

Housing, Land and Property Rights in Ukraine:

Gender Dynamics, Gaps and Opportunities



This report was written by Urban-A and DataDriven for the Norwegian Refugee Council in Ukraine and funded by KfW.

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Images and quotes from respondents interviewed for this report are presented herein with their consent following NRC's Informed Consent Checklist. Interviewees who asked to not be identified by name and/or picture are introduced with gender/age. In-depth interview quotes included in the report have been transcribed, translated, and edited to omit filler words and improve readability without changing meaning.

Cover photo: Stas, an IDP now residing in a collective site, used to work in a shop but after he lost his home in a bomb strike and evacuated, he struggled to find work. Eventually he got a job looking after cows and got severely injured in an accident that led to his disability. He now seeks help to get the right documents so he can apply for disability benefits. *Photo: Ingebjørg Kårstad/NRC.*

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Executive summary

The full-scale escalation of the war in Ukraine since February 2022 has led to the country's most severe housing, land, and property (HLP) crisis in its modern history. According to the World Bank (2025), 13 per cent of Ukraine's housing stock has been damaged or destroyed, impacting around 2.5 million families. The widespread loss of homes and tenure security has intersected with existing social inequalities to create disproportionate risks for women, older people, Roma communities, LGBTQIA+ groups, and persons with disabilities.

This report, commissioned by the Norwegian Refugee Council (NRC) and developed between April and October 2025, examines the gendered and intersectional vulnerabilities, gaps, and opportunities in HLP rights with a focus on displaced and conflict-affected populations in the north and south of Ukraine. It highlights not only the structural barriers that women and other vulnerable groups face but also identifies opportunities to strengthen inclusivity and resilience in Ukraine's ongoing humanitarian response and longer-term reconstruction.

At the outset, it should be noted that gender equality is strongly anchored in the legal framework in Ukraine. Ukraine's constitution and housing, land and property legislation demonstrates its commitment to equal property rights for men and women. As well, Ukraine has ratified key international conventions to eliminate discrimination and protect women from gender-based violence. Overall, Ukraine scores comparatively high globally on the Human Development Index and its national Gender Development Index indicate that women outperform men in health, education, and income outcomes.

Despite the notable progress represented in these structures and statistics, there exists deep and intersecting inequalities that affect women, but also other vulnerable groups, including people with disabilities, older people, children, women and men at heightened risk, widowed, LGBTQIA+ people and other groups at risk of exclusion, such as the Roma community and undocumented people. This report identifies these inequalities and articulates them in its findings. As well, this report sets forth several recommendations to guide programming, advocacy, and coordination to address these inequalities.

Key Findings

Documentation and Ownership Barriers

A central challenge across Ukraine's HLP landscape is loss of property ownership documents, customary inheritance practices, and informal housing tenure. Many

displaced persons fled without property papers, or their documents were destroyed. This disproportionately impacts women and female-headed households, older people, Roma communities, LGBTQIA+, and persons with disabilities. Lack of documentation restricts or delays access to compensation schemes that require formal proof of ownership.

Gender Inequality Between Law and Practice

On paper, Ukrainian law provides for gender equality in property ownership and inheritance. However, disparities in ownership and lower land value for land owned by women, unregistered titles, and property registered in male names put in particular rural women, widows, divorced women, and female-headed households in an unequal position to assert claims during displacement or post-war restitution which depend on possession of property titles. Compensation schemes requiring official titles reinforce this gap, creating structural inequality. A lack of pre-war and sex-disaggregated data on property ownership and current tenure patterns hinders analysis of how gender affects access to housing, land, and restitution mechanisms — and the extent of the challenge.

Housing Needs of Women

For displaced and conflict-affected women, housing is consistently identified as the top priority. Female-headed households make up a majority of displaced families, yet women face a double burden: limited or low-paid employment opportunities and increased unpaid care responsibilities, coupled with barriers to compensation mechanisms where they are non-titleholders. This economic precarity undermines their ability to secure housing in the private rental market or to rebuild damaged homes.

Displacement and Collective Sites

Approximately 72,000 internally displaced persons (IDPs) currently live in collective sites, which are disproportionately populated by women (75%) and older people (51%). These sites, originally intended for emergency shelter, are evolving into long-term living spaces with inadequate safety, lack of privacy, and poor infrastructure. The risks of gender-based violence (GBV) are heightened in such conditions, while residents report limited prospects for transition into permanent housing.

Spatial Inequalities

HLP barriers are unevenly distributed across Ukraine. People living in rural communities, persons displaced from occupied territories, and people living in regions with weaker housing markets face the greatest difficulties in accessing compensation or securing tenure. Women in rural areas are especially disadvantaged, with lower access to property registration, credit, and legal aid services.

Intersectional Risks

Beyond gender, other identities shape vulnerability. Roma families often live in unregistered housing, limiting access to official property restitution systems. LGBTQIA+ persons face stigma and exclusion, particularly in displacement contexts. Older people and those with disabilities struggle with access to information, digital

systems, and mobility, compounding their exclusion. Men also face unique barriers: some avoid contact with authorities to evade conscription, leaving them unable to claim housing rights or compensation.

Recommendations

Programme Action:

- Systematically collect sex and age disaggregated data.
- Expand mobile legal/protection teams to collective sites and rural areas.
- Integrate joint-tenancy and GBV-sensitive clauses into humanitarian shelter rental/repair contracts.
- Establish a “Women-to-Women HLP Mentor Pool” to strengthen the agency of older women, digitally challenges individuals, and female heads of households in navigating legal systems.

Advocacy Priorities:

- Elevate, among decision-makers, the issue of gendered and intersectional equalities in the practices surrounding HLP rights access. Push for inclusive reforms to compensation schemes and property legislation.
- Advocate for collection and analysis of sex and age disaggregated data in all humanitarian data systems.
- Partner with women’s rights, Roma, LGBTQIA+ organizations and organisations of persons with disabilities to strengthen representation and address overlooked vulnerabilities.

Coordination:

- Ensure that Gender Focal Points embedded in Ukraine’s Shelter and Protection sectors are tasked with providing a gender and intersectional lens to guidance and strategy documents related to housing, land and property rights.
- Strengthen collaboration with the Gender in Humanitarian Action Working Group to mainstream gender equality into cluster plans and budgets.

Conclusion

Ukraine’s post-war reconstruction represents a critical turning point for HLP rights. Without deliberate action, existing gendered and intersectional inequalities will deepen, leaving millions further marginalized. Yet, opportunities exist: Ukraine’s advanced digital systems and strong gender equality frameworks provide a foundation to pilot transformative, inclusive models of restitution and compensation.

By addressing barriers faced by women, Roma, LGBTQIA+ communities, persons with disabilities, and older people, Ukraine can move beyond simply rebuilding infrastructure. It can build a housing system that promotes equity, resilience, and justice—setting a precedent with global relevance for post-conflict recovery.

Acronyms

CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CCCM	Camp Coordination and Camp Management
CS	Collective Sites
FGD	Focus Group Discussion
FHH	Female Headed Household
GBV	Gender-Based Violence
GOU	Government of Ukraine
GSC	Global Shelter Cluster
HLP	Housing, Land and Property
IASC	Inter-Agency Standing Committee
ICLA	Information, Counselling and Legal Assistance
IDI	In-Depth Interview
IDPs	Internally Displaced Persons
KII	Key Informant Interview
LGBTQIA	Lesbian, Gay, Bisexual, Transgender, Queer, Questioning, Intersex, Asexual
NFIs	Non-Food Items
NGO	Non-Governmental Organization
NPA	Norwegian People's Aid
NRC	Norwegian Refugee Council
SDG	Sustainable Development Goal
SEA	Sexual Exploitation and Abuse
ToR	Terms of Reference
UN-Habitat	United Nations Human Settlements Programme
USD	United States Dollar
UA	Ukraine
UAH	Ukrainian Hryvnia
WASH	Water, Sanitation and Hygiene

Terminology

Collective Sites (CS)	Shared accommodation facilities hosting displaced populations. Can be formal or run by an organisation, or Informal/Private
FHH	Female-Headed Household, a household led by a woman, increasingly common due to mobilisation and war casualties
GBV	Gender-Based Violence, violence directed against a person because of that person's gender or violence that affects persons of a particular gender disproportionately, including physical, sexual, psychological, or economic harm
HLP	Housing, Land, and Property rights, including ownership, tenancy, restitution, and compensation
IDPs	Internally Displaced Persons, people forced to flee their homes but remaining within Ukraine
ICLA	Information, Counselling and Legal Assistance, NRC's programme offering legal support
LGBTQIA+	Lesbian, Gay, Bisexual, Transgender, Queer/Questioning, Intersex, Asexual, and others facing heightened exclusion risks
Pinheiro Principles	International guidelines for HLP restitution for refugees and IDPs
Rospyska	A written acknowledgment / receipt / promissory note (not a formal contract or notarized deed) in which one person acknowledges the transfer of ownership of property to another person used primarily in rural areas
SADD	Sex and Age Disaggregated Data, critical for inclusive analysis and programming

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Introduction

This report is the result of an assessment on **Gender Dynamics, Gaps and Opportunities related to Housing, Land and Property Rights in Ukraine**, aiming to fill a gap in HLP research with a gender lens and provide a nuanced elaboration of vulnerable groups' experiences in realising their HLP rights and future stabilisation needs three years after the escalation of the conflict. The report was commissioned by the Norwegian Refugee Council (NRC) in Ukraine, under programme funding from KfW, and developed by Urban-A and DataDriven between April and September 2025.

It assesses access to HLP rights in terms of gender and intersectionality among displaced and conflict-affected persons. Main challenges, barriers, needs and opportunities are identified, considering changing gender roles and dynamics as a result of the war. The assessment focuses on the north and south of the country where NRC delivers legal aid to displaced and conflict-affected persons.

The escalation of the conflict since 24 February 2022 has caused an unprecedented humanitarian crisis, including mass displacement, housing destruction, disruption to services, and economic downfall. The war impacts have provoked or exacerbated several HLP challenges, including property restitution, land rights, compensation programmes, and legal identity and property documentation. Notably, these issues had already started to emerge in East Ukraine from 2014 with the Russian annexation of Crimea. Against this backdrop, the report aims to:

- Deepen the understanding of the specific challenges faced by vulnerable population groups in claiming and exercising their HLP rights.
- Identify protection risks linked to HLP, including gender-based violence (GBV), insecure tenure, documentation gaps, and discrimination.
- Analyse how displacement, changes in household structures (such as the rise in female-headed households), and evolving gender roles impact HLP claims and recovery options.
- Inform NRC's programming, response, advocacy strategies, and policy engagement, particularly with an intersectional lens encompassing gender, age, disability, rural/urban status, and minority group status.
- Provide actionable recommendations for NRC's Information, Counselling, and Legal Assistance services (ICLA) programme, and to other NRC programme areas (Shelter, Protection, Livelihoods) as well as the HLP Technical Working Group and the Shelter Cluster.

NRC is a leading HLP actor globally, focused on realising displaced and returnees' right to a safe home, free from the fear of forced eviction, a place that offers safety, and that provides the ability to seek livelihood opportunities. As such, NRC's work on

HLP rights is anchored in several global policies, as well as Ukraine specific strategic and programme documents, which provides a frame for this assessment. An overview of these policies, strategic and programme documents is provided in [Annex 1](#).

Methodology

This report is based on a desk review undertaken in May 2025 complemented with primary data-gathering undertaken in May to July 2025. Data collection combined focus group discussions (FGDs) with displaced and host community members, both women and men (totalling 73 respondents); in-depth interviews (IDIs) with five women, and key informant interviews (KIIs) with legal practitioners, local officials, humanitarian actors, and civil society representatives (totalling 43 interviewees). This approach, which drew in data from close to 120 targeted individuals, allowed for triangulation of perspectives and ensured both community-level experiences and institutional viewpoints were reflected in the findings. Further detail on the methodology and associated caveats is elaborated in [Annex 2](#).



Children's playground and destroyed apartment blocks in Sviatohirsk, Donetsk Oblast.

Photo: Grzegorz Zukowski/NRC

Gender and HLP legal and policy frameworks

This section summarises legal and regulatory provisions in Ukraine relevant to gender equality and HLP, showing the mix of Soviet-era, post-Soviet and recent war-related legal instruments that converge. Commentary related to wartime and gender-related HLP is included. Relevant international policy frameworks are summarised towards the end of the chapter. Details and links to Ukraine legislation discussed is provided in the Bibliography.¹

Legal frameworks and representation related to gender equality

Gender equality is strongly anchored in the legal framework in Ukraine. The country has shown institutional commitment to gender equality through its inclusion in the Ukrainian Constitution. Ukraine has ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)² in 1981 and, in 2022, The Council of Europe Convention on Preventing and Combating Violence Against Women and Domestic Violence (the Istanbul Convention).³ Ukraine also maintains an updated National Action Plan on Women, Peace and Security (NAP 1325), revised post-escalation of the conflict to better address conflict-related risks to women and girls and strengthen protections against gender-based violence.

In terms of representation, the female share of women in decision-making is comparatively low, with 21 per cent female representation in the Verkhovna Rada as of April 2022,⁴ below the average of about 24 per cent globally and 30 per cent in Europe. Women occupy only 33 per cent of the highest positions in civil service, despite making up about 75 per cent of civil servants.

While article 24 of the Ukrainian Constitution provides for gender equality, it does not recognise sexuality as a characteristic that the state has a duty to protect. Homosexuality is legal in Ukraine (decriminalized in 1991 with the abolition of Soviet-era laws⁵), and in 2015 Parliament amended the Labour Code to prohibit workplace discrimination on the grounds of sexual orientation and gender identity. However, marriage is defined in law as between a man and a woman, and clause 211 of the Family Code prohibits joint adoption by same-sex couples (though single individuals may adopt). In this context, Draft Law No. 9103 would introduce registered civil partnerships for both same-sex and different-sex couples, including military personnel. As of September 2025, it remains under committee consideration but without plenary vote to date.⁶

¹ Listed under Verkhovna Rada of Ukraine, including detailed information on laws and when legislation has been adopted.

² UN General Assembly. 1979. *Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)*. UN General Assembly resolution 34/180.

³ Council of Europe. 2011. *Convention on Preventing and Combating Violence Against Women and Domestic Violence (the Istanbul Convention)*. <https://rm.coe.int/168008482e>

⁴ UN Women. 2025. *Women's leadership and participation in decision-making*.

⁵ Equaldex. 2025. [LGBT Rights in Ukraine](#).

⁶ Ukraine belongs to the Romano-Germanic (civil law) tradition: primary sources are written laws and codes; custom is not a general source of binding law.

Legislation related to housing, land and property

Property Ownership

The Constitution of Ukraine guarantees the equal right of men and women to own, use, and dispose of property without discrimination. Equal property rights for men and women are guaranteed. As such, women can own, inherit, buy, sell, and lease land and housing on the same basis as men. The Constitution also declares that the state “creates conditions”, enabling citizens to build, purchase as property, or to rent housing, and that social housing is provided to citizens in need - free of charge or at an affordable price. This wide-ranging Article 47 is referenced as the necessary basis for new housing policy development in Ukraine’s recovery from the current war.⁷

The Family Code (2002) treats property acquired during marriage as joint marital property, with equal rights regardless of who formally holds the title. The Civil Code (2003) regulates legal relations between individuals and entities on matters of property, personal rights, contractual rights, inheritance, and obligations in a market economy context, replacing Soviet-era civil legislation. Relevant to marital property claims, its Article 368 introduced joint ownership of property acquired during marriage, unless otherwise agreed, regardless of which spouse’s name is on the title. It provides for equal rights to own, inherit and manage property rights regardless of gender. However, co-ownership and inheritance protections are not always practised. Properties are often registered only in the husband’s name, meaning that access to property ownership documentation is challenging in divorce, death of spouse, and displacement. This is particularly the case with marriage that has only been entered into through a religious marriage ceremony, which is not legally binding in Ukraine. While the vast majority of marriages are state-registered, in some rural areas and in some conservative religious communities, cases of religious marriages only occur.

The Civil Code recognises residency registration/legal identity as prerequisites for claiming property rights, with implications for actual or de facto stateless persons.

Land

The Land Code of Ukraine (2001) is a critical framework for land privatisation and is the primary legislation governing land ownership, use, transfer, and leasing. It regulates land relations in the context of Ukraine’s shift from state ownership to private ownership and land market liberalization. This legislation introduced land parcel registration and cadastral systems, a key step toward formal HLP recognition. The Land Code makes no distinction by gender in land rights.

The Law on the State Land Cadastre (2011) established Ukraine’s digital cadastre system, pulling together maps, parcel and ownership data (managed State Service of Ukraine for Geodesy, Cartography and Cadastre). The digital cadastre system supports conflict-related verification for compensation purposes though gaps and inaccuracies also feature.

Land decentralization reform (2021) empowered local governments to manage aspects of land rights, planning and development, critical for recovery. Most state-owned land was transferred to hromadas. Intra- and post-war planning will demand engagement from this legally empowered municipal level.

Housing

The Housing Code of the Ukrainian SSR (1983) is a Soviet era law that remains the primary housing statute in Ukraine. It has undergone several amendments. Regulating the use and maintenance

⁷ Komnatnyi, S and Korotchenko, N. 2025. *From the Draft Law of Ukraine on the Fundamental Principles of Housing Policy to the Strategy of Housing Policy of Ukraine*. January 2025.

of housing, including ‘communal’ (state-owned) residences, it defines the rights and obligations of tenants and landlords. It stipulates that the state must provide free housing to all regardless of their social or financial status - a commitment not close to being met due to state financial limitations among other reasons. The Code was formulated for Soviet-era priorities, particularly state distribution of housing, and has not been comprehensively updated to reflect modern market-based housing dynamics. It lacks modern standards for adequacy (i.e. the human right to adequate housing), affordability and tenure security in the contemporary market-based housing sector (noting the post-Soviet mass transfer of state-owned apartment to private individuals as provided for by the Law on Privatization of the State Housing Stock (1992). It is ripe for comprehensive review, in a context that prioritises private home ownership with limited tenure option diversity.⁸ Thinking and work to that effect is underway by relevant national entities.⁹

The Social Housing Law (2006) is the primary legislation governing state-provided housing assistance for socially vulnerable groups. It aims to support Ukraine’s constitutional right to housing, support vulnerable populations, and is offered on a fixed-term rental agreement basis. Local governments maintain social housing waiting registries, paid for through state and local government budgets. Social housing scale-up has however been absent. As of January 2021, only 1,098 social housing apartments were reported in Ukraine, in which 1,564 people lived, including 175 IDPs.¹⁰ Rapid scale-up to absorb IDPs post-2022 – or indeed those post-2014 - has not been a remote possibility.

The Law on the Basic Principles of Housing Policy (2025), was formulated to replace the abovementioned 1983 Housing Code. It seeks to establish mechanisms by which those in need can access loans, social housing or temporary housing (in the case of IDPs), including establishment of affordable housing operators, sustainable rental housing stocks, and social rental housing funds.¹¹ It aims to implement housing programmes in areas along the urban-rural continuum; prioritize vulnerable citizens, and provide centralised, transparent, open digital approaches to housing policy implementation including an integrated housing database. The law is informed by analysis of current housing legislation as well as European policy practices, and international legal standards. It represents a major step forward in regard to housing reform. Next steps include the drafting of social housing legislation and of a state Housing Strategy.

Property registration

The Law of Ukraine ‘On State Registration of Property Rights to Immovable Property and their Encumbrances’ (2004) governs property registration, establishing legal protection of registered rights. The Ministry of Justice manages a national register since 2013. The register is public and accessible online, offering transparency.

Registration can be performed by notaries among limited other entities like municipal authorities and accredited private entities. Notaries play a key role in property transactions and registration, which means that HLP challenges emerge when access to them is curtailed, such as in remote or occupied territories, or where registry offices have been destroyed.

Statelessness

The Law on Legal Status of Foreigners and Stateless Persons (2011) defined statelessness and set out procedures for granting temporary and permanent residence to stateless persons. Ukraine is a party to the 1954 and 1961 Statelessness Conventions. A further Law on Recognition of Statelessness

⁸ Shnaider, V. 2025. *Transforming Housing Policy in War-Affected Ukraine: A Blueprint for Progressive Recovery*.

⁹ Komnatnyi, S and Korotchenko, N. 2025. *From the Draft Law of Ukraine on the Fundamental Principles of Housing Policy to the Strategy of Housing Policy of Ukraine*.

¹⁰ Turenko, K. 2022. [Houses and for Whom to \(Re\)Build Them?](#) 15 Nov. 2022.

¹¹ UN4UkrainianCities. 2025. [Ukraine Takes Major Step Forward in Housing Reform with UNECE Support](#). 7 Jan. 2025.

(2021) defined an administrative pathway by which stateless persons can be formally recognised.

Stateless persons with no national ID or residence permit cannot register a property or legally claim their HLP rights (or other state aid). While certain ethnic minorities (notably Roma¹²) often reside informally in unregistered and/or untitled properties, war-related documentation loss has increased what may be termed *de facto* statelessness. Specialized legal protection has been offered to “people under the risk of statelessness” - people without UA IDs issued after 1991 (i.e. never got an ID issued in the first place). For those who do not have UA IDs (passport or ID cards of the stateless person), recognition/confirmation of citizenship and acquiring IDs remain to be a key focus of assistance.

Informality

Ukraine does not have a dedicated legal framework for informal or squatter settlements. Under the Civil Code and Land Code mentioned above, unauthorized occupancy is illegal, and occupants have no legal protection as land users.

Emergency and war-time laws

Key laws addressing mitigation of conflict impacts and compensation are in place. While a considerable range of court mechanisms are also in place, there is a strain on access to legal aid and documentation, with stress felt particularly in geographical areas of high displacement.

Compensation and reconstruction

The Law on Compensation for Damaged and Destroyed Property (2023) stipulates a state compensation mechanism for citizens whose residential properties were damaged or destroyed by the war. It is complemented with an operational by-law, Cabinet of Ministers Resolution No. 381 (2023).

Applications for compensation can be made through the online app/portal Diia (platform for several government services) or in person. The property must have been formally registered in the State Register of Real Property Rights. Informal dwellers or those with no access to property documents are excluded. The Protection Cluster has highlighted the lack of necessary documents as a barrier to receiving compensation through the programme.¹³ Priority groups for compensation are set out in Article 9 of the law, and include military action participants, large families, certain categories of persons with disabilities, and some IDPs. Compensation does not apply where damage took place before February 2022, nor where properties are located in non-government-controlled territories. Ukraine passed a resolution in 2025 allowing commissions to conduct remote assessments of housing damage in areas of active hostilities, helping those affected access compensation.

The Law on Urban Planning during Martial Law (2022) aims to support expedited reconstruction by simplifying building permit and zoning procedures among other measures.

Housing assistance

The Law on Amendments to Social Housing and Mortgage Access (2022) prioritises IDPs, veterans, and persons with disabilities for access to social housing and low-cost mortgages while expanding eligibility for rental subsidies and housing assistance.

¹² In 2021 before the current full-scale war, the Special Rapporteur on the right to adequate housing noted in an address to a Kyiv group that ‘not only in Ukraine, but in many other European countries, housing exclusion and discrimination against Roma people is one of my most profound concerns. Hardly any other group in Europe compares to the suffering of the Roma’ (Special Rapporteur on the right to adequate housing, 2021).

¹³ Protection Cluster Ukraine. 2024b. *Protection Analysis Update: The Critical Need for Protection amongst Armed Conflict and Violence*. July 2024.

Cabinet of Ministers Resolution No. 380 on Temporary Housing for IDPs (2022) permits local authorities to provide shelter on a temporary basis using hotels, dormitories, converted public buildings etc. Shelter can be provided without lease agreements. Law on IDPs (2014) ensures rights to restore documents, access services, and protect property. Digitalization efforts aim to secure HLP records against loss and/or fraud.

Cabinet of Ministers Resolution No. 930 on Collective Sites (CS) for IDPs (2023) set out minimum living standards (including power, heating, WASH), security of tenure (including process for closure in due course), and roles for site managers, authorities, and residents. A CS monitoring report¹⁴ showed that only 74 per cent of surveyed sites were compliant. Potential shelter and protection risks to IDPs of the closure of non-compliant sites and the need for alternative temporary accommodation arrangements have been flagged.¹⁵

Property rights in occupied and de-occupied areas

In temporarily occupied territories (TOT), Russia has implemented legislation where owners need to prove ownership of abandoned houses and, if not, the houses will be expropriated.¹⁶ This causes dual challenges: first, for individuals to prove ownership in TOT to prevent expropriation, or comply and register in Russian property records, in Donetsk and Luhansk regions, and second, an additional requirement that individuals must present themselves in person to confirm ownership of their property. There is potential for restitution complexity and challenges to reclaim ownership in this context.

Article 111-1 (“Collaborative Activity”) was added to the Criminal Code in 2022, following the full-scale invasion. The article stipulates that confiscation of property from individuals sentenced under the law can be used as a penalty. Human rights organisations, however, have criticized the vague formulations and lack of legal clarity, the insufficient distinction between coercion, survival behaviour vs. intentional collaboration, the disproportionate application and risk of “double punishment”, the inconsistencies with practices in occupied territories since 2014, and the implementation challenges in liberated and contested areas.¹⁷

International Frameworks regarding Gender and HLP rights

Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)

CEDAW (1979)¹⁸ provides for gender-equal access to HLP. Its articles 14 and 16 ‘Ensure equal rights to land, housing, inheritance, and marital property’. Further, CEDAW’s General Recommendation No. 34 emphasizes rural women’s rights to land and housing.

The UN global Sustainable Development Goals

Support for equal HLP rights in the global Sustainable Development Goals (SDGs) (2015)¹⁹ centres on several indicators and in particular: SDG 1 No Poverty, including target 1.4 on equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance; SDG 5 Gender Equality, which includes focus on agricultural land

¹⁴ REACH. 2024a. *Ukraine Collective Site Monitoring | Round 12*. Mar-Apr 2024.

¹⁵ Protection Cluster Ukraine. 2024b. *Protection Analysis Update: The Critical Need for Protection amongst Armed Conflict and Violence*. July 2024.

¹⁶ UN OHCHR. 2024. *Report on the Humanitarian Rights in Ukraine*. 1 September – 30 November 2024.

¹⁷ ZMINA. 2024. *Survival Or Crime: How Ukraine punishes collaborationism*. Kyiv 2024.

¹⁸ United Nations General Assembly. 1979. *Convention on the Elimination of All Forms of Discrimination Against Women*.

¹⁹ United Nations. 2015. *Transforming Our World: The 2030 Agenda for Sustainable Development*.

and the ability to transfer ownership rights by selling or inheritance, and the legal frame including customary law in regard to secure land tenure for females; and SDG 11 Sustainable cities and communities, with focus on access to adequate, safe, and affordable housing.

Pinheiro Principles

The Pinheiro Principles²⁰ (2005) are a widely referenced set of 23 international guidelines. They provide a human rights-based framework for the restitution of HLP rights for refugees and IDPs.²¹ Focusing on housing, equality and justice, they are often integrated into the design of responses to conflict or displacement events. Notably, the Pinheiro Principles support the recognition of informal tenure based on evidence like bills or testimonies – a model that has not been adopted to date in Ukraine.

Inter-Agency Standing Committee Framework on Durable Solutions for IDPs

In the Inter-Agency Standing Committee (IASC) Framework on Durable Solutions for IDPs,²² which established criteria to be met to constitute a durable solution, HLP rights are identified as one of eight criteria that must be addressed in every displacement situation, highlighting their foundational nature.

Global humanitarian coordination clusters approach

HLP protocols feature in shelter and protection coordination structures at global and country levels. The Global Shelter Cluster (GSC), in its consideration of HLP in the context of emergency responses, highlights the scope of HLP to include not only laws but also practices, customs and attitudes revolving around rights to land and property.²³ The prevalence of HLP challenges in most crisis settings, particularly where displacement features, underscores the need for all programming to be informed by an understanding of the local HLP context and supporting tenure security for different population groups in locally sensitive ways that do not increase the risk of disputes or secondary displacements. The GSC provides a HLP toolkit for humanitarian shelter and settlements practitioners which includes a module on Women's HLP Rights. A feature of case study approaches mentioned is stratification of qualitative data collection by urban-rural and by refugee camp / non camp settings.

²⁰ UN Sub-Commission on the Promotion and Protection of Human Rights. 2005. [Principles on Housing and Property Restitution for Refugees and Displaced Persons \("Pinheiro Principles"\)](#). E/CN.4/Sub.2/2005/17, adopted 28 June 2005.

²¹ The principles variously cover: Legal rights and protections, Equality and non-discrimination, Institutional mechanisms for restitution, Procedural safeguards and enforcement, Voluntary return and durable solutions

²² Inter-Agency Standing Committee (IASC). 2010. *Framework on Durable Solutions for Internally Displaced Persons*. Brookings-Bern Project on Internal Displacement. April 2010.

²³ Global Shelter Cluster. 2025. [Resources: Housing, Land and Property: The Importance of Addressing Housing, Land and Property \(HLP\) Challenges in Humanitarian Response](#).

Gender, Development, and the Impact of War

Ukraine's development trajectory, as reflected in human development and gender equality indicators, presents a picture of notable progress in some areas alongside deepening inequalities in others. The country's Human Development Index (HDI) and Gender Development Index (GDI) suggest comparatively strong achievements in education, life expectancy, and female representation, yet these headline figures obscure the lived realities of many groups disproportionately affected by war and displacement. Behind the aggregate scores are widening gender pay and pension gaps, surging unpaid care burdens, and heightened vulnerability of women, older people, persons with disabilities, LGBTQIA+ individuals, Roma communities, and internally displaced households. The ongoing conflict has not only exacerbated pre-existing gendered disparities in economic security and access to services but has also reshaped demographic patterns, labour market participation, and social cohesion.

Gender and development indicators

Ukraine's Human Development Index (HDI)²⁴ value for 2023 was 0.779 (Figure 1), placing it in the high human development category and ranking it 87th out of 193 countries and territories. The inequality-adjusted HDI (IHDI) in 2023 stood at 0.715, reflecting a "loss" of human development of 8.2 per cent due to disparities across income, education, and health dimensions.

Ukraine's Gender Development Index (GDI)²⁵ value stood at 1.038 in 2023, indicating that women slightly outperform men overall in health, education, and income outcomes. In 2023, women had a higher HDI value (0.792) than men (0.763), largely attributed to women's longer life expectancy and educational attainment. Notably, already in the five-year period before the war, women's life expectancy was close to 10 years more than men (between 76-78 years for women, and 67-69 years for men). This increased to 13,3 years age difference in 2023 (80,2 for women, 66,9 for men) and will likely have increased further during war time since 2023. Ukraine's Gender Inequality Index (GII) was 0.188, ranking the country 48th out of 166, suggesting comparatively better outcomes in maternal health, female education, labour force participation, and parliamentary representation.

However, these national indicators do not capture deep and intersecting inequalities

²⁴ UNDP. 2025. *Human Development Report, Ukraine*.

²⁵ *ibid*

and the most vulnerable groups in the face of war impact, identified as people with disabilities, older people, children, women and men at heightened risk, widowed, LGBTQIA+ people and other groups at risk of exclusion, such as the Roma community, and undocumented people.^{26,27,28,29} Poverty rates are higher among women. Women are often the sole providers for their families even as income falls, services are disrupted, and families are separated. Women take a disproportionate share of caregiving responsibilities, particularly for older relatives and individuals with disabilities. Adolescents are assuming unpaid care roles to support women in this context.

Moreover, while women's participation rate in the labour force nearly equals that of men, women earn less – the gender pay gap stood at 18.6 in 2021³⁰ – experience higher unemployment, are overrepresented in precarious, low-paid sectors, and are more dependent on humanitarian assistance.³¹ The gender pension gap (women receive 30% less than men) leaves older women especially vulnerable, compounding their financial insecurity. The war has further intensified these dynamics, with 64 per cent of displaced households now female-headed, reflecting both the conscription of men and the loss of male breadwinners.³² These labour-market gaps are compounded by a surge in unpaid care and domestic work: women spend, on average, 56 hours per week caring for children (vs. 24 hours for men) and 46 hours caring for older people (vs. 12 for men), and identified inadequate childcare and social services as a top barrier to women's employment.

War impacts

The Russian attacks on civilians and civilian infrastructure have triggered mass displacement and the largest housing crisis in Ukraine since its independence in 1991.³³ Geographically, most affected areas are the East, South and North of the country on the frontlines, yet widespread air raids, including drone attacks, continue to pose a risk to civilian housing and infrastructure across large parts of the country.

The conflict has caused widespread and uneven impacts that pose significant threats to the country's development.³⁴ Economic pressure on households through inflation and asset loss, income reductions and increased unemployment have knock-on effects on the ability to access and afford housing. IDPs are more likely to be unemployed and seeking work (16% compared to 6% of non-displaced)³⁵ and without a regular salary compared to returnees and non-displaced individuals (37%, compared with 52% of non-displaced).

²⁶ UN Women and CARE international. 2022. *Rapid Gender Analysis of Ukraine* 4 May.

²⁷ CARE et.al. 2024. *Rapid Gender Analysis, Ukraine*. CARE International Geneva.

²⁸ ILGA Europe. 2024. *Annual Review of the Human Rights Situation of Lesbian, Gay, Bisexual, Trans, and Intersex People in Europe and Central Asia; Ukraine*.

²⁹ Protection Cluster-Ukraine. 2024a. *Protection Of LGBTQ+ People in The Context of The Response in Ukraine*.

³⁰ Ministry of Economy; Government of Ukraine, 2024. [Reducing the gender pay gap from 18.6% to 13.6% and launching the national campaign 'Sure You Can' - how is Ukraine moving towards women's economic empowerment in times of great war](#).

³¹ UN Women et.al. 2025. *The Gender in Humanitarian Action Working Group in Ukraine; A Case Study of Good Practices and Lessons Learned*. p.7.

³² CARE, Gender in Humanitarian Action Working Group Ukraine. 2024. *Rapid Gender Analysis, Ukraine*. CARE International Geneva.

³³ Cedos. 2024. *Housing and residential conditions of Ukrainians: Survey results*. Kyiv.

³⁴ Protection Cluster Ukraine. 2024b. *Protection Analysis Update: The Critical Need for Protection amongst Armed Conflict and Violence*. July 2024.

³⁵ IOM and Global Data Institute Displacement Tracking Matrix. 2024a. *Ukraine Housing Brief: Living conditions, rental costs and mobility factors*. July 2024. IOM Ukraine.

Small but consistent gender disparities between men and women across indicators of economic security have been discerned. For instance, in 2024, only 7 per cent of women respondents felt they had a stable income source compared to 8 per cent of men; 7 per cent of women felt they had enough money to cover bills and loans for the next month compared to 11 per cent of men; and 5 per cent of women felt they had enough savings for 2-3 months if something unforeseen were to happen, compared to 8 per cent of men.³⁶

Men are more likely to be affected by direct exposure to hostilities, and changes in conscription policy hinder their access to humanitarian services, employment and safety. Men make up 80 per cent of civilian casualties from landmines and unexploded ordinances, and boys an additional 10 per cent. Moreover, while women experience more mental health challenges, men and boys, particularly those displaced or living with disabilities, face barriers to accessing healthcare and psychosocial support, including due to stigmas around applying for mental health services.³⁷

In addition, LGBTQIA+ persons suffer stigma and discrimination. While sexual diversity is not illegal in Ukraine, LGBTQIA+ in situations of forced displacement and armed conflict are often at heightened risk of exclusion, exploitation, violence and abuse, with distinct protection risks linked to their sexual identity including barriers to accessing humanitarian assistance including accommodation.³⁸

Displacement

Most recent estimates suggest that 5,643,360 have fled Ukraine as refugees globally,³⁹ 3,757,000 million are internally displaced, while 4,137,000 million have returned to their usual places of residence after being displaced for two weeks or more.⁴⁰ In 2025, 36 per cent of the population (12.7 million people) are considered in need of humanitarian assistance.⁴¹

The dramatic expansion of numbers displaced has exposed the state's incapacity to deliver long-term, sustainable housing solutions⁴² – or indeed temporary and social housing.⁴³ Access to affordable housing has been identified as a key driver of mobility dynamics and intentions among displaced people across the country, shaping displacement and return patterns.⁴⁴ Availability of affordable housing influences selection of location of displacement, while the lack thereof is a driver of return – even to conflict-affected areas.

Notably, internal displacement presents challenges for those unable to relocate, particularly older people and persons with disabilities.⁴⁵ Further, in the relocation

³⁶ Baldet et.al. 2025. *Gendered socio-economic challenges in Ukraine Analysis of gendered disparities and insecurities among men and women using data from reSCORE - Ukraine 2024*. May 2025.

³⁷ UN Women et.al. 2025. *The Gender in Humanitarian Action Working Group in Ukraine; A Case Study of Good Practices and Lessons Learned*. p.7.

³⁸ Protection Cluster-Ukraine. 2024a. *Protection Of LGBTIQ+ People in The Context of The Response in Ukraine*.

³⁹ UNHCR. 2025. [Operational Data Portal, Ukraine Refugee Situation \(01 July 2025 update\)](#).

⁴⁰ IOM. 2025a. [Displacement Tracking Matrix \(DTM\), Ukraine \(April 2025 update\)](#).

⁴¹ UN OCHA. 2025c. *Ukraine Humanitarian Needs and Response Plan 2025*. OCHA, Kyiv.

⁴² Shnaider, V. 2025. *Transforming Housing Policy in War-Affected Ukraine: A Blueprint for Progressive Recovery*. Policy Study.

⁴³ Komnatnyi, S and Korotchenko, N. 2025. *From the Draft Law of Ukraine on the Fundamental Principles of Housing Policy to the Strategy of Housing Policy of Ukraine*. January 2025.

⁴⁴ IOM et.al. 2024a.

⁴⁵ Protection Cluster Ukraine. 2024b. *Protection Analysis Update: The Critical Need for Protection amongst Armed Conflict and Violence*. July 2024.

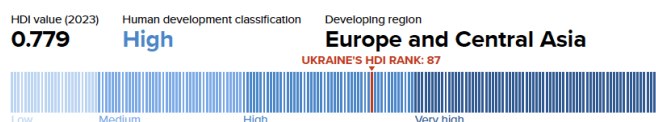


Figure 1 Trends in Ukraine's Human Development Index, 1990-2023.
Source: UNDP.

process, children may be at risk of separation from carers while women and girls may encounter GBV risks.

Geographically, among the internally displaced, displacement within the same oblast or macro-region is most frequently reported. Since 2023, the count of IDPs dropped while the returnee counts conversely increased. In the General Population Survey conducted 5 February to 4 April 2025, nine per cent, translating to approximately 370,000 of all returnees, reported to have returned during the last three months (this data has not been gender disaggregated in the analysis).⁴⁶ However, with intensified attacks since 2024, new waves of displacement have been recorded. During the summer months of 2025, attacks reached a new peak and overall attacks during the first six months of 2025 doubled from the last six months of 2024.⁴⁷ In July 2025, a new monthly record since May 2022 was set for casualties, with a 22.5 per cent increase from the same month the year before.⁴⁸ An escalation of attacks to urban areas, such as Dnipro, Kharkiv, Kryvyi Rih, Kyiv, Odesa, Sumy and Zaporizhzhia, was observed due to the use of long-range weapons, while civilian casualties has surged in front-line areas due to short-range drones. The increase of attacks since the start of 2025 has resulted in a hike in recorded displacements, with a particular increase in front-line oblasts since August. From Donetska oblast alone, 42,000 people were evacuated between 1 and 26 August.⁴⁹

Social tensions

Areas experiencing influxes of displaced Ukrainians have seen rises in pre-existing social tensions related to language disparities (including as relates to children in school settings) and competition for humanitarian aid, services and employment.⁵⁰

Among non-displaced and returnees, the arrival and presence of people who have been displaced by the war is perceived positively (at 87% and 89% respectively).⁵¹ Returnees who had been displaced more than a year, were more positive to new arrivals (94% compared to 88% of those who had spent less time in displacement),

⁴⁶ IOM. 2025d. *Ukraine Returns Report, General Population Survey; Round 20, April 2025*. IOM Ukraine.

⁴⁷ BBC. 2025. [Russian attacks on Ukraine double since Trump inauguration](#).

⁴⁸ UN OCHA. 2025a. [Ukraine: Humanitarian Situation Snapshot \(March - May 2025\)](#).

⁴⁹ UN OCHA. 2025b. [Ukraine: Humanitarian Situation Snapshot \(June - July 2025\)](#).

⁵⁰ Danish Refugee Council (DRC). 2024. *Quarterly Protection Monitoring Report Ukraine – January-March 2024*.

⁵¹ IOM. 2025c. *Displacement and Social Cohesion in Ukraine: Discrimination, Inclusion and Long-Term Intentions*. IOM Global Data Institute, Geneva.

potentially indicating more solidarity stemming from their own experiences of displacement. Despite this, 13 per cent of respondents reported having experienced community tensions during the past year. This increased among respondents aged 25 to 35 (21%) and among veterans (24% to 13% among non-veterans) yet decreased with age (8% among respondents over 60 years). Geographically, oblasts with IDPs from other oblasts reported higher levels of tension, indicating a correlation between homogeneity among non-displaced and displaced and social tensions. Language (e.g. use of Russian language by IDPs), inappropriate behaviour of host community towards IDPs, perceived political beliefs, inappropriate behaviour of IDPs towards host population, and tensions between IDPs, people who stayed and returnees were the reported main sources of tension. Identified cause and relative importance varied across population groups. For instance, 43 per cent of IDPs reported inappropriate behaviour among host communities towards IDPs as source of tension, against 11 per cent among returnees and 10 per cent among host community.

Pre-war, studies on social cohesion scored Ukraine low among European countries.⁵² While the sense of identity changed from the early years of state building after independence in 1991, the start of the 2022 conflict marked a significant change in national unity and collaboration. This also contributed to new social ties and bridging social capital. However, risks of emerging “social-cohesion risk zones” when the war ends have been noted, suggesting that systems of social stratification and social mobility will be redefined based on collective and individual contributions to Ukraine’s victory – translating to “various opportunities for political, economic, and social promotion”.⁵³

⁵² Deineko, O. 2023. [Ukraine, War and Resistance: Reshaping Social Cohesion](#). Studia Socjologiczne. 2023, 2 (249), 155-177.

⁵³ *ibid*



Resident of Izium in her courtyard. From there she saw tanks of RF advancing and attacking the city.

Photo: Filippo Mancini/NRC.

Housing and tenure conditions

Housing and land rights have long been central to social stability and economic security in Ukraine. Even before the escalation of war in 2022, the sector was marked by deep structural challenges: a shortage of social and affordable housing, an aging Soviet-era housing stock, and one of the highest owner-occupancy rates in Europe sustained by privatization rather than new construction. Rental markets remained underdeveloped and often informal, offering little tenure security or tenant protection. These pre-existing inequalities – shaped further by gendered income and care responsibilities – set the stage for acute housing, land, and property (HLP) vulnerabilities caused by the displacement and widespread destruction following the full-scale invasion. Understanding this pre-war landscape is essential for grasping the scale of current HLP challenges and the barriers to recovery and reconstruction.

Pre-2022 housing and tenure

The housing sector in Ukraine before the war was characterised by a shortage of social and affordable housing with large income shares spent on housing and a housing stock that on average was old and poorly maintained, including low-cost Soviet-era housing blocks.⁵⁴

A 2018 study⁵⁵ found that Ukraine's high housing costs relative to income and the scarcity of mortgage financing meant that the only viable option for most Ukrainians was to live in privatized homes; these were typically inherited or gifted rather than newly bought. IDPs, as of 2018, were largely unable to attain secure homeownership. Without savings or access to mortgages, they were forced into substandard, insecure private rentals or public housing.

With a strong cultural preference for housing ownership over renting particularly since independence, Ukraine had one of the highest owner-occupancy rates in Europe – more than 90 per cent in 2009-10⁵⁶ – and an under-developed rental market. Just before the current war, 2021 survey data from Ukraine's State Statistics Service showed that:

- An overwhelming 95 per cent lived in owned housing
- 5 per cent rented from private individuals
- 0.5 per cent lived in state or departmental housing⁵⁷

⁵⁴ World Bank, Government of Ukraine, European Union, and United Nations. 2025. *Ukraine: Fourth Rapid Damage and Needs Assessment (RDNA4)*, February 2022–December 2024.

⁵⁵ Zavisca, J. R., et.al. 2023. *Housing and integration of internally displaced persons: The case of Ukraine in 2018*. In "Frontiers in Human Dynamics", 5:1086064, <https://doi.org/10.3389/fhumd.2023.1086064>.

⁵⁶ Cedoss. 2022. [The war in Ukraine has caused a housing crisis. Here's how to combat it.](#)

⁵⁷ Cedoss. 2024. *Housing and residential conditions of Ukrainians: Survey results*. Pp. 7-8. Kyiv.

The historical rental market in Ukraine has been described as ‘unregulated and opaque’, with ‘a lack of viable alternatives to private homeownership such as social, cooperative or non-profit options’.⁵⁸ Private landlords dominated this market, with regulations providing little protection to tenants. In addition, Ukraine had a large informal rental market: 2013 figures indicated that only 3.4 per cent of the population were official renters and as many as 95 per cent lived in dwellings they owned. However, estimates put the percentage of the housing rental market to 13 per cent, with unrecorded rentals done informally or to avoid taxation.⁵⁹ The share of renters was higher in urban centres than the national average.

Notably, in January 2022 - just before the Russian attack of February 2022 - there were already around 1.5 million IDPs registered in Ukraine, resulting from the 2014-2021 Russian aggression in the Donbas and Crimea. Ukraine had accumulated experience in responding to the needs of IDPs, and some national and regional housing programmes were mobilised in response, though were underfunded.⁶⁰

Combined with an entrenched income gap between men and women and prevalence of traditional family economic and care-related roles, these housing market conditions now continue to shape gendered vulnerabilities in accessing, owning and securing HLP.

Land

70 per cent of Ukraine’s territory is categorised as agricultural land. Studies have shown gendered disparities in ownership of land and farm structures, despite gender equal rights to ownership is provided in the Land Code. In a “National Gender Profile of Agriculture and Rural Livelihoods”,⁶¹ the Food and Agriculture Organization of the United Nations (FAO) analysed secondary datasets to unpack gendered differences to access and control over land, noting lack of official sex-disaggregated data on land ownerships. FAO found that women held approximately 50-60 per cent of privately held land plots in Ukraine. The organisation notes that a historic reason for the higher ownership among women were related to the two groups being able to form private farms when land was privatized: the rural elite – mostly men with influential roles, and marginalised rural people – including single, middle aged women and other people with low status in the former collective farms. With higher life expectancy among women, inheritance has contributed to further transfer of ownership to female heads of households. Despite higher ownership rates among women though, the average size of farmland owned by women is smaller than that of men (MHHs have 1.46 hectares on average compared with 0.96 hectares for FHHs), and women managed only 20 per cent of agricultural enterprises in 2019 (and just over 10 per cent of large and medium-sized agribusinesses).

Furthermore, under the Land Code, a moratorium was established on selling or disposing of agricultural land. While initially aimed to protect the citizens who received land parcels after the dissolution of former collective land, the lack of an

⁵⁸ Shnaider, V. 2025. *Transforming Housing Policy in War-Affected Ukraine: A Blueprint for Progressive Recovery*. Policy Study.

⁵⁹ United Nations Economic Commission for Europe. 2013. [Country Profiles on Housing And Land Management; Ukraine](#). United Nations, New York and Geneva.

⁶⁰ Transparency International Ukraine. 2022. [Housing for Ukrainians: How was it, what is going on now, in what direction are we moving?](#) May 2.

⁶¹ FAO. 2021. *National Gender Profile of Agriculture and Rural Livelihoods: Ukraine*. Revised Edition. FAO, Budapest.

official market for agricultural land led to land being sold through informal channels. Agricultural companies used land based on rent agreements with small-scale farmers. FAO further notes concerns related to land grab tactics:⁶²

“...taking advantage of vulnerable land owners. In some cases, women are coerced to “sell their land for a low price because they have no other source of cash income” [...]. Here, the “sale” of land refers to a de facto situation in which women lease their land plots through long-term arrangements. Instances have been documented of vulnerable people, generally elderly, single or widowed women, being targeted by large agricultural concerns and “systematically pressured” and “intimidated” to sign leases (Kolomiets and McGrath, 2015, p. 29). Such agricultural concerns conclude leases for up to 49 years at a time, and often, lease payments are made through in-kind compensation (a share of the crop produced) or cash.”

Current housing and tenure

The massive housing destruction and displacement in Ukraine since the escalation of the conflict in 2022, has caused widespread HLP challenges faced by both those in displacement and for those seeking to return or reconstruct and repair their homes. Stakeholders operating within the HLP field and legal aid sub-sector consulted for this research confirm support to resolve HLP issues continues to be a main priority. Research into enablers and barriers regarding access to repair and compensation programs focused on localised support efforts in Mykolaiv, list three key findings; 1) People continue to struggle to resolve their HLP related challenges; 2) Affected residents rely on multiple support channels, including support from organisations, local authorities and state assistance, as well as savings to do repairs on their housing units; and 3) Budgets are stretched for all stakeholders. Given the dependency on multiple forms of support, both from national and local levels as well as support from international organisations, the level of support for completing housing repairs were noted to have local variations.⁶³

Damage status of housing

With the effects of more than three years of full-scale war, millions of Ukrainians own a damaged or destroyed building. The World Bank⁶⁴ estimates the total direct damage to the housing sector at US\$57.6 billion as of 31 December 2024.

17 per cent of Ukrainians (around 5.2 million people) are estimated to own a damaged or destroyed home, mainly comprising primary residences (86 per cent) and located in frontline raions (57 per cent);⁶⁵ 13 per cent of the housing stock has been damaged or destroyed, affecting 2,5 million households.⁶⁶ Disaggregating by displacement status group, 54 per cent of IDPs report owning a residential property that is damaged or destroyed, compared to 27 per cent of returnees, and 9 per cent of non-displaced

⁶² *ibid.*

⁶³ REACH. 2025. *Enablers and barriers in access to repair and compensation for housing damaged by war*. REACH, Ukraine.

⁶⁴ World Bank, Government of Ukraine, European Union, and United Nations. 2025. *Ukraine: Fourth Rapid Damage and Needs Assessment (RDNA4)*, February 2022–December 2024.

⁶⁵ IOM. 2025b. *Housing, Land and Property in Ukraine; Residential Damage, Property Rights and the eRecovery Programme*. IOM Ukraine.

⁶⁶ World Bank et.al. 2025.

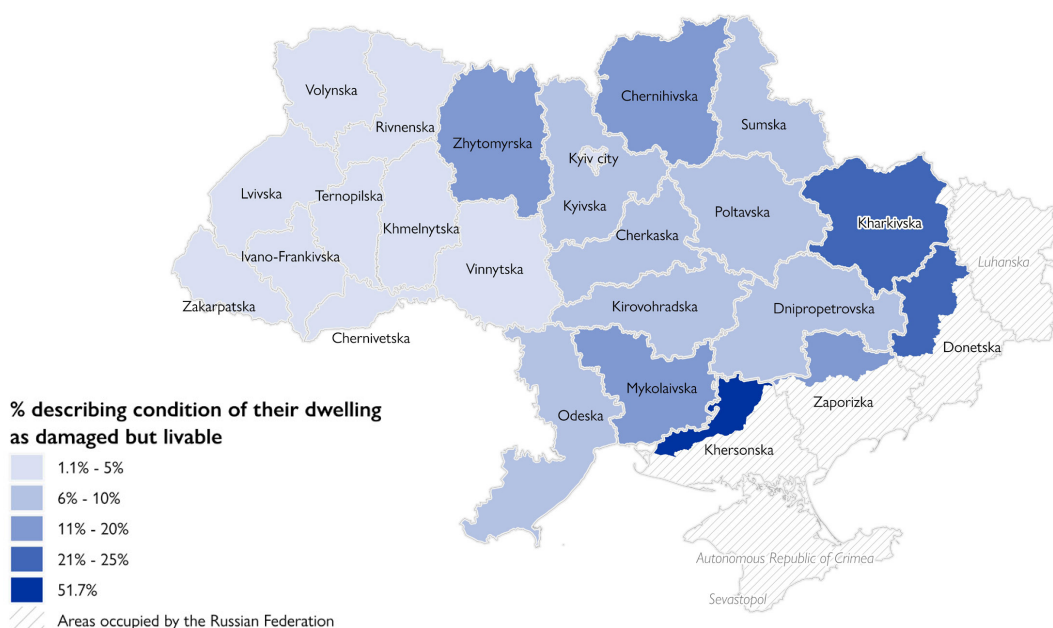


Figure 2 Proportion of respondents who described the condition of their dwelling as damaged but liveable, by oblast. Source: IOM, 2024.

individuals.⁶⁷ Notably, 9 per cent of these owners (about 400,000 individuals) were found to be without official property documents.

Among individuals not homeless or living in non-residential buildings, 9 per cent (or around 3 million people) lived in housing that was ‘damaged but liveable’.⁶⁸ This figure rose to 11 per cent when looking at IDPs only; and to a higher 15 per cent for returnees, reflecting returns to areas of extensive damage. Figure 2 shows the concentration of individuals in ‘damaged but liveable’ accommodation in the east of the country and particularly on border oblasts and close to the frontline.

Housing ownership and occupancy

Following the outbreak of the full-scale war, the structure of housing ownership has changed: based on 2024 data gathered via a survey of over 2000 respondents.⁶⁹ The share of renters has increased and that of owners decreased compared to Ukraine State Statistics Service survey data for 2021 (Table 1).

Housing ownership and occupancy	2021	2024
Owner-occupied	95%	79%
Rented from private individuals	5%	13%
State / departmental housing	0.5%	N/A
In property owned by non-family private individual without rent payment; OR state/employer-provided property (built as residential or non-residential) without rent payment, or in state/employer property with rent payment	N/A	<8%

Table 1 Housing ownership and occupancy before and after full-scale war outbreak in 2022. Source: Nov 2021 State Statistics Service survey, in Cedoss, 2024 pp.7-8; Cedoss, 2024 pp.7-8.

⁶⁷ IOM. 2025b.

⁶⁸ IOM and Global Data Institute Displacement Tracking Matrix. 2024a. *Ukraine Housing Brief: Living conditions, rental costs and mobility factors*. July 2024. IOM Ukraine.

⁶⁹ Cedoss. 2024. *Housing and residential conditions of Ukrainians: Survey results*. Kyiv.

The majority of IDPs rent their home; IOM put the share at 59 per cent.⁷⁰ IDPs encounter greater housing challenges due to high rental and utility costs incurred.⁷¹

Owner-occupied housing is more prevalent proportionally in rural towns and villages (88%) compared to regional centres and other cities (69%).⁷² Conversely, renting is more prevalent in the most urbanised setting; renting accounts for 24 per cent of housing in regional centres, 12 per cent in other cities, 6 per cent in rural towns and villages. IOM similarly identified an urban-rural home ownership gradient, whereby in rural areas 68 per cent of survey respondents reported owning their home, compared to 'large cities' where only 61 per cent owned their home.⁷³

Owner occupation is more prevalent among those aged 60+ (87%) and less prevalent among younger groups, with 71 per cent of 18–39-year-olds owning their house.⁷⁴

Housing affordability

Based on a 2024 survey, against a benchmark of spending 30 per cent of monthly income on housing as an indicator of affordability, 42 per cent of Ukrainian households occupy unaffordable housing, while 58 per cent pay 30 per cent or less. Housing costs are a higher proportion of older people's income, with 61 per cent of those aged 60+ paying more than 30 per cent of income on housing compared to 40–59-year-olds (47%) or 18–38-year-olds (32%). Renters are more likely in every age group to spend over 30 per cent of income on housing. Among owners, 35 per cent spend more than 30 per cent on housing compared to 49 per cent of renters.⁷⁵

An IOM survey found housing costs that were even higher as a proportion of income: among renting households, combined housing and utilities costs accounted for 70 per cent of income for 31 per cent of households.⁷⁶

Tenure security

According to the same IOM survey, tenure security is a critical issue across Ukraine, particularly for IDPs not holding legal documents for their current housing situation. Perceived risk of eviction was also highest among IDPs. Among renting respondents, experience of eviction since February 2022 was reported by 16 per cent. This disaggregated to: IDPs - 20 per cent, returnees - 10 per cent, non-displaced - 14 per cent. A marginal urban-rural gradient was identified for evictions, with 18 per cent of respondents in rural areas or villages affected compared to 11 per cent in the suburbs of large cities, and 16 per cent in large cities.

The end of free housing periods for IDPs in private properties or schools, higher rent-seeking behaviour of landlords in a context of dwindling tenant resources and limited formal rental contracts are contributing factors to evictions.

Among IDP respondents to a DRC 2024 survey, 35 per cent reported concern related to their current accommodation, of which the main concern was risk of eviction (45 per cent).⁷⁷ Moreover, while the government has improved compliance of collective

⁷⁰ IOM. 2024a.

⁷¹ World Bank et.al. 2025.

⁷² Cedos. 2024.

⁷³ IOM. 2024a.

⁷⁴ Cedos, 2024.

⁷⁵ Ibid

⁷⁶ IOM. 2024a.

⁷⁷ DRC. 2024. *Quarterly Protection Monitoring Report Ukraine – January-March 2024*.

sites to meet minimum standards, in the protracted conflict situation the actual or anticipated closure of such sites presents eviction risks for IDPs.⁷⁸

Legal documentation for tenure

Ukraine's property registry is estimated to only be 40 per cent complete, with over half the country not having formal digital records of their property rights.⁷⁹ For those without digital records, paper documentation – if indeed held in the first place – can be lost due to fleeing or to destruction of HLP and/or HLP offices and archives.

DRC found that 20 per cent of respondents in surveyed oblasts reported access barriers to obtaining civil and HLP documentation. Reasons cited included length and cost of administrative procedures, transport distance or cost especially for rural dwellers, lack of information, need for legal services and individual counselling - including as relates to the government's housing compensation and subsidy programmes, and particularly among older people.⁸⁰ Correlating, among IOM survey respondents not homeless or in non-residential buildings, legal documents for current tenure situations were held by 84 per cent and not held by 15 per cent;⁸¹

- **Renters:** documents were held by only 55 per cent and not held by 44 per cent.
- **IDPs:** documents were held by 62 per cent and not held by 37 per cent.
- **Returnees:** documents were held by 84 per cent
- **Non-displaced:** documents were held by 87 per cent

Little discernible differences were identified across the urban-rural continuum. Documents were held by 86 per cent in rural areas or villages, 86 per cent in the suburbs of large cities, and 84 per cent in large cities.

Figure 3 shows the proportion of respondents not having legal documents per oblast, indicating a higher share of respondents reporting to have documents in the north than south oblasts, frontline oblasts, as well as some oblasts towards the west.

Overall, individuals displaced by mandatory evacuation orders from areas of active hostilities have tended to arrive at their place of displacement without ID documents, which presents an impediment to accessing services and other documentation such as that related to HLP.⁸²

Collective Sites

Collective Sites (CS) comprise education, health and other non-residential building stock, repurposed for temporary accommodation. More than 60 per cent are in need of rehabilitation, repair or construction work to improve substandard conditions. Most have also been reported to lack disability friendly features.⁸³

Approximately 72,000 IDPs were living in CS as of August 2025.⁸⁴ As of July 2025, 1,519

⁷⁸ Protection Cluster Ukraine. 2024b. *Protection Analysis Update: The Critical Need for Protection amongst Armed Conflict and Violence*. July 2024.

⁷⁹ Panfil, Y., Unruh, J., Cholod, M. 2023. [Housing, land and property restitution after wars takes decades: Ukraine can change this](#); World Development Perspectives, Volume 31, 2023, 100519, ISSN 2452-2929.

⁸⁰ DRC. 2024.

⁸¹ IOM. 2024a.

⁸² Protection Cluster Ukraine. 2024b.

⁸³ REACH. 2024a. *Ukraine Collective Site Monitoring | Round 12*. Mar-Apr 2024.

⁸⁴ UNHCR, CCCM Cluster, IMPACT Initiatives. 2025. *Population Profiling in Collective Sites*. Kyiv.

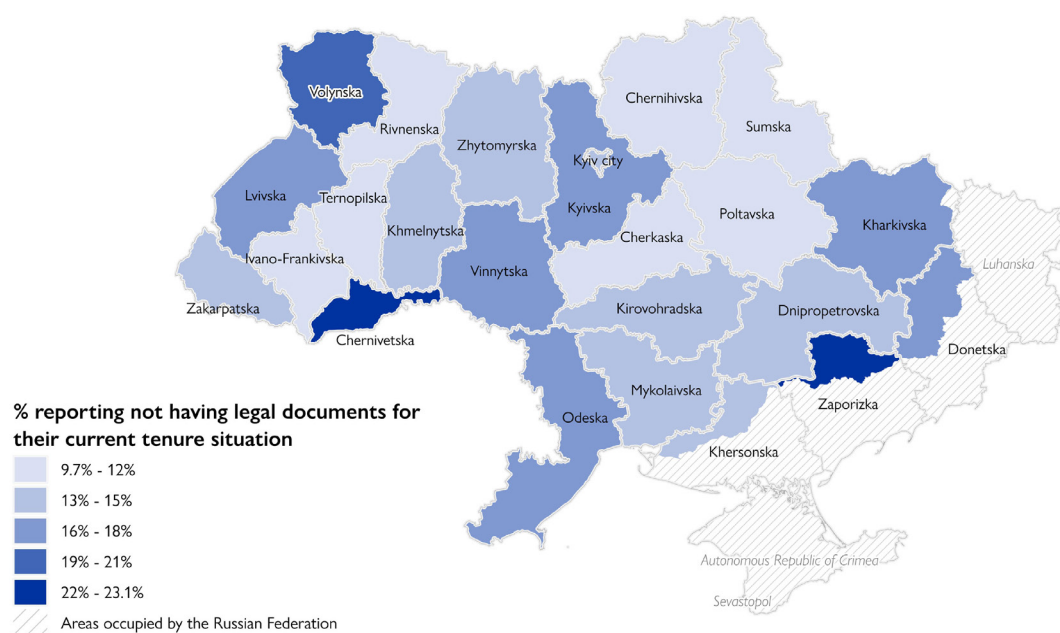


Figure 3 Proportion of respondents who reported not having legal documents for their current tenure situation, by oblast. Source: IOM, 2024.

CS were operational, with a concentration in the west of Ukraine.⁸⁵

CS are increasingly turning from emergency shelter to long-term housing for IDPs living in protracted displacement, with an over-representation of the most vulnerable IDP groups according to a population profiling in CS,⁸⁶ which highlighted the following key findings:

- Adult IDPs were majority women (75%) and older people (51%), indicating an aging residents group with limited prospects for attaining self-reliance.
- Majority of respondents (60%) reported psychological challenges (74% in Eastern Ukraine in front-line areas). One in five reported disabilities. Among children, psychological challenges were reported at 30 per cent, while 4 per cent had a disability.
- 56 per cent of working-age residents were employed, yet full labor force participation curtailed by caregiving responsibilities (53%). IDPs 60+ relied on pensions (87%) and the IDP allowance (62%).
- Unaffordable housing was noted as the main barrier to leaving CS (72%), correlating with 88 per cent of the respondents planning to stay in the CS in the long term.

The disproportionate representation of women in CS is higher than the overall IDP population (57%), though supported by earlier vulnerability assessments. The majority of respondents (81%) had been displaced for more than 18 months. Oblasts along the North-East to South axis, showed a higher concentration of the CS IDP population with two or more at-risk characteristics; anxiety and depression, disabilities, single parents with three or more children or monthly income below subsistence levels.

Residents aged 36-59 years had the highest employment rate (59%), followed by young

⁸⁵ CCCM Cluster. 2025. [Ukraine: Active Collective Sites as of July 2025](#). (Accessed 27 August 2025.)

⁸⁶ UNHCR et. Al. 2025.

adults aged 18-35 (56%). Of those not working (across all age brackets), 71 per cent reported not seeking work, with a higher proportion of women (73% to 64% men), and a higher proportion of young adults (77%) not seeking work compared to adults aged 36-59 year (67%). Lack of opportunities and caregiving responsibilities were reasons to not seek employment. Notably 72 per cent also did not seek employment support. Negative previous experiences was one of the reasons for not seeking this support (reported by 18%).

87 per cent of the respondents reported to have a contract with CS authorities guaranteeing a minimum stay. At the same time, 52 per cent reported “no” or “stalled” compensation process for their damaged or destroyed housing. While most (67%) noted no barriers in accessing social assistance, free legal aid (16%) was the assistance reported most in need, while a notable share (45%) was unaware of the Ministry of Social Affairs’ IDP rental subsidy programme.

One in four respondents reported security-related incidents in their place of residence at the time of the assessment, dominated by war-related incidents. IDP conflicts (drunk people, tension, threats) were reported by a smaller share, while psychological violence stood at 1-2 per cent across all regions. Physical and sexual violence was rarely reported (> 1%). GBV risks have been reported as an issue by different partners; thus, the low number might suggest a low prevalence but also underreporting due to fear of stigma.

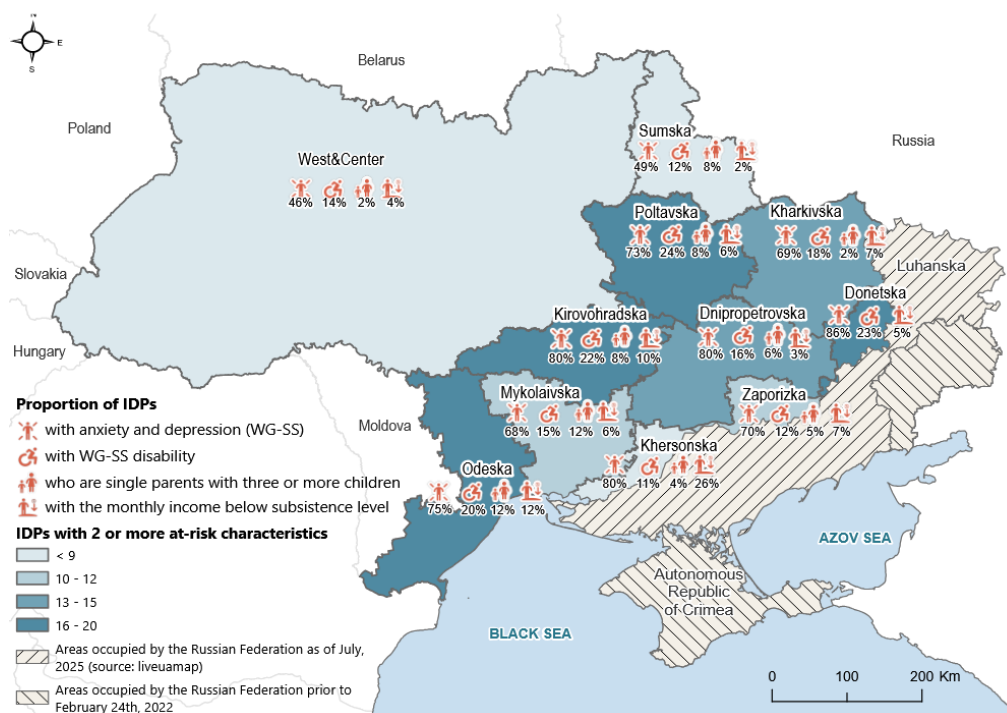


Figure 4 Presence of At-Risk Adult IDPs in Collective Sites: Mental Health, Disabilities, Single Caregivers, and Low Income. Source: UNHCR et.al., 2025.



Maria sitting on her bed in Dokuchaivske Collective Center in the outskirts of Kharkiv, in what used to be a student dormitory. Since May 2024, it is the new home for around 150 people evacuated from Vovchansk and Liptsy Hromada. Mostly elderly and people with disabilities.

"We used to have it all – now we have nothing", Maria recalls. "Our house had a garden where we grew vegetables, and we had cows, chicken and geese. It used to be such a beautiful village, now nothing is left of it. It's all in ruins.

Photo: Ingebjørg Kårstad/NRC.

Gendered and intersectional dimensions of HLP

The findings in this chapter shows how the war has amplified long-standing housing, land and property (HLP) gaps - an old, owner-heavy housing stock, thin tenant protections, incomplete registries - while layering on new risks from displacement, documentation loss, and uneven recovery. The result is a distinctly gendered and intersectional pattern of HLP vulnerability: women (especially female-headed households), older people, persons with disabilities, Roma communities, LGBTQIA+ people, and residents of rural and occupied areas face compounded barriers to safe, secure, and affordable housing. Formal guarantees of equality often fail at the point of access - where paperwork, procedures, and power dynamics determine outcomes - leaving many without the means to claim rights or secure remedies.

Finding: HLP vulnerabilities are identifiable across a range of gendered and intersectional groups

The desk and primary data review identified gendered HLP dynamics differentiating between women, men and LGBTQIA+ persons; with intersectional dynamics linked to disability, age, ethnicity (Roma in particular), and literacy. In addition to these social identity factors of intersectionality, location also emerged as an intersectional factor bearing on HLP risks, with rural and occupied territories presenting distinct profiles.

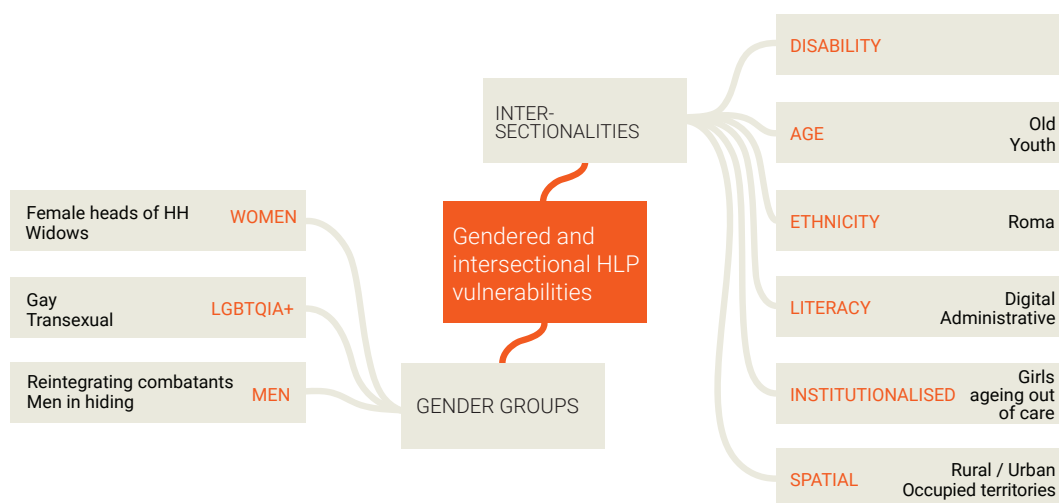


Figure 5 Gendered and intersectional groups with specific HLP vulnerabilities. Credit: Urban-A.

Interview with woman IDP, 44 years, residing in Chernihiv

She lives with her husband, mother (head of household), and three children. She has completed her higher education.

She currently lives in an apartment, owned by mother-in-law. They will not stay there as they are building their own house. Before the war, they lived in Chernihiv also, in owned housing though registered to her mother.



Woman IDP, 44 years, living in Chernihiv. Her house was destroyed by an air bomb, now she and her husband are rebuilding the house. Due to a delay in a scheduled land privatization of the land their house was on, they did not receive any compensation. She is now the breadwinner of the family while her husband rebuilds their house.

Photo: DataDriven.

"On March 13, we left the house completely, to the bomb shelters. On March 15, the house was destroyed by an air bomb. And on March 23, we left Chernihiv for Vinnytsia. And we were there until June. And in June we came home, started to dismantle our house and restore it. We were helped by the organization "Bo Mozhero" ("Бо Можемо") and "Dah Chernihiv" ("Дох Чернігів"). We cleared the rubble and began to rebuild (...).

We did apply [for compensation], yes. We turned to lawyers, since the land was not privatized, and we had no right to compensation for the destroyed housing. The lawyers explained our rights to us. And that was it.

The difficulties with state aid are probably due to the fact that the land was not privatized, we did not receive any assistance at all. Our whole problem is that our city council meeting, which has been scheduled to consider the issue of land privatization for a year and two months, it is not being held. And it is not being considered at all. We were unable to apply for compensation because of that. Because our land was not privatized, if we do not privatize the land and do not apply for compensation, the ownership of the house is terminated. If the ownership is terminated, the land automatically becomes state-owned. And we do not have any documents regarding the land. There is no house, there is no land of ours. And then we would have lost the opportunity to build a house there again.

The change affected us personally. I had to work a lot emotionally. Of course, there was my house, where I lived since my childhood. It was destroyed. It is understandable that I was emotionally exhausted, but I gathered my willpower and started working. Of course, even now, when I find some things that were destroyed and thrown out of the house, it is impossible to get through this feeling even now - and those who lost their house will never come to terms with this (...). Financially, all the money is now going to rebuild the house. I am the only one working, and my husband is rebuilding. Therefore, it takes a lot of money to raise three children and build a house.

We started to worry a lot about our children. The war constantly puts anxiety in our lives; there is a lot of anxiety about children first of all. Not even about the house, but about the children. Security, well-being, or role in the family.. (...) I became the breadwinner, so the roles have changed.

We still worry that the same thing could happen again, that a shell could fly in again or... a bomb could fall and something else. Now we also send the children into the basement when the shaheed drones are flying. Yes, we worry a lot about it. What has changed since then? Well, nothing has changed, we are starting to build, nothing... It's just that it's been three years, we've already been at the same pace, mode, and it's very psychologically exhausting."

There are gaps between the formal policies and lived experiences related to gender equality in HLP

The desk review highlighted Ukraine's gender-equal legislative and regulatory environment, from the Constitution of Ukraine through to property regimes provided for in the Family Code and Civil Code, membership of CEDAW, and more. Focus Group Discussions (FGD) and In-Depth Interview (IDI) participants were divided between those who reported no gender-based barriers in regulatory approaches and the ability to access housing support on the one hand, and those who reported distinct differences on the other hand. A representative of the Department of Social Family Policy at the regional level noted that while “the implementation of one's rights requires a lot of endurance and audacity to ultimately achieve rights, (it yet remains that) there is no discrimination of rights in general according to population groups; it is universal for everyone”. A protection-oriented national organisation key informant stated – with ambiguity – in response to a question on women's challenges to accessing HLP rights that “women in Ukraine are very strong and we don't have this discrimination very deeply. Of course we are a patriarch country, but a lot of property has been registered in women's name, and they know their rights, and they can use these rights...”. Indeed, several respondents to the current report implied that the formal provision for gender equality is seen as a legitimate source of pride and marker of progressive values in Ukraine. However, two representatives from an INGO noted that while state processes and policies are gender blind, this sometimes impedes addressing particular gendered vulnerabilities – for instance challenges for single mothers in accessing affordable housing, older women facing information barriers, and inability to access services among men who avoid conscription.

In this context, the documentation of gendered policy versus practice gaps is critical to shifting the HLP field of practice from a gender-unaware to a gender-aware and gender-transformative framing. This is particularly important given the rapidly growing scale of housing needs as Russian aggression continues, associated repair and reconstruction is already in planning and implementation phases, and there is urgent need for enhanced and new evidence bases, policy and delivery mechanisms at scale.

Finding: The formal/in-practice gap is particularly apparent in relation to property registry and inheritance

The conflict setting has exacerbated and revealed gendered challenges for those navigating claims.

Inheritance remains costly and document-intensive, especially problematic in occupied territories where notaries have fled and in areas affected by hostilities. In frontline and occupied areas, inheritance and compensation cases often freeze due to the impossibility of damage verification and valuation. For FGD and IDI participants who had not been able to receive compensation, several noted challenges with verification of damages in hard-to-reach areas. Despite having all other documents in order to submit claims, the verification of damages was stalling their compensation processes.

While key informants overall noted there are no structural gender disparities related to property registry and inheritance, several key informants, noted that lack of

formal documentation is a barrier to compensation. Moreover, unregistered land and property titles or informal inheritance prior to the conflict further constrain access to compensation. Legal literacy further exacerbates this situation. These challenges were noted to be a more frequent challenge in rural areas, where widows, divorced women, single mothers and Roma communities are especially disadvantaged in navigating legal restitution or inheritance claims. According to one key informant, in rural areas, people very often do not have property documents, lost their documents, have not registered inheritance, or have bought the property using a so-called *rospyska*.⁸⁷

One key informant working for a Roma interest organisation noted that in Roma families, documents have often been registered in the name of female family members: “Honestly, from my personal observations, more property rights are usually registered in the name of women. Women are usually more often involved in the house and household, so, from my observations, they are registered in their name. In Roma communities, there are no prejudices about who the documents should be registered in”.

The noted disparities in agricultural land and farm ownership might interface with these qualitative findings related to property registry, inheritance and claims. Further research and sex-disaggregated data is needed to identify the extent these findings indicate greater barriers to receive compensation among some groups, and how pre-conflict land ownership disparities have evolved.

Finding: Housing is a priority need reported by women in the current conflict setting

Housing needs are only second to medicine needs for women in Ukraine, according to the analysis of gendered disparities among men and women using data from reSCORE Ukraine 2024.⁸⁸ Figure 6 highlights that housing remains a critical need across all groups of women affected by the war in Ukraine, with particularly elevated needs among women who lived under occupation (76%), women with disabilities (79%), and wo/men IDPs (71%). While 74 per cent of all women surveyed reported housing as a priority need - closely aligning with the full sample average (75%) - the data underscores how intersecting factors such as displacement, disability, and exposure to occupation significantly exacerbate housing vulnerability. Notably, rural women (69%) and survivors of domestic violence (69%) also report substantial housing needs, suggesting systemic gaps in both safe and stable accommodation options for high-risk groups.

At a recent national forum focused on IDP reintegration, participants identified the lack of affordable housing as one of the top three barriers to return - alongside the cessation of hostilities and lack of employment.⁸⁹ Approximately 16 per cent of IDPs cite housing affordability as a key obstacle to return.

⁸⁷ “Rospyska” refers to a written acknowledgment / receipt / promissory note (not a formal contract or notarized deed) in which one person acknowledges the transfer of ownership of property to another person used primarily in rural areas.

⁸⁸ SEED Foundation. 2025. *Gendered socio-economic challenges in Ukraine: Analysis of gendered disparities and insecurities among men and women using data from reSCORE Ukraine 2024*.

⁸⁹ International Organization for Migration (IOM). 2025e. *Displacement and Return in Ukraine: An analysis of trends, drivers and movement intentions*. June 2025. IOM Ukraine.

	Full Sample	Women	Women who lived under occupation	Women survivors of domestic violence	Rural women	Women with disabilities	Women IDPs
Medicine	78%	78%	83%	71%	54%	76%	79%
Housing	75%	74%	76%	69%	69%	79%	71%
Bomb shelters and equipped facilities	30%	29%	36%	23%	27%	28%	26%
Childcare	59%	59%	54%	54%	55%	64%	54%
Water supply in your home	80%	80%	83%	76%	73%	79%	76%
Electricity in your home	57%	57%	67%	57%	57%	58%	63%
Cultural centres and leisure facilities	58%	59%	50%	50%	39%	58%	64%
Psychological counselling and support	33%	34%	37%	28%	20%	33%	34%

Figure 6 Frequency of responses for women to the survey questions for the indicator of Basic needs and support services in 2024. Source: SEED Foundation, 2025.

Additionally, an IDP housing forum hosted by the Ministry of Community and Territorial Development of Ukraine and the State Youth Housing Agency in cooperation with the Association of Ukrainian Cities, underscored ongoing challenges related to rental market exclusion. Discussions emphasized that single mothers, primary caregivers, veterans, and persons with disabilities are disproportionately affected by rising rental costs and discontinuation of IDP allowances. The forum discussions highlighted the need for expanding housing programs for vulnerable groups and other options for exploration, including: financial-credit mechanisms for IDPs and veterans, social housing as a component of a housing policy, role of local programs, housing legislation reform, compensation and mortgage lending, and attracting foreign investment.⁹⁰

Female-headed households (FHHs) are disproportionately vulnerable to poor housing and living conditions, with displacement, disability and rural location further compounding the need for essential non-food items (NFIs).⁹¹ Displaced persons face greater challenges accessing temporary shelter due to the erosion of trusted networks, uncertainty regarding the length of displacement, and rising tensions between IDPs and host communities. Additionally, shelters and temporary modular housing options remain largely inaccessible to persons with disabilities, highlighting continued gaps in inclusive humanitarian response design.

Communities in frontline oblasts have achieved a fragile form of stability, adapting to interrupted utilities - such as electricity, heating, and water supply - with residents reporting a normalization of coping mechanisms amid general discomfort.⁹² Psychological adaptation is evident across communities, manifesting as resilience, fatigue, and - for some - depression. In this context, many households place greater value on maintaining community bonds and psychological well-being rather than focusing solely on material conditions. However, shared and overcrowded living spaces - including rented apartments, dormitories, and shelters - are commonplace, leading to a significant loss of privacy and heightened stress.

FGDs undertaken for the current report confirmed that housing is a priority need. In Mykolaiv, respondents said that “Almost everyone had their homes damaged, some had destroyed housing”; in Odesa, “They are unable to secure long term housing, the maximum guarantee is three months, after which we don’t know where we’ll

⁹⁰ Council of Europe Office in Ukraine. 2025. [State-community partnership: a response to the housing needs of IDPs and war-affected population](#). (Accessed 30 August 2025)

⁹¹ CARE, Gender in Humanitarian Action Working Group Ukraine. 2024. *Rapid Gender Analysis, Ukraine*. CARE International Geneva.

⁹² NPA. 2024. *Rapid Needs Assessment Report; Donestka, Dnipropetrovska, Zaporizka and Kharkivska Oblasts*. Kyiv, Ukraine.

go". Another group of respondents in Odesa encountered the problem that "in order to apply to a notary, they had to return to the place where he was located, which could be dangerous." IDI respondents echoed this pressure, one stated "I wanted something stable, not moving from place to place and looking for temporary housing" (IDI, Odesa). Together, these testimonies show that damaged or destroyed homes, short-term rental guarantees, and the fear or impossibility of returning to conflict-affected areas leave women pursuing any pathway to secure, private accommodation.

It is worth noting here that all FGD participants responded negatively to a question on the characteristics of their current housing situation being similar to those of their home, with one person saying: "Living conditions worsened three hundred times." Respondents residing in collective sites linked this to being forced to live with strangers, in contrast to the private space they had before the war.

Key informants also validated that IDP housing remains inadequate across both urban and rural areas, and local actors reported IDPs still living in collective sites or overcrowded hostels, often without privacy or basic safety. Key informants working at the national level further stressed the scale of informal housing, lack of centralized documentation systems, and the burden placed on displaced women to prove ownership - especially if the property was in a husband or relative's name, while noting that Roma women remain among the most excluded, often residing in unregistered structures or land plots, making them ineligible for housing programmes or documentation support.

Project 888, as the Cabinet of Ministers Resolution No. 888 of 6 August 2024 is commonly known, is a pilot 'money-follows-the-person' scheme that funds supported living and residential care for older IDPs and persons with disabilities from combat-affected or occupied areas; it is coordinated by the Ministry of Social Policy and was expanded in June 2025 to widen eligibility and simplify provider enrolment. Nevertheless, both Project 888 and the IDP rental subsidy scheme face uptake barriers, primarily due to landlords refusing formal registration or lack of nearby facilities. GBV and lack of accessible shelters also drive exclusion.

Finding: Women's ability to maintain safe housing access is threatened by the double burden of low-income generation and increased unpaid labour

FGDs participants from rural areas in Odesa confirmed this double burden for women, suggesting that "salaries are still very small". Another IDI respondent in Odesa referred to changing gender roles: "I became the breadwinner, so the roles have changed a bit"; "The children have become more independent, the eldest daughter went to work because there is a need to help". It was also noted that there is more work, but wages are not keeping pace with prices. Another issue raised in the FGDs was that it is more difficult for older people to find work because employers prefer to hire young people. A key informant from a national organisation highlighted the vulnerability of women during maternity leave when they lose any financial independence from their partner.

Local actors highlighted the hardship for older people due to shared facilities, stairs, lack of privacy and limited or lack of income to pay rent. Since life expectancy is longer for women in Ukraine than for men, many cases were reported of older widows returning to shelled areas due to absence of collective housing options and

low pension and IDP benefits. One FGD participant in Chernihiv city mentioned how people spend most of their pension on housing payments.

Women now shoulder the double burden of income generation and unpaid care work, particularly in rural and frontline areas where services have collapsed. Women are more likely than men to fall into lower income brackets, therefore struggling to pay high rents for housing.⁹³ At the same time, increased caregiving responsibilities, especially for children, older people and relatives with disabilities, have sharply curtailed women's access to HLP restitution mechanisms, legal services, and livelihoods. Lack of childcare limits women's access to work, and therefore income and capacity to pay their rent.

The Multi-Sector Needs Assessment (MSNA): Gender, Age and Disability Situation Overview (2023)⁹⁴ has relevant findings related to female-headed households (FHHs) and households with members with disabilities experiencing significantly higher levels of extreme multi-sectoral needs. Key findings highlight gender disparities in employment, increased unpaid labour for women, barriers to healthcare for persons with disabilities, safety concerns for displaced women and youth, educational exclusion of children with disabilities, and a substantial unmet need for humanitarian assistance among older people.

⁹³ SEED Foundation. 2025. *Gendered socio-economic challenges in Ukraine: Analysis of gendered disparities and insecurities among men and women using data from reSCORE Ukraine 2024*.

⁹⁴ REACH, WFP. 2024b. *Multi-sectoral Needs Assessment (MSNA), Ukraine*. Geneva.

Interview with woman IDP, 75 years, residing in Mishkovo-Pohorilove

IDP, 75 years, now living in a collective site. She was formerly head of household, with two sons. She has a higher education with degree in garment production engineering. She previously worked at a sewing association as the head of the standardization department. When it collapsed in the 90s, she started working as a methodologist at a private university.

Her home was completely destroyed during the conflict. She applied for compensation through the DIIA app. While she had all required documents to prove ownership and qualify for compensation, she needs an image proof that her house has been destroyed which she is still waiting for. Meanwhile, assistance has been reduced. Her pension is UAH 3600 (with notification this will be increased to UAH 4500). She sends UAH 500-700 to her son, with little money left. At the collective site she receives meals. In the beginning she received additional assistance, but this is now terminated as assistance is only provided to new arrivals and those who have been there for less than six months. She received UAH 2,000 monthly payment to IDPs. Due to illness, she is awaiting official recognition of her status as a person with disability.



Woman IDP, 75 years, living in Mishkovo-Pohorilove. She currently lives in a collective site but hopes to get final certification of the damages to her house in order to receive compensation; "That the drone arrives faster, takes pictures and we receive these certificates, this is my greatest wish".

Photo: DataDriven.

"At first, we were under occupation, and no one was shooting, nothing. We planted our own gardens, lived at home, and they gave us a pension. Everything was normal. And then the occupation stopped everything, the soldiers came, occupied the houses. Well, they didn't occupy ours, we were still living there. And then one soldier came, and my son and I were already standing at the gate. And he told us to leave: 'Children [form of address to the residents], '...leave immediately. It's going to be hell here.' And it turned out to be hell. Everything was destroyed; everything was broken (...).

Before the war, I lived in a village. At first, we built a dacha [cottage] there, and I liked it very much, (...), in Ivanivka village in Kherson Oblast. The village is right on the banks of the Dnipro river; now the village is completely destroyed. And it is not even subject to restoration. There is not a single person there. All the houses are under stones. Including mine(..).

I called the head of the village there; she's three villages away from us. In that village, it seems to be a less damage. I called her, she says there's no way to even get it back together, because it's not subject to restoration at all. I just need the drone to fly to take pictures, but right now it is not happening. That's exactly what I want, to take pictures and get the certificate issued. Many of our girls [referring to people who live with her in temporary housing (boarding school's dormitory)] have already received it, well, this is the Mykolaiv Oblast, there's no fighting here, but we have fighting closer to the red zone, so they say they're afraid there, who would go there? Everything is mined there; you cannot go there to take pictures. They said they've already issued a drone, but somehow it's not flying yet(..).

I just need to be given a certificate for the destroyed property. And I would go to the village myself, with my son, if only there was land. We liked living in the village(..). The most important thing for me is to plant a vegetable garden and a garden, flowers (...) My hobby, it's growing flowers and looking after plants.

That the drone arrives faster, takes pictures and we receive these certificates, this is my greatest wish. Because my son is under shelling in Kherson, and I am here too, under shelling. And we would like to go somewhere [resettle]."

Finding: Spatial inequalities emerge in rural settings and in relation to properties located in the occupied territories

Rural

In rural and agricultural areas, HLP challenges were identified in the current war-time context. The disruption of traditional division of roles and responsibilities, and higher prevalence of properties unregistered or registered to male family members, has impacts both on property and housing restitution and potentially also on the recovery of livelihoods within the agricultural sector.

A key informant from a national organisation working on gender equality issues highlighted that access to formal property tenure documentation was among the most pressing HLP challenges in Ukraine, and that this is particularly problematic in rural locations.

A key informant from a Ukrainian public association of rural women's business network stated that: "In rural areas almost every property used to be bought by *rospystka* (informal receipt, see above), hence the issue with documentation of property is much more striking." Similarly, a key informant from an international organization working on protection stated that "in rural areas almost no one has documents".

Properties in non-Government Controlled Areas / Occupied territories

A key informant noted that “Notaries often refuse to open inheritance cases for properties in temporarily occupied territories (TOTs), blocking access to legal claims”. This represents a position of notaries in government-controlled areas as they are afraid that they are unable to identify all heirs or that an inheritance case is already open in TOT.

A key informant from a national organisation supporting rural women’s businesses stated that because authorities cannot go and verify that a property has been destroyed in occupied territories, compensation claims cannot be processed: “It’s under occupation, you can submit documents, (...) maybe someday they’ll get something (...). I think this is a pretty unsatisfactory situation”.

Geographical variation in housing market values presents challenges to the government’s property compensation mechanism

Compensation for a property in one area may not guarantee access to a similar property in another area. The key informant from the rural women’s businesses organisation noted that women in rural areas receiving financial compensation for their destroyed homes are forced to move away from active conflict areas in their property search, where the compensation level is inadequate: “Women in the east and south whose homes have been destroyed and who have been given compensation for reconstruction, were given USD 12,000. It makes no sense to rebuild what has already been destroyed for USD 12,000 because the front line has not moved further away. And now, with this sum (...) they are looking for something in the centre or further west of Ukraine, and with this money they can buy something small, without gas, without water, without sewage, meaning they have to move into some kind of prehistoric living conditions. So, has their right to compensation been realised?... Does it lead to decent living conditions? No, it does not”.

Box 1 Particular urban and rural inequalities among Roma communities

Before the onset of the current crisis from 2022, there were an estimated 400,000 members of the Roma community in Ukraine.⁹⁵ Among community women and children, a majority of 60% were reported to be without documentation, affecting their ability to access services. A key informant from a Roma interest organisation highlighted particular conditions and interlinked vulnerabilities for Roma communities. He noted that documents may not be in order, a pre-war challenge, often linked to informal housing expansions.

“Roma comes to our office with these questions, because we also have a lawyer who provides primary legal assistance. And we explain, help. Often their issue cannot be resolved - it is impossible. Because if we follow the protocols for solving the issue, as the lawyer suggests, then we must notify all the services, and these services will come, and then they will take these away from them too. 20 square meters of attached housing, because they are illegal. And to solve

⁹⁵ Habitat for Humanity. 2023. *Rapid Gender Analysis support to Habitat for Humanity on Ukraine: Gender in Emergencies Group*. p.1.

them in some other way... these are still corruption-related situations, it is all connected with corruption. They [officials] tell us, yes, it is possible, but quietly, come, it will cost so much. But these Roma do not have the money to solve their housing issues even in this way. And therefore they remain in such a suspended state, as I call it: 'until the first policeman.' And this, of course, is very difficult.

These are the Roma who are an urban group. There are Roma who live in the suburbs and in the region. In the region it is easier, after all there are some houses, and the prices there are a little cheaper. And there are also many shady constructions. But, for example, in the suburbs there is a Roma settlement. All these Roma settlements are in fact all shady constructions. There are no documents for the land or the buildings. It is very difficult to call the place where they live a proper house. It is often all made from some improvised means, something found somewhere (...). There are no foundations. It is rare there is a foundation; these are wooden buildings. And after some air bombardments, which we often have, there is a blast wave where the roof is blown off these buildings, if it can be called a building, and they are in a terrible situation. For example, they do not have a centralized sewerage system. There are no toilets. There is often unauthorized connection to electricity."

Finding: While men and women are equally likely to apply for assistance for their damaged/destroyed homes, applications from men are more likely to be successful

Analysis of secondary data (IOM DTM data) has shown that despite national programmes offering compensation and repair assistance, access remains uneven. Further field investigation is needed to establish reasons for the gender imbalance in received assistance with damaged or destroyed homes.

A key informant noted that access to governmental housing cash assistance and compensation is accessible to all in possession of registration documents, but that "access depends on awareness and many don't know of these services, particularly older women (who) face information barriers if information is provided digitally".

Women divorced or otherwise estranged from their husbands may face barriers to accessing compensation if contact is needed to access the required property documentation.

The bureaucratic process to obtain or replace civil documentation of the type required to access government support (including housing-related compensation and restitution) is considered burdensome. A key informant from a national rural women's business association stated that "you have to choose between working and spending time making money or not working and running around trying to get this document".

IOM Displacement Tracking Matrix (DTM) data⁹⁶ on individuals with damaged or destroyed properties accessing assistance has been reviewed for this report from a gender angle. Both gendered and non-gendered patterns emerge (Table 2). No clear gender distinction appears in regard to ownership of property documentation, with the vast majority of those with affected properties holding their papers.

⁹⁶ IOM. 2025a. [Displacement Tracking Matrix \(DTM\), Ukraine \(April 2025 update\)](#). (Accessed 09 June 2025.)

An urban-rural gradient is however identifiable, with rural or village dwellers less likely to possess official property tenure documentation. Awareness of the Ukraine government's e-Vidnovlennya (e-Renovation or e-Recovery) programme,⁹⁷ administered through an online app, is higher among affected women than men (82% versus 75%), though among IDPs with damaged or destroyed property, men are more likely to be aware than women (85% compared to 80% respectively). Of those aware of the app, men were more likely to use it to apply for assistance than women (39% compared to 32% of women), though IDP women were more likely than men to use it to apply (45% compared to 42%).

The clearest gender difference shown in Table 2 is that men are more likely than women to both apply for *and* successfully receive assistance for their damaged or destroyed properties – both via the e-Renovation/e-Recovery programme or via other sources spanning regional governments, international organizations, foreign governments or charities. Further field investigation would be required to establish reasons for this gender imbalance in received assistance with damaged or destroyed homes. The main reason given for not seeking assistance through the programme was self-repair, which could allude to perceptions related to ability to secure or availability of assistance, lack of trust in state support mechanisms or a lack of information about the application process and processing timelines.

Women were more likely to report the receipt of conditional repair-only cash support exclusively designated for repairs to their damaged housing (50%, compared to 39% among men), while men were more likely to report receiving other types of support including restoration assistance (42%, compared to 37% for women).

Among FGD respondents to this study, most respondents did not perceive gender to be an aspect influencing access to assistance, but a large number noted that vulnerable groups (large families, people with disabilities) are given priority when receiving assistance.

It has been observed that these national programmes have had “limited reach [and] the majority of displaced people continue to rely on private rental arrangements or the support of relatives”.⁹⁸ This calls for a reassessment of approaches to ensuring coverage of IDPs, particularly women raising children on their own.

Finding: Collective Sites present gendered and intersectional exclusion and protection risks

Collective Sites (CS) continue to serve as vital accommodation for displaced persons who are among the most vulnerable. Notably, older women are significantly overrepresented compared to other displaced and non-displaced demographic groups. Vulnerabilities within CS remains high, encompassing FHHs, older persons, persons with disabilities, individuals with chronic illnesses (including mental health conditions), and families with multiple children. CS have also reported the presence of unaccompanied children and individuals requiring specialized care, which is not always available on-site.

⁹⁷ By April 2025 around 87,000 households had received assistance to do repairs via the e-Vidnovlennya (e-Renovation/e-Recovery) programme. Shnaider has observed that e-Vidnovlennya targets only residents in de-occupied territories (while another government programme, eOselya, targets residents with initial capital) (Shnaider, 2025:6).

⁹⁸ Shnaider, V. 2025. *Transforming Housing Policy in War-Affected Ukraine: A Blueprint for Progressive Recovery*. Policy Study.

		Female		Male		Comment
		Of all	Of IDPs	Of all	Of IDPs	
Ownership of property documents	Of those with damaged / destroyed primary households, share reporting their HH has official documents confirming property rights	89%	88%	87%	85%	Minimal difference in document ownership across genders and across all versus IDPs. Data further shows Minimal difference across macro-regions. Marginal dip in single elderly and in men with self-reported disability. Locational variation exists, with 83% of those in rural area/villages owning documents compared to 90% in large cities.
eRecovery assistance programme	Among those with damaged/destroyed primary housing, share who are aware of the e-Recovery programme	82%	80%	75%	85%	Awareness of the eRecovery programme is generally high, particularly among IDPs across genders.
	Of those aware of eRecovery programme, share who applied for assistance via the programme	32%	45%	39%	42%	Use of eRecovery programme for accessing assistance is a minority (less than half) modality for all groups. Women IDPs are marginally more likely than male IDPs to access assistance via the programme. The main reason for not applying for assistance was self-repair (42% of females; 44% of males)
	Among those in households who applied, % reporting whether or not they received any compensation or assistance from the program	18%		28%		Men applying for assistance through the eRecovery programme are more likely to receive it than women
Any assistance	Of those with damaged / destroyed primary households, share reporting having received assistance for the restoration of damaged housing from regional government, los, foreign governments or charities	23% Of whom: 50% conditional cash; 37% 'other'; 18% unconditional cash)	13%	30% Of whom: 39% conditional cash; 42% 'other'; 17% unconditional cash)	17%	Men with damaged property have disproportionately accessed assistance compared to women. Among women accessing assistance, conditional cash is the most prevalent form; among men accessing assistance, conditional cash is less prevalent while the category 'other' is the most prevalent form.

Table 2 Data on individuals with damaged or destroyed properties accessing assistance from a gender angle (IOM DTM dataset, 2025)

Discrimination and barriers persist for Roma and LGBTQIA+ people in accessing collective accommodation, often due to harassment and exclusion. One international key informant based in Kyiv reported that LGBTQIA+ find it difficult to rent and even access collective sites provided by authorities. The difficulties were noted to come from both the authorities and from the people living in the sites (see Box 4).

Gendered protection risks within CS are also significant, stemming from inadequate privacy and dignity standards, unsafe water, sanitation, and hygiene (WASH) facilities, and a lack of knowledge and/or good practice among site managers regarding GBV, sexual exploitation and abuse (SEA), and trafficking risks. Crucially, many sites still lack clear, accessible mechanisms for reporting protection incidents, posing additional challenges for affected populations.

Box 2 Inclusive Collective Sites

"Members of the LGBTQIA+ community also disproportionately experience housing discrimination, leaving them particularly vulnerable to protection risks. To address these concerns, the LGBTQIA+ community in Lviv has created two inclusive collective centres in the city that welcome both the LGBTQIA+ community and their relatives, as well as men."⁹⁹

Testimonies from three FGDs in collective sites show that protection gaps in collective sites remain acute: residents describe overcrowding without privacy, co-living with people who they don't know - some mentioned having to live with people who use drugs or get drunk, bad living conditions, and deteriorated infrastructure. One FGD participant in Chernihiv reported threats from another resident; "Well ... they are already threatening: 'I can bury you and kill you right now'". Different regions had different lengths of stay permitted in CS, between 3 and 6 months, and some FGD participants reported threats of eviction after the allowed stay. Key informants corroborate the lived experiences captured in FGDs and IDIs: collective centres seldom meet basic privacy or accessibility standards, amplifying GBV risks and discriminating against Roma, LGBTQIA+ people, women with disabilities and older women – who may want to stay there longer because of lack of income to pay higher rent. Lack of gender-segregated WASH and sleeping spaces, combined with inadequate complaint mechanisms, leaves women and girls particularly exposed, while compounded stigma pushes minority groups to the margins or out of shelter altogether. Men over military drafting age tend to be the only men in CS, otherwise they need their IDP card and for that they need to update their military status.

Outside of CS, some participants reported eviction from private renting due to the summer season when owners could charge higher rents. Inside CS, some participants were concerned that because many collective sites are student dormitories, they could be evicted if students come back after the summer holiday.

Shelter and protection risks may be associated with CS which are not registered with the government, a new requirement as of 2024; with unregistered sites not bound by regulatory minimum standards. An informant from a national organisation focused on protection noted that "These collective sites are

⁹⁹ UN Women and CARE Int. 2022. *Rapid Gender Analysis of Ukraine 4 May*.

something private...(their) rules are not managed by the ministry, they can charge you extra fees for the residents...electricity...water and so on. It's more expensive for people who live there, and perhaps that makes people leave ... because it's not economically reasonable".

One national organisation key informant flagged that abuses and violations perpetrated by residents with links to the collective site management may be more resistant to prevention or redress, due to the victim's fear of eviction.

Interview with woman IDP, 73 years, currently residing in Mishkovo-Pohorilove, in Mykolaiv Oblast

Lived alone before the full-scale invasion. Her husband has passed away, she has two children, a son who lives in Russia, but left 25 years ago, and a daughter who lives in Poland. She also has two grandchildren.

She was educated in Kyiv, within the light industry sector, and used to work at a factory in Kherson.

She now lives in a collective site. Before the war she lived in an owned apartment in Kherson by the Dnipro river. Her documents are in the administrative service provider. She has filled them as requested and expected to obtain a certificate in order to receive compensation; *"I thought they would give us a certificate, and I brought everything myself. And they said 'your housing is suitable to be renovated and live there. It's not destroyed'."*

"I myself was a flood victim. My apartment was completely flooded. My things, furniture, everything went into the Dnipro. I didn't want to leave Kherson, so I rented an apartment, a one-room one. And I lived in this apartment until it was bombed. It was a hopeless situation. We have very expensive apartments in Kherson, to rent in another area would cost UAH 5-6 thousand, I don't have that kind of money. I don't want to stress my children, because I've



Woman IDP, 73 years, living in a collective site in Mykolaiv. She hopes to return home to Kherson when the situation allows and if she receives compensation.

Photo: DataDriven.

lived my whole life for myself. (...) My daughter helped me, but now I say they feed me here [at the CS], I don't need help. Because they need it too. She has her own business. Her own children.

There will be repairs, complete repairs. And change everything, as they tell us. We will change everything, including the bathroom and install everything new. I had autonomous heating, I had everything. You will have all this, according to the documents, as they tell me. And you will live. But they don't want to do it there, because it is impossible to do it there, and there is full military action there. No one lives in that area. It's mined. There's a vegetable base there. They were working with vegetables, and they can't get them out of there because they're mined.

I felt good there. I have all my girlfriends, friends there. Everyone lives there, you know? And here everything is foreign, I don't communicate with anyone here. There are only gossipers here. They lived here for three years for nothing. They were given humanitarian aid, they were given food, they were given that. And they didn't feel what I felt in Kherson.

They (men) would have fallen faster. Men are different. A woman is strong, resilient, powerful. And a man would immediately surrender. Honestly. We had a lot of those who started heavily drinking in Kherson.

Well, where should I go? I won't go to the West. They don't like us there. I've become calm now. After a month and a half. I thought, honestly, I'm going crazy. I didn't think at all. I didn't sleep at night. It's horrible for me. They bomb (...), you go out on the balcony, and a car flies, drives, bang, the car explodes in front of the balcony. Well, what kind of life is that? Well, I lived. And I would still be living if my apartment hadn't been destroyed. There were such people left there, you know, strong, but they love their village too much. They don't want to leave anywhere. Honestly, I consider such people strong.

I want peace. I want the end of the war. Peace. Let me sleep on the floor, but in Kherson. I don't want anything else. On my word, I don't want anything. I don't want any rags, clothes they give, I don't need anything. I absolutely don't need anything. So that they can return home. I hope it's all over soon and I can return home and live to see it through."

Finding: Men face specific challenges in accessing their HLP rights

In Ukraine, military conscription creates gendered housing challenges for men who evade authorities. There is a risk, with media and anecdotal evidence, that they may be forced into unstable, informal, or hidden living arrangements, sometimes for long periods to avoid detection.^{100,101,102} Reluctance to interact with the authorities presents risks to making HLP claims or otherwise accessing support.

In a context of strained and scarce resources for shelter and housing, men are deprioritised for shelter assistance such as CSs. This presents challenges for men with disabilities – including war-related ones – and those with substance abuse difficulties.

One key informant from a Kyiv-based international organisation stated that 'A lot of men who try to avoid conscription face many barriers in accessing any services.' Another key informant from an international organisation working on protection noted that '...now women may come and seek some services or assistance from local authorities in this area while their husbands or male members of the family who are the owners of the property are actually in active service or are in fear of conscription and may not come themselves.' Anxiety and mental health challenges, including

¹⁰⁰ The Guardian. 2024. [Ukrainians face growing homelessness crisis at home and abroad, report finds](#). (Accessed 30 Aug 2025).

¹⁰¹ BBC. 2024. [Conscription squads send Ukrainian men into hiding](#). (Accessed 30 August 2025).

¹⁰² The New York Times. 2024. [As Ukraine Expands Military Draft, Some Men Go Into Hiding](#). (Accessed 30 Aug 2025).

translating to erratic behaviour towards household families (see finding related to GBV below), was indicated as a further negative consequence.

Finding: GBV is widespread and underreported, driving displacement from dangerous housing and creating the need for safe housing alternatives

Approximately 2.4 million people in Ukraine, mainly women and girls (89%), but also men and boys, are at high risk of gender-based violence (GBV), with reported cases on the increase.¹⁰³

A key informant from a national NGO working on protection including HLP issues with IDPs and others noted that “the most vulnerable women are those who suffer from GBV issues because very often, even if they are the property owner, they can’t provide the safety of this property. For example, they can’t make the husband leave this property. And the police are not very helpful in these cases”. The same key informant also highlighted that older women co-habiting with adult children on whom they depend for physical assistance and financial supplementation of low pensions can also experience abuse from male adult children, and that this sort of violence may be exacerbated where the children are ex-combatants returning with mental trauma.

The FGDs and IDIs were intentionally not structured to elicit detailed disclosures of GBV, as doing so would have required a specialised, survivor-centred methodology. Consequently, these primary discussions did not generate systematic data on violence. Nevertheless, several women spontaneously described feeling unsafe in CS, citing harassment and the risk of eviction if they spoke up. Key informants confirmed that such fears routinely compel women to remain in abusive environments, trading personal safety for the only shelter available to them. Inter-partner violence was reported not by affected persons themselves but by FGD participants about other women they knew, confirming that they did not speak up because of fear of eviction and lack of confidence that they would obtain legal support.

GBV remains widespread and underreported. Displaced and female-headed households face heightened protection risks, including domestic violence linked to housing insecurity and shelter conditions. Roma, LGBTQIA+, and women with disabilities face compounded discrimination and systemic exclusion, including from shelter access, due to documentation gaps and bias from service providers. One key informant working in a Roma interest organisation confirmed widespread and interlinked discrimination and GBV, “It’s just off the charts. It happens both in the family and within the community”.

Institutions remain siloed. While frameworks exist for GBV prevention and response, they do not integrate HLP. There is a gap between legal provisions and practice due to low capacity, especially in oblasts facing active conflict or with high displacement.

Housing insecurity is one of the most cited barriers to survivors’ safety. Reintegration of returnees is also hindered by lack of stable shelter and social safety nets. Denial of rights is a form of GBV, others are conflict-related sexual violence for women evacuees from the frontline. Displaced and returnee women are most exposed to GBV, evictions and anecdotal evidence from this research suggests there are cases of survival sex

¹⁰³ UN Women et.al. 2025. *The Gender in Humanitarian Action Working Group in Ukraine; A Case Study of Good Practices and Lessons Learned*. p.7.

(for cheaper rent/against eviction) that would need to be investigated further.

Many men avoid registering for services fearing it will lead to their military conscription. Such men – who may be invisible to HLP assessments - can be a highly vulnerable group, affected by psychosocial problems and opting for negative coping mechanisms like alcohol. Anecdotal evidence shows that this can lead to women being exposed to intimate partner/family member violence and yet remaining in unsafe homes for economic survival (e.g., no other home to go to), requiring further research to understand the extent of the problem and design GBV responses.

Awareness of barriers to women's housing rights remains limited. Women's protection risks are compounded when GBV survivors' housing needs are not treated as urgent and lifesaving; stigma and victim-blaming by service providers, communities and some landlords further deter help-seeking. Without confidential survivor-centred case management and legal aid, many women feel compelled to remain with abusers or return to unsafe housing.

Incidence of violence towards members of the LGBTQIA+ community, particularly women, trans women and trans girls, in bomb shelters has been documented.¹⁰⁴

Finding: Social tensions related to housing are emerging between displacement-affected groups

One international organisation key informant reported that there is “stigma towards IDPs” seeking to rent in their locations of displacement, with landlords “preferring (to rent to) people from the same community”. This correlates with an IOM report on displacement and social cohesion, identifying overlap between oblasts with reported higher prevalence of community tensions and oblasts with high number of IDPs from other oblasts.¹⁰⁵

KIIs from protection organisations noted that there are significant challenges for Roma communities, especially linked to the lack of documentation, in realising their HLP rights. Moreover, one key informant working in a Roma interest organisation noted that discrimination is prevalent, including in accessing services such as hospitals, schools and discrimination in the rental market.

Two IDI respondents residing in CS reported tensions with Roma residents, citing noise and stating that the CS “would be more peaceful if the Roma families were not there”. The accounts illustrate the social cohesion challenges that can arise between diverse groups now residing in proximity in collective housing.

Finding: ‘Assistance by an organization’ and ‘private direct rent payment’ are the dominant mechanisms for accessing shelter among focus group discussion IDPs

Among the 78 FGD and IDI participants in the current research, the overwhelming majority were female (66, or 85%) and displaced (71, or 91%), in line with the purposive

¹⁰⁴ Plan International. 2024. [Adolescent Girls in Crisis Voices from Ukraine, Poland and Romania Research Report June 2024](#).

¹⁰⁵ IOM. 2025c. *Displacement and Social Cohesion in Ukraine: Discrimination, Inclusion and Long-Term Intentions*. IOM Global Data Institute, Geneva.

sampling method. The remainder self-identified as returnees or “conflict-affected”. Within this small sample, around half of participants (39) occupied their current housing with assistance from organizations, agencies, and charities, while around a third (23) made direct private rent payments (Table 3). Staying in an owned property or with relatives for free constituted a small minority of discussants’ arrangements.

		What type of housing arrangement (occupancy) do you have					
		Assisted (by organizations, agencies, charity)	Hosted for free (by family, friends)	Owned	Rented (direct rent payment)	(blank)	Grand Total
What are your plans for return or settlement	Return to house before war	12	2		7	1	22
	Integration in current place of residence	16			3		19
	Settlement in another area	5			2		7
	Thinking about leaving the country	1			1		2
	Do not know	1			2		3
	(blank)	4	2	1	8	4	19
	Grand Total	39	4	1	23	5	72

Table 3 FGD and IDI participants who were displaced by occupancy arrangement and by future housing plans.

Finding: ‘Return to pre-war housing’ and ‘integrate into location of displacement’ are the two main plans for future housing among focus group discussion IDPs

In terms of respondents’ future plans, around a third plan to return to their pre-war house, a comparable share of around a quarter plan to integrate in their current location (Table 3). A small number (less than a tenth) are considering locating to another country. There is no clear link apparent between the nature of their current occupancy and future living plans.

As Zavisca et al¹⁰⁶ state, “Housing is a widely recognized yet understudied domain of integration of internally displaced persons (IDPs) into their new communities”. Equally, the right of return is meaningless without access to adequate housing, and the groups at risk of being locked out of their communities in this sense show gendered and intersectional patterns.

¹⁰⁶ Zavisca, J. R. et al. 2023. *Housing and integration of internally displaced persons: The case of Ukraine in 2018*. In “Frontiers in Human Dynamics”, 5:1086064, <https://doi.org/10.3389/fhumd.2023.1086064>.

Interview with woman IDP, 37 years, living in Primorskyi district in Odesa

The woman previously lived in Pokrovsk in Donetsk Oblast with her children, in an owned house/apartment registered to her mother. There was significant damage to buildings in the surroundings, but she doesn't have confirmation on what happened to the apartment. She visited the Administrative Services in Kyiv to get temporary housing support but was not able to provide all of the documents required nor video/pictures of the damaged house and thus has not applied for support yet. In her experience, she had to find information about support, housing etc. and sort everything out herself.



IDP respondent, now living in Odesa after first living in a boarding house in Poland and then in rented housing in Kyiv. She has found information about housing solutions through her own research and search for information.

Photo: DataDriven

"Attacks on our city began very actively somewhere in 2024. At the beginning of the year, the fighting was continuous, every day our area was under shelling (...) Very close, somewhere 400 meters away, a rocket hit, and windows in our house were shattered, and we left, because it was very dangerous. I have two children. It was wrong to expose them to danger (...).

We searched the Internet, saw an ad that a boarding house was provided in Poland under the 40+ program. So, we called there, agreed whether we would come with the children. We packed our bags and left in April 2024. We stayed there for 11 months. The program ended because you could only live there for a while, and it was impossible to decide anything about work, because it was a village and there was no work at all there, so that there was no opportunity to provide for myself, the children, and rent housing. Because I am raising them alone and it is difficult without a husband (...).

We returned to Ukraine, rented housing for a while in Kyiv. We managed to save up a little money. We rented housing with that money. It was probably about two and a half months. But unfortunately, there is no help from the state. And the average salary in Kyiv is 20 thousand, and I had 15 thousand for housing. We moved to Odesa and found this centre here. Unfortunately, there was nothing in Kyiv. I also called different organizations. Everything was busy."

Finding: HLP data is not always adequately disaggregated and analysed by sex

A IOM HLP thematic brief, drawing on IOM's DMT data found that of the over five million Ukrainians who own a damaged or destroyed home, most are primary residences located in frontline raions with IDPs most affected (54%) compared to returnees (27%) and non-displaced individuals (9%).¹⁰⁷ Lack of official property documentation among owners of damaged homes was found to pose an obstacle to recovery and restitution. Despite high awareness of the eRecovery programme, this and other identified barriers constrain broader participation and timely compensation, constituting key HLP challenges (see Finding on gender differences concerning compensation applications, for more analysis of the DMT data for the

¹⁰⁷ IOM. 2025b. *Housing, Land and Property in Ukraine; Residential Damage, Property Rights and the eRecovery Programme*. IOM Ukraine.

current report). Nevertheless, in the analysis, sex was not systematically used for stratification except for in the points below:

- Disaggregation of respondent data relating to those who owned a damaged or destroyed primary residence (men more likely than women to report having their property ownership registered).
- Disaggregation of respondent data relating to those having received housing repair assistance (men more likely than women to have received assistance; older adults more likely than younger age groups; HH with at least one person with disabilities also more likely to have received such assistance).
- Disaggregation of respondent data relating to receipt of conditional repair-only cash (women were more likely to report the receipt of conditional repair-only cash support, men more likely to report receiving other types of support including restoration assistance).
- Disaggregation of respondent data relating related to familiarity with the eRecovery programme (overall women more familiar than men, among IDPs men more familiar than women).

The same applies to the CEDOS (2024) Survey on Housing and Residential Conditions of Ukrainians: 45 per cent of the respondents are men and 55 per cent are women, yet when analysing their responses they are not disaggregated by sex. The report found smaller differences in housing ownership related to age, type of settlement, and experience in moving; owned housing was more prevalent in villages/towns and among older people; living in rented housing more prevalent in urban areas and among young people. The majority of those who stayed after the escalation of the conflict were homeowners, while the majority of those who resettled rented. This poses the question as to whether this means there are no differences by sex, or that sex disaggregation has not been applied in the analysis.

A DRC (2024) Quarterly Monitoring Report from October-December includes a chapter on the right to housing and reports as key concerns: accommodation's condition, risk of eviction linked to closing of CS, lack of functioning utilities. The data is not disaggregated by sex.

Specifically on CS, the REACH/CCCM (2024a) report on *Durable Solutions for People Living in Collective Sites* provides insights into vulnerabilities concentrated in CS, including a high proportion of female residents (62%); low proportion of working-age adults (43%); more individuals having disabilities or chronic illnesses compared to the general IDP and non-displaced populations. The UNHCR/CCCM/IMPACT (2025) report, *Population Profiling in Collective Sites*, highlighted majority women residents (75%) in protracted displacement, high shares of reported psychological challenges and disabilities, and challenges related to employment and unaffordable housing, thus supporting previous findings. Notably, the population profiling does not provide a sex disaggregated analysis throughout the report, despite 2,517 interviews conducted across 381 randomly sampled collective sites throughout Ukraine Government-Controlled Areas, with 75/25 per cent responses female/male.

Interview with woman IDP, 37 years, currently residing in Chernihiv, Chernihiv oblast

She currently rents a government-subsidised apartment (the family pay for utilities, but not full rent), where she lives with her three children, one under four, and her husband. She has completed higher education. The family was displaced from another area of Chernihiv, from a house owned by her husband. The family is not considering going abroad or to another region, they aim to rebuild their house or find something else within the city limits. Their house is completely destroyed, but they have not received compensation as of yet.

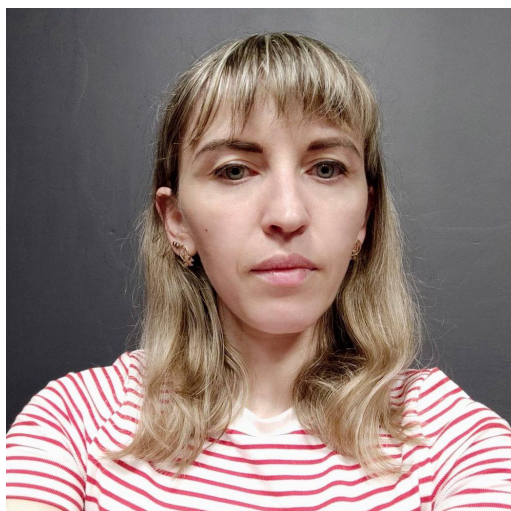


Image of IDI respondent, 37 years old living in Chernihiv. She was displaced within Chernihiv oblast after the conflict broke out with her three children and husband. They want to stay in Chernihiv and aim to build or rebuild within the city limits.

Photo: DataDriven.

"At the start of the full-scale invasion, we were at home in Chernihiv, in our house. At 5 a.m., I heard these explosions, as they were not far from the house, on the outskirts. It was all very strange. At first, I thought it was trucks with flat tyres, but then, when I heard the second explosion, I woke my husband up. We started reading the news, turning on the TV, looking for information. And when the third explosion was so loud that the walls shook, we started waking everyone up. Our first thought was to go to the village. We even started packing our things and threw the baby's bed into the car because our 5-month-old child had nothing else there (...). Then we called [friends/family in] the village, but it is located almost on the border, in the Smolyn community.

A neighbour, an older woman, told us that tanks were heading there [to the village], and the road was already closed (...). We decided to stay in Chernihiv, and my husband and I went to the shop (...). We bought food, a lot of food. We grabbed all the food we could, the queue was crazy (...). We took everything we wanted, both necessary and unnecessary. We stood there, I don't know how many hours in line, paid for the groceries, came home.

(...) The first day, we spent the night in the cellar with the children. Everyone slept at home because it was very difficult for me to sit and jump around there with a small child, and we didn't understand anything yet, so nothing was set up. We only put up some chairs. The children lay down on a folding bed. The little one slept on chairs, and I basically sat up all night. Then, the next day, we started to set everything up so that we could settle in, with benches and so on (...).

What we were able to gather at home is, of course, very good. Some things are kept as memories, but we used to have a small family business. We had to rebuild everything, and today we have restored a small part of it and started working in a different direction, because, unfortunately, we cannot afford to rebuild what we had before; it is very expensive.

What was destroyed was also taken from the house by looters. So, unfortunately, we cannot restore that part yet, and I don't know if we will, because we are just going to sell what is left. The most significant thing we received was temporary housing, which is what we wanted, because it is very difficult to rent. If you rent from people, they raise the rent in various cases, evict you, don't allow you to stay. We had a dog, you can't keep a dog there. So, of course, this is the most important help.

Let's say that women are probably more trusted than men. That's my point of view. So, even a privilege? Yes, not always a privilege, but in some cases it helped when a woman with children asked for help and for some reason there was more trust in that woman. But when it comes to work and things like that, sometimes it is considered that a man should be the boss, a man should be the head, and so on."



Stas is making food in the collective center close to Kharkiv he was evacuated to in May 2024 after he lost his home.

Photo: Ingebjørg Kårstad/NRC.

Findings synthesis:

A nexus approach

This report has highlighted:

- The sheer scale of housing and infrastructure damage and destruction caused by the war in Ukraine.
- The extensive displacement and return flows arising.
- The ongoing and protracted nature of the war, with housing and infrastructure repair, reconstruction and recovery programmes already under design and implementation.
- The gap between formal equality in the HLP regulatory environment and its unequal practice patterns mapping onto a gendered and intersectionally diverse population.
- Reciprocally, underlying gendered and intersectional socio-cultural norms and biases spanning across HLP practices.
- A range of intentions on the part of displaced persons to return to their places of origin, relocate in their location of displacement, or relocate to another country.

The report has found both unique and not unique HLP challenges in Ukraine, including from a gender angle:

Not unique

- Loss of HLP documentation and property registries with women facing high barriers to proving ownership.
- Gendered challenges related to inheritance and ownership practices (widows, divorced women, LGBTQIA+, Roma).
- Marginalized groups disproportionately affected.
- A protracted displacement setting, among other factors, translating to prolonged duration of temporary housing situations that poses protection risks and durability concerns for vulnerable population groups.

Unique

- Scale of displacement, especially in a European middle-income context, with women making up majority of displaced.

- High number of female-headed households displaced due to mobilisation and loss of men leaving women increasingly to manage HLP related claims, and shifting gender dynamics in a particularly visible way in Ukraine.
- Gender equality on paper, presenting footholds for gender-transformative progress in a context of a gendered implementation gap.
- Advanced digital systems (advanced digital land cadastral system – see Ukraine law section above), e-governance digital systems, enabling Diia application use for compensation claims, and mobile phone penetration; however digital and administrative literacy gaps affecting older women, rural women, possibly widows.

A nexus approach to analysing and responding to gendered HLP risks

In this context, this report has confirmed the critical importance of inclusive access to HLP rights in conflict and recovery. In line with the 2025 Ukraine Humanitarian Needs and Response Plan's¹⁰⁸ objective to, *inter alia*, “support sustainable responses”, it is particularly important that findings are explicitly considered within a humanitarian-development-nexus framing. Such consideration is sited within what NRC has elsewhere termed the “grey zone” between siloed humanitarian and development interventions, where emergency efforts are paired with “complementary investments that address the underlying root causes creating needs and vulnerabilities” p38).¹⁰⁹

The literature review and rich primary data collection undertaken for this report have identified in wartime¹¹⁰ Ukraine a gendered HLP landscape in tension. This is characterised by commendable equality and inclusivity at the formal legislative and regulatory level on one hand, and distinct gender and intersectional risks at the informal and practice level on the other.

Aiming to conceptualise this distinction in a way that supports third sector entities¹¹¹ to design their response, this report suggests that HLP risks may be divided into those which are structural versus those which are driven or amplified by the current conflict (Figure 7). By separating the two as they manifest in Ukraine, responses can target root causes versus conflict effects, identify how short-term protection and advocacy can support long-term structural reform, and mobilise appropriate partners and funding streams. This conceptualisation highlights that HLP risks lie on an iterative continuum across the humanitarian-development nexus. Crucially, the strong formal equalities basis for HLP in Ukraine provides an encouraging basis for steering short-term support towards long-term HLP risk mitigation.

¹⁰⁸ UN OCHA. 2025c. *Ukraine Humanitarian Needs and Response Plan 2025*; April 2025. OCHA, Kyiv.

¹⁰⁹ NRC. 2023b. *The Nexus in Practice: The Long Journey to Impact*. p.38. NRC, Oslo.

¹¹⁰ Reference here is to the current full-scale conflict since 2022; it is however recognised that Ukraine has undergone waves of conflict in preceding years, particularly in the 2014-2021 period.

¹¹¹ Such as by NRC programmatically or via the country sectoral coordination structure it influences.

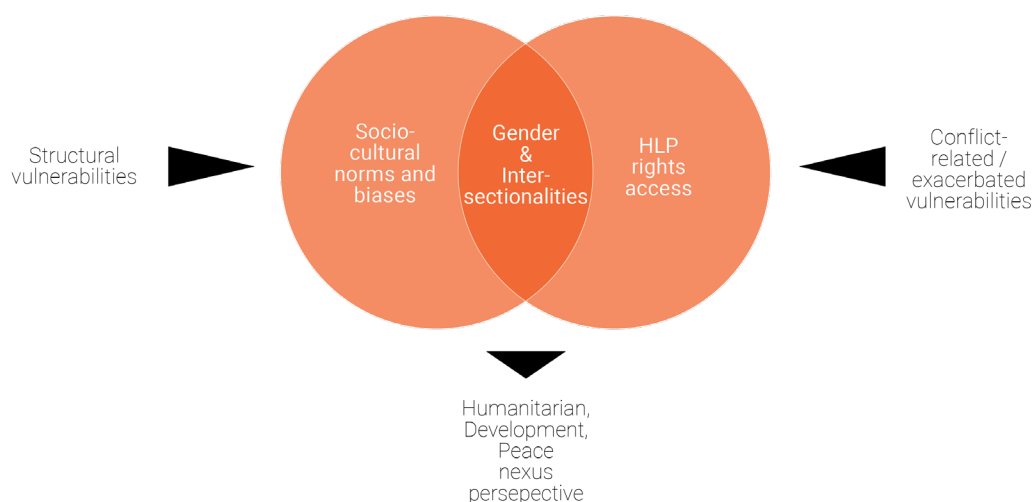


Figure 7 Nexus approach to understanding gendered and intersectional HLP vulnerabilities and route to durable HLP solutions in Ukraine. Credit: Urban-A.

Key potential accelerators of durable HLP solutions in Ukraine

A range of potential accelerators towards durable HLP solutions may be identified that stand to be leveraged in the specific Ukraine context to move towards inclusive HLP rights access:

- Advanced digital capabilities (e-governance, digital land cadastral, digitally literate population)
- Equalities legislation that provide a direction of travel for practices including HLP practices
- New gender roles assumed during war-time, including – out of necessity - increased administrative literacy (including in regard to HLP) on the part of female heads of households
- Increased popular awareness of criticality of HLP
- Affordable housing policy lobby / body of evidence/knowledge
- Social cohesion / unity around war effort – although this may need to be actively nurtured in eventual peacetime to ensure ground gained during war-time is shored up
- International funding and technical support, partly linked to strategic location in Europe

In addition, institutional learning in responding to conflict, has been accrued well before the full-scale Russian aggression of 2022, with conflict in the east since 2014 involving the displacement of 1.5 million.

A key informant from a national organization focused on protection and HLP linked aspects of the HLP challenges in Ukraine to the pre-war context of affordable housing shortage noted: “the housing problem in Ukraine is huge. And of course IDPs and war even made it even more dramatic”.

Pre-2022 structural features relevant to HLP	Post-2022 features relevant to HLP
Economic and administrative dependency of women on men	Increase in newly female-headed households (including widows) during conflict-related economic depression presents new challenges for paying for housing 'Hidden' men avoiding interactions with administration due to military conscription fear likely to place additional administrative burden on women 'Hidden' men avoiding interaction with administration and visibility in their communities risk their own access to HLP rights
Burden of household care mainly on women	Women increasingly need to become economically active in addition to fulfilling household burden of care, presenting shelter access and safety challenges for dependents
Shortage of affordable housing Limited housing options beyond home ownership Small and under-regulated rental market Poor quality of housing stock	Shortages of adequate and affordable housing in locations receiving IDPs and returnees Social tensions between non-displaced and IDPs for scarce adequate housing [If Ukraine only restores pre-war housing patterns, crisis of affordability will persist.]
Legal equality of HLP access; however, in practice, there are disparities in property titling, registration and inheritance, particularly in rural areas.	Loss of, or inability to provide, tenure documentation presents challenges for accessing formal HLP claims and restitution processes Married women less likely to have their names on property deeds; may encounter difficulty claiming/proving ownership of family property where there has been a change of name upon marriage.
Tenure insecurity of informal dwellers, particularly affects ethnic Roma	Inability to provide tenure documentation presents challenges for accessing claims and restitution processes Heightened risk of eviction among those with informal tenure
GBV was widespread and under-reported in a context of stigma and weak response by law enforcement	Mass displacement has placed women and girls in transit, as well as in overcrowded shelters, collective shelters at heightened risk of GBV. Economic precarity and legal insecurity may also make women more vulnerable to exploitation.
Stigma and discrimination against LGBTQIA+	Difficulty accessing safe shelter in displacement contexts Reluctance to provide personal details needed to access claims and restitution processes (notably trans women)
Ukraine had one of the oldest populations of any country globally pre-2022 (HelpAge International, 2023)	Individuals with compromised mobility (older people, persons with disabilities make up a disproportionate share of non-displaced people in areas of active conflict
-	Organized evacuations and filtering for access to shelter in displacement settings prioritise women, children, older people; more likely to leave men shelter-vulnerable



"I could never imagine that in I'm old old age would be internally displaced" says Anatoliya. They took almost nothing with them, locked the flat and left the city Kherson. "Our only dream for now is to return home and open our flat with the key from my pocket." says Anatoly, who hold close to his keys.

Photo: Ingrid Prestetun/
NRC.

Conclusions

HLP sits at the core of the mass displacement and infrastructure and housing destruction that characterises Ukraine since 2022. Against a backdrop of pre-existing housing market inadequacies, the HLP realm will reliably be at the centre of reshaping the geography of community (re)building across the country in eventual peacetime.

The current programmatic focus on repetitive short-term HLP and shelter solutions, to longer-term housing compensation and restitution must be increasingly augmented by medium-term recovery-oriented modalities that bridge NRC's 'grey zone'¹¹² in the humanitarian-development nexus. Solutions must reach not only those with directly affected HLP situations, but also those not qualifying for compensation but who are yet rendered vulnerable in the overall conflict-affected setting.

Uncertainty over future land ownership (possibility of territorial concessions) as part of any peace settlement presents challenges for the ability to proceed with reconstruction planning, e.g. lack of certainty for private sector investment. Territorial division will have implications for the division of costs of reconstruction. Uncertainty is exacerbated because of the rapidly growing cost of damages incurred.¹¹³ Notably, the sector with the highest damage costs is, according to the World Bank, housing.

A challenge to durable solutions and bridging to longer-term interventions is often the lack of available donor funding beyond humanitarian funding – in Ukraine, this is not the case with, e.g., substantial commitments from the EU for medium to longer-term recovery support. While lifesaving and protection assistance is still essential in the ongoing conflict situations, IDPs are living in protracted displacement receiving repeated support over the short term instead of guidance towards durable solutions.

This report has identified significant grounds for optimism in the form of Ukraine-specific levers that stand to be pulled to expedite HLP access - including in ways that are gender, intersectionally and spatially inclusive.

It is currently hard to envisage how the demographic, socio-cultural and territorial fault lines that characterised pre-2022 Ukraine will re-emerge in a future peacetime state. Scenario planning will be essential to anticipate and address potential implications for HLP policy design within a robust framework that are flexible enough to take into account contextual intra-country variations.

¹¹² NRC. 2023b. *The Nexus in Practice: The Long Journey to Impact*. NRC, Oslo.

¹¹³ The Guardian. 2025. [Concern that Ukraine will be split up casts shadow over reconstruction talks](#).

Recommendations

Post-war Ukraine's reconstruction will present a crossroads. It may either reinforce existing inequalities or become a driver of inclusive, equitable change. There is potential for HLP to act as a catalytic sector for gender and intersectional equalities in Ukraine, especially if a NEXUS and recovery approach is applied to bridge short-term and longer-term HLP solutions. Moreover, there is potential for Ukraine to act as a testbed for a new generation of rapid HLP restitution and compensation – a process that historically has been notoriously protracted – enabled by sophisticated digital services platforms and users.

“...despite the challenges it faces, Ukraine has the potential to transform postwar HLP restitution/compensation processes as currently practiced. With its digital sophistication, smartphone penetration, and a capable government willing to innovate, Ukraine might become the first war-affected country in which millions of displaced citizens can return to their HLP quickly, be compensated promptly, and engage in timely reconstruction.”¹¹⁴

Programme recommendations

- Raise awareness on HLP rights and integrate GBV-sensitive and joint-tenancy clauses in all rental and repair contracts. Housing insecurity is a driver of GBV and survival sex for displaced and conflict-affected women. A revised “Proposed Lease Agreement” - co-signed by both spouses or adult partners, with a plain-language annex on rights and termination procedures - can be rolled out through landlord SMS briefings and through Shelter Cluster partners. The GBV Sub-Cluster could be drawn on to support revising such template, at minimum including provisions on:
 - a) Non-Discrimination and Equal Access; Explicitly prohibit discrimination in rental access or continuation of tenancy based on gender, family status (e.g., single mother, female-headed household), disability, or experience of GBV.
 - b) Zero Tolerance for Harassment and Abuse; Include a clear zero-tolerance statement on any form of harassment, exploitation, or abuse by landlords, agents, or other tenants, including defining prohibited behaviors (e.g., sexual harassment, intimidation, unwanted contact, or coercion for rent or services).
 - c) Safe and Confidential Reporting Mechanism; Specify how tenants can confidentially report GBV-related incidents (e.g., to a designated local/hromada/starosta protection officer, NGO partner, health clinic, or hotline). Commit to non-retaliation and protection of tenants who make such reports.
 - d) Protection from Eviction and Coercion; State that eviction cannot be used as a form of retaliation, coercion, or punishment in cases of GBV disclosure or

¹¹⁴ Panfil, Y., Unruh, J., Cholod, M. 2023. *Case Report: Housing, land and property restitution after wars takes decades: Ukraine can change this*; World Development Perspectives, Volume 31, 2023, 100519, ISSN 2452-2929.

complaint. Flexibility in contract termination or relocation if a tenant faces safety threats, with priority access to alternative accommodation.

- e) Coordination with Local Protection and Support Services; Reference available GBV referral pathways (national and local) and identify partners for psychosocial, legal, or shelter support. Ensure landlords are informed of these resources and, ideally, oriented through awareness sessions coordinated by hromadas or humanitarian actors.
 - f) Confidentiality and Data Protection; Include a clause guaranteeing confidentiality for any information disclosed about a tenant's GBV experience or protection needs. Specify that such information may only be shared with the tenant's consent and on a strict need-to-know basis.
- Ensure an integrated response to collective sites and isolated villages, for instance through an intersectional mobile-clinic, multi-team visits or settlement model to collective sites and isolated villages. Collective sites host a large percentage of female population with layered vulnerabilities, yet services remain siloed and often gender-unaware. Pair a legal counsellor with a protection or livelihoods officer on a rotating schedule so that survivors receive immediate referral pathways. Begin where HLP partners already run mobile legal desks, or through partnerships with administrative services offices within local authorities.
 - Explore options for HLP programme interventions with a recovery and longer-term perspective, in particular assessing options for housing support for IDPs who have lived in protracted displacement without likely compensation access or intention to return to place of origin.
 - Provide capacity support to local service providers hand in hand with capacity support to local NGOs to ensure local awareness and response to identified challenges, in line with localisation agenda. In particular, capacity support in recording and addressing gender related issues in services provision, needs identification and planning, and technical training on HLP issues focused on the compensation programme, and ensuring considerations to HLP is embedded in local recovery planning.
 - Establish a Women-to-Women HLP mentor pool. Low legal literacy, inheritance hurdles, patriarchal norms and language barriers make court visits daunting for vulnerable persons, such as older women, female-headed households, and in rural areas. A Women-to-Women HLP mentor pool can help build confidence to raise digital literacy and navigate procedural systems that are often intimidating and male-dominated. Women mentors can operate within communities, ensuring a culturally and locally grounded outreach. Partner with law faculties and women's rights organisations to train volunteer paralegals who physically accompany clients to cadastral offices, notaries and hearings. This to be linked to established legal representation support, though being a lighter support to help individuals navigating information and systems to access services.
 - Expanding study to fill women>gender>intersectional gaps identified in the current research, ideally by the provided representative data. Areas that require further research is a) Study of land ownership, customary inheritance practices, prevalence of unregistered property records and correlation to current barriers to access



Olga and her daughter, Dasha, live in central Odesa, Southern Ukraine, in an old single-storey house, located in a courtyard, where Olga grows flowers and a few vegetables.

"The strike was around 2am in the night on the 14th of August 2023. We first had waves of drones, we could hear the work of air defense, it was very loud. And then we got the missiles. We understood we had to go to the safest place in the flat. We stayed between two walls, in the corridor. A piece of missile hit the roof, just above my bed. We felt the blast wave so strongly", Dasha explained

Photo: Myriam Renaud/
NRC

housing and compensation support; b) Study into the reasons behind discovered men's better access to the compensation under the e-Recovery programme and gender disparities in receipt of conditional repair-only-cash and restoration assistance; c) Further research into HLP issues experienced by LGBTQIA+, Roma communities and “Hidden Men” – men avoiding conscription.

- Recommend more focus on systematic collection and analysis of sex or gender and age disaggregated data (SADD). Every new ICLA, HLP, Shelter or Cash-for-Rent case file should capture SADD variables and a short qualitative note on intersectional barriers (e.g. Roma woman - no cadastral extract). The practical route is simple: revise data collection forms and add mandatory SADD fields, train field staff during the next refresher cycle and task the M&E unit with quarterly learning briefs that include quantitative trends with two or three illustrative participant stories.

Advocacy

“Advocating on the access to rights and protection for displaced and conflict-affected people remains one of the key priorities within NRC’s mandate” (NRC, 2024).

- **Lead by example:** Ensure the systematic collection and analysis of SADD in the HLP working group, including advocating for a dedicated budget line for qualitative, intersectional HLP research in the 2026 Humanitarian Response Plan. By working through the Protection Cluster, HLP partners can craft HLP text and costings that donors can then earmark - filling a knowledge gap that keeps population groups invisible.
- **Advocacy towards other main information management actors** who are engaged in large scale surveys, such as IOM DTM, UNHCR and OCHA data collection, to include gender analysis in assessments where this data is already collected.
- **Capacity strengthening for smaller Ukrainian organizations**, including Women’s Rights Organizations, Organizations of People with Disabilities, and groups representing marginalized communities, including Roma and LGBTQIA+ people, as relayed as important by key informants for the current research.
- **Partnering with Roma and LGBTQIA+ Rights Organisations to amplify efforts** and shed light on the particular and often acute vulnerabilities faced by these groups, despite not being a large percentage of the caseload of HLP assistance.

Intersectoral coordination recommendations

- **Ensure that Gender Focal Points are embedded in Ukraine’s Shelter and Protection sectors are tasked with providing a gender and intersectional lens to guidance and strategy documents related to a person’s housing, land and property rights.**
- **Maintain a working relationship with the Ukraine Gender in Humanitarian Action WG to ensure that gender equality considerations are mainstreamed into cluster/sector budgets and plans.** Pursue within the existing framework of the Ukraine Gender in Humanitarian Action Working Group.

Annex 1: Background on NRC ICLA Programme in Ukraine

In the framework of this assessment, several key NRC policies shape the strategic and programmatic environment for advancing HLP rights in Ukraine. The NRC (2023a) ICLA Ukraine Strategy 2023–2025 identified HLP as one of five problem areas for its support, emphasizing the acute legal protection needs emerging from the widespread destruction of residential property, with approximately 13 per cent of the housing stock damaged or destroyed, affecting an estimated 2.5 million families (World Bank, 2025). The strategy highlights that ‘vulnerable groups including older people, women headed households, large families, persons with disabilities and minorities, as well as third country nationals and stateless persons, face specific and compounded barriers in accessing restitution, compensation, and secure tenure’ (NRC, 2023a p.6). Challenges related to lack of or loss of ownership documentation, inheritance due to deaths caused by the war, and properties located in Russian Federation occupied territories of Ukraine, unaffordable property registration costs, and exclusion from compensation schemes due to informal housing arrangements are noted as main HLP barriers. NRC’s programming prioritizes the provision of legal aid to vulnerable groups, and advocates for reforms to compensation mechanisms and housing legislation to better reflect the realities and needs of displaced and conflict-affected households, and with a view to durable solutions. In the protracted displacement context in Ukraine, both frameworks around durable solutions and the Humanitarian, Development, Peace Nexus (NEXUS) are also relevant. NRC (2023) ‘The Nexus in Practice: The Long Journey to Impact’ report examines and provides recommendations for operationalisation of the NEXUS in protracted crises contexts.

Globally, NRC is a leading organization within HLP. NRC sees that ‘HLP rights entitle displaced people to having a safe home, free from the fear of forced eviction, a place that offers safety, and the ability to seek livelihood opportunities. Access to HLP rights is foundational to socio-economic inclusion and an essential steppingstone for displaced people to rebuild their lives’ (NRC, 2025). In recovery efforts, land disputes often are at the centre and may cause both secondary displacement and hinder long-term solutions for displaced people to return or to rebuild their lives. Moreover, HLP rights include tenure rights, including entitlement to claim and get compensation for the loss of land, as well as address issues related to informal housing. Displaced women’s HLP rights is a particular focus area of NRC. In many settings, including in Ukraine, gendered norms and legal-administrative practices have historically limited women’s documented ownership, access and control of housing, land and property; conflict and displacement then intensify these gaps through loss of documents, destruction, family separation, and barriers to restitution and assistance. Other marginalized groups (e.g., by age, ethnicity, ability, sexual orientation or gender identity) face similar, intersecting obstacles to realising their HLP rights in conflict and displacement contexts. Globally, as well as in Ukraine, HLP is one of the largest thematic areas of the ICLA programme.

In Ukraine, a HLP Technical Working Group (TWG) has been operational since 2015 and currently sits under the umbrella of the Protection Cluster. The TWG is led by NRC. The TWG works to identify key HLP challenges, identify cross-cutting HLP

considerations, and provide technical assistance to the Protection, Shelter/NFI, and Coordination and Camp Management Clusters.

The NRC (2024) Ukraine Advocacy Strategy 2024–2026, further reinforces these priorities by calling for strengthened access to legal and social protection for displaced and conflict-affected populations without discrimination, with particular attention to ‘access to compensation for damaged or destroyed property, regardless of their place of displacement or their place of origin’.

Guiding this approach is the NRC Inclusion and Gender Policy (NRC, 2025), which establishes the organizational commitment to mainstreaming inclusion and gender across all its work, partnerships, policies and strategies. The policy defines gender as a social construct built through cultural, political and social practices that defines the roles of women, girls, men, boys and non-binary people, as well as the social definitions of what it means to be masculine and feminine. Recognizing that people from diverse backgrounds should all benefit from the same rights, opportunities and protection during humanitarian crises, the policy states NRC’s responsibility to ensure that inclusion and gender considerations are central to its work. It commits to ground all its programmes in a solid understanding of gender and diversity issues and deliver humanitarian programmes that promote gender equality and support inclusion.

Taken together, these strategies and policies provide a strong foundation for a gender and intersectional lens in assessing experiences, rights access and response to HLP issues in Ukraine. They underline the importance of ensuring that legal aid, restitution mechanisms, and temporary and durable housing solutions are fully accessible to different vulnerable groups and responsive to their specific needs and lived realities.

Annex 2: Methodology

This assessment employed a grounded, qualitative methodology combining iterative desk review, fieldwork, and data triangulation. Initial stages included technical consultations with NRC ICCLA teams and a literature scan of NRC programme documents, legal frameworks, and secondary data. A research matrix and semi-structured tools were developed to explore intersectional barriers to HLP access.

Primary data collection—conducted between June and July 2025—was facilitated through purposive sampling across three target oblasts (Chernihiv, Mykolaiv, and Odesa), with emphasis on capturing diverse legal statuses, vulnerabilities, and geographic contexts. It included the following (see Annex 2: Primary data overview):

- Close to 30 **Key Informant Interviews (KIIs)** counting close to 40 representatives from NRC, UN/INGO partners, local governments, legal aid providers, administrative services offices and community leaders;
- 10 **Focus Group Discussions (FGDs)** offline and online with 73 displaced and conflict-affected women and men of different age groups and vulnerabilities, with particular focus on the compensation programme (including recipients and non-recipients of compensation), with women residing in collective sites with a particular focus on protection issues and GBV, and with men-only on experiences

related to HLP and the compensation program;

- **5 In-Depth Interviews (IDIs)** with women (individual interviews) facing diverse HLP challenges in different geographical regions.

Interviews were conducted both in person and online taking into account security concerns. Discussions and interviews were recorded, transcribed, and translated for analysis. The team applied a mix of inductive and deductive reasoning, categorising responses and triangulating findings across methods and sources. Particular attention was given to intersectional dimensions of tenure insecurity, housing damage, and access to legal documentation and compensation mechanisms. A field data internal discussion on key findings and reflections on methodology, bias, and data quality informed the analysis phase. Preliminary insights were shared during a validation workshop with NRC in mid-July 2025 to refine and align final analysis and recommendations with programme and advocacy priorities. Some identified gaps were filled with additional KIIs and secondary data review.

In line with the geographic scope of the assessment, primary data collection was conducted in areas where NRC has area/field offices and programme activities: Odesa and Mykolaiv in the South, and Chernihiv in the North, with the following characteristics:

Odesa Oblast (pop. ~2.07 million): A major southern province centred around Odesa city (~1 million, ~43% of the oblast's population), which remains a vital humanitarian and transit hub. Its population is distributed between this large urban hub and numerous smaller towns and rural communities along the Black Sea and Danube. The oblast hosts a significant displaced population (224 000 IDPs), largely due to early waves of arrivals from frontline regions like Kherson, and 170 000 returnees (IOM, Oct 2024). Rural areas have a lower density and received fewer returnees.

Mykolaiv Oblast (pop. ~1.09 million): Mykolaiv oblast was partly occupied (not including Mykolaiv city) and contained a frontline until November 2023, but was never fully occupied. The oblast has endured sustained shelling. Many locals evacuated early; most have since returned, especially following the liberation of nearby Kherson. Mykolaiv continues to host a notable IDP population (~110–140k) and faces ongoing recovery needs after the 2023 Kakhovka dam breach, which flooded over 500 rural homes. Reconstruction is most active in Mykolaiv city, while rural settlements still face serious challenges.

Chernihiv Oblast (pop. ~0.96 million): Located in the North, Chernihiv saw intense early fighting and widespread evacuation. After Russian withdrawal in spring 2022, many residents returned, and by late 2023, the oblast hosted a reduced IDP population, however this number increased again with the large-scale evacuations from border communities at the beginning of 2024, and IDPs arriving from eastern regions of Ukraine to Chernihiv has also been observed. Damage repair is ongoing, especially in urban areas, while rural communities are slowly being repopulated. The oblast remains two-thirds urban (~633 000 urban vs 326 000 rural), with a significant share of its population outside Chernihiv city.

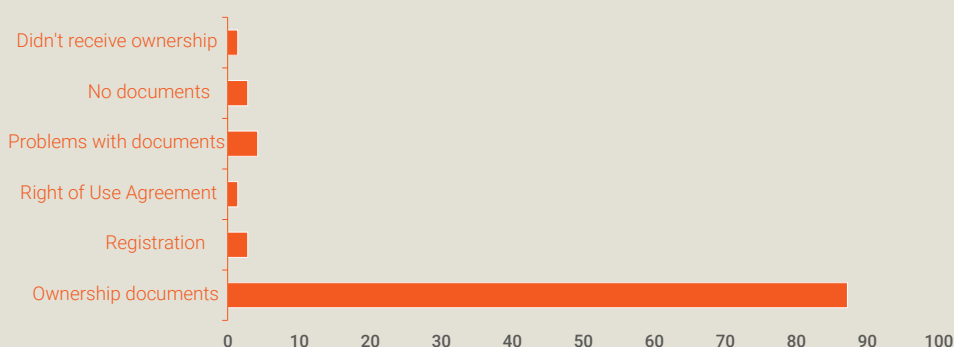
While the study did not entail collection of comparative data from other regions due to geographical focus and to ensure methodological robustness, the research team consolidated stakeholders from other regions (primarily frontline regions such as

Box 3 FGD and IDI respondents' profiles

In line with the purposive sampling method for FGD composition, the following descriptors of the group of 78 participants emerged:

- Gender: 85 per cent Female / 15 per cent Male
- Displacement status: 92 per cent internally displaced / 4 per cent returnee / 4 per cent conflict-affected (not displaced)
- Age distribution: Age 18-24 1 per cent / 25-35 10 per cent / 36-45 10 per cent / 45-59 24 per cent / 60+ 42 per cent
- Education level (highest completed): Higher or technical education: 52 per cent / Secondary education 15 per cent / Primary education 2 per cent / Incomplete secondary education 1 per cent / Incomplete primary education 1 per cent / No education 1 per cent
- Marital status: Married 20 per cent / Divorced 18 per cent / Widowed 15 per cent / Separated 1 per cent / Civil or informal union 1 per cent / Never married 15 per cent
- The vast majority of respondents (92%) had either ownership, registration or right of use agreement documentation for their pre-war properties, with a minority (8%) having problems with documents, no documents or had not received ownership of their house.

WHAT TENURE DOCUMENTATION DID YOU HAVE?



Sumy) and national level, to triangulate findings and identify potential variations in other regions not covered by this study. Moreover, regions in focus shares certain characteristics with other regions (e.g. Chernihiv Oblast shares certain characteristics with Sumy), including proximity to the border, and a high density of rural population. This allows for partial extrapolation of some findings.

Limitations

At the outset of this assessment, the scope put an emphasis on displaced and conflict-affected women's access to HLP rights, while also including a gender-sensitive lens and view to intersectionality. The initial data collection focused on female respondents in focus group discussions and in-depth interviews, yet recognising and triangulating findings of male respondents in dedicated group discussions. Coupled with key informant interviews, this enabled a broader understanding of household dynamics, community perspectives, and access barriers across gender groups, as well as identifying variations in access to HLP across age, urban-rural, and different vulnerable groups. Although challenges specific to men were not a central research

focus per the Terms of Reference, the assessment has acknowledged key issues that emerged during preliminary consultations, secondary data review and findings from the primary data. These include men's limited access to temporary shelters in collective sites - often influenced by prioritisation policies favouring women, children, and persons with specific vulnerabilities - and the far-reaching impacts of conscription and military mobilisation. These pressures can result in reluctance among men to seek assistance, register formally, or access essential services, thereby contributing to invisibility in statistics and research.

Furthermore, anecdotal evidence from primary data collection pointed to HLP barriers faced by LGBTQIA+, Roma, and institutionalised children. A supplementary secondary data scan and supplementary key informant interviews with stakeholders working with Roma and LGBTQIA+ communities was therefore conducted to help shed light on these gaps and focus of report shifted from "Women and Housing, Land and Property Rights" to "Gender Dynamics, Gaps and Opportunities in Housing, Land and Property Rights". While this has resulted in a dataset with over-representation of women compared to men, and with not stratified data collection across all of these groups, this has been done within the methodological approach of a grounded and iterative qualitative research. This approach has allowed emerging findings to help inform further development of the research focus yet acknowledging that the initial focus on women's HLP access and majority female respondents might have steered certain findings of the assessment.

Annex 3: Primary data overview

Key Informant Interviews

Type of Stakeholder	# Sessions Conducted	# Participants reached per session	Comments
NRC Staff (ICLA specialists, Program Managers)	4	5	
Representatives from humanitarian organisations working within HLP/ Gender/LGBTQIA+, Roma, etc.	9	16	* One extended group interview with 6 participants from UNHCR and R2P Cluster Coordination + Programme from UNHCR
Representatives from local governments	3	4	
Administrative Services Offices	3	3	
Legal aid providers	4	6	
Community leaders in target areas	8	9	
Total	31	43	

Focus Group Discussions

Location	Number of Participants	Urban / Rural	Online / Offline	Men / Women / Mixed	Interview Language
Chernihiv Region					
FGD_Chernihiv_Rural_Women_Online	4	Rural	Online*	Women	Ukrainian
FGD_Chernihiv_Urban_Mixed_Offline	7	Urban	Offline	Mixed	Ukrainian and Russian (Mixed)
FGD_Chernihiv_Urban_Mixed_Online	8	Urban	Online	Mixed	Ukrainian
FGD_Chernihiv_Urban_Women_Offline	6	Urban	Offline	Women	Ukrainian and Russian (Mixed)
Mykolaiv Region					
FGD_Mykolaiv_Rural_Mixed_Offline	8	Rural	Offline	Mixed	Ukrainian
FGD_Mykolaiv_Urban_Women_Offline	11	Urban	Offline	Women	Ukrainian
FGD_Mykolaiv_Rural_Mixed_Online	8	Rural	Online	Mixed	Ukrainian
Odesa Region					
FGD_Odesa_Rural_Mixed_Online	8	Rural	Online	Mixed	Ukrainian and Russian (Mixed)
FGD_Odesa_Urban_Woman_Offline	6	Urban	Offline	Women	Ukrainian and Russian (Mixed)
FGD_Odesa_Rural_Mixed_Online	7	Urban	Online	Mixed	Ukrainian
Total	73				

In-Depth Interviews

Location	Number of participants	Age	Online / Offline	Language
IDI1_Mykolaiv	1	75	Offline	Ukrainian and Russian (Mixed)
IDI4_Mykolaiv	1	73	Offline	Russian
IDI2_Odesa	1	37	Offline	Ukrainian and Russian (Mixed)
IDI3_Chernihiv	1	35	Offline	Ukrainian
IDI5_Chernihiv	1	44	Offline	Ukrainian

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