MOLDOVA

Rental Market Assessment

Round 2

January 2024

Funded by the European Union

REACH Informing more effective humanitarian action

Photo credit: Joanna Filopoulos, IMPACT Moldova

About REACH

REACH facilitates the development of information tools and products that enhance the capacity of aid actors to make evidence-based decisions in emergency, recovery and development contexts. The methodologies used by REACH include primary data collection and in-depth analysis, and all activities are conducted through inter-agency aid coordination mechanisms. REACH is a joint initiative of IMPACT Initiatives, Acted and the United Nations Institute for Training and Research – Operational Satellite Applications Programme (UNITAR-UNOSAT). For more information, please visit our website. You can contact us directly at: geneva@reach-initiative.org and follow us on Twitter @REACH_info.

SUMMARY

On 24 February 2022, the escalation of the conflict in Ukraine resulted in the mass displacement of people internally and across international borders.[1] As of 1 December 2023, the total influx of refugees from Ukraine into the Republic of Moldova since March 2022 has exceeded 981,000 border crossings, with 113,409 Ukrainian nationals remaining in the country.[2] The number of refugees from Ukraine remaining in Moldova has increased almost every month since June 2022.[3] In order to meet their accommodation needs, initiatives from organisations associated with rental assistance and accommodation are expected to continue in 2024.

The Right to Adequate Housing (according to international human rights law) recognises the multi-dimensional nature of adequate housing, which is not only related to cost but also accessibility, habitability, access to services, infrastructure, materials and facilities, cultural adequacy, and tenure security.[4] Human rights law mandates that all persons possess a degree of security of tenure, which guarantees legal protection against forced eviction, harassment and other threats.[5] As humanitarian actors were providing housing assistance to displaced individuals and families, a broader understanding of the affordability and conditions of rental accommodation, the availability and the absorption capacity of the rental market, the important criteria for refugee tenants when seeking housing, and potential conflicts between refugees and the host community relating to the accessibility of affordable housing was necessary. Mandated by ECHO, REACH in collaboration with the PLACE Consortium responded to these information gaps with [Round 1 of the Rental Market Assessment] in two urban and two semi-urban locations to support stakeholders in assisting refugees with securing adequate and affordable housing. Round 2 builds on the information gathered from Round 1 by identifying changes to the market over time since Round 1, exploring accessibility issues uncovered in Round 1 for people with mobility disabilities, and exploring any impact that Temporary Protection (TP) status has had on the ability to secure a rental accommodation.

As in Round 1, Round 2 focused on the urban localities of Chișinău and Bălți, and the semi-urban localities of Ialoveni and Orhei. A mixed-methods approach was used, with eight different data collection methods, including two methods new to Round 2 which focused on households (HHs) with members with mobility disabilities. These included a structured survey with refugee HHs currently renting their accommodation, structured key informant interviews (KIIs) with rental service providers (RSPs) including both real estate agencies and private individuals, semi-structured KIIs with rental market experts, non-governmental organisations (NGOs) working in the accommodation sector, NGOs working with people with mobility disabilities, semi-structured HH interviews with people with mobility disabilities, and semi-structured focus group discussions (FGDs) with both host and refugee communities. Data collection with local authorities was discontinued for this round as no new information on policy or legislation was expected to be collected from this group in Round 2, any relevant questions from that tool were asked to NGO KIs instead. Additionally, questions related to TP were added to existing tools from Round 1. The research design and analysis were supplemented by a secondary data review of related assessments, as well as regular extraction of data from the most popular rental accommodation advertisement website in Moldova, "999.md".

All assessment participants were purposively sampled, given that random sampling was not possible at the time of data collection due to the limited information available on residence of the target populations. Therefore, findings are not representative of the situation regarding refugees renting accommodation in the assessed locations and should only be interpreted as indicative of the wider

[1] United Nations, Ukraine Crisis: Protecting civilians 'Priority Number One'; Guterres releases $20M for humanitarian support.
[2] UNHCR, Operational Data Portal – Ukraine Refugee Situation.
[3] UNHCR, Refugee Coordination Forum, Daily Trends Dashboard -Republic of Moldova (UNHCR)
[4] Global Shelter Cluster, Humanitarian Rental Market Interventions: A Review of Best Practices.
[5] OHCHR Right to Adequate Housing

situation and perceptions of respondents intervIewed. Data collection took place between 31 October to 25 November 2023.

There is an issue of survivorship bias for some findings of the structured HH survey. Refugee HHs currently renting their accommodation were targeted as the population of interest for this data collection method. However, those unable to rent because of the difficulties that they encountered were not included in our assessment as we were only interviewing HHs who were currently renting. So, the difficulties faced by refugee HHs who are potential tenants may be quite different than the difficulties faced by the surveyed sub-group that overcame these difficulties and secured rental accommodation. This has been partially mitigated by also exploring these topics throughout the tools in the qualitative data collection to supplement the analysis.

Key Findings

(i) Costs, characteristics and conditions

- Most of the prices for rent in Chișinău city are distributed between €301-€400 with considerable price dispersion outside of this range also available, while outside of Chișinău city prices[6] were listed between €101-€300 with little variability outside of this range.
- Inside and outside Chișinău city, on the 999.md website, the period with the largest increase in average price from the previous month occurred between October and November.
- Outside of Chișinău city, prices on 999.md website have changed over time but to a lesser extent as it was the case inside the city.
- The average price of rental advertisements on 999.md website has increased every month from March until November 2023 along with the average advertised price per square metre which rose in Chișinău from €7.04/m2 in March to €9.05/m2 in November, an increase of 29%.
- Both inside and outside of Chișinău city, average rent prices on 999.md website have increased from €382 per month in March in Chișinău city to €524 per month in Chișinău city in November.
- The average rent amount paid by refugee HHs overall was €234. There was little change compared to Round 1.
- The average cost of utilities from Round 1 to Round 2 has declined by more than half in all locations. Additionally, there is less variability in cost by location.
- The average approximate amount paid for heating by refugee HHs overall was €106.
- 61% of HHs that reported having paid a deposit, were paying more than their monthly rent.
- Despite 66% of HHs reporting renting in an older building, HHs generally reported their accommodation to be in very good, good, or neutral condition.

(ii) Availability

- Almost all advertisements on 999.md are in Chișinău and Bălți, and almost none are elsewhere.
- HHs in Chișinău (29%) and Bălți (36%) used the 999.md website most frequently for finding a rental accommodation, while those in Ialoveni reported using the site the least (10%). In contrast, 62% of RSPs reported using 999.md website to advertise their rental properties, also mostly in urban areas, while word of mouth was more popular in semi-urban areas.
- Most refugee households reported facing no difficulties in finding a place to rent (76%). Of the 23% that reported facing difficulties, being rejected as tenants (47%) or scarcity of available accommodations (44%) were the most reported challenges.

[6] Outside of Chișinău refers to any location outside of the city that lists rental accommodations on 999.md website.

(iii) Accessibility

Financial obstacles

- 94% of HHs reported relying on cash assistance from NGOs, INGOs or UN agencies to make their latest rent payment. Additionally, 46% of surveyed HHs were relying on an income, help from friends and family (35%) and on savings (21%).
- For those HHs who reported income as a financial resource (46%), 55% reported using 26%-50% of their income for rent.

Legal obstacles

- The reluctance of RSPs to enter into formal rental agreements with tenants continues to be a legal obstacle for refugees in the rental market. Of the individual owner RSPs in this assessment, 30% reported leasing with a verbal contract.

Social obstacles

- Discriminatory reluctance from RSPs to lease to refugees has reportedly been a social obstacle for some refugees to accessing rental accommodation and is higher in urban locations. Some Roma refugees reportedly faced additional discrimination.
- A rise in housing prices coinciding with the arrival of refugees, and reported discontent with the delivery of aid to refugees exclusively instead of also the host community might have caused a more negative perception towards refugees.
- Perceived reluctance from RSPs to lease to refugees is reportedly connected to fears of tenants damaging property, particularly if the household includes children, people with disabilities, and pets.

(iv) Refugees with Mobility Disabilities

- Finding accessible housing is reportedly the main difficulty faced by refugees with mobility disabilities. Actors seeking to improve this group's access to rental housing were suggested to focus on adapting rental housing to their needs, such as installing handrails, wide doorways for wheelchairs, etc.
- Many refugees with mobility disabilities are reportedly struggling to afford rent and any additional expenses related to their needs according to their disability. Most are reportedly unemployed and relying solely on their pensions or assistance from NGOs.
- Refugees with mobility disabilities face no additional legal obstacles from refugees in general in accessing rental housing but have few legal protections in the rental housing market.

(v) Accommodation needs and priorities

- HHs reported preferring apartments (62%) over houses (21%), though many also reported having no preference (16%).
- Condition of the accommodation, price, and location were the three most important characteristics reported by HH survey respondents when searching for housing. The availability of furnished housing and adequate number of rooms were also reported less frequently.
- Access to markets or grocery stores were the most frequently reported services prioritised when seeking accommodation (50% of HHs), followed by pharmacies (32% of HHs).

(vi) Security of tenure

- Both formal and informal agreements were commonly reported by respondents in all four areas, providing different benefits to service providers and tenants.

- For RSPs that identified themselves as owners, most contracts were reportedly written (62%) or verbal agreements (29%). Of the written contracts, only 43% of those were reported to have been legally registered with the state, while contracts through real estate agents or representatives of agencies were always reportedly written and certified.
- Of those owner RSPs who did not register their contract with any local authorities, 67% reported that they "did not think it was necessary to register the contract" as the reason for not registering and 25% reported "not wanting to pay any extra fees by registering the contract".
- Few written contracts were reported by RSPs to include information about repair and maintenance policies or rules and important policies (17%), landlords right to enter the property (4%), and none include information about any issues with the property that the landlord is legally obliged to disclose.
- Overall, only 10% of HHs reported being afraid of eviction, while 83% reported no concern. The "end of cash assistance" was reported as the most likely perceived cause of an eviction (55%).
- Overall, RSPs reported that breaches of lease agreements by refugee tenants are not common (36%) or that they have never had this situation arise (59%).
- In case of a dispute with a landlord or property owner, 33% of HH's would not seek external support, and 23% reported not knowing who they would go to for support in case of a dispute.

(vii) Temporary Protection

- Overall, 90% of the total refugee HHs surveyed reported having at least one member with TP status.
- Only 1% of HHs reporting that TP helped them to secure a rental because it removed the need to obtain proof of residence from the landlord. The majority of HH's overall (91%) reported no impact from TP.
- For those HHs that reported having obtained TP status and reported either a positive or negative result on the HH's ability to obtain a rental accommodation, 79% (n=63) of HHs reported having attempted to rent an accommodation before having obtained TP and 98% of those who attempted were successful at gaining a rental accommodation.
- After the implementation of temporary protection, the reported availability of service providers offering rent to Ukrainian refugees increased.

(viii) Relationship dynamics between refugee tenants and rental service providers

- Of all surveyed HHs, no poor or very poor relationship was reported by refugees with the landlord. Instead, the relationships were most frequently described as good or very good in all areas with only one RSP in Bălți reporting a very bad relationship with their current refugee tenant.
- Surveyed RSPs were reportedly either already leasing to refugees, or were willing to, yet other findings of this assessment suggest that unwillingness to lease to refugees was a barrier for refugees to access the housing market
- Motivations for RSPs who were not working for estate agencies were varied, but were usually for economic reasons, some were also to meet new people or rent to family.

(ix) Potential conflicts surrounding access to affordable housing between the host community and refugee populations

- Relationships between refugees and host communities were described as mostly positive, but with reports of discrimination and stigmatisation.
- Among surveyed RSPs, 87% reported not having observed any tensions between host and refugee communities due to socio-cultural differences or discrimination, while 13% reported that they did not know.

- 96% of HH's reported not having felt discriminated against when renting for reasons related to nationality, culture, race, or socio-economic reasons.
- Overall, 56% of surveyed HHs reported that they consider their accommodation to be in a neighbourhood or community that welcomes their presence, while 11%reported that they did not feel welcome in their community, , and 33% unsure of whether they were welcome. This varies by settlement area with the semi-urban settlements of Ialoveni and Orhei having reported feeling the most welcome by their community.

CONTENTS

List of Acronyms

FGD: Focus Group Discussion
HH(s): Household(s)
KII: Key Informant Interview
NGO: Non-Governmental Organisation
INGO: International Non-Governmental Organisation
IGO: Inter-Governmental Organisation
CSO: Civil Society Organisation
RSP: Rental Service Provider
RAC: Refugee Accommodation Centre
TP: Temporary Protection

Key definitions

- **Refugees:** persons or groups of persons displaced from Ukraine after the escalation of hostilities on 24 February 2022. This definition is not meant as a legal status designation.
- **Rental service providers:** These are landlords (either professional landlords or household landlords), or property agents working for rental companies.
- **Actor:** an organisation, group or institution which aims to respond to the crisis-related needs of the refugee and host populations.
- **Household:** All individuals living together in the same dwelling unit and share common living arrangements. When a tenant is sharing a dwelling with any other families or individuals (which may be the landlord or other tenants), they are all collectively referred to as the household.
- **Family (refugee):** All individuals, including family or close acquaintances, who travelled together to Moldova and are living together at the time of the interview.
- **Temporary Protection:** On 18 January 2023, the government of Moldova issued decision 21/2023 approving the granting of Temporary Protection to Ukrainian nationals and certain third country nationals effective 1 March 2023 giving Ukrainian refugees a period of 90 days to regularise their stay in the country.[7] To register for Temporary Protection, required documents included identity documents as well as documents confirming the address of residence in Moldova.[8] TP status allows beneficiaries to remain in Moldova until 1 March 2024 and guarantees nearly equal access and rights to healthcare, education and employment as citizens in Moldova[9].
- **Mobility disability:** Any impairment or medical condition that limits a person's ability to walk, ambulate, or manoeuvre around objects, ascend or descend steps or slopes, or grasp or lift objects. The use of a wheelchair, crutches, or a walker may be utilised to aid in mobility. Mobility disabilities may be caused by several factors such as disease, an accident, or a congenital disorder and may be the result from neuro-muscular and orthopaedic impairments.[10]

Geographical Classifications

- **Villages (communes) and cities (municipalities)**: Villages comprise Level 1 territorial-administrative unit. There are approximately 900 units in Moldova, including in the Transnistrian region. The cities of Chișinău and Bălți constitute the level 2 territorial-administrative unit.[11]
- **District:** Level 3 territorial-administrative unit. There are 35 districts in Moldova (32 Raions and 3 municipalities), including in the Transnistrian region.

[7] UNHCR, Temporary Protection in Moldova, accessed on 15 January 2024.
[8] Required documents | General Inspectorate for Migration (gov.md)
[9] MDA_Report_TP-Assessment_January-2024.pdf (impact-initiatives.org)
[10] Mobility Disability Definition | Law Insider; Mobility and Physical Disabilities | Disabilities | Accessibility.com
[11] LAW No. 764 on the administrative-territorial organization of the Republic of Moldova (legis.md)

List of Maps, Tables and Figures

INTRODUCTION

On 24 February 2022, the escalation of the conflict in Ukraine resulted in the mass displacement of people internally and across international borders.[12] As of 1 December 2023, the total influx of refugees from Ukraine into the Republic of Moldova since March 2022 has exceeded 981,000 border crossings, with 113,409 Ukrainian nationals remaining in the country.[13] The number of refugees from Ukraine remaining in Moldova has increased almost every month since June 2022.[14] In order to meet their accommodation needs, initiatives from organisations associated with rental assistance and accommodation are expected to continue in 2024.

The Right to Adequate Housing (according to international human rights law) recognises the multi-dimensional nature of adequate housing, which is not only related to cost but also accessibility, habitability, access to services, infrastructure, materials and facilities, cultural adequacy, and tenure security.[15] As humanitarian actors were providing housing assistance to displaced individuals and families, a broader understanding of the affordability and conditions of rented accommodation, the availability and the absorption capacity of the rental market, the important criteria for refugee tenants when seeking housing, and potential conflicts between refugees and the host community relating to the accessibility of affordable housing was necessary. Mandated by ECHO, REACH in collaboration with the PLACE Consortium responded to these information gaps with Round 1 of the Rental Market Assessment in two urban and two semi-urban locations to support stakeholders in assisting refugees with securing adequate and affordable housing.

Round 2 builds on the information gathered from Round 1 by identifying changes to the market over time, exploring any impact that Temporary Protection status has had on the ability of HHs to secure a rental accommodation and providing a focus on accessibility issues for people with mobility disabilities. In Round 1, data collection took place before the announcement that proof of residency would be needed in order to apply for TP in Moldova.[16] It has since been noted through monitoring of TP implementation by various actors including UNHCR[17] and the Basic Needs Working Group[18] that obtaining proof of residence was a challenge for refugee HHs in registering for TP, including increases in rent by landlords or other monetary exchanges in order to provide the documentation they required. This requirement has since changed with The Commission for Emergency Situations of the Republic of Moldova (CES) order no. 80 on 4 September 2023[19] which simplified the process for providing proof of residence, allowing for self-declaration of residency. The Disability and Age Task Force for Moldova identified the lack of accessible accommodation as a main gap for 2023 through review of partner assessments and monitoring data.[20] Additionally, challenges regarding access to suitable accommodation for people with mobility disabilities was identified as an area for further research in Round 1 of this assessment[21] in light of the differences in experiences forced displacement can create or exacerbate for people with disabilities.

There is an issue of survivorship bias for some findings of the structured HH survey. Refugee HHs currently renting their accommodation were targeted as the population of interest for this data collection method. However, those unable to rent because of the difficulties that they encountered were not included in our assessment as we were only interviewing HHs who were currently renting. So,

[12] United Nations, Ukraine Crisis: Protecting civilians 'Priority Number One'; Guterres releases $20M for humanitarian support
[13] UNHCR, Operational Data Portal – Ukraine Refugee Situation.
[14] UNHCR, Refugee Coordination Forum, Daily Trends Dashboard - Republic of Moldova (UNHCR)
[15] Global Shelter Cluster, Humanitarian Rental Market Interventions: A Review of Best Practices.
[16] Protection Working Group Moldova- Temporary Protection Update (7 August 2023).
[17] ibid
[18] Protection working Group meeting minutes 07 July 2023
[19] CES, order no 80, 4 sept 2023
[20] UNHCR disability briefing note, September 2023
[21] REACH, Rental market assessment round 1, sept 2023

the difficulties faced by refugee HHs who are potential tenants may be quite different than the difficulties faced by the surveyed sub-group that overcame these difficulties and secured rental accommodation. This has been partially mitigated by also exploring these topics throughout the qualitative data collection tools to supplement the analysis.

The research questions[22] developed for this assessment, in collaboration with actors implementing rental assistance programmes via the Mid- to Long-Term Interventions Task Force of the Basic Needs Working Group, were as follows:

1. **What are the general costs, characteristics and availability of rental properties and how do these differ across areas?**

2. **What is the level of access and adequacy of rental properties in the assessed locations for refugee tenants?**

3. **What are the needs, priorities and preferences of refugee households related to seeking rental property?**

4. **What are the common practices surrounding security of tenure in the assessed locations and what are the dispute and eviction risks?**

5. **What is the level of willingness of rental service providers to lease to refugees?**

6. **What potential conflicts are there surrounding access to affordable housing between host community and refugee populations?**

7. **How are the rental market capacity and dynamics and the cost and availability of rental property evolving over time?**
8. **What particular difficulties are faced by refugees with mobility disabilities in their access to rental properties and what is the level of suitability of properties for this vulnerable group? (Research Question added for Round two)**

By addressing these questions, findings are intended to support actors implementing and planning rental assistance, accommodation and winterisation programmes to be better informed to:

- Support the ability of refugees to secure stable, adequate and dignified housing by understanding the standards and prices of residential properties available for rent, as well as the accommodation needs of refugee households.
- Understand existing and potential social tensions related to availability of affordable adequate housing. This is intended to enable the mitigation of these risks to social cohesion in programming and communications.
- Prepare for expected changes in the costs and availability of adequate and affordable housing with a better understanding of how the rental market is changing over time.
- Understand the impact of Temporary Protection status on the housing market and tenant-landlord relationships.
- Inform tailored accommodation interventions that cater to the specific needs of individuals with mobility disabilities by furnishing a comprehensive understanding of the exact mobility accessibility challenges that are being faced, and the frequency of these barriers.

[22] Rental Market Assessment Round 2 TOR

Additionally, findings are intended to inform relevant coordinating bodies of the Refugee Coordination Forum in Moldova (the Mid- to Long-Term Interventions Task Force, the Basic Needs Working Group, and the Cash Working Group) to support coordination of the timing, scale and locations of relevant interventions by understanding the supply, demand, pricing, suitability and absorption capacities of the rental market.

METHODOLOGY

Geographical scope

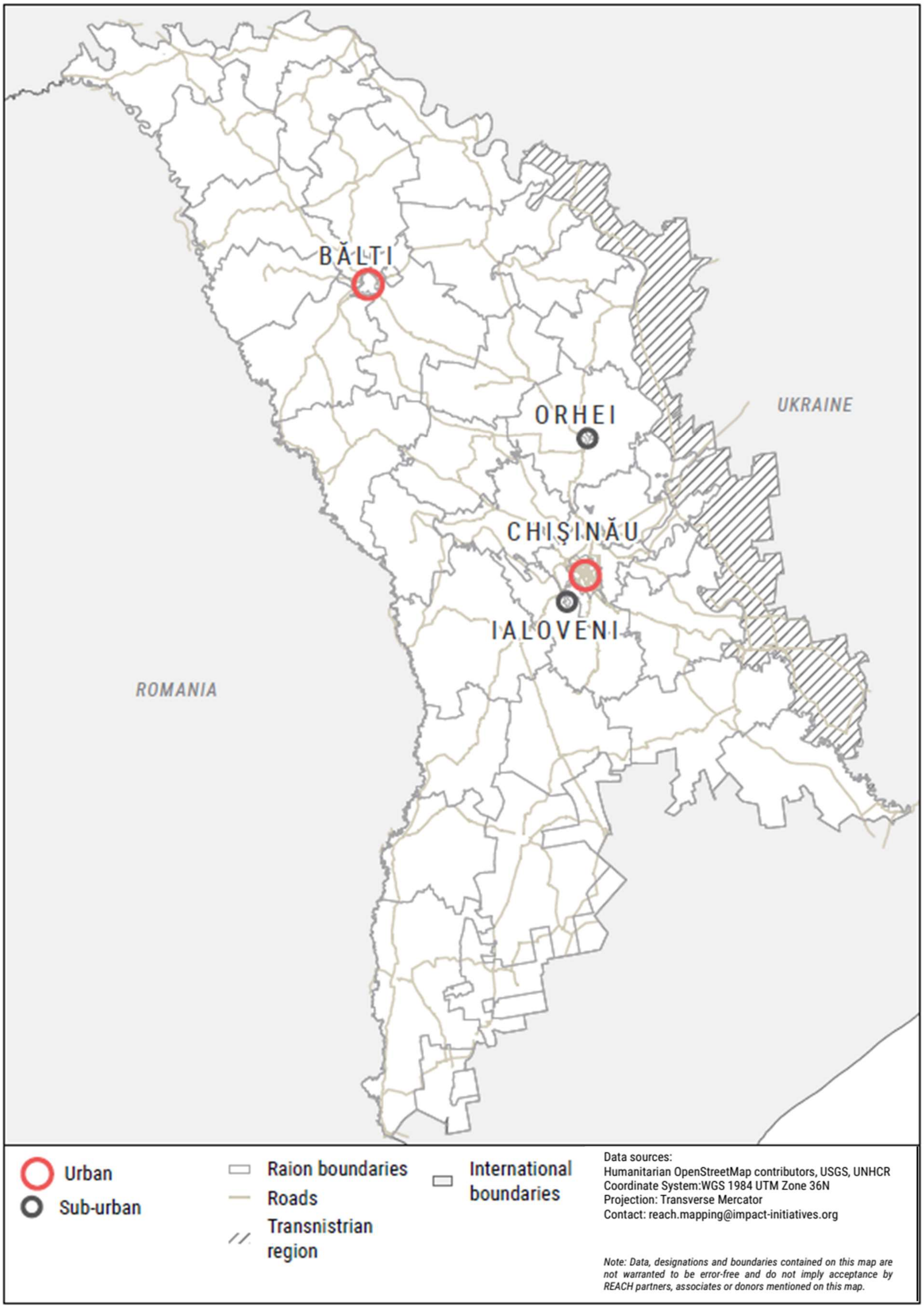
The assessment focuses on urban and semi-urban locations, as a higher frequency of refugees renting private accommodation is expected in urban locations, as is the case in Chișinău.[23] As one key objective of this assessment is to support rental assistance programming, the locations in which these activities were planned to be implemented were prioritised in the selection of locations during Round 1, and among these, locations with the highest known number of refugees were prioritised to maximise the applicability of the findings of this assessment for all actors. The same locations were selected for Round 2 in order to meet the objective of showing the change in rental market dynamics over time.

The following process was used to identify the four locations in Round 1:

- A list of urban settlements and a list of semi-urban settlements in Moldova were generated. For this categorisation, the Degree of Urbanisation guidance from The World Bank was used, which describes "urban areas" as cities which have a population of at least 50,000 inhabitants in contiguous dense grid cells with over 1,500 inhabitants per square kilometre, and "semi-dense areas" as towns with at least 5,000 inhabitants in contiguous grid cells with a density of at least 300 inhabitants per square kilometre.[24]
- From these two lists of settlements, a shortlist was created of the four urban settlements with the highest known number of refugees residing there, and the six semi-urban settlements with the highest known number of refugees residing there. For this, the dataset from the UNHCR REACH Area Monitoring assessment[25] was used, which contains the number of known refugees residing in each settlement in Moldova, as of 1 November 2022, according to local government authorities.
- As the following round of Area Monitoring was being conducted during location selection, the shortlist of settlements was prioritised in the data collection process in order to obtain more recent figures from February 2023 on the known number of refugees residing in these settlements.
- The urban locations identified were Chișinău, Bălți, Soroca, and Ungheni. As Chișinău and Bălți have the highest known number of refugees residing there and are both targeted by multiple rental assistance programmes by members of the Mid to Long Term Intervention Task Force, they were selected as the target urban settlements.
- The semi-urban locations identified were Orhei, Stefan Voda, Ialoveni, Straseni, Rezina, and Lipcani. Orhei and Stefan Voda were initially selected for targeting as they had the highest known number of refugees residing there according to the available data from February 2022. However, upon consultation with partners in the Mid- to Long-Term Interventions Task Force and reviewing the task force's preliminary rental assistance planning figures, Ialoveni was selected for in place of Stefan Voda as rental assistance interventions are planned to be more frequent there due to being within a reasonable commuting distance from Chișinău which is one of the factors in planning suitable locations for targeted rental assistance. Therefore, Orhei and Ialoveni were selected as the target semi-urban settlements.

[23] REACH, Area-Based Assessment (ABA): Chișinău and Stefan Voda: Preliminary Findings - Moldova, September 2022 - Moldova | ReliefWeb
[24] World Bank, How do we define cities, towns, and rural locations? (worldbank.org)
[25] REACH, Area-Based Assessment (ABA): Chișinău and Stefan Voda: Preliminary Findings - Moldova, September 2022 - Moldova | ReliefWeb

Map 1 – Targeted settlements



Data collection methods

A mixed-methods approach combining a quantitative and qualitative components were used to obtain an in-depth and comprehensive understanding of the topics explored. The quantitative interviews captured information on the housing cost, features, preferences, and common rental practices of refugee tenants and rental service providers, while the qualitative component explored the rental market changes over time, social dynamics related to the rental market, and barriers to accessing the rental market for refugees.

- **A structured household survey with refugee tenant households** was selected to address the research questions related to measuring the housing situation and adequacy, the behaviours and practices of renting and security of tenure, and the financial, social, legal and other barriers to the rental market, needs and preferences. Questions either related to the household, or the individual respondent. The population of interest for the household survey were refugee households residing in rented accommodation, who were able to provide structured information on the demographics and housing situation of refugees in rented homes in the assessed locations.
- **Structured key informant interviews with rental service providers** were selected for capturing the details of properties and their adequacy and measuring the frequency of practices surrounding security of tenure, the willingness to lease to particular population groups, local levels of supply and demand, and the frequency of challenges and limitations related to the rental market. Questions related to the Rental Service Provider (RSP) themselves or the locality.
- **Semi-structured focus group discussions with refugee tenants** were selected to enable the exploration of barriers to the rental market, perceptions of willingness to lease to refugees by rental service providers, and current and potential social tensions surrounding rental market access. Questions related to the locality.
- **Semi-structured focus group discussions with host communities** were selected to allow the further exploration of these topics from the host population perspective. Questions related to the locality.
- **Semi-structured key informant interviews of national experts** were selected to explore overall rental market dynamics, absorption capacities, relationship dynamics between rental service providers and refugee tenants, potential social tensions surrounding access to affordable housing, and past and predicted changes in context. Questions related to the country as a whole.
- **Semi-structured key informant interviews with organisations working at the local level** (UN agencies, INGOs, NGOs and CSOs) were selected to explore previous and predicted changes in context at the local level and the impact on rental markets, local rental market dynamics, potential tensions between the refugee and host communities surrounding the local rental market, and barriers to accessing the rental market that are faced by particularly vulnerable groups. Questions related to the locality.
- **A semi-structured household survey with refugee tenant households with members with mobility disabilities** was selected to address the research question related to the housing situation and suitability, the behaviours and practices of renting to refugees with mobility disabilities, and the financial, social, legal and other barriers to the rental market, as well as needs and preferences of refugees with mobility disabilities. Questions either related to the household or the household member with mobility disabilities.
- **Semi-structured key informant interviews with organisations working at the local level with refugees with mobility disabilities** were selected to further explore barriers to the rental market, potential issues surrounding rental to refugees with mobility disabilities, details on law and regulatory frameworks, and support needed to access suitable and affordable rental housing. Questions related to the locality.

Table 1 – Number of surveys, interviews, and focus group discussions targeted and facilitated

Tool	Data Collection Component	Urban (Chișinău, Bălți)	Semi-Urban (Ialoveni, Orhei)	Overall target	Overall achieved
Quantitative	*Refugee tenant household survey*	*55 per location*	*42 per location*	*194 Includes 5% buffer*	*193*
	KIIs with rental service providers	*10 per urban location*	*10 per semi-urban location*	*40*	*39*
Qualitative	*KIIs with organisations with relevant programming with refugees*	*3 per urban location*	*3 per semi-urban location*	*12*	*13*
	FGDs with refugee tenants	*2 per urban location*	*1 per semi-urban location*	*6*	*6*
	FGDs with host community tenants	*2 per urban location*	*1 per semi-urban location*	*6*	*6*
	KIIs with organisations with relevant programming with refugees with mobility disabilities	*n/a*		*7*	*7*
	Survey with refugee tenant households with members with mobility disabilities	*n/a*		*20*	*20*
	KIIs with national rental market experts	*n/a*		*2*	*2*

Data Processing & Analysis

All primary quantitative data was collected using the Kobo Toolbox platform. The IMPACT Assessment Officers and Data Officer cleaned the raw data twice a week to account for any duplicates or data quality issues during data collection. All data collection and cleaning activities were conducted in line with IMPACT's minimum standards requirements and checklist *(*available here *)*. The IMPACT Assessment Officers and Data Officer conducted statistical analysis on the cleaned quantitative data set using R software.

The secondary quantitative data generated from the 999.md website was cleaned by the IMPACT Assessment Officer and Data Officer using an R cleaning script. The script was generated to identify duplicate and similar (potentially duplicate) listings, identify outliers, and identify data quality issues to be manually investigated by the IMPACT Assessment Officer and Data Officer. Once a month, the data has been processed using another R script that aggregates data collected in the last period and generates summary statistics. The combined dataset including summary statistics has been shared with the Accommodation and Transport Working Group, and is available online.[26] Further details of the methodology and associated limitations can be found on the README sheet of each dataset.

Challenges and Limitations

Identifying where refugee HHs are residing in the host community has been a challenge since the onset of the crisis,[27] with limited information on where families reside outside of Refugee Accommodation Centres (RAC). Therefore, a purposive sampling approach combined with a snowballing approach was used in both rounds of this assessment to engage refugee HHs in private accommodations, which has been an effective sampling approach in a recent comparable assessment.[28] As such, findings cannot be generalised to all refugees and are only indicative of the situation at the time of data collection as well as the perceptions of respondents interviewed. To identify the initial respondents from which to begin the snowballing process, NGOs and partner organisations in each location were consulted to identify locations such as cash registration centres and distribution points where it would be appropriate to request a face-to-face survey or to schedule a more appropriate time and place. During each survey, respondents were asked whether they know of other refugees who may also be interested in participating, via which further respondents could be identified and contacted to arrange the meeting. Additional difficulties experienced during data collection include finding HHs to interview in Ialoveni, an area with less density of refugees. The ability to find willing members of the host community to interview was also a challenge as many did not want to take part in the assessment for unknown reasons.

There is an issue of survivorship bias for some findings of the structured HH survey. Refugee HHs currently renting their accommodation were targeted as the population of interest for this data collection method. However, those unable to rent because of the difficulties that they encountered were not included in our assessment as we were only interviewing HHs who were currently renting. The difficulties faced by refugee HHs who are potential tenants may be quite different than the difficulties faced by the surveyed sub-group that overcame these difficulties and secured rental accommodation. This has been partially mitigated by also exploring these topics throughout the qualitative data collection tools to supplement the analysis.

[26] Rental Market Assessment Information Products (reachresourcecentre.info)
[27] REACH, Moldova: Multi-Sector Needs Assessment (MSNA) - Key findings, September 2022 - Moldova | ReliefWeb
[28] REACH, Area-Based Assessment (ABA): Chișinău and Stefan Voda: Preliminary Findings - Moldova, September 2022 - Moldova | ReliefWeb

FINDINGS

Costs, Characteristics and Conditions of Rental Accommodation

This section presents the analysis of rental costs, characteristics and conditions in the four assessed locations, utilising secondary data from online advertisements as well as findings from the refugee tenant HH survey and RSP KIIs.

Cost of rent

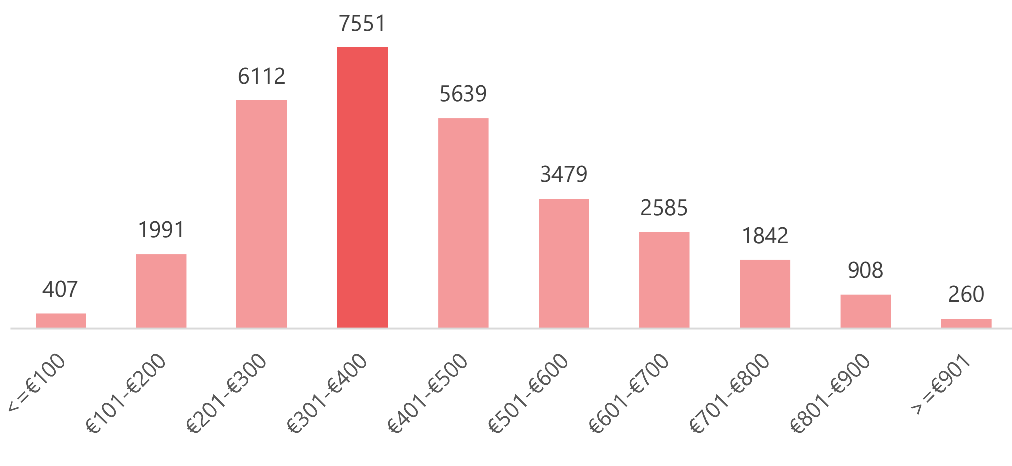
(i) Overview of rental prices as advertised online

The advertising web portal 999.md was identified as the most popular online advertising channel in Round 1 for rental accommodations. The data from rental advertisements (price, number of rooms, location, etc) listed on this website was continuously captured between March to November 2023[29] to inform this assessment and analyse any changes in pricing over time, including evaluation of average online prices as an indication of rental prices in each location.

One limitation with this dataset is the scarcity of listings in locations outside of Chișinău[30]. Whereas in Chișinău, there was an average of over 3,400 listings per month, for Bălți there was only 116, semi-urban locations had approximately 5 to 10 listings per month, and other localities around Moldova typically had an average of less than one listing per month or no listings at all (*Map 2*). Therefore, a detailed analysis of advertised rental prices per location, disaggregated by features such as number of rooms, cannot be produced with this dataset alone.

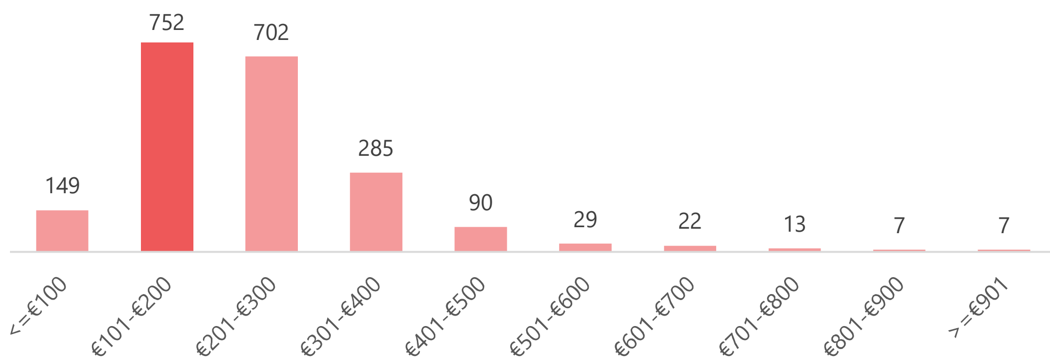
Prices in Chișinău were also distinct from other localities which listed their accommodations on 999.md in price variability (*Figure 1 and Figure 2*). To account for this, the analysis of advertised rental prices on the 999.md website has been grouped below into advertised prices in Chișinău city and outside of Chișinău city. Most of the prices for rent in Chișinău city are distributed between €301-€400 with considerable price dispersion outside of this range also available, while outside of Chișinău city prices were listed between €101-€300 with little dispersion outside of this range.

Figure 1– Chișinău city – Rental prices advertised on 999.md between March and November 2023[31].



[29] See a more detailed description of the process inside any of the 999.md datasets on the REACH Resource Centre.
[30] Outside of Chisinau refers to any location outside of the city that lists rental properties on 999.md website.
[31] The number above each bar represents the number of listings on 999.md for each price point.

Figure 2– Outside of Chișinău city – Rental prices advertised on 999.md between March and November 2023[32].

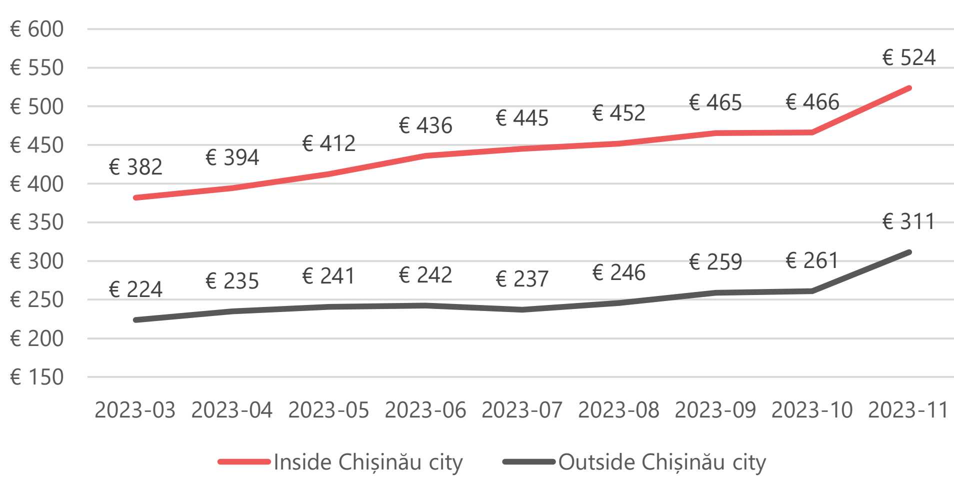


Changes in cost of rent over time

Advertised rental prices appear to have been steadily increasing between March and November 2023.

The average price of rental advertisements on 999.md website has increased every month from March until November 2023 (*Figure 3*) along with the average advertised price per square metre (*Figure 4*) which rose in Chișinău from €7.04/m^2 in March to €9.05/m^2 in November, an increase of 29%. Inside and outside Chișinău city, the largest increase in average price from the previous month occurred between October and November. Outside of Chișinău city, prices have also increased but to a lesser extent than those inside the city. The figure below suggests an overall increase in advertised prices since the start of data collection in March 2023.[33]

Figure 3 – The average advertised *price of rental accommodation* on 999.md from March to November 2023.



[32] Outside of Chișinău city refers to any locality in Moldova that lists rental accommodations on 999.md website, not just those sampled for this assessment.
[33] 999.md is not the only method of advertising rental property and is only indicative of price changes in the rental market.

Map 2 – Monthly average of rental listings on 999.md from March to November 2023

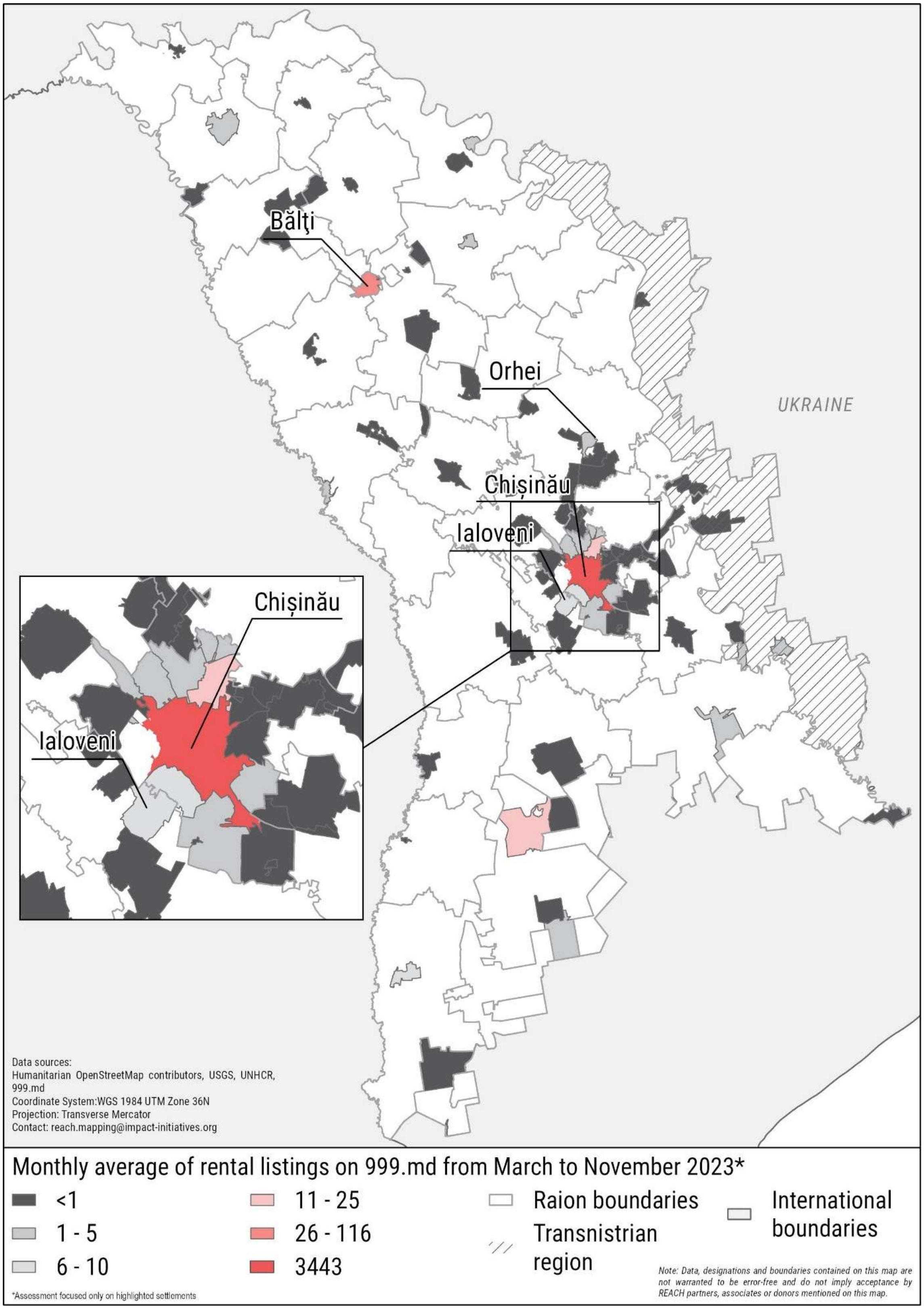
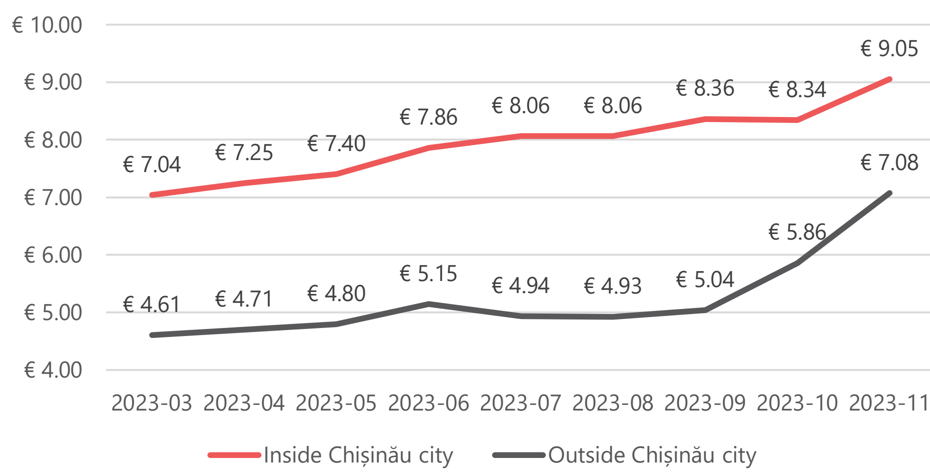


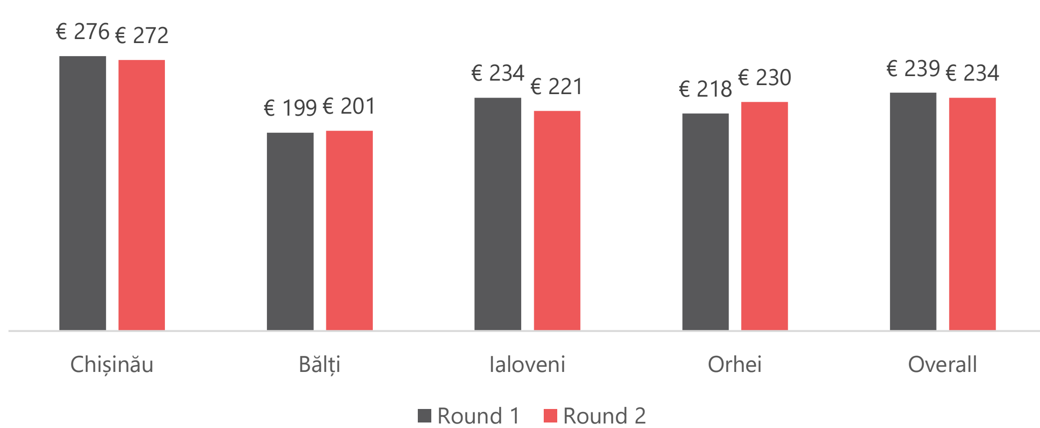
Figure 4 – The average advertised *price per square metre* of rental accommodation on 999.md from March to November 2023.



(ii) Overview of rental prices as reported by refugee HHs

Refugee HHs were asked how much money they were paying per month for rent. From Round 1 of this assessment to Round 2, the average rent amount paid by refugee HHs has not changed to a large extent in any of the assessed locations (*Figure 5)*. The largest increase from round one in average rent was seen in Orhei, which was only minimally higher in Round 2. The lack of a large difference from the data collected since Round 1 might be explained by the duration of rental contracts (with a rental price per month fixed on a yearly/bi-yearly basis) and general market prices when HHs started renting, rather than rental market prices at the time of data collection. More than half (66%) of HHs reported having been renting their current accommodation for six months or more in both rounds of the assessment and most reported their arrival to Moldova as February 2022. The average amount paid by HHs in all locations combined in Round 1 was €239 and in Round 2 was €234.

Figure 5 – The average rent amount paid by refugee HHs who are not paying their rent partially or fully in-kind (n=175).



If *Figure 5* is compared to the average rental prices listed on the 999.md website (*Figure 3*), we can see a distinct difference in advertised average rental cost compared to HH reported rental costs. The average rental price on the 999.md website has increased over time from €382 in March to €524 in November in Chișinău city, while the assessed HH sample reported an average rent amount of approximately €272-€276 in Chișinău city for both rounds of this assessment. Outside of Chișinău city, the average cost of rent on the 999.md website was between €224-€311 from March to November, while the average cost of rent in the HH assessment sample was €199- €247. This difference would suggest that rental prices paid by HHs on average are less than the average advertised price on the 999.md website.

Rental price per month reported by HHs by number of rooms in the accommodation

Refugee HHs were asked how much they were paying per month for rent (rounded to the nearest 50 Euros), and how many liveable rooms[34] were in the accommodation (overall, two rooms were the average number of rooms reported by HHs). Responses from Chișinău city were grouped in one table (*Table 2*) while those in the assessed HH sample (Bălți, Ialoveni and Orhei cities) were grouped together in another (*Table 3*). Responses of less than 3 HHs were excluded from the analysis. As expected, the average price per room is slightly higher in Chișinău city than in the three other localities assessed. The average price per room has also decreased slightly from Round 1 in most instances.

Table 2 – Chișinău city – Average price per month of the rental accommodation reported by HH respondents, by number of rooms (n=55).

Chișinău city	*One room*	*Two rooms*	*Three rooms*
Average price Round 2	*€255*	*€262*	*€260*
Average price Round 1	*€250*	*€300*	*€275*
# Respondents*	*16 (23)**	*31 (43)**	*6 (3)**

** number of respondents in parentheses is from Round 1.*

Table 3 – Bălți, Ialoveni and Orhei – Average price per month of the rental accommodation reported by HH respondents, by number of rooms (n=130).

Bălți, Ialoveni, Orhei cities	*One room*	*Two rooms*	*Three rooms*	*Four rooms*
Average price Round 2	*€153*	*€206*	*€218*	*€320*
Average price Round 1	*€192*	*€231*	*€250*	*€245*
# Respondents*	*29 (22)**	*73 (47)**	*18 (12)**	*10 (16)**

** number of respondents in parentheses is from Round 1.*

Table 4 – Average size of rental accommodation reported by HH respondents, by type of location.

Type of location	*Average reported size (m^2)*
Urban (n=110)	47.65
Semi-urban (n=75)	63.44

[34] Note that the definition provided to respondents for the 'number of rooms' was the number of liveable rooms overall, with the exception of toilets/bathrooms or utility rooms. It is unrelated to the number of bedrooms, which is not specified on 999.md, and not a common way to describe the size and capacity of accommodation in Moldova.

Average advertised monthly rental prices on 999.md by the number of rooms

Rental prices for two- and three-room accommodations are approximately €200 more per month in Chișinău city than outside of Chișinău city.

If the same method of comparing the average price of rent by the number of rooms, such as was done in Tables 3 and 4 for the HH sample data, is done with the advertised prices on 999.md website- comparing the average price of rent on the website by the number of rooms, we find that the average price advertised in Round two is slightly more than Round one in one and two room accommodations.

Table 5 – Chișinău city – Average price per month and number of rooms of the rental accommodation as advertised on 999.md for Round 1 and Round 2.

Chișinău City	*One room*	*Two rooms*	*Three rooms*	*Four rooms*	*Five rooms**
Average price Round 2	*€394*	*€469*	*€500*	*€600*	*€691*
Average price Round 1	*€371*	*€452*	*€496*	*€600*	*n/a*
Average area (metres^2)	*44*	*62*	*81*	*106*	*161*
Average price per metre^2	*€9.0*	*€7.6*	*€6.2*	*€5.8*	*€4.6*
Total # Advertisements	*12584*	*14086*	*3982*	*298*	*31*

* *Accommodation advertised with more than five rooms have been excluded due to the very low number of advertisements.*

Table 6 – Outside of Chișinău city – Average price per month and number of rooms of the rental accommodation as advertised on 999.md for Round 1 and Round 2.

Outside of Chișinău city[35]	*One room*	*Two rooms*	*Three rooms*	*Four rooms*	*Five rooms**
Average price Round 2	*€234*	*€250*	*€293*	*€431*	*€476*
Average price Round 1	*€211*	*€247*	*€298*	*€461*	*n/a*
Average area (metre^2)	*36*	*55*	*79*	*128*	*210*
Average price per metre^2	*€6.9*	*€4.7*	*€3.8*	*€3.4*	*€2.4*
Total # Advertisements	*896*	*775*	*328*	*61*	*15*

* *Accommodation advertised with more than five rooms have been excluded due to the very low number of advertisements.*

Modality of rental payment

Cash was the most frequently reported modality of paying rent, with RSPs favouring Euros to local currency.

95% of HHs reported paying their rent in cash, 3% were paying in-kind and 2% by bank transfer. In-kind payments included household chores, buying groceries, or paying for utilities. Most rent

[35] Includes all listings outside of the city, including the three sampled areas.

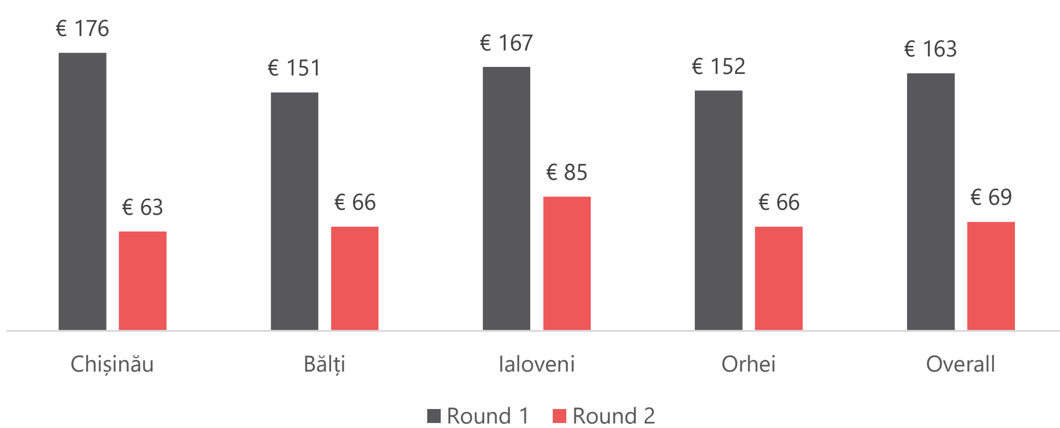
payments made by HHs as well as rent payments preferred by RSPs were made in Euros or Moldovan Lei (MDL) nearly equally, with more RSPs accepting Euros (59%) over MDL (46%) for payments from tenants.

Cost of utilities

The average cost of utilities from Round 1 to Round 2 declined by more than half in most locations. Additionally, there is less variability in cost by location from Round 1 to Round 2.

In round 2, the average reported amount paid for utilities in the month prior to data collection was consistently in the range of €60-€69 a month, with only HHs in Ialoveni reporting a higher average cost (€85) (*Figure 6*). Compared to Round 1, the average amount paid for utilities has decreased by more than half in most locations in round 2. This could reflect a more stable country programme for energy consumption, which was more in flux earlier in the year due to the conflict in Ukraine as well as other factors.[36] The cost of heating would likely have increased the overall cost of utilities for HHs had data collection been done in the winter months, though data collection for Round 1 was also conducted outside of winter months.

Figure 6 – Average cost of utilities during Round 1 (n=188) and Round 2 (n=158) by HHs reporting the amount they paid for their utilities in the month prior to data collection, by location.



Utilities paid for typically included electricity (84%), water (83%), gas (81%), heating (58%) and internet (49%).[37]

HHs were asked which utilities were included in their monthly rental payments. 83% of all HHs reported that no utilities were included in their rental payments, but water, electricity, and gas were provided in some locations. Most frequently HHs paid for water (83%), electricity (84%), gas (81%), and heating (58%) as part of their monthly utility payments. Most RSP KIs (69%) similarly reported that rental payments of their properties did not include any utilities.

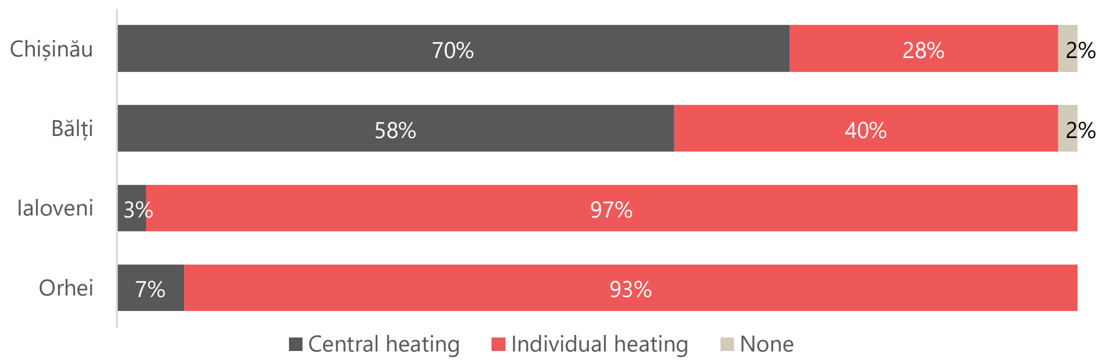
[36] EU press release, enhancing the energy security of Moldova, 2023
[37] HHs were able to select multiple options for utilities, therefore totals may not add up to 100%.

Cost of heating

Overall, 60% of HHs reported using individual heating and 39% used central heating. The average amount paid for heating overall was €106 per month.

Most HHs in Chișinău and Bălți reported using central heating to heat their accommodations, while individual heating was reportedly more common in the semi-urban locations of Ialoveni and Orhei (*Figure 7*). 2% of HHs in Chișinău and Bălți reported having no source of heating. Overall, across these 4 locations, 60% of HHs reported using individual heating and 39% reported using central heating for their accommodation. The average amount paid for heating overall was €106 per month, though this varied by location, from €160 reported in Orhei to €43 reported in Bălți.

Figure 7 – Main source of heating reported by HHs, by location (n=193).



HHs with central heating paid approximately €24 less than the average per month (€106), whereas HHs with individual heating paid approximately €14 more (€120).

HHs with individual heating were paying an average of approximately €38 more for heating than those with central heating (*Figure 8*). Note that surveyed HHs were likely not paying for heating at the time of data collection and were instead giving approximates based on the previous winter.

Figure 8 – Average approximate amount paid per month for heating by HHs that have been renting for more than six months and reported heating as a utility expense, by type of heating (n=79).

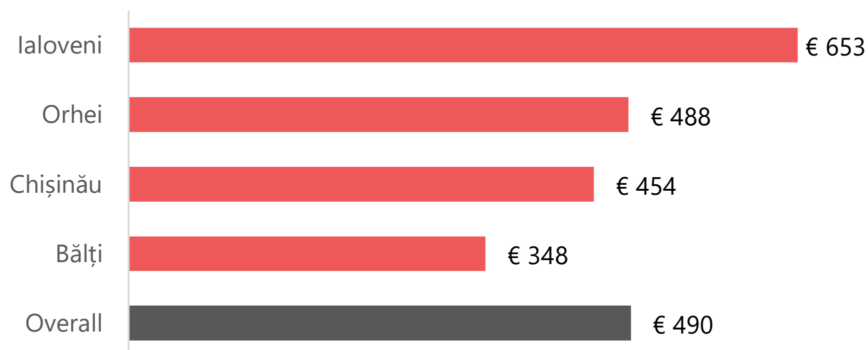
Deposit amounts

Most private owners (59%) reportedly did not request an initial deposit for their rental properties, while real estate agents always requested a deposit.

Of those HHs who reported paying a deposit for their accommodation (n=71), 61% were paying more than their monthly rent, while 31% were paying the same, and 8% were paying less.

The average deposit amount paid by HHs in all locations who reported their total deposit was €490 (*Figure 9)*. Semi-urban areas, Ialoveni (n=17) and Orhei (n=16), had the highest average deposit amounts at €653 and €488 respectively, while Chișinău (n=25) and Bălți (n=13) were slightly lower at €454 and €348 respectively. The average deposit amounts reported were higher than the average monthly rental amount reported in each location. This could be due to most deposits covering the first and last months of rent, which was the duration reported by 79% of those who reported having to pay an initial deposit. However, it does not explain the higher amount of deposit in semi-urban areas. This may be due to requested deposits including several more months of rent. For example, several RSPs in Bălți reported requesting a deposit for six months of rent, though RSPs in the other three locations reported requesting an average of two months of rent.

Figure 9 – Average deposit amount paid by HHs who reported the amount, by location (n=71).



Rental Market Evolution (Round 1 to Round 2)

In Round 1, the most commonly reported deposit amounts were the same as their monthly rent (45%), while the least commonly reported were more than their monthly rent (25%). In Round 2, half of the HHs reported that their deposit amounts were higher than their monthly rental amounts.

Conditions of accommodation

Despite 66% of HHs reporting renting in an older building, HHs generally reported their accommodation to be in very good, good, or neutral condition, only rarely reporting poor conditions (2%). No report of very poor conditions was received.

66% of HHs reported the age of their accommodation as an older building and 32% as new or renovated. The conditions of accommodation[38] and the bathroom/toilet[39] were mostly described as good or very good in all four assessed locations (*Figure 10 and 11*). Although reports of neutral conditions and below were more frequently reported in Chișinău, the difference to other locations was minimal.

Figure 10 – Condition of rented accommodation reported by HHs, by location (n=193).

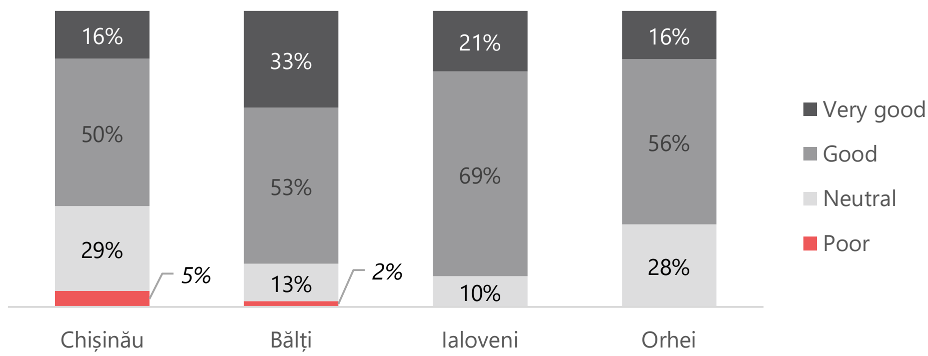
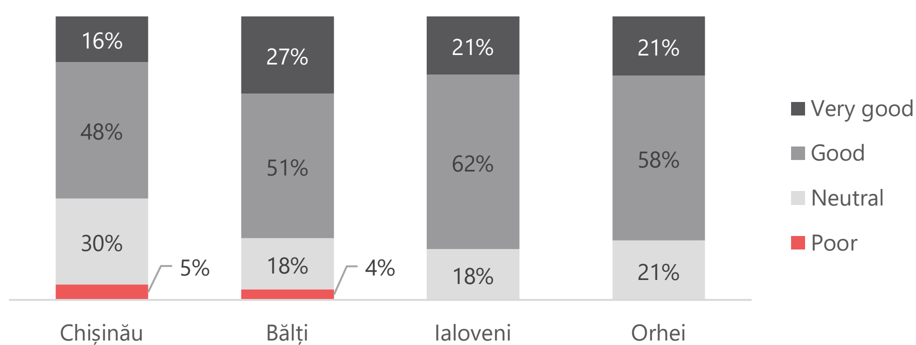


Figure 11 – Condition of bathroom/toilet reported by HHs, by location (n=193).



HHs generally reported the condition of the accommodation the same as it was advertised (86%), with only 2% reporting the condition as much worse. In addition, 97% of HHs reported their rental as already furnished. The reported conditions of accommodations suggests that major refurbishment may

[38] The definition of conditions provided to respondents was: Very good: very good conditions provided to respondents was: The dwelling is very good, with high-quality construction and design features. The living conditions are very comfortable and safe. Good: The dwelling has no major issues present. The living conditions are comfortable and pose no risk to health and safety. Neutral: The dwelling is in a decent state but has minor issues, such as minor leaks, peeling paint, or small cracks. The living conditions are generally acceptable, with only a few minor issues. Poor: the dwelling is inadequate with noticeable damage to its structure. The living conditions are uncomfortable and could be unhealthy and dangerous.

[39] The definition of bathroom conditions provided to respondents was: Very good: They are comfortable, clean, and exceed the basic requirements for a functional and convenient toilet/bathroom. Good: There are no major issues. It is comfortable and clean to use and there are no major inconveniences. Neutral: They are in decent condition, but there may be some minor problems such as broken tiles or a leaky faucet. It is still usable but may not be as comfortable or convenient as it could be. Poor: They are in bad conditions with noticeable damage or issues that could impact its functionality or cleanliness. It may not be as comfortable to use or may pose some inconvenience.

not be needed to provide a liveable accommodation for HHs, even with most HHs reporting renting in an older building. Given that some neutral and poor responses were received in all four locations, there may be a need for minor refurbishment of rented accommodation, especially in Chișinău and Bălți. In addition, 87% to 97% of HHs reported having enough household essentials[40] in their rental accommodations without the need to purchase anything further. Only 3% of HHs reported that their HH was not already furnished and bought bedroom furniture (83%), kitchen items (33%), kitchen furniture (33%), living room furniture (17%) and heating/cooling items (17%) as the top five most needed items for the HH.

Availability

This section combines primary and secondary data to evaluate the general availability of rental accommodation.

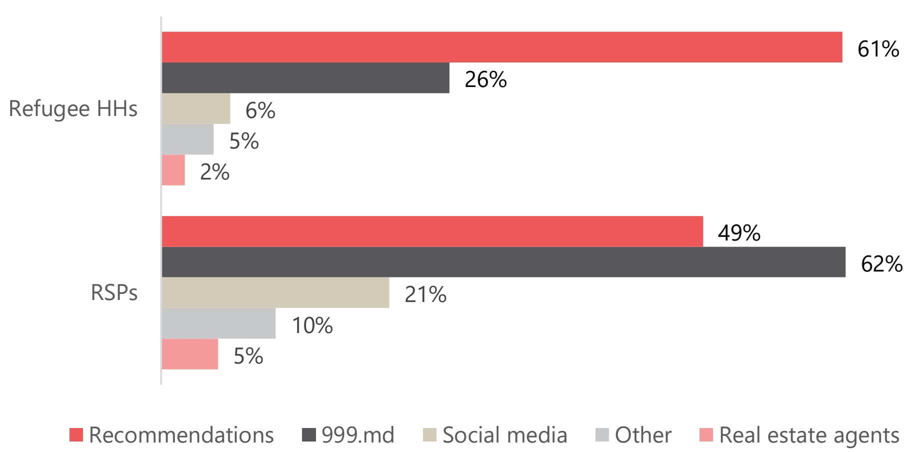
Almost all advertisements on 999.md are for Chișinău, and very few are elsewhere (Map 2).

A precise assessment of availability of rental properties in Moldova is challenging, given that there appears to be a variety of methods to advertise them which include word of mouth, the frequency of which is difficult to measure. The approach taken in this assessment is to estimate availability by triangulating various data collected such as advertisements on 999.md, HH and RSP interviews, as well as KIIs with NGOs and experts in the accommodation sector.

Most HHs in all locations found their accommodation through recommendations.

61% of all HHs reported finding their rental accommodation through recommendations (from Ukrainians or Moldovans, or word of mouth), and 26% through the 999.md website (*Figure 12).* Among the assessed locations, HHs in Chișinău (29%) and Bălți (36%) used the 999.md website for finding a rental accommodation the most frequently, while those in Ialoveni reported using the site the least (10%). In contrast, 62% of RSPs reported using 999.md website to advertise their rental properties, also mostly in urban areas, while word of mouth was more popular in semi-urban areas.

Figure 12 – Reported channels for finding rental accommodation and for advertising rental accommodation, by refugee HHs (n=193) and RSPs (n=39) overall.[41]



[40] Note that the definition of HH essentials provided to the respondents was: Utensils for food preparation and consumption, beds, mattresses, furniture, appliances to carry out basic HH activities.
[41] Values may exceed 100% as RSP KIs could select multiple answers for this question. Recommendations include those from Moldovans, other Ukrainian refugees, or word of mouth.

Accessibility

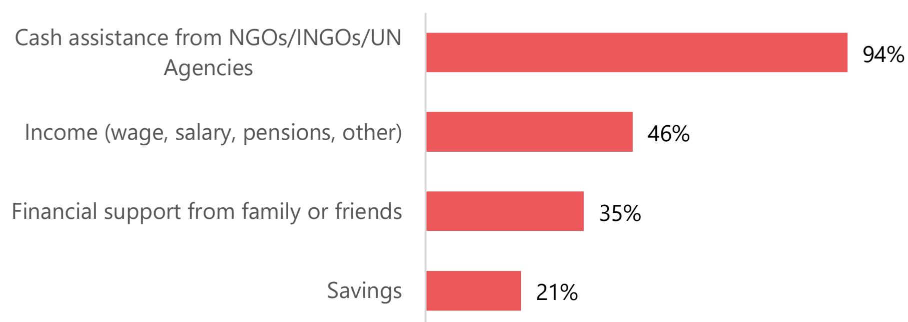
This section explores the financial, legal, social barriers to the rental market that refugees face and how these differ according to population group, to identify the groups in more need of assistance in securing adequate mid-to long-term accommodation solutions.

Financial obstacles

The majority of refugee HHs reported to rely primarily on cash assistance to afford their rent. Some relied on income, financial support from family or friends, or savings.

Methods used by HHs to make their latest rental payments included 94% of HHs relying on cash assistance from Non-Governmental Organisations (NGOs), International Non-Governmental Organisations (INGOs) or United Nations (UN) agencies; 46% on income; 35% on financial support from friends and family; and 21% on savings (*Figure 13)*. While HHs probably rely on more than one method to pay their rent, the heavy reliance on cash assistance is worth noting for the tenure security of HHs if cash assistance were to end or be significantly reduced. In fact, 60% of HHs reported being able to continue to afford to pay their rent as long as there is cash assistance, while only 10% reported being able to continue for more than six months.

Figure 13 – HHs not paying for rent using in-kind methods, reporting the type of financial sources used to make their latest rental payment (n=185).[42]



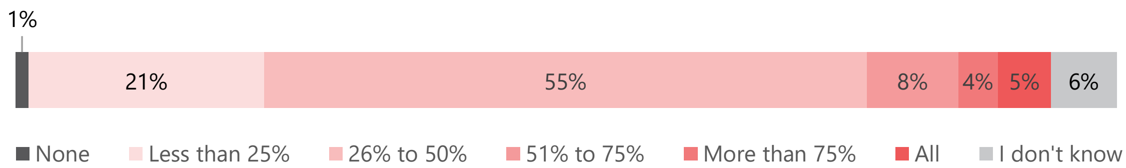
Rental Market Evolution (Round 1 to Round 2)

In Round 1, only 67% of HHs reported relying on cash assistance from NGO/INGOs/UN agencies to make their last rental payment. Additionally, 41% used income, 37% used savings, and 19% relied on support from friends or family. The high reliance on cash assistance in Round 2, suggests strategies to decrease reliance on financial assistance could be needed for the long term.

Among the HHs that reported income as a financial resource (46% of all HHs), 55% reported using 26%-50% of their income for rent, while 22% used less than 25% of their income on rent (*Figure 14*). The percentage of income used for rent can be an indicator of financial stability.[43] The HHs reporting using all of their income on rent could face greater financial challenges compared to those who use less on rent. These HHs are most likely also supplementing their income with cash assistance to afford rental payments.

[42] Values may exceed 100% as respondents could select multiple answers for this question.
[43] Federal reserve- assessing the severity of rent burden on low income families

Figure 14 – Percentage of HH income used for rent by HHs who reported having income as a financial resource (n=98).



Renting may not be affordable for many refugees, particularly for vulnerable persons.

Children under the age of 18 years were the most prevalent vulnerable group reported to be part of HHs (*Figure 15*), followed by persons older than 65 years (17%), and people with disabilities (9%). HHs with these vulnerable persons may have increased difficulties affording rent. According to interviews with NGO KIs, many reported that renting was too expensive for refugees overall, but the financial burden was reportedly especially higher for vulnerable persons such as single women with children, people with disabilities, and the elderly.

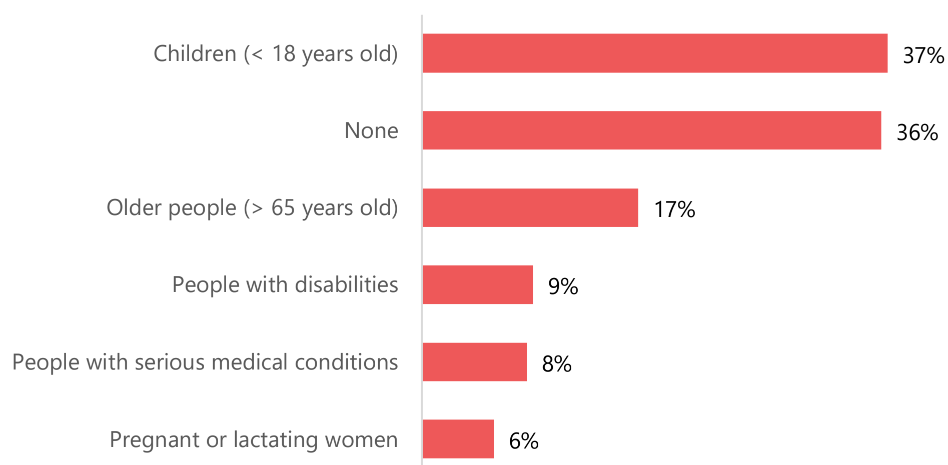
"Families with many children face the biggest challenges in accessing housing, as they need apartments with more than one room, and these are expensive. Mothers with young children often find themselves unable to work to afford decent rental accommodation with enough space. The elderly also face financial difficulties, as the pensions they receive are sometimes low. Refugees with disabilities face important difficulties in finding an apartment adapted to their needs and requirements. We observed that they prefer to stay with relatives or friends."

(NGO KI in Orhei)

"Families who have elderly people in their care have high expenses for medicine, treatment of elderly people and often do not have enough money for rent."

(NGO KI in Chișinău)

Figure 15 – Type of vulnerable group of at least one family member of refugee HHs, overall (n=193).



Most refugee HHs have not had to resort to actions such as borrowing money, selling personal items, begging for money, or any other action that may have harmed their dignity to pay for their rent.

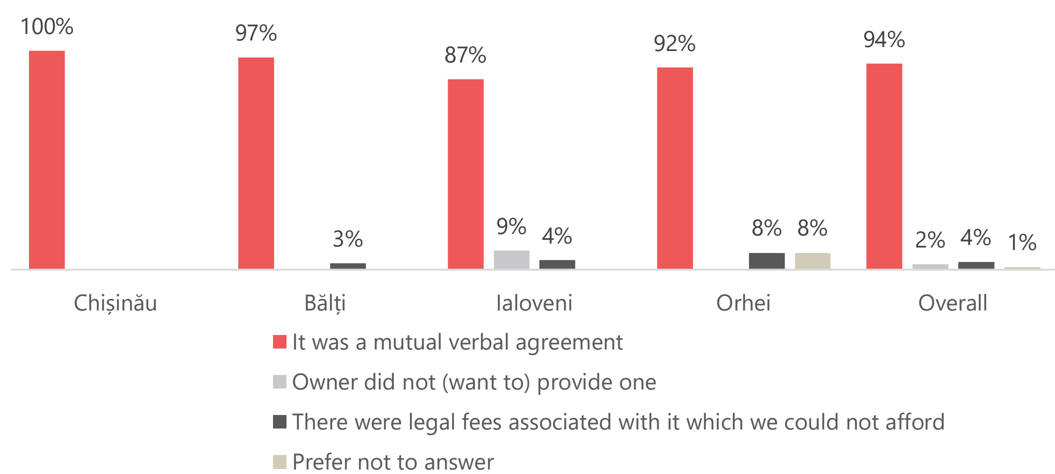
Of the HHs who have lived in Moldova for at least 1-3 months, 10% reported having borrowed money, sold personal items, begged for money or taken any other action that may have harmed their dignity to pay rent in the three months prior to data collection. The highest reported percentage of HHs using these methods were located in Bălți (12%) and Ialoveni (11%).

Legal obstacles

The reluctance of RSPs to have formal rental agreements with tenants continues to be a legal obstacle for refugees in the rental market.

NGO KIs reported the unwillingness of RSPs to have a legal contract as a legal obstacle for refugees seeking to access rental housing. A written legal contract provides additional protection to the tenant as well as the landlord in case of disputes, among other benefits. Of the individual owner RSPs (n=34), 30% reported leasing with a verbal contract. HHs with a verbal contract reported that the verbal agreement was mutual (94%). It is possible that HHs may have agreed to this type of contract while preferring a written contract, due to the reported insistence of the landlord or other factors outside of the HHs control. There were some instances reported of owners not wanting to provide a written contract in Ialoveni (*Figure 16)*, as well as legal fees associated with written contracts for HHs in multiple locations.

Figure 16 – Reported impediments to signing a written agreement, among those HHs who reported having a verbal agreement with their RSP, by location and overall (n=85).[44]



"The big problem is that in order to be helped, to be part of the Cash Programme, you have to have a rental contract, and often landlords don't want to sign contracts. Landlords refuse to enter into even legally non-formal contracts."

(NGO KI in Ialoveni)

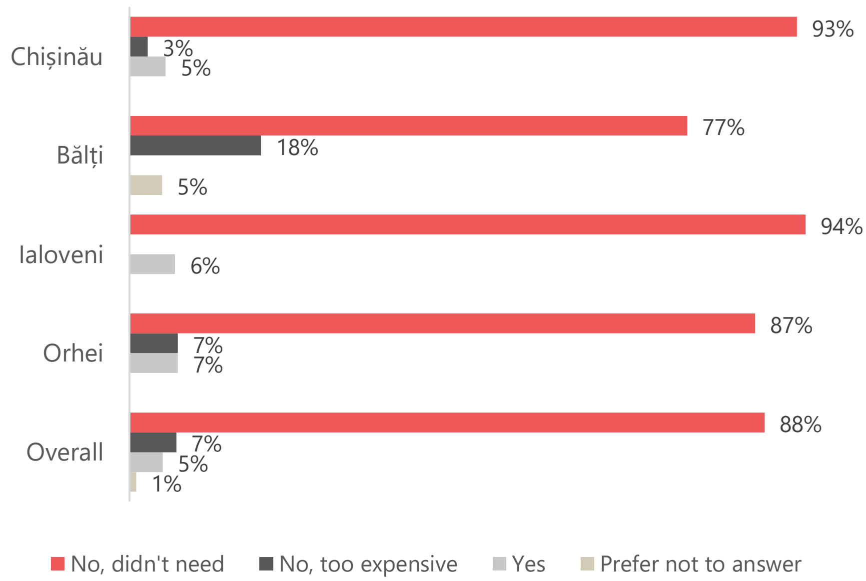
"People who were renting were asking for contracts with landlords to be a guarantor, to make sure they wouldn't evict them, and they [landlords] were refusing because they have to pay a tax amount, I don't think they were refusing refugees because they didn't have papers. The landlords categorically refused, and some refugees who understood why, agreed to pay that tax to the FISC[state fiscal authority], that 7%, just to conclude the contract."

(NGO KI working with refugees with mobility disabilities in Chișinău)

[44] Values may exceed 100% as respondents could select multiple answers for this question.

In FGDs with host communities, some RSPs reported that even with formal agreements there is no enforcement entity within the state to ensure compliance by either the landlord or the tenant, such that the risk is equal between formal and informal contracts. This was also reported in some refugee FGDs, though laws exist in Moldova to protect landlords and renters. This type of confusion about legal requirements or rental laws in Moldova, also corresponds to a high reported percentage of HHs who reportedly did not need to seek any legal assistance prior to signing their rental agreement (*Figure 17*).

Figure 17– HHs who reported seeking legal assistance prior to signing their written rental agreement (n=108).



One NGO KI with expertise in legal support to refugees reported that formal rental agreements reduce legal risks for both the landlord and tenants. For tenants in particular, formal rental agreements reportedly reduce the risk of unlawful evictions, evictions by a third party in the case of legal risks related to the property itself, unreasonably high increases in rent, and reduce the potential for conflict or disputes between the landlord and tenant. In fact, an informal written agreement, even if not registered with the state, in which both parties sign, is a legally enforceable document.

The requirement of producing formal rental agreements as proof of residence to apply for Temporary Protection was a legal obstacle for many refugees before the process was simplified in September 2023.

According to several NGO KIs, the reluctance of RSPs to provide a formal rental agreement to tenants became a greater issue when in March 2023, proof of residence was required in order to gain Temporary Protection. The proof of residence component was a common barrier for refugees living in rental accommodation to obtaining TP status, particularly for those who had informal rental agreements.

"Moreover, prior to the simplification of proof of residence for TP status, there were cases of fraud where landlords charged money for indicating the residence of a refugee."

(NGO KI Chișinău)

One NGO KI reported that the need for a formal agreement as proof of residence likely contributed to an increase in rental agreements being registered with the state, suggesting that despite the difficulty it caused, it led to a greater number of refugees securing formal rental agreements from their landlords.

Social obstacles

Several NGO KIs and host community FGDs reported discrimination in the rental market specifically against Roma refugees. Some NGO KIs and FGD participants themselves appeared to have negative perceptions of Roma, that could indicate a general stigma against this group in Moldova.

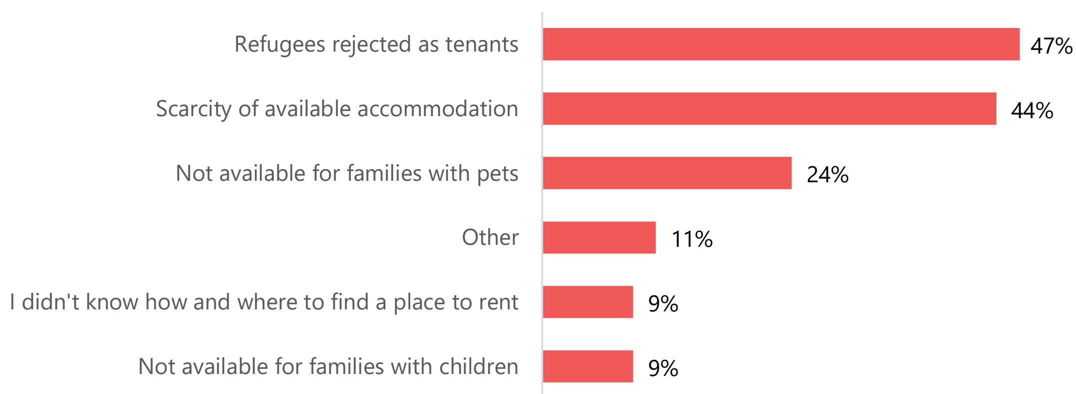
"I think the social barrier we see with Roma refugees is that most of the time people are somewhat afraid of Roma."

(NGO KI in Orhei)

Overall, 76% of HHs did not encounter any difficulties in finding a place to rent.

Most refugee HHs reported facing no difficulties in finding a place to rent (76%). Of the 23% that reported facing difficulties, being rejected as tenants (47%) or scarcity of available accommodations (44%) were the most reported challenges.

Figure 18 – HHs reporting encountering any difficulties finding a place to rent, by type of difficulty faced (n=45).[45]



The hesitance to rent to refugee tenants has been reported by refugee and host FGDs, NGO KIs, and expert KIs. The common explanation provided by these groups is that past negative experiences of landlords who rented accommodation to refugee tenants, such as causing damage to property or leaving before the end of contract, has created a stigma that refugees are undesirable tenants. These same experiences were recounted in Round 1, demonstrating the continuity of this sentiment with landlords. This stigma towards refugee HHs continues to be a barrier for refugee HHs searching for accommodation.

"While searching for housing, 60-70% of landlords, upon hearing that we are Ukrainians, immediately refused."

(Participant in an FGD with the host community in Bălți)

The majority of HHs reporting scarcity of available accommodation were in Ialoveni and Orhei, locations outside of the larger cities. One expert KI reported that living outside of Chișinău, in peripheral areas is desirable for HHs to lower their rental costs but still be close enough to Chișinău. The lack of accommodation available for households with pets is a challenge reported in all four locations, but especially in Chișinău (33%). In FGDs with host community members and refugee tenants, families with small children and those with pets were commonly mentioned among others, as those with particular difficulty in finding an accommodation. Many FGD participants reported this was due to the fear from RSPs of damage to property from the pets or children.

[45] Values may exceed 100% as respondents could select multiple answers for this question.

"Access to rental housing is more difficult for families with children because many landlords do not want to rent to these families. The reason is either that they have recently finished repairs or they assume that these children will make noise. Even though the contract states that in case of wallpaper damage, the tenant pays compensation, most prefer children to be at least 4 years old."

(Participant in an FGD with the host community Chișinău)

One NGO KI in Bălți reported that some landlords raise the rent for refugees specifically. Another NGO KI in Ialoveni echoed this by reporting that there were several cases in which landlords increased the rent after discovering that refugees were receiving cash-for-rent assistance.

"We even know two or three cases that when the landlord found out that the refugee is helped for rent, then the increased the prices."

(NGO KI in Ialoveni)

"Some people say they can rent us a house, but for us the price changes, immediately plus 100 Euros is added to the price."

(Participant in an FGD with refugee tenants in Ialoveni)

Refugees with Mobility Disabilities

Finding accessible housing is reportedly the main difficulty faced by refugees with mobility disabilities. Actors seeking to improve this group's access to rental housing were suggested to focus on adapting rental housing to their needs.

All NGO KIs reported that finding accessible housing was one of the most common difficulties faced by persons with disabilities. In fact, only one RSP KI reported having rental properties suitable for people with disabilities. The lack of infrastructure for persons with mobility disabilities is reportedly due to the age of the buildings they are renting according to FGDs participants. The majority of HHs overall reported living in an older building, which had not been equipped with infrastructure that also considers disabled person's needs in the design. Though some NGO KIs reported that new buildings were often better equipped, only some were equipped with accessibility infrastructure and often the infrastructure included did not meet the standards to qualify as being appropriate for use by people with mobility disabilities.

Only some HHs with members with a mobility disability reported that their accommodation was suitable, having the proper features to support their needs. An accessible elevator was reported by several HHs as an important consideration when looking for rental housing. However, amongst those who reported the presence of an elevator, almost all were reportedly too narrow or dysfunctional. Several HHs reportedly chose their accommodations because they were located on the ground floor, possibly due to their awareness of the lack of functioning and accessible elevators in most apartment buildings. Most NGO KIs reported that there was also a lack of ramps to facilitate access to residential buildings for people with mobility disabilities, and many did not meet the required standards. Other accessibility designs reported as lacking by some HHs and NGO KIs include doorways wide enough for wheelchairs, railings and handrails around stairs and ramps; designated parking spaces for people with disabilities close to entrances; and low thresholds. NGO KIs reported that it was rare to find disability-adapted bathrooms in rental housing in the assessed locations.

RSPs were reported to believe that it is not worth the cost to adapt their properties for people with disabilities.

Several NGO KIs and HHs reported that RSPs would be unwilling to adapt their rental properties, mainly due to it being too expensive and/or because they did not want to add any new fixtures to their properties. Some HHs reported that RSPs would be willing if they were paid a higher rent. Some others reported that the willingness depended on the individual RSPs themselves.

Many refugees with mobility disabilities were reportedly struggling to afford rent and any additional expenses related to their needs according to their disability. Most are reportedly unemployed and relying solely on their pensions or assistance from NGOs.

The price of the rent was an often-reported housing consideration among HHs, especially in Orhei and Ialoveni. Most HHs reported either that high rental prices in general or the high medical expenses related to their disability were financial obstacles they faced in accessing rental housing, with some reporting both. These HHs were reportedly not able to cover for all their needs with their pensions or the cash assistance they received, and some reported needing to compromise on their diet or other needs just to afford their rent. One HH in Bălți reportedly was considering moving to a RAC due to struggling to afford rent but was unable to find one that was suitable for a child with disabilities.

"*This month we have no money to pay the rent because we bought pills and injections for me. I am constantly faced with the choice of either getting treatment and eating or paying the rent.*"

(HH with member with mobility disabilities in Ialoveni)

Half of the HHs with members with disabilities reported that none of their HH members were employed, with some reportedly facing difficulty in securing a job, being unable to work due to caring for HH members with disabilities or being retired. In Moldova there are existing laws for the provision of subsidies to employers that hire persons with disabilities[46] and laws stipulating hiring practices such as that employers with at least 20 employees should reserve 5% of jobs for people with disabilities,[47] as well as other forms of support to encourage employment. Still, there seems to be a stigma within the community related to employing persons with disabilities.

“Persons with disabilities are challenging to integrate into the workforce because I see very few people with disabilities employed; our society is not fully accepting them, even though it's good to have equal opportunities for everyone.”

(Participant in an FGD with the host community in Ialoveni)

Most of the NGO KIs reported that refugees with mobility disabilities were relying solely on their disability pensions,[48] retirement pensions or assistance from NGOs. A recent report by the Disability and Age Task Force similarly found that most families with children with disabilities relied on assistance from international organisations or NGOs, and half relied on allowances or benefits.[49] Most HHs reported needing further financial assistance, of which half reported it was to help pay their rent. In several HH interviews, persons with mobility disabilities were reportedly struggling to be independent. Many were relying on family or friends to move around, for financial support, or to find rental accommodation. Some HHs reported facing discrimination on the basis of their disability, and almost all were in Bălți.

[46] Article 38. Law No. 105 of 14-06-2018 on promoting employment and unemployment insurance. LP105/2018 (legis.md)
[47] Article 34. Law No. 60 of 30-03-2012 on social inclusion of persons with disabilities. LP60/2012 (legis.md)
[48] Persons with disabilities with a certification from the National Council for the Determination of Disability and Capacity for Work are eligible for a pension from the Moldovan government. LP499/1999 (legis.md))
[49] Ukraine Situation - Moldova: Disability Task Force - Generate Evidence on Refugee Children with Disabilities to Improve Access to Relevant Services (June - October 2023). Document - Ukraine Situation - Moldova: Disability Task Force - Generate Evidence on Refugee Children with Disabilities to Improve Access to Relevant Services (June - October 2023) (unhcr.org)

"I have often come across situations where landlords had some reservations due to fear that I would break something in the apartment and that I would not be able to take care and live in cleanliness."
(HH with member with mobility disabilities in Chișinău)

Refugees with mobility disabilities reportedly faced no additional legal obstacles from refugees in general in accessing rental housing but have few legal protections in the rental housing market.

Some HHs reported a need for legal changes to make homes more suitable for people with mobility disabilities such as ensuring that newly built residential buildings are designed to facilitate their access.

Moldovan law on social inclusion stipulates that local authorities should ensure that the living quarters of people with disabilities are equipped according to their needs[50] and includes obligations on owners of residential buildings to ensure access by persons with disabilities.[51] In addition, the Ministry of Infrastructure and Regional Development has issued recommendations in accordance with the UN Convention on the Rights of Persons with Disabilities.[52] One NGO KI reported that though laws exist to make public institutions accessible to people with disabilities, they are not enforced and very few are accessible.

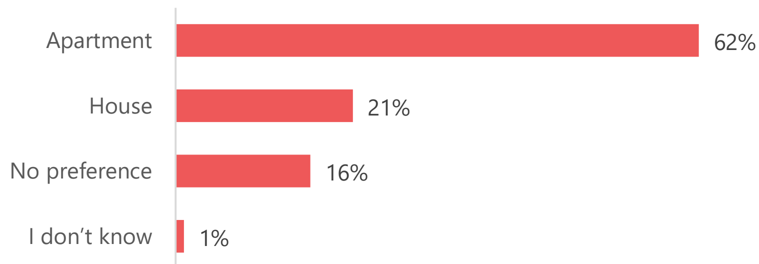
[50] Article 21. Law No. 60 of 30-03-2012 on social inclusion of persons with disabilities. LP60/2012 (legis.md)
[51] Article 22 and 26. Law No. 60 of 30-03-2012 on social inclusion of persons with disabilities. LP60/2012 (legis.md)
[52] CP C.01.10:2018. Civil buildings. Habitat with systematization elements, accessible for people with disabilities. Design rules. REPUBLICA MOLDOVA (gov.md)

Accommodation Needs and Priorities

This section presents the accommodation needs and priorities expressed by surveyed refugee tenant HHs, in order to assist actors providing accommodation assistance with addressing the needs expressed by refugee communities.

HH survey respondents reported preferring apartments (62%) over houses (21%), though some also reported having no preference (16%).

Figure 19 – Reported accommodation preference of refugee HHs, overall (n=193).



Surveyed HHs with a size of one to four individuals were most frequently staying in accommodation with two rooms, and also most frequently preferred to stay in accommodations with two rooms.

Refugee HHs were asked how many rooms their accommodation currently had, and how many rooms they preferred. HHs of one to two people were likely to be in a one- or two-room accommodation and preferred to be in a one- or two-room accommodation. HHs of three to four, more frequently lived in two rooms and preferred two rooms. For HHs of seven to eight, all reported having three rooms but only a third of HHs preferred this number of rooms, with one-third wanting two rooms, and one-third having no preference. HHs above four people were infrequent (9%), and were living in two-, three- or four-room accommodations *(Figure* 20 – Reported number of rooms of the current accommodation, by family size of refugee HHs (n=193).
20 and Figure 21).

Figure 20 – Reported number of rooms of the current accommodation, by family size of refugee HHs (n=193).

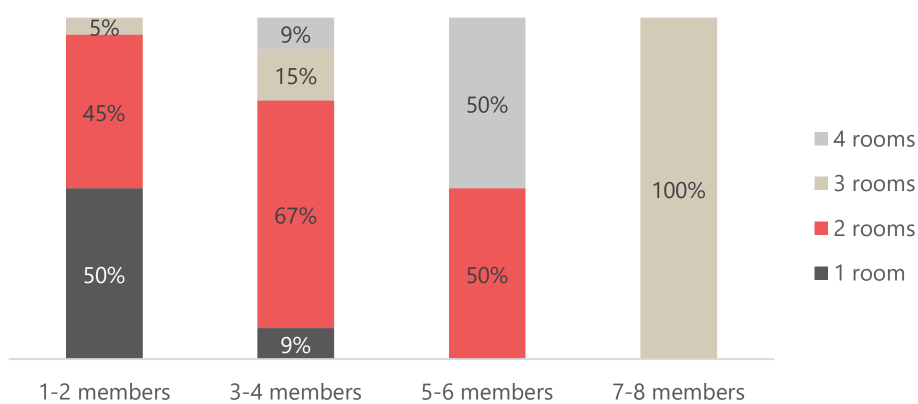
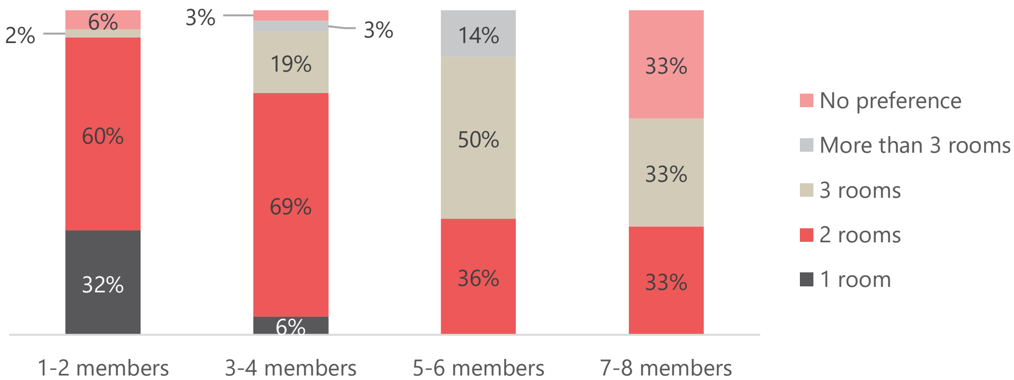


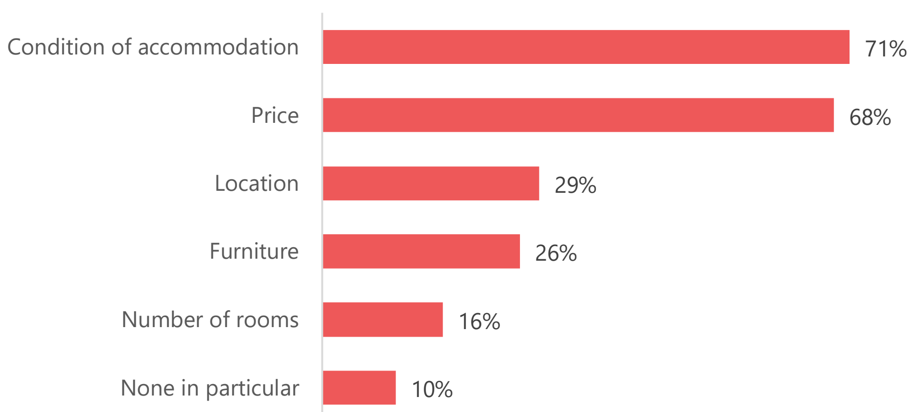
Figure 21 – Reported number of rooms refugee HHs would prefer for their accommodation, by family size (n=193).



Condition of the accommodation, price and location were the three most important characteristics reported by HHs when searching for housing. The availability of furnished housing and adequate number of rooms were also reported.

HH survey respondents were asked what accommodation characteristics were important to their HH when searching for an accommodation. Of the choices they selected, they were then asked what they would be willing to compromise on.

Figure 22 – The six accommodation characteristics most frequently reported as important by HHs (n=193).[53]



Of the top three accommodation characteristics most frequently reported as important by surveyed HHs, (condition, price and location of the accommodation), the three that respondents were also most willing to compromise on were price, condition of the accommodation and location, in that order. Refugee participants in FGDs reported that heating, adequate number of rooms and furnished housing were important characteristics of adequate housing.

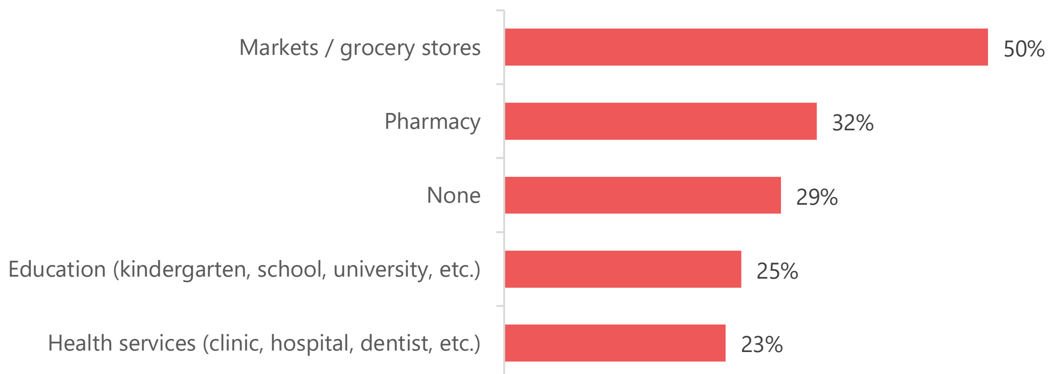
[53] Values may exceed 100% as respondents could select multiple answers for this question.

Rental Market Evolution (Round 1 to Round 2)

In Round 1 of this assessment, the availability of utilities, price and furnished housing were the top three reported accommodation characteristics most important to HHs when searching for housing. The condition, number of rooms, and price were the characteristics HHs were most willing to compromise on.

Access to markets or grocery stores was the most frequently reported service priority when seeking accommodation (50% of surveyed HHs), followed by pharmacies (32%).

Figure 23 – Top five most frequently reported services considered as important to have access to when seeking accommodation, by HHs.[54]



[54] Values may exceed 100% as respondents could select multiple answers for this question.

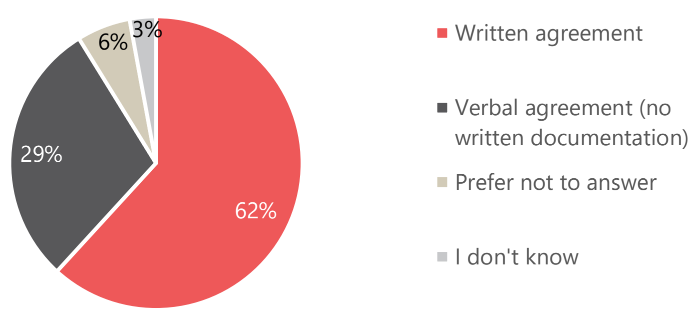
Security of Tenure

This section examines the formality of contracts and the motivations for them by both refugee tenants and RSPs, documentation required for rental agreements, preferred lengths of contract, and dispute and eviction risks and processes.

Contract formality

In Moldova it is required by civil law that contracts, such as rental leases, be registered with the state tax service and real estate register, though this practice was not reported by all RSPs or refugee HHs.[55] For RSPs that identified themselves as owners, 62% of contracts were reportedly written while 29% were verbal agreements (*Figure 24)*. Of the written contracts, only 43% of those done were reported to be legally registered with the state, while contracts through real estate agents or representatives of agencies were always reportedly written and certified. Refugee HHs also reported having written agreements that were not registered (37%), though verbal agreements were reported with greater frequency (44%). Additionally, only 19% of HHs' written agreements were reported to be legally registered with the state. Nearly half (49%) of all contracts between refugee HHs and RSPs were reported to be for an open-ended duration.

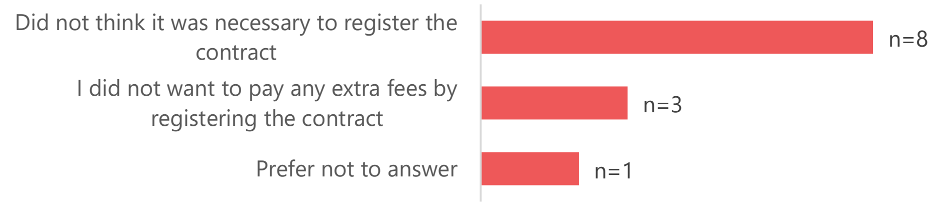
Figure 24 – Type of rental agreement most often used for tenants among individual owners (n=34).



Of those owner RSPs who did not register their contract with any local authorities (n=12), most reported that they "did not think it was necessary to register the contract" as the reason for not registering and some reported "not wanting to pay any extra fees by registering the contract" (*Figure 25*). Although this is a small sample, it is interesting to note that owners who are renting an accommodation are not always comfortable following the proper legal channels by registering their rental accommodation with the state. This could be of one the explanations of the extent to which this practice may be prevalent and the tenure security challenges that could result from it.

[55] Real estate laws and regulations in Moldova, 2021

Figure 25 – Reason for not registering a written contract with local authorities among those RSP owners who had a written contract with a tenant and reported not registering the contract, by overall (n=12).



In refugee and host community FGDs, the type of rental agreement entered into by landlords and tenants varied but were largely reported to be according to the preference of the landlord. Most host community FGDs reported the use of a verbal agreement to avoid taxes, or used a written agreement which was reported to provide security for the landlord in case of damage or other rental disputes, though few specified that the contract was registered with the state. In case of any dispute with the tenant, the type of contract might determine the legal avenues taken by the landlord to recoup any losses.

The legal disadvantage of a verbal contract is that there is no way to prove the amount of the rent or when it should be paid; the number of people who live in the unit; and the rights of the tenant and landlord regarding damages to property or termination of the contract.[56] However, according to one host FGD in Bălți, there are not many differences between a written and verbal contract as far as rental security is concerned. The refugee HH renting an accommodation may still decide not to pay the landlord, or decide to leave the property, or choose not to pay utility bills, even with a written contract. A consideration, therefore, according to the FGD, in designing rental assistance programmes for refugees is to improve the legal framework for contracts so that they are more enforceable for the tenant and the landlord. The lack of enforceability was also reported in a refugee FGD in Orhei, in which the lack of risk in signing a contract was due in part to the lack of the contract being legally binding because of the structure of rental laws in Moldova.

"In my first contract, there were a lot of pitfalls I didn't know about; it was not done according to the tax office standard. For example, it might be written that they won't return the deposit if the wallpaper is damaged, but nowhere is it indicated that there was no initial repair in the apartment. "

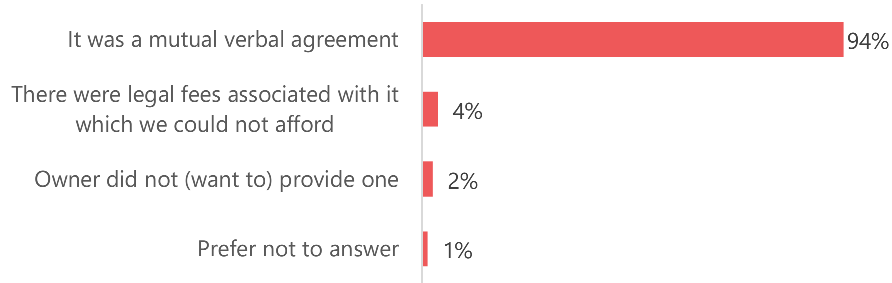
(Participant in an FGD with refugee tenants in Bălți)

Rental Market Evolution (Round 1 to Round 2)

In Round 1 of this assessment, most refugees in all locations except Bălți reported having verbal contracts with their RSP, with registered contracts being the second most reported. In Round 2, the number of written contracts not registered have increased since Round 1 while the number of registered written contracts have decreased.
Overall, there has been a decrease in the number of verbal contracts reported by refugee tenants from 53% overall in Round 1 to 44% overall in Round 2, and an increase in the number of written contracts, though registered contracts still make up the lowest percentage of contracts overall from both rounds.

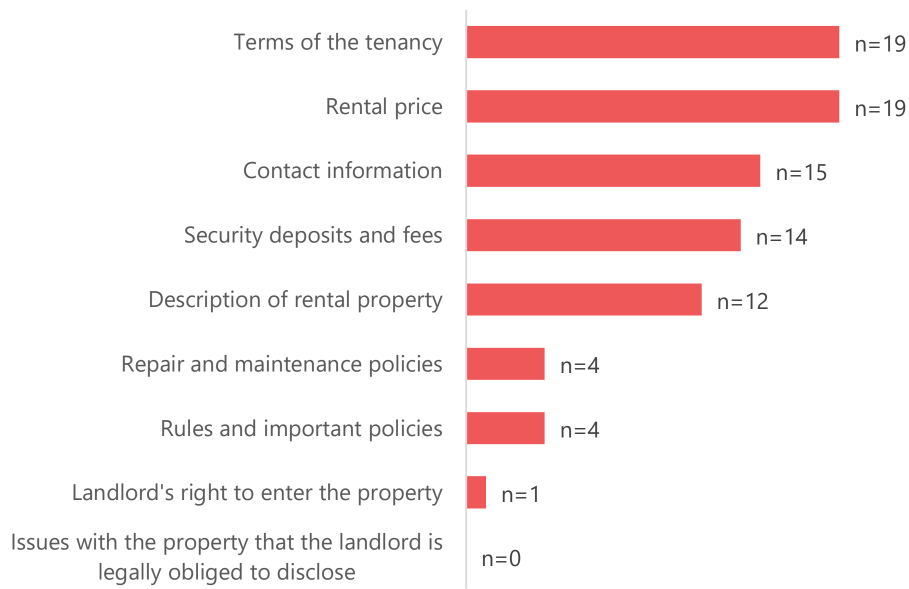
[56] The pitfalls of residential space rental contracts, article, 2018

Figure 26 – Impediments to signing a written agreement with the RSP, by HHs who reported having a verbal rental agreement (n=85).



For those refugee HHs that had a verbal agreement with their RSP (n=85), 94% reported that the formality of the agreement was mutually agreed upon, while 4% reported that they were not able to pay the fees associated with the notarisation of a written contract. Only 2% of HHs reported that the owner did not (want to) provide a written agreement as the impediment to signing a written contract.

Figure 27 – Main stipulations included in written rental agreements, among RSPs who reported having written rental agreements with tenants (n=24).[57]



Among the main stipulations reportedly included by RSPs in written contracts (*Figure 27)* are the terms of the tenancy agreement and the rental price. Many also include contact information, security deposit and fees, and descriptions of the rental property. Few also include information about repair and maintenance policies and rules and important policies ,landlord's right to enter the property, and none include information about any issues with the property that the landlord is legally obliged to disclose. The lack of widespread inclusion of repair policies or disclosure of existing property issues in rental contracts from RSPs could correspond to reports from tenants of small disputes regarding the condition of rental accommodations and maintenance. In one FGD in Orhei, disputes over a leaking tap or other home repairs that were not completed by the landlord were reported.

[57] Values may exceed 100% as this question was multiple choice.

Required documentation

In order to obtain a rental accommodation, most refugee HHs reported needing to provide documentation (71%). Of those who reported the need for documentation, a national ID/passport was required 100% of the time. In approximately 2% of cases, documents such as proof of TP or Asylum status were also required by the RSP for the refugee HH to rent an accommodation. Similarly, according to RSPs, Moldovan tenants are also required to show an ID/passport (85%) to rent housing, however some RSPs also require an employment contract (3%), or a witness present during the signing of the contract (5%).

Dispute resolution and eviction procedures

Overall, only 10% of HHs reported being afraid of eviction, while 83% reported no concern (*Figure 28*). The "end of cash assistance" was reported as the most likely cause of an eviction (55%), while 26% also reported "late payments" as a possible cause of eviction, and 24% reported that there is 'no risk of eviction' (*Figure 29)*.

Figure 28 – Proportion of surveyed HHs reportedly afraid of eviction, overall (n=193).

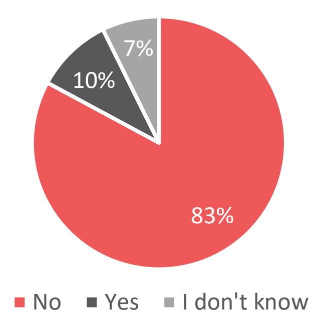
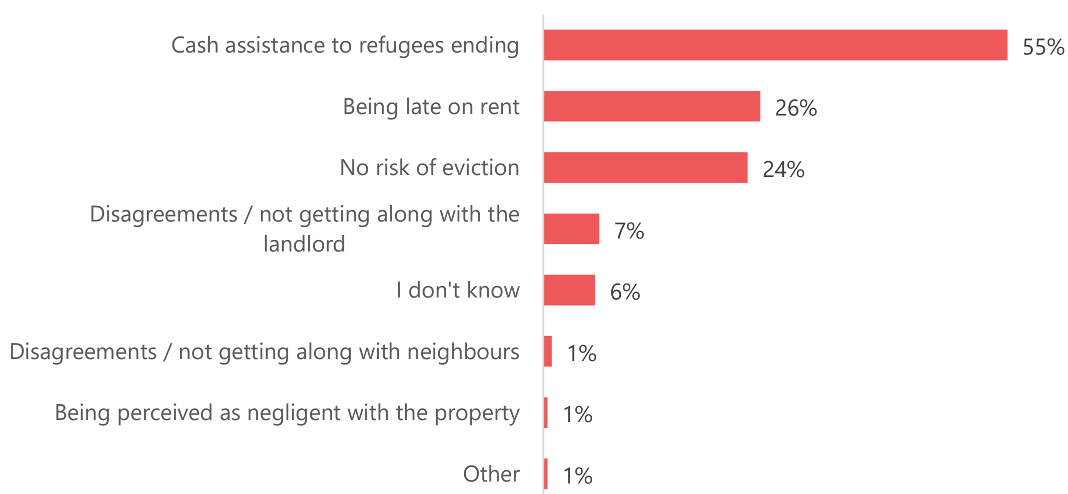


Figure 29 – Potential reasons that would cause an eviction, as reported by overall refugee respondents (n=193).[58]



FGDs with refugee tenants also reported that evictions are "not common" or "have not been observed", in discussions. Besides financial reasons, other causes of possible eviction according to

[58] Values may exceed 100% as this question was multiple choice.

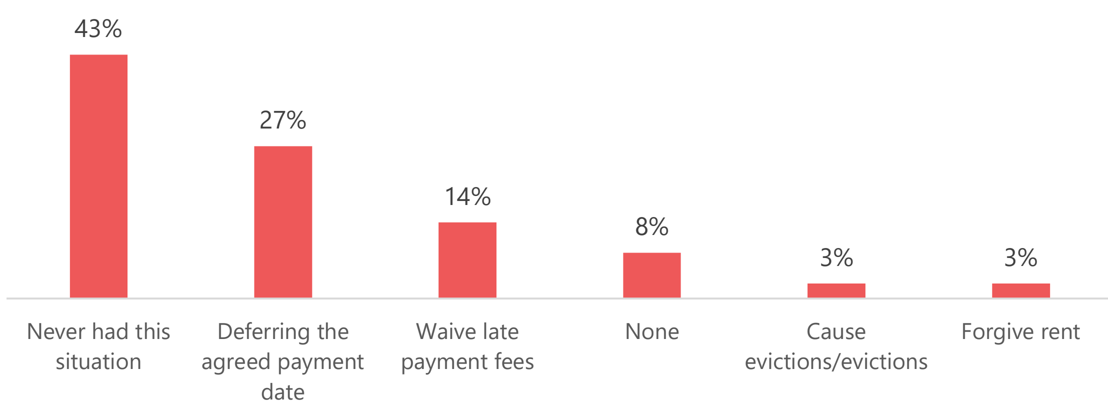
refugee tenants FGDs include tenant behaviour, the owners moving back to live in the unit, or the landlord deciding to sell the apartment. Similarly, disputes between refugee tenants and RSP were not commonly encountered by respondents, though some disputes over money such as returning a security deposit, or those regarding maintenance were reported in both Bălți and Orhei.

Rental Market Evolution (Round 1 to Round 2)

In Round 1 of this assessment, 19% of HHs were afraid of eviction while in Round 2, 10% of HHs reported a fear of eviction. Additionally, cash assistance ending was also the most reported potential cause for eviction according to most refugee HHs in Round 1 (46%).
HHs also reported that disagreements with the landlord (13%) or being perceived as negligent with the property (9%) as potential causes of eviction in Round 1, whereas these were less reported concerns in Round 2 (7% and 1%, respectively).

The lack of fear of eviction from refugee HHs could represent an overall good relationship between RSPs and refugee tenants. Overall, RSPs reported that breaches of lease agreements by refugee tenants were not common (36%) or that they have never had this situation arise (59%). Additionally, all RSPs reported that they have never had to evict a refugee tenant during the lease. FGDs with RSPs confirm in all locations that evictions of tenants were not common. According to RSPs, the reasons for possible eviction of tenants include non-payment, neglecting the property, noise or more people living in the space than agreed.
Common dispute resolution mechanisms used by RSPs if tenants are late in rent payments are shown in *Figure 30*. When RSPs were asked how they would respond to a tenant who falls behind in rental payments, most RSPs reported that they never had this situation (43%), that they would defer the agreed payment date to accommodate the tenant (27%), waive late payment fees (14%), and only 3% (one RSP in Bălți) reported that they would cause an eviction as a resolution strategy.

Figure 30 – Actions reported to be implemented by RSPs when tenants are late in rent payments (not including in-kind payments) (n=37).[59]

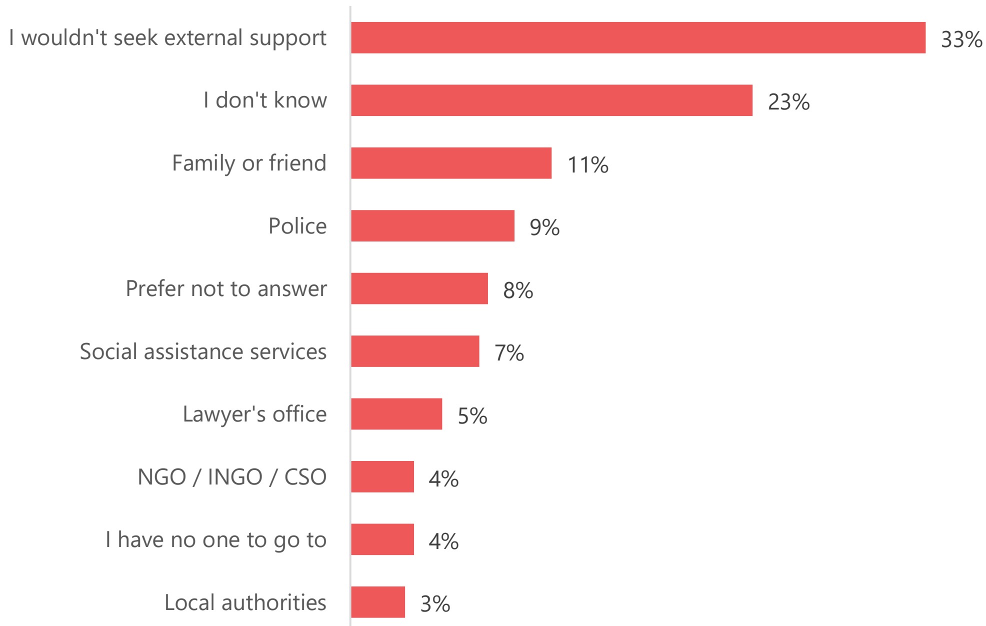


There may be a lack of willingness to seek support or lack of knowledge as to what resources or resolution methods are available to refugee HHs who have a dispute with their RSP.

In case of a dispute with a landlord or property owner, 33% of HHs would not seek external support, and 23% reported not knowing who they would go to for support in case of a dispute. Of those who reported a support system, most reported going to a family or friend (11%) or the police (9%).

[59] Values may exceed 100% as this question was multiple choice.

Figure 31 – Where refugee HHs would reportedly go to for support in case of disputes with their RSP over rental arrangements, overall (n=193).



Rental Market Evolution (Round 1 to Round 2)

In Round 1 of this assessment, most HHs reported either not knowing who to go to for support in case of a dispute (34%) or going to the police (25%) and only 7% reported that they would not seek external support. In contrast, most HHs in Round 2 reported they would not seek support (33%), and reported less reliance on traditional support systems such as the police (9%).

Temporary Protection

On 24 February 2022, the Republic of Moldova declared a state of emergency, due to the conflict in Ukraine, which was extended multiple times with subsequent parliamentary decisions.[60] These rulings ensured that Ukrainian refugees seeking asylum in Moldova would be able to cross the border from Ukraine without the requirement of a visa or other identification documents that were previously mandatory for entry, among other benefits. On 18 January 2023, the government issued decision 21/2023 approving the granting of Temporary Protection to Ukrainian nationals and certain third-country nationals effective 1 March 2023 giving Ukrainian refugees a period of 90 days to regularise their stay in the country. To register for TP, required documents included identity documents as well as documents confirming the address of residence in Moldova.[61] TP status allows beneficiaries to remain in Moldova until 1 March 2024 and guarantees nearly equal access and rights to healthcare, education and employment as citizens in Moldova.

Subsequent monitoring of refugee experiences and intentions related to TP carried out by the Protection Working Group and partners as part of the Refugee Response Coordination, revealed concerning difficulties reported by refugees in obtaining TP due to the proof of residence requirement.[62] The main barriers related to the unwillingness of landlords to provide documentation needed by the refugee to prove residence for various reasons, including not having legally reported their rentals to the tax authorities, unwillingness to pay the cost to notarise a contract legally, or accompany refugees to TP registration sites to prove their residency, among others.

Additionally, a decision by the Commission for Emergency Situations on 4 September 2023 simplified the application procedure for Temporary Protection, no longer requiring documents demonstrating proof of residence, instead allowing refugees to self-report their residency.[63] Round 1 of the Rental Market Assessment's data collection period (21 March 2023 – 21 April 2023) corresponded with the start of TP and was unable to capture any impacts of its implementation on rental market dynamics. Round 2 of the assessment aimed to capture any changes in access for refugees to the rental market as well as any changes in the relationship between refugee tenants and RSPs due to TP.

Refugee HHs were asked if at least one member of the HH (including themselves), had received TP status. Overall, 90% of the total refugee HHs surveyed (n=193) reported having at least one member with TP status. HHs in Bălți reported the lowest percentage of members with TP status (84%) (*Figure 32*). Of those HHs that reported having obtained TP status, the impact on the reported ability for the HH to obtain a rental accommodation was low, with only 1% of HHs reporting that it helped them to secure a rental because it removed the need to obtain proof of residence from the landlord. The majority of HHs overall (91%) reported either "no impact" or began renting "before receiving Temporary Protection" (*Figure 33*).

[60] Decision of the Parliament No. 41/2022, on the declaration of the state of emergency
[61] General Inspectorate for Migration, TP required documents
[62] Protection Working Group comments on implementation of TP, 7 July 2023
[63] Decision No. 80, 4 Sept 2023 Procedure for documenting residence

Figure 32 – HHs with at least one member of the HH (including the respondent) having received Temporary Protection status, by location (n=193).

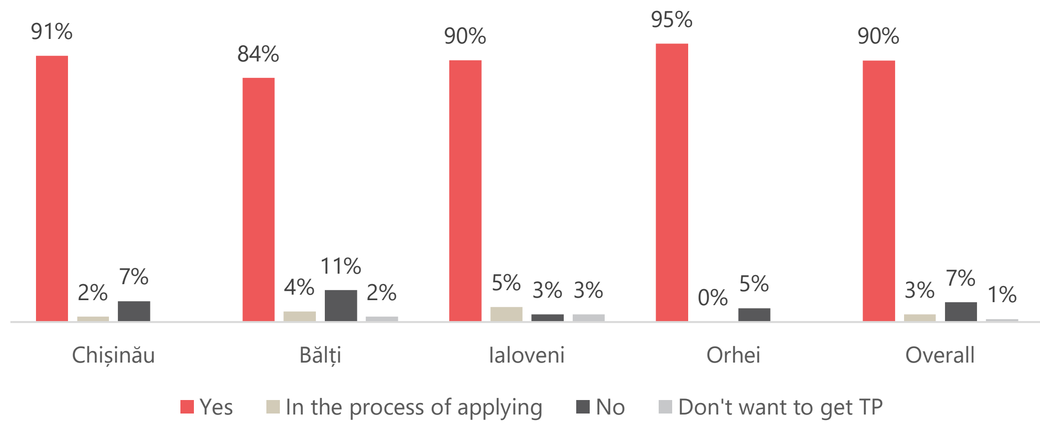
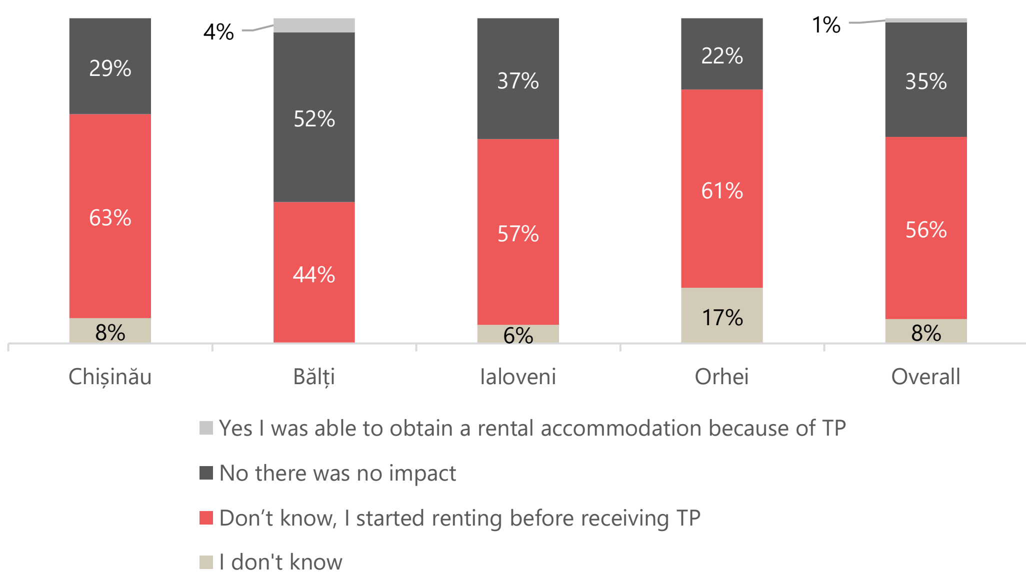


Figure 33 – HHs that reported Temporary Protection status impact on their ability to obtain a rental accommodation, by location (n=63).



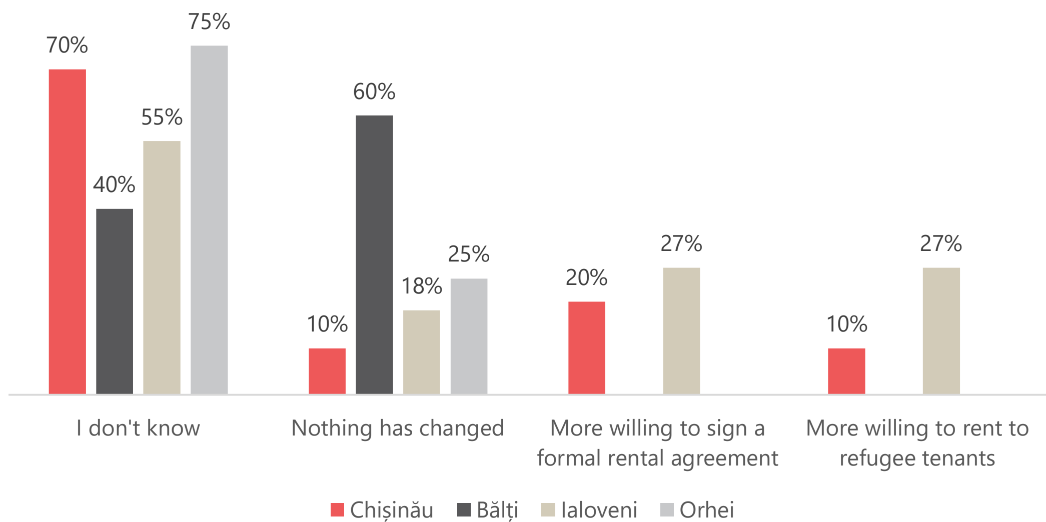
Of those HHs that reported having obtained TP status and reported either a positive or negative impact on the HH's ability to obtain a rental accommodation, 79% (n=63) reported having attempted to rent an accommodation before having obtained TP and 98% of those who attempted were successful at gaining a rental accommodation.

The majority of the HHs interviewed for this assessment reported their arrival to Moldova as February 2022, before TP was initiated in March 2023. The arrival before the initiation of TP could have potentially impacted the ability of the assessment to uncover any changes due to the effects of TP if HHs were able to rent before this time. There was a similar lack of impact reported of TP in the qualitative component of this assessment. Refugee FGDs reported no impact on accessibility of housing, no relationship changes between tenant and RSP, and minimal impact on the willingness of

RSPs to rent to refugee tenants. One refugee FGD in Ialoveni reported that those who received TP could stay in the country longer and sign a longer-term rental contract with the RSP. These responses could suggest that there has been little impact on the ability for refugee HHs to obtain a rental accommodation due to TP.

Overall, RSPs were unaware of or reported no impact of TP on the demand for rental housing for refugee HHs, the affordability of rental housing, or the accessibility of rental housing for refugee HHs. Additionally, this same response was seen in the impact of TP on the willingness of RSPs to rent to refugee tenants, with most reporting no change or not being aware of any change.

Figure 34 – Impact of TP on the willingness of RSPs to rent to refugee tenants, by location (n=39).



In *Figure 34*, RSPs in the cities of Chișinău and Ialoveni reported greater willingness to rent to refugee tenants, to sign a formal rental agreement, or had less concerns regarding the length of stay for refugee tenants. None of the RSPs in Bălți or Orhei had reported any change or awareness of change in willingness due to TP. According to NGO KIs, TP caused an increase in availability of accommodations, but also an increase in rental cost.

"After the implementation of temporary protection, the availability of service providers offering rent to Ukrainian refugees increased, especially after the point where refugees were required to present a rental contract was abolished. After this cancellation the availability of service providers offering rent to refugees also increased. These providers would be less willing to rent to refugees if too much bureaucracy were included in the rental process."

(NGO KI in Chișinău)

"Temporary protection has led to an increase in the cost of renting accommodation. Moreover, prior to the simplification of residence status, there were cases of fraud where landlords charged money for indicating the residence of a refugee."

(NGO KI in Chișinău)

It seems that TP provided RSPs with a security in knowing that the refugee was registered with the state, in case of disputes with an accommodation, but also increased the willingness to rent due to the possibility of increased stay within the country and thus longer rental contract durations.

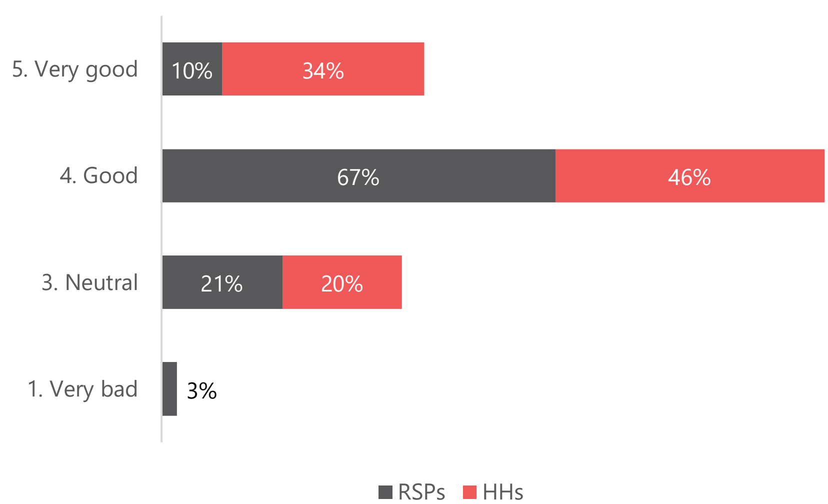
Relationship dynamics between refugee tenants and rental service providers

This section explores perspectives from each side of the quality of the relationship between surveyed tenants and RSPs, the willingness of RSPs to lease to refugees, and the motivations of private RSPs who are not real estate agencies, to better understand what incentivisation could be made to potential RSPs should there be a drive to increase rental housing supply for refugees.

Of all surveyed HHs, no poor or very poor relationship with the landlord was reported, instead they were most frequently described as good or very good in all areas with only one RSP in Bălți reporting a very bad relationship with their current refugee tenant.

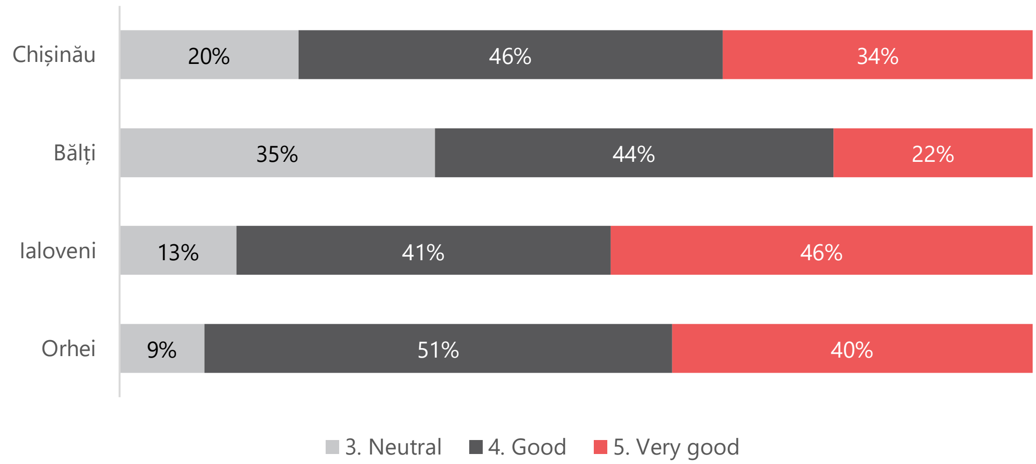
Refugee HHs and RSPs were asked to rate the quality of their relationship on a scale from 1-5, with 5 representing a very good relationship, and 1 being a poor relationship. Of the 193 HHs surveyed, none described their relationship as anything worse than 'neutral' (20%), with the majority of the relationships being described as 'good' (46%). This data suggests that overall, refugee HHs have a generally very positive view of their relationship with RSPs, who also mostly reported a good relationship with tenants (67%)

Figure 35 – Rating of relationship quality by RSPs and refugee HHs, overall (n=193 HH, n=39 RSP).



HHs reported the most positive relationship quality with RSPs in the semi-urban areas of Ialoveni and Orhei (*Figure 36*), compared to the urban areas of Chișinău and Bălți. Although there are no rating of the relationship quality that are described less favourably than neutral.

Figure 36 – Relationship quality with RSPs as reported by HHs, by location (n=193).



Rental Market Evolution (Round 1 to Round 2)

In Round 1 of this assessment, RSPs reported their relationship with refugee HH tenants as mostly 'very good' (50%) or 'good' (37%) with only 10% per settlement reporting the relationship as 'neutral'. In Round 2, this relationship has been reported as mostly 'good' by RSPs overall (67%) with only Ialoveni reporting 'very bad' relations (3%).

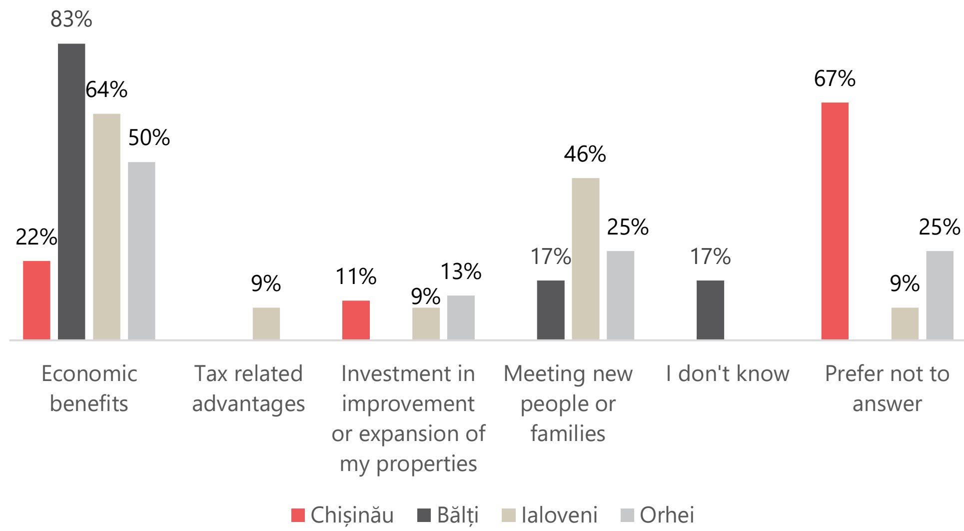
RSPs were reportedly either leasing to refugees or were willing to.

Only 3% of the RSPs reported not currently leasing to refugees (n=2), though one had reported having rented to refugee tenants in the past. RSPs from Bălți and Ialoveni had reported not being willing to lease their property to refugees for reasons such as, lack of a stable job or income, the short time period preferred for the lease, or worry of possible damage to property. In fact, damage to property was the most reported reason for not leasing to refugee HHs in Ialoveni, and in Bălți. This sentiment was reflected in the reports from several NGO KIs and in FGDs of the hesitance of RSPs in renting to refugees due to either instances of property damage in the past or hearing about such instances from others. In addition, there is some agreement among refugees that RSPs prefer certain profiles of tenants and might not rent to HHs with children or pets.

Motivations for RSPs were usually for economic reasons, but also for social reasons including meeting new people, and renting to family.

As it was assumed that the motivation for real estate agencies was primarily economic, only owners' motivations to be landlords was explored. Overall, economic benefits (53%) were the most frequently reported motivation to be an RSP, followed by meeting new people or families (24%). The motivations varied by settlement area, however: a majority of RSPs in Chișinău (67%) preferred not to answer this question; in Ialoveni 46% of RSPs were interested in meeting new people or families alongside the economic benefits; in Orhei responses on benefits were more evenly distributed; while in Bălți (83%) the economic reasons outweighed any other benefits (*Figure 37*).

Figure 37 – Motivations of RSPs to be landlords, excluding surveyed real estate agencies, by location (n=34).



Rental Market Evolution (Round 1 to Round 2)

In Round 1 of this assessment, RSPs reported more varied reasons for being a landlord, including economic benefits (35%) or benefitting the community (28%). Some also wanted to invest in improvements in their properties or meet people (12%). In Round 2, the economic benefits to being a landlord are again the most reported reason (53%) but to a larger degree. The option "To benefit the community" was removed as a choice from this round and it is similar to meeting new people or families and is another social benefit. Tax related advantages was added for additional clarity on tax related impacts. However, meeting new people or families was included and was the second most chosen response.

Potential conflicts surrounding access to affordable housing between the host community and refugee populations

This section presents perspectives on the relationship between refugees and host communities, and details reported tensions observed due to socio-cultural differences or discrimination, and tensions observed related to competition over affordable housing.

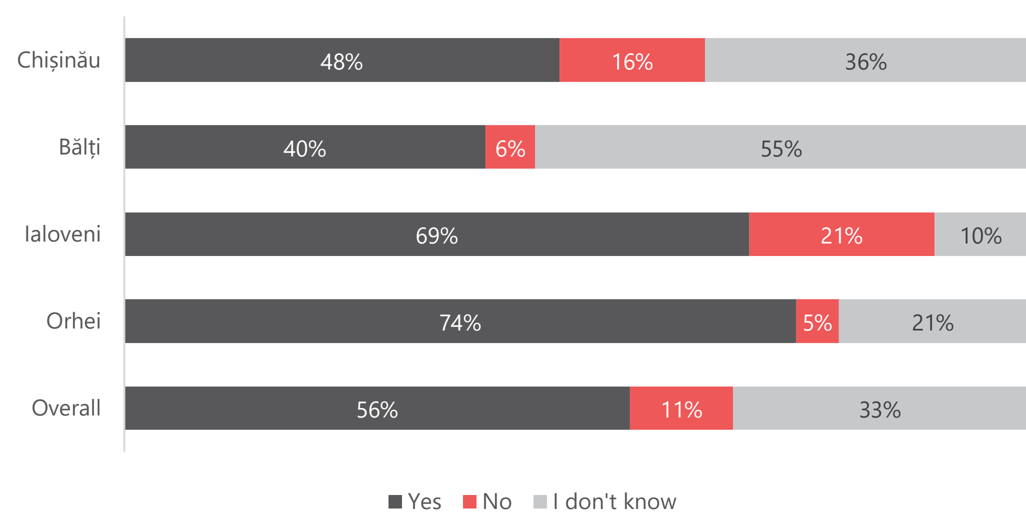
Relationship between refugee and host communities

Relationships between refugees and host communities were described as mostly positive, but with reports of discrimination and stigmatisation.

Although relationships between the refugee and host communities are broadly described as positive by HH survey respondents, in KIs and in FGDs conducted in the four locations there were some reports of discrimination and stigmatisation resulting in some refugees not feeling welcome in their communities.

Among surveyed RSPs, 87% reported not having observed any tensions between host and refugee communities due to socio-cultural differences or discrimination, while 13% reported that they did not know. No RSP reported having seen any tensions. Among HHs there were few risks identified in their current community, 89% of HHs identified no risks, while eviction was the next highest concern (4%). Ninety-six percent of HHs reported not having felt discriminated against when renting for reasons related to nationality, culture, race, or socio-economic reasons.

Figure 38 – HHs reporting having considered their accommodation to be in a community that welcomes their presence, by location (n=193).



Overall, 56% of surveyed HHs reported that they consider their accommodation to be in a neighbourhood or community that welcomes their presence, with 11% reporting "No", and 33% unsure. This varies by settlement area with the semi-urban settlements of Ialoveni and Orhei having reported feeling the most welcome by the community, although Ialoveni also has the highest percent of "No" responses (21%) *(Figure 38)*. In the urban settlements of Chișinău and Bălți, there is the highest percentage of combined "No" and "I don't know" responses, suggesting that there are greater feelings of uncertaintyof being welcome in these areas. Additionally, 94% of HHs reported not having ever felt discriminated against in their current neighbourhood, and 98% of HHs have not witnessed or been a victim of abuse since living in their current accommodation.

Rental Market Evolution (Round 1 to Round 2)

In Round 1, approximately one in four surveyed refugee HHs in Chișinău, Ialoveni and Orhei reported not considering their accommodation to be in a community that welcomes their presence. In Bălți, this was closer to one out of every three refugee HHs. In Round 2, there is more uncertainty from refugees regarding the perception of the community towards the refugee presence. This is reflected in greater "I don't know" responses this round, however there are also less "No" responses in this round which could represent an improvement in relations in these settlement areas overall.

Tensions observed by organisations and the community

NGO KIs are split regarding refugee discrimination in the community. Half of KIs reported that discrimination and stigma does not impede refugees' access to rental housing, with one KI reporting that some landlords want to help refugees and welcome them to their homes. The other half of KIs reported that refugees are impeded by fears from landlords that refugees will damage their property, and feel unease in the instability of refugees' situation. Although the relationship between refugees and the host community is generally reported as positive by KIs, there are some contentious points linked to refugees. These include a discontent with the delivery of aid exclusively to refugees instead of also to members of the host community. The perception that the rise in housing prices was caused by the arrival of refugees, and publicised instances of poor rental behaviour by a few refugees has caused a more negative perception towards renting to refugees. In one report, discrimination was also linked to the belief that refugees are reluctant to work.

"In Bălți, we encountered local discontent with the fact that we were paying financial aid to Ukrainians. Housing was scarce, the demand increased and so did the prices. There was tension between the locals and Ukrainians."

(NGO KI in Bălți)

"Tensions between the local community and refugees existed and still exists. Some in the local community continue to believe that the money refugees receive comes from the state budget rather than from NGOs".

(NGO KI in Chișinău)

Negative relationships or unpleasant encounters with the host community were reported in four of the six FGDs with refugee communities.

In general, the refugee FGDs describe their relationship with the host community as mostly positive in all six FGDs. Some tensions were mentioned regarding the preference for Moldovan tenants because they would rent long-term. There were also instances of reported verbal aggression such as derogatory jokes about refugees receiving aid without having to gain employment, or asking how long the refugee will stay in the country (mentioned in two FGDs) and hostility over the language spoken – Ukrainians not being able to speak Romanian (mentioned in one FGD) or Moldovans refusing to speak Russian. Overall, the relations were positive with participants reporting no issues and a sense of gratitude for Moldovans offering their assistance and wanting to help refugees. Most FGDs agreed that there are no particularly hostile groups, though two reported taxi drivers and pensioners being difficult groups.

In FGDs with the host community, similar themes from refugee FGDs were mentioned such as the presence of stigma or prejudice for Roma persons (mentioned in two FGDs), RSPs not wanting to rent to refugees (mentioned in two FGDs), similarly mentioned the poor experiences of past landlords with refugee tenants. There were also mentions of difficulty based on family composition, such as refugees with young children or families with pets, those persons of advanced age also having a more difficult time due to social obstacles. FGDs participants described the relationship quality between refugees and the host community as mostly good (mentioned in five FGDS), with the relationship quality having more to do with the personal characteristics of the individual (mentioned in two FGDs). One FGD described the relationship as better since the decrease in the flow of refugees over the last six months. There are no specific groups that are particularly involved in tension in the community, although one FGD points out that there are more women in the country as men were required to stay due to conscription policies of Ukraine.

"*There are many effective integration programmes, including access to education, medical services, and employment opportunities, making the relationship between refugees and the host community mutually beneficial.*"

(Participant in an FGD with refugee tenants in Chișinău)

There is a stigmatisation from the local community linked to a feeling of entitlement from refugees to be provided with free services from the community. Additionally, it was mentioned in one FGD that refugees want to obtain leadership positions in the political sphere of Moldova. Certain perceptions of aggressive behaviour were reported such as local children being aggressive towards refugee children (one FGD), though it was also reported that any tensions were on an individual basis and not related to the refugee status of the individual. Language was another source of tension mentioned by one FGD between the host community and refugees.

"*I have observed that some refugees expect us to provide everything for free.*"

(Participant in an FGD with the host community in Chișinău)

Tensions related to competition over affordable housing

There were no reports by RSPs of tensions between host and refugee communities related to competition over affordable housing.

Of the 39 RSPs surveyed, 92% had reported no tensions specifically due to competition for affordable housing, and none reported to have observed any tensions between host and refugee communities due to socio-cultural differences or discrimination. This could reflect a change in the availability of housing since the influx of refugees back to a state of stability in supply and demand. In host FGDs there were no major tensions reported due to competition for housing, the only reported issue related to affordability was the increase in housing prices due to the refugee influx and subsequent increase in demand. Similarly, refugee FGDs reported that the price of housing has increased for Moldovans especially Moldovan students who cannot afford to rent accommodations (mentioned in two FGDs). One FGD reported that refugees are rented to at different prices than Moldovans.

KIIs with experts reported not noticing any tensions between host and refugee populations related to competition over affordable housing. One expert reported that the price is the same for both Moldovans and refugees renting accommodations. In fact, this same expert reported that landlords are helpful to refugee tenants by lowering the price of the accommodation for refugees with fewer financial means or even making renovations to the accommodation if requested by the tenant. A second expert reported that there are tensions due to the poor rental behaviour of previous refugee tenants which has caused landlords to refuse to rent to refugees.

"I know of no tensions between host communities and refugees. There have been conflicts only when they have not respected the living standards, they have damaged the apartments and here I can tell you for sure that there have been situations where they have destroyed apartments...because of this we have landlords who do not offer to rent to refugees."

(Expert KI)

NGOs working in the accommodation sector perceived tension from the host community from the rise in prices caused by the refugee influx. There was also reported discontent from locals with the financial assistance given to refugees (mentioned by two NGOs) or when refugees are reluctant to work. Tensions were reported in all locations except Orhei which did not report any tensions.

"In Bălți, we encountered local discontent with the fact that we were paying financial aid to Ukrainians. Housing was scarce, the demand increased and so did the prices. There was tension between the locals and Ukrainians."

(NGO KI in Bălți)

To address the need for affordable housing, measures that were implemented in the past were social housing or RAC accommodations. However, one NGO reported that the local government have started to close RACs in Chișinău which has caused some difficulty in alternative housing for refugees. Some NGOs have included programmes and aid distribution to both refugees and vulnerable Moldovans in order to reduce tensions and increase interaction (mentioned by three NGOs).

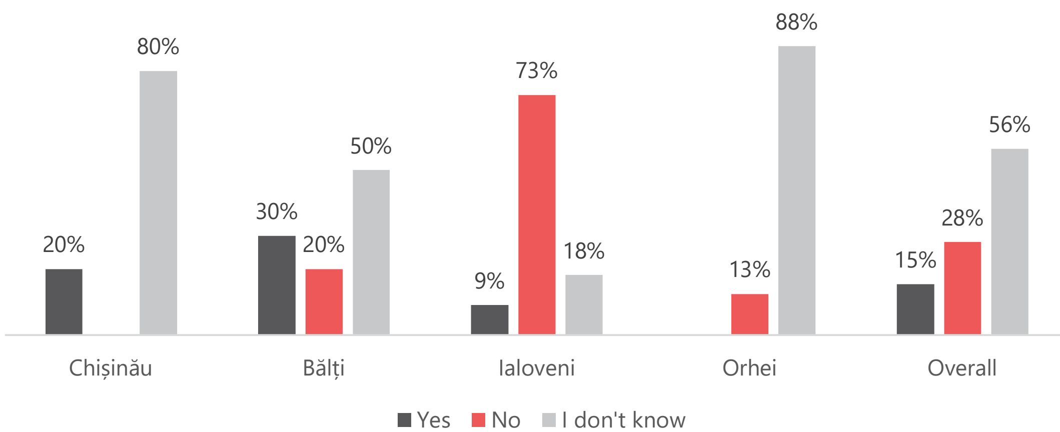
Rental Market Evolution (Round 1 to Round 2)

In Round 1 of this assessment, 83% of RSPs had reported not having observed any tensions between host and refugee communities due to socio-cultural differences or discrimination, while 13% reported that they had seen such instances.
Tensions due to competition for affordable housing was reported at 15% in Round 1, with 73% reporting no tensions and 13% reporting being unsure. Round 2 92% reporting no observing tensions, 5% unsure, and 3% preferring not to answer.

Impact of a potential increase in demand for housing

Most surveyed RSPs did not know if an increase in demand would cause any problems in the community (56%) while 28% reported that it would not, and only 15% reported it would. In Chișinău, 20% of RSPs reported that an increase would cause difficulty for the community while 80% did not know, while in Ialoveni, 73% reported no excessive problems in this area. The semi-urban areas had the least concern for problems in the community if there was an increase in demand, while the most concern was reported in Bălți (30%) (Figure 39).

Figure 39 – RSPs reporting whether an increase in demand for housing would cause any problems in the community, by location and overall (n=39).



Both experts agree that an increase in the number of refugees will again cause the prices of housing to increase because of the change in supply. However, both agreed that the rental market of Moldova has sufficient absorption capacity due to the frequency of investment of Moldovans in rental properties.

Rental Market Evolution (Round 1 to Round 2)

In Round 1 of this assessment, all settlements reported that an increase in demand for housing would cause problems in the community, in Orhei this was as much as 40% of RSPs. In Ialoveni and Bălți, 80% of RSPs reported that increased demand would cause no problems, and 0% reported 'Yes'. In contrast for Round 2, 'I don't know' is the most reported response (56%) and 'yes' is the least prevalent response overall (15%)l.

Factors to consider in the design and implementation of rental assistance programmes for refugees

This section presents perspectives of the factors for actors to consider in the design and implementation of rental assistance programmes from the perspectives of refugees NGOs, and host communities in qualitative interviews

Regarding important considerations for the design and implementation of rental assistance programmes, most **refugee FGDs** reported factors related to financial assistance such as increasing the amount of aid (mentioned by three FGDs), consideration of the season i.e. winter season might include an increase in utility prices (mentioned by two FGDs), consideration of the composition of families and their specific financial needs (mentioned in three FGDs), and rent or utility reimbursement. Also reported were non-financial items such as clothing vouchers (mentioned by one FGD). In addition, there should be monitoring of rental prices to prevent or control speculation in prices (mentioned by one FGD). For people with mobility disabilities, elevators or ramps should be made available as well.

Host community FGDs reported considerations related to information/communication of actors with RSPs and suggestions that would benefit the local community. Actors should communicate with landlords to know about what aid assistance refugees are receiving. In addition, NGOs should collaborate with each other to provide aid more effectively. Regarding design, the amount of aid that is offered should be based on the composition of the family and the income level (mentioned by three FGDs). Also, many reported that vulnerable groups such as people with disabilities should receive priority assistance (mentioned by three FGDs). The aid offered for healthcare for refugees could be increased. Additionally, there should be more collaboration from different sectors. For example, the Moldovan government should help provide jobs for refugees. There should be assistance to the locals and refugees on equal terms (mentioned by two FGD). There should also be collaboration between rental service providers, NGOs, as well as refugees looking for housing to improve the ability to find housing. There could also be a database with updated information about available properties and rental service providers. In addition, the government of Moldova should improve the legal framework for rental contracts so that the contracts are more enforceable for both sides-renter and landlord. Some also reported that aid should not be offered indefinitely for refugees, and according to them, stopping aid provision would be a way for them to integrate into society eventually.

Both **Rental Market Experts** also reported that actors should be more aware of refugees with varying levels of financial difficulties and that collaboration with rental service providers on behalf of refugees would help to find suitable housing for families (both points also mentioned by NGOs). The vulnerable groups such as families with children and people with disabilities must be accounted for in the design and implementation process (also reported by NGO KIIs). Additionally, in order for refugees to stay in Moldova for an extended period of time, NGOs should help refugees to be able to settle.

NGO KIIs reported the need for an assessment of programme impact in the long-term for the programmes that are being enacted for rental housing. Additionally, working with the government to enact laws for rental price regulation for refugees (mentioned by two NGOs), and to find appropriate housing. A legal framework is needed to ensure formal agreements are made which protect the legal rights of both parties. To avoid duplication of efforts, organisations should work together and a system be put in place that contains information about the aid received by the individual. Additionally, informing landlords regarding the receipt of financial assistance by refugee HHs should be avoided.

Conclusion

A priority set for the Ukraine Situation Refugee Response Plan 2023[64] was the socio-economic inclusion of refugees in Moldova, noted as especially relevant as refugees in Moldova access a more stable and predictable legal status through the implementation of the temporary protection regime. Included in this plan is the support refugees' access to housing as well as other rights. Rounds 1 and 2 of the Rental Market Assessment sought to inform actors about rental market conditions and experiences of a variety of actors to ensure that activities of actors are informed of current and changing market dynamics. Round 2 of the Rental Market Assessment has shown some interesting changes over time in the price of rental accommodations, availability and accessibility challenges, the relationships between the host and refugee communities, impact of Temporary Protection, as well as highlighted some considerations for actors in implementing accommodation programming.

The price of housing in Chișinău has continued to increase over time with greater variability in price changes on average than locations outside of the city. From March 2023 to November 2023 the price advertised for rental housing has increased by roughly €150 according to 999.md website. However, the rental price of housing reported by HHs in Round 1 and Round 2 has shown very little difference. Additionally, the reported price of HH utilities has drastically decreased from the first round of data collection with HHs paying less than half of what was reported previously. However, a very high percentage of HHs still rely on cash assistance from organisations to afford their rent payment. This can be a challenge for actors working towards the long-term integration of refugees into society.

Most refugee HHs reported facing no difficulties in finding a place to rent, however those that did reported facing rejection from RSPs, as well as a scarcity of available accommodations. Some groups including families with small children, pensioners, people with disabilities, and households with pets have increased difficulty in finding accommodations due to the fear of damage reported by RSP to the rental property. Additionally, HHs with persons with disabilities have increased difficulty finding accommodations with suitable infrastructure for their disability. HHs and NGOs report perceived tensions from the host community from the rise in rental prices caused by the refugee influx, as well as reported discontent from locals with the financial assistance given to refugees.

In addition, Temporary Protection seems to have had little impact on the ability for refugees to secure housing as many reported being able to secure housing before its implementation. In order to improve programmes for refugees, reported factors to consider include; increased aid for refugees during the winter, taking the composition of families and their specific financial needs into account when delivering aid, increased collaboration between RSPs and NGOs to find refugees housing, and better collaboration in those providing aid (NGOs). The host community reported the importance of also providing assistance to locals not just refugees, and to find a way to prevent long-term reliance on cash assistance by refugees. Additional research could be done to understand the reported difficulties in enforcement in the legal rental market structure, whether this is due to a lack of knowledge by those HHs and RSPs who reported this difficulty or if it is a legal gap.

[64] UNHCR February 2023, Ukraine Situation: Regional Refugee Response Plan - January-December 2023 (unhcr.org)