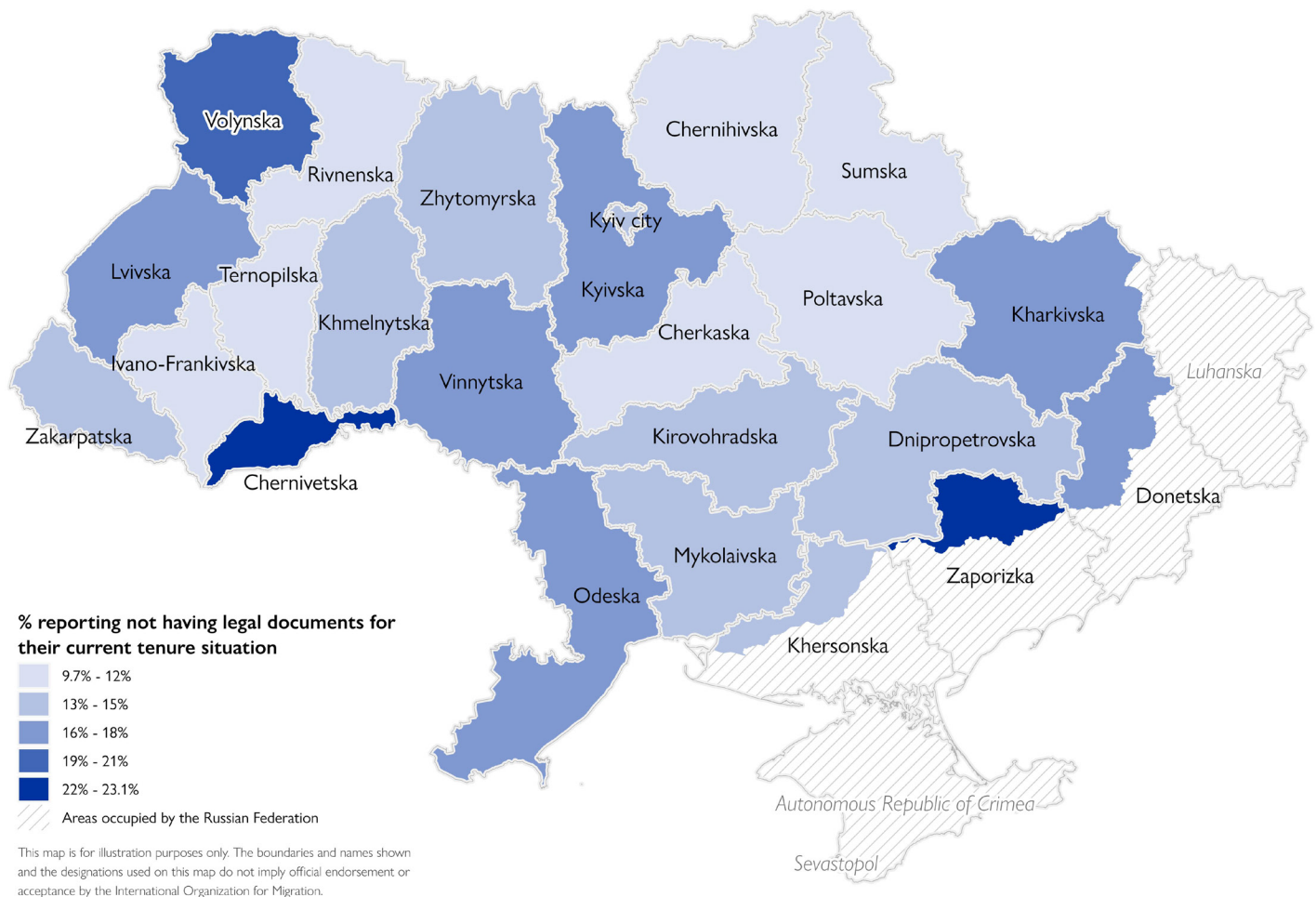
Among those respondents who did not report being homeless or living in non-residential buildings, 84 per cent mentioned having legal documents for their current tenure situation, while 15 per cent did not. However, when looking at the subset of population who reported living in rented housing, only 55 per cent reported having legal documents for their current situation, while 44 per cent did not.

For IDPs, only 62 per cent reported having legal documents for their current tenure situation, with 37 per cent lacking them. Among returnees, 84 per cent possessed legal documents, while a slightly higher percentage of non-displaced individuals (87%) reported having them.

In rural areas or villages, 86 per cent of respondents reported having legal documents. This figure stood at 84 per cent in small towns or urban-type villages. In suburbs of large cities 86 per cent indicated having legal documents, while in large cities - 84 per cent.

The highest proportion of respondents without legal documents for their current tenure situation was recorded in the GoU controlled areas of Zaporizka (23%), Chernivetska (22%) and Volynska (20%) oblasts.

Map 2: Proportion of respondents who reported not having legal documents for their current tenure situation, by oblast



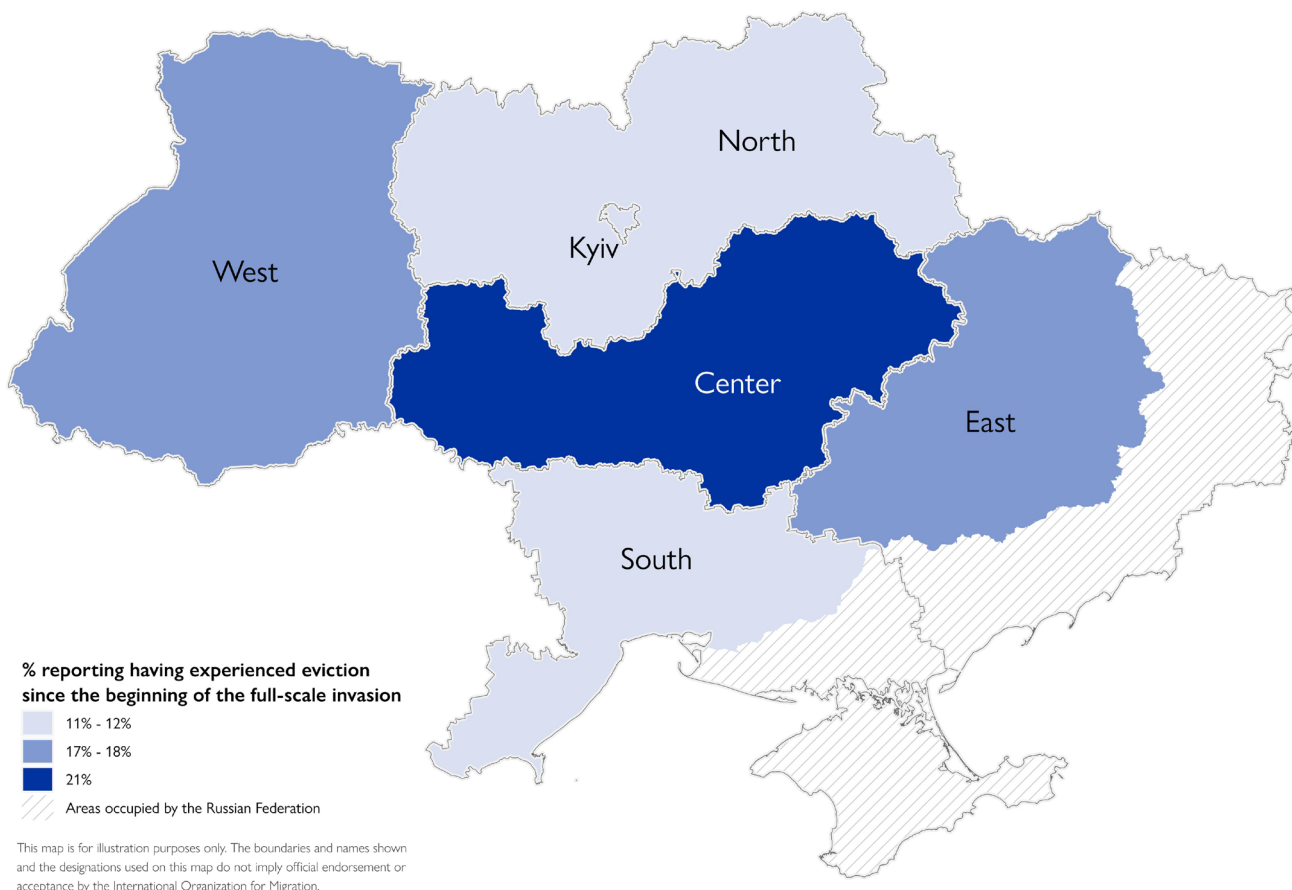
## EXPERIENCE OF EVICTION AMONG TENANTS

Among respondents who were renting, 16 per cent reported having experienced eviction since the beginning of the large-scale invasion in February 2022. IDPs were more likely to report experience of eviction (20%), when compared to returnees (10%) and non-displaced individuals (14%).

In rural areas or villages, 18 per cent of renting respondents reported experiencing eviction. Similarly, in small towns or urban villages, 17 per cent reported eviction. Respondents in suburbs of large cities had the lowest eviction rate at 11 per cent, while those in large cities - 16 per cent.


Several factors may have contributed to the relatively high level of eviction rate across the country. Reportedly, early in the conflict, many landlords and businesses provided free housing to IDPs for a limited period; once this period ended, some IDPs could not afford the rent. Instances of landlords increasing rents or relying on verbal agreements, may have also led to evictions. Additionally, schools that temporarily housed people required them to vacate by September 1st, and the lack of formal rental contracts may have facilitated evictions as landlords sought higher-paying tenants.

Map 3: Proportion of respondents who reported experiencing eviction since the beginning of the full-scale invasion, by macro-region




## RENTAL AND HOUSING-RELATED COSTS

### MONTHLY RENTAL COST (WITHOUT UTILITIES)

 Among those respondents who were renting their dwelling, the median reported monthly rental cost without utilities was 6,000 UAH. At the national level, IDPs renting their dwelling reported a median monthly rental cost of 5,500 UAH, while returnees reported a higher median cost of 6,000 UAH. Non-displaced individuals reported a median cost of 5,890 UAH.

In rural areas or villages, the median monthly rental cost for renters is 3,000 UAH. In small towns or villages of urban type, the median cost was 4,000 UAH. Renters in suburbs of large cities reported a median cost of 6,536 UAH, which was at the same level as those in large cities.


### TOTAL MONTHLY RENTAL COSTS (INCLUDING UTILITIES)

 Among respondents who were renting, the median reported total monthly housing cost, which includes rent and utilities, amounted to 8,500 UAH.

Both IDPs and non-displaced individuals reported the same median cost of 8,500 UAH, while returnees reported a higher median cost of 9,000 UAH.

In rural areas or villages, the median total monthly housing cost reported for renters was 6,000 UAH. In small towns or villages of urban type, the median cost was 7,241 UAH. Renters in large cities and their suburbs reported a median cost of 9,500 UAH.

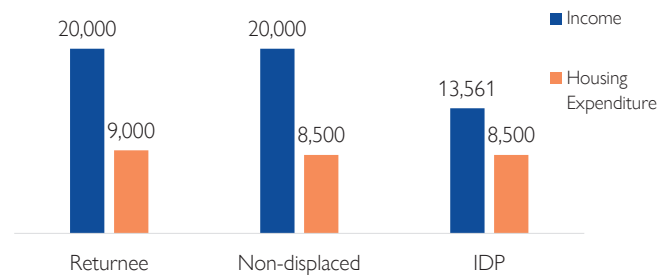
### HOUSING COSTS AS A PROPORTION OF HOUSEHOLD INCOME

 At the national level, among those respondents who were renting, the median income reported amounted to 15,000 UAH, with a median total housing expenditure (including both the rental cost and utilities) at 8,500 UAH. As a result, 54 per cent of renters spend more than half of their household's income on housing, while a third of renters (31%) spend more than 70 per cent of their income on housing. IDPs reported a median income of 13,561 UAH and a median housing expenditure of 8,500 UAH. Among IDPs, 38 per cent spend more than 70 per cent of their household income

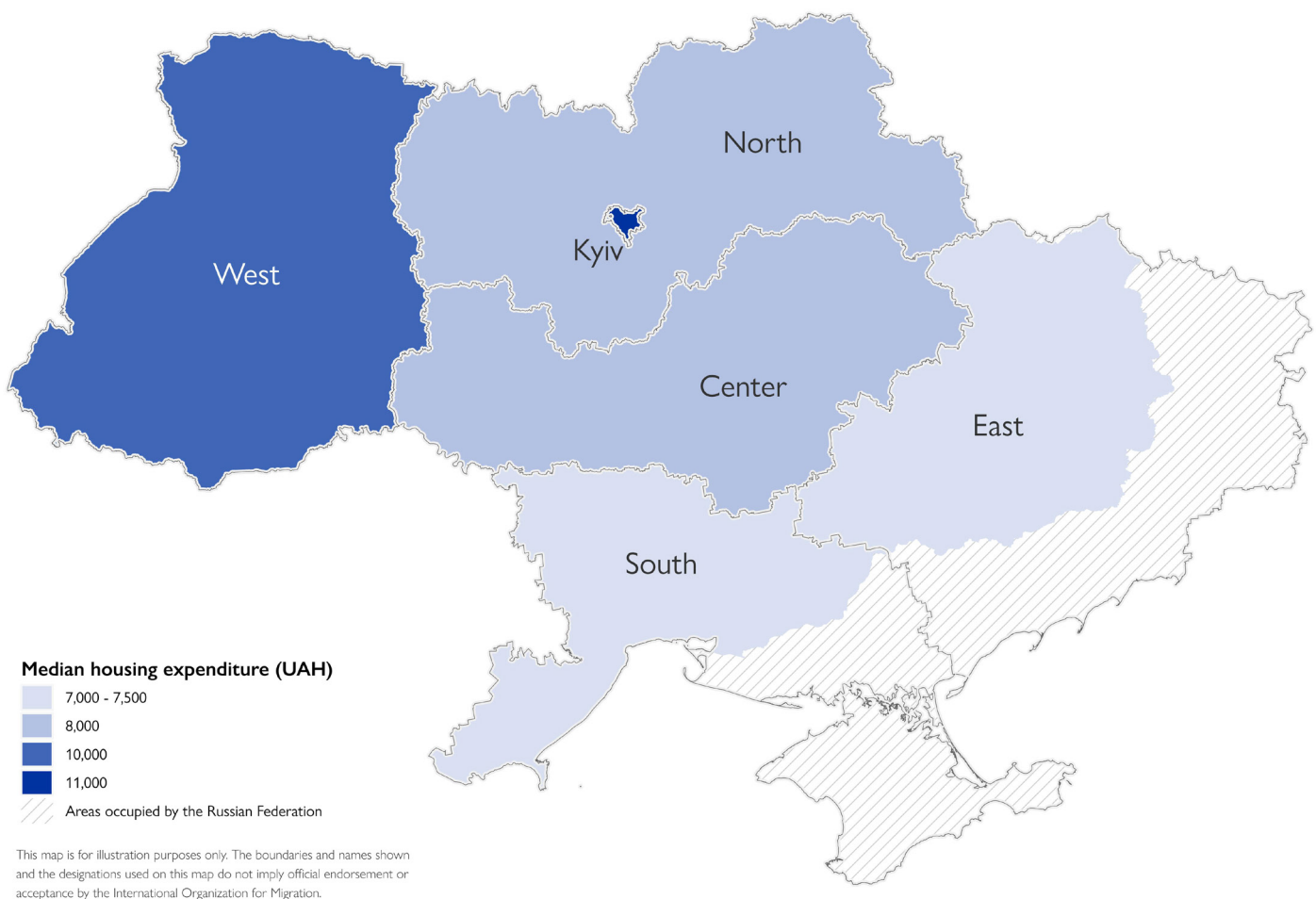
on housing, while 60 per cent spend more than half of their household income. Returnees reported a higher median income of 20,000 UAH and a housing expenditure of 9,000 UAH; 18 per cent of them spend more than 70 per cent of their household income on housing, and 43 per cent - spend more than half of their household income. Non-displaced individuals had a median income of 20,000 UAH and a housing expenditure of 8,500 UAH, meaning that 28 per cent of non-displaced spend more than 70 per cent of their household income on housing, while 50 per cent of them spend more than half of their income on it.

In rural areas or villages, the median income was 10,000 UAH with a housing expenditure of 6,000 UAH, meaning that 38 per cent spend more than 70 of their household income on housing, while 62 per cent — spend more than half of it. Respondents in small towns or villages of urban type had a median income of 13,000 UAH and a housing expenditure of 7,241 UAH, meaning that 34 per cent of them spend more than 70 per cent of their household income on housing, and 57 per cent - spend more than half of their income on it. At the same time, those in large cities and their suburbs reported a median income of 20,000 UAH and a housing expenditure of 9,500 UAH, meaning that 29 per cent of them spend more than 70 per cent of their household income on housing, while 51 per cent spend more than half of their income on it.

Figure 3: Monthly median household income vs housing cost in UAH, by displacement status (including cost of rent and utilities)



Map 4: Median housing expenditure (including rent and utilities) among renters, by macro-region



## ECONOMIC STRAIN ON IDPs AND SHELTER-RELATED NEGATIVE COPING MECHANISMS

Not only did a majority of IDPs (59%) report that they rent their housing (compared with 14% of returnees and 8% of non-displaced), but they were also far more likely to be unemployed but seeking work (16%, compared with 6% of the non-displaced) and less likely to have a regular salary as a main source of income (37%, compared with 52% of the non-displaced).

Individuals across the country have adopted various housing-related coping strategies to meet their basic needs. Specifically, some respondents have resorted to skipping rent payments and moving to poorer quality dwellings. These behaviors were observed in the month leading up to data collection.

Nationally, 8 per cent of respondents reported skipping rent payments, while 4 per cent reported moving to poorer quality housing to meet basic needs. These proportions were significantly higher among IDPs, with 18 per cent skipping rent and 17 per cent moving to poorer quality dwellings.

Skipping of rent payments was most prevalent in cities or larger towns in the GoU controlled areas of Donetsk and Khersonska, as well as Odeska and Khmelnytska, while moving to a poorer quality dwelling was most common in Mykolaivska, Zaporizka and GoU controlled areas of Donetsk Oblast.

In addition, IDPs have reported adoption of certain other negative coping strategies. Twenty-seven per cent of them have accepted a low qualification or low paying job, while 16 per cent have sent family members to friends/relative or food distribution points like soup kitchens or food banks. Furthermore, 12 per cent have sold household goods or assets to meet basic needs, while 11 per cent have used degrading sources of income or illegal work.



In protracted displacement, and with the reduction in eligibility for the IDP living allowance<sup>5</sup>, financial support is essential to mitigate the impact on those who remain vulnerable, out-of-work, or unable to meet basic needs (including access to housing) with their savings or current income.

## VULNERABLE NON-DISPLACED AND RETURNEE TENANTS



At the same time, given that IDPs constitute a disproportionate share of renters, rental assistance targeting specifically IDPs could have a significant impact on the rental market. While IDPs are most vulnerable due to their high reliance on rented accommodation, lower levels of income among renting IDPs and lack of tenure documents, equally vulnerable groups exist among low-income (with monthly income per person below UAH 6,000) non-displaced individuals and returnees, suggesting a need for inclusive assistance programs.



More specifically, low-income non-displaced renters reported spending a high share of their income on housing: 50 per cent of non-displaced renters in low-income households reported spending more than 70 per cent of their household income on housing, while 80 per cent - spending more than 50 per cent of their household income on housing. This compares to only 10 per cent and 23 per cent, respectively, of non-displaced renters with higher income (monthly income per person over UAH 6,000).

Mainly due to the much lower level of reliance on rented accommodation among the non-displaced, these results translate into smaller absolute numbers of potentially vulnerable individuals among the non-displaced. For instance, an estimated 353,000 non-displaced renters live in

## HOUSING-RELATED MOBILITY FACTORS

### PUSH AND PULL FACTORS



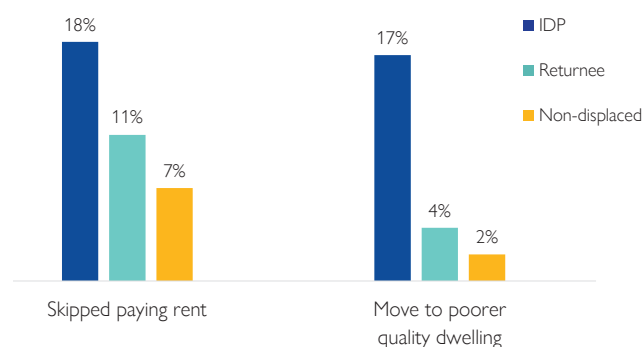
Access to affordable housing is driving mobility intentions of displaced population across the country, influencing displacement, re-displacement and returns.

The perceived availability of affordable housing was one of the significant pull factors, with 9 per cent of IDPs citing it as a primary reason for selecting their current location of displacement. IDPs in rural areas were slightly more likely to cite the availability of affordable housing (12%), when compared to those in large cities and small towns (8%). Moreover, IDPs in the North and Center were more likely to report housing as a factor influencing their decisions (12%), compared to a lower proportion in the South (6%).

Conversely, the lack of affordable housing was a key push factor, with 5 per cent of IDPs identifying it as the primary reason for leaving their

<sup>5</sup> [Defining Vulnerability: Impact of the Changes to the IDP Living Allowance \(April 2024\)](#)

Figure 4: Proportion of individuals adopting shelter-related coping strategies in the 30 days prior to data collection, by displacement status



households paying more than 70 per cent of their income on housing, and 564,000 live in households paying more than 50 per cent of their income on housing, compared to 686,000 renting IDPs living in households paying more than 70 per cent of their income on housing, or 1,105,000 renting IDPs living in households paying more than 50 per cent of their income on housing.

Although the population of IDPs is much smaller compared to non-displaced individuals, IDPs represent a larger proportion of the population within their group. It's important to note that while the scale of vulnerability among the non-displaced population is smaller, it still affects a significant number of people.



Similarly, equally vulnerable individuals also exist among returnees. For instance, 37 per cent of returnees in low-income households (or 89,000 individuals) reported housing expenditure constituting more than 70 per cent of the household income, and 69 per cent (or 165,000 individuals) reported spending more than 50 per cent of the household income on housing. Owing to lower levels of reliance on rented accommodation than among IDPs, as well as to higher levels of income than among both renting IDPs and the non-displaced renters, renting returnees overall are the least affected. However, a small economically vulnerable population also exists among them.

previous location. IDPs in the North were more likely to report this factor (8%), compared to those in the South (2%).

Returnees also experience these dynamics, often citing the unaffordability of housing during the displacement and the financial necessity of moving back to their own homes as a reason for their return (20%). Returnees in rural areas were more likely to cite this factor (26%), compared to those in small towns (18%). At the same time, a higher proportion of returnees in the East (28%) reported the unaffordability of housing as a reason for moving back, compared to the West and the Center (10%).

Additionally, as two-thirds of returnees reported owning their houses, not having to pay rent in their area of displacement was a factor in their decision to return, cited by 14 per cent of returnee respondents. In the East, 18 per cent of returnees cited this factor, compared to 8 per cent in the West.



## FACTORS LIMITING HOUSING STABILITY

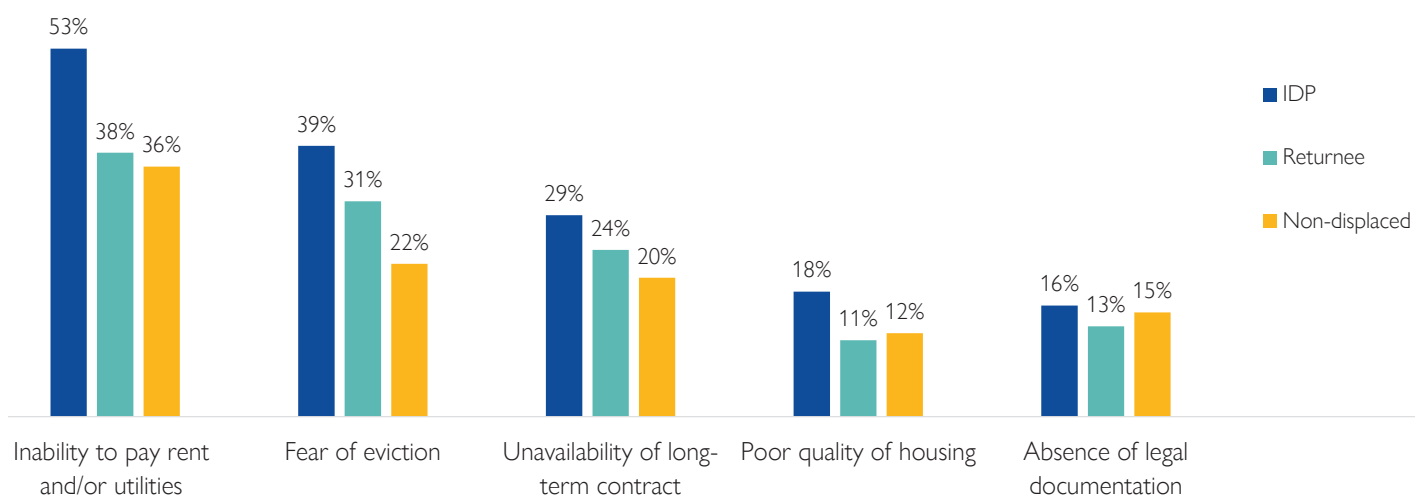


Those respondents who reported renting their dwelling were also asked whether certain factors, such as poor housing quality, lack of legal documentation, feared eviction, or struggle to pay for rent/utilities and unavailability of long-term contract limit their ability to stay in their current home as long as they wish.

At the national level, 14 per cent of those respondents reported poor housing quality as a limiting factor, 15 per cent cited the absence of legal documentation, 31 per cent feared eviction, 44 per cent struggled with paying rent/utilities, and 25 per cent were concerned about the unavailability of long-term contracts.

IDPs faced significant challenges: 18 per cent reported poor housing quality, 16 per cent lacked legal documentation, 39 per cent feared eviction, 53 per cent struggled with rent/utilities, and 29 per cent lacked long-term contracts. Among returnees, 11 per cent mentioned poor housing quality, 13 per cent lacked legal documentation, 31 per cent feared eviction, while 38 per cent struggled with rent/utilities, and 24 per cent lacked long-term contracts. Lower proportion of non-displaced indicated these issues: 12 per cent poor reported housing quality, 15 per cent lacked legal documentation, 22 per cent feared eviction, while 36 per cent struggled with rent/utilities, and 20 per cent lacked long-term contracts.

Figure 5: Proportion of individuals renting their dwelling reporting the extent to which the following factors limit their ability to stay in their current home as long as they wish, by displacement status



## METHODOLOGY



The data presented in this report was commissioned by the International Organization for Migration (IOM) and collected by Multicultural Insights as part of Round 16 of the General Population Survey (GPS). Data was collected via phone-based interviews with 1,428 IDPs, 1,639 returnees, and 2,266 non-displaced persons carried out between 10 March and 11 April 2024. IDPs are defined as people who left their homes or are staying outside their habitual place of residence due to the full-scale invasion in February 2022, regardless of whether they hold registered IDP status. Returnees are defined as people who returned to their habitual place of residence after a significant period of displacement (minimum of two weeks since February 2022). All remaining individuals are considered non-displaced.

All interviews were conducted using a random-digit-dial (RDD) and computer-assisted telephone interviewing (CATI) approach, generating results with an overall margin of error of 1.35 per cent [CL 95%]. The survey included all oblasts in Ukraine, excluding the Autonomous

Republic of Crimea (ARC) and the areas of Donetsk, Luhanska, Khersonska, and Zaporizka Oblasts under the temporary military control of the Russian Federation where phone coverage by Ukrainian operators is not available.

*Limitations:* The exact proportion of the excluded populations is unknown. Those currently residing outside the territory of Ukraine were not interviewed, following active exclusion. Population estimates assume that children (those under 18 years old) are accompanied by their parents or guardians. The sample frame is limited to adults that use mobile phones. It is unknown if all phone networks were fully functional across the entire territory of Ukraine for the entire period of the survey; therefore, some respondents may have had a higher probability of receiving calls than others. Residents of areas with a high level of civilian infrastructure damage may have a lower representation among the sample – likely resulting in an under-representation in the report. Those residing in the ARC or areas of Donetsk, Luhanska, Khersonska, and Zaporizka Oblasts under temporary occupation by the Russian Federation are not included in the survey.

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