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MINISTRY OF FOREIGN AFFAIRS OF DENMARK

DRC DANISH REFUGEE COUNCIL

DRC Ukraine

HOUSING, LAND AND PROPERTY INSECURITY

A Structural Driver of Protection Risks

Protection Snapshot—Thematic Annex to the Quarterly Protection Monitoring Report | **April–June 2026**

Prepared using DRC's Protection Analytical Framework (PAF), aligned with the Global Protection Cluster methodology

Methodology

This snapshot draws on DRC's Quarterly Protection Monitoring Report for April–June 2026, guided by DRC's Analytical Framework, which incorporates the Global Protection Cluster's Protection Analytical Framework (PAF). Between 1 April and 30 June 2026, DRC Protection teams surveyed 188 households (443 individuals) across seven Oblasts: Kharkiv, Dnipropetrovsk, Zaporizhzhia, Kherson, Sumy, Donetsk and Mykolaiv. Most respondents (51%) were non-displaced households affected by conflict; 39% were internally displaced persons (IDPs) and 10% were returnees. All surveyed individuals were Ukrainian citizens, of whom 60% were female. Quantitative data collection was complemented by 90 key informant interviews (KIIs) (11 male, 79 female) with local authorities, community representatives, collective/transit site staff, social workers, humanitarian workers and veterans, and 60 focus group discussions (FGDs) with 549 participants (487 female, 62 male).

188 Households surveyed	**443** Individuals represented	**90** Key informant interviews	**60** Focus group discussions

Convenience, non-probability sampling was used throughout. Data collected through KIIs and FGDs reflects community perceptions and reported experience rather than statistically representative findings and is subject to perception bias and variation in respondents' awareness of protection terminology.

Snapshot at a glance

Housing, land and property (HLP) insecurity remained one of the most significant structural drivers of protection risk across DRC's monitoring areas during April–June 2026. Widespread damage to housing, limited access to affordable accommodation, insecure tenure, gaps in ownership documentation, and delays in compensation processes continued to shape whether households remained, relocated, returned, or pursued longer-term recovery. HLP insecurity affected displaced and non-displaced populations alike: for conflict-affected households, housing is not only a material asset but a source of safety, identity, livelihood and attachment to place. Its loss, or uncertainty over whether it can be repaired or compensated, reinforces a wide range of other protection risks—including repeated displacement, exposure to shelling, homelessness, economic dependency, restricted access to services and psychosocial distress.

48% households (HH) living in partially or severely damaged accommodation (all locations)	**20%** HH reported risk of eviction (all locations)	**59%** HH concerned about safety of accommodation (Kherson Oblast)	**59%** HH reporting damaged homes (Dnipropetrovsk Oblast / Zaporizhzhia Oblast)
87.5% HH missing ownership documents (Sumy Oblast)	**71%** HH faced barriers to obtaining documentation (Kharkiv Oblast)	**32%** HH reporting HLP documentation gaps (Donetsk Oblast)	**100%** HH identifying shelling as primary housing threat (Sumy Oblast)

Within DRC's Protection Analytical Framework, HLP insecurity functions as a structural driver rather than a standalone risk: it interacts with, and compounds, threats to freedom of movement, physical safety, access to services and social cohesion. Its scale and form vary by location—in frontline and heavily affected areas, the primary concern is repeated damage, unsafe housing and the absence of shelters; in areas receiving displaced populations, limited rental markets, high costs and the absence of social housing constrain absorption capacity. Across all areas, documentation gaps and complex compensation procedures limit access to remedies and delay progress towards durable solutions.

Community-level impact

Housing insecurity places sustained pressure on local authorities, social services, host communities and humanitarian actors, who must respond simultaneously to newly displaced households, residents whose homes have been damaged or destroyed, and people unable to access compensation or alternative accommodation.

In Dnipropetrovsk and Zaporizhzhia Oblasts, limited vacant housing in Zaitsivska, Saksahanska and Pavlivska hromadas reduced communities' ability to absorb newly displaced households, who commonly relied on relatives, acquaintances or host families — arrangements that prevented immediate homelessness but were often temporary and dependent on private resources. In Kharkiv Oblast, damaged housing and limited affordable accommodation prolonged displacement and increased dependence on collective sites and informal arrangements.

“***We place people in vacant houses***.”—KII, Lozivska hromada, Kharkiv Oblast.

While this addressed immediate shelter needs, it did not provide secure tenure or a sustainable pathway to recovery. In Mykolaiv and Kherson Oblasts, limited rental availability and high costs similarly reduced communities' capacity to receive newly displaced households.

“***Rental prices are high. In addition, it is currently difficult to find accommodation for rent***.”—KII, Velykooleksandrivska hromada.

Unequal access to housing support may generate community tensions where eligibility criteria and decisions are poorly understood. In Sumy Oblast, concerns extended beyond housing damage to the broader sustainability of local living conditions, with reported shortages of qualified electricians, plumbers and mechanics reducing households' ability to maintain or repair accommodation.

“***This is a real challenge today because it affects people's ability to maintain their daily lives... I believe we are on the verge of a collapse of public utility services***.”—KII, Sumy Oblast.

Household-level impact

At household level, HLP insecurity directly shapes decisions on movement, evacuation, return and investment in damaged property. Households frequently face a choice between remaining in unsafe or damaged accommodation, relocating without secure housing, or investing limited resources in repairs without assurance the property will remain safe.

In Dnipropetrovsk and Zaporizhzhia Oblasts, 59% of households reported their homes had been damaged; uncertainty over assessments, compensation and repair delayed recovery and increased dependence on relatives and humanitarian assistance, with older persons, persons with disabilities and low-income households disproportionately affected due to limited ability to pay for private assessments, transport or repairs. In Kharkiv Oblast, respondents described remaining in dangerous areas because rental accommodation was unaffordable and because they feared permanently losing their property if they left.

"*In the summer, I received compensation and repaired my house, but in the autumn, it was damaged again. And now I don't know if it makes sense to rebuild it or if I should evacuate*."—FGD participant, Starosaltivska hromada.

This illustrates how repeated attacks undermine the protective value of compensation and create uncertainty over whether rebuilding is viable. In Donetsk Oblast, 32% of surveyed households reported gaps in HLP documentation, including missing damage certificates, ownership or inheritance records, while attachment to property discouraged relocation even in high-risk areas, as leaving was perceived not only as displacement but as abandonment of a household's main asset.

In Kherson Oblast, 59% of households expressed concern about the safety of their accommodation, 41% about its physical condition, and 23% about missing ownership documents. In Mykolaiv, 30% raised concerns about housing conditions, 30% about safety, 30% about lack of support for damaged housing, and 20% about the absence of disability-inclusive accommodation, indicating that adequate housing is constrained simultaneously by physical, legal, financial and accessibility barriers. In both oblasts, IDPs were reported to be renting accommodation without written agreements, reducing protection against arbitrary rent increases or eviction.

In Sumy Oblast, all respondents identified shelling as the primary threat to their housing, compounded by the absence of nearby shelters and safe workplaces.

"*A missile can strike anywhere. There are no safe workplaces, and there are no shelters anywhere*."—FGD participant, Sumy Oblast.

High utility costs, rent, deposits and real estate fees further limited access to private rental housing for IDPs without stable income, increasing dependency on temporary accommodation, including insecure dormitories where theft and looting have been reported.

"*I am living here, and I am very worried about finding housing because I will not be able to afford to pay for it*."—IDP, Pluriton Transit Centre, Sumy Oblast .

Documentation, tenure and access to remedies

Documentation gaps remain a central factor linking HLP insecurity to wider protection risks. Households without ownership, inheritance, technical or damage documentation face significant barriers to compensation, repair assistance and legal protection, reported across Dnipropetrovsk, Donetsk, Mykolaiv and Kherson Oblasts, particularly where properties were acquired informally or commission capacity for assessments is limited. Households in rented accommodation without formal agreements have limited safeguards against eviction. People living in damaged homes, vacant houses or informal rentals may have access to shelter but lack certainty over how long they can remain, preventing investment in repairs, registration for services, or longer-term planning.

Monitoring across the wider protection assessment confirms the scale of these gaps. In Sumy Oblast, 87.5% of households responding to the HLP module lacked documents confirming ownership of their housing and 12.5% lacked documents confirming ownership of land or inheritance rights; reported HLP documentation problems increased by 33% compared with the previous quarter. The cost of administrative services was identified as the principal barrier to obtaining documents by 62.5% of those respondents and the length of procedures by 37.5%. In Kharkiv Oblast, 71% of households reported barriers to obtaining documentation. Informal ownership arrangements, common in rural areas before February 2022, became a decisive obstacle once legal proof of title was required to access compensation.

Cost and capacity barriers compound documentary ones. Households reported out-of-pocket expenditure on technical assessments, expert examinations, court fees and replacement documents, alongside shortages of qualified specialists to assess damaged housing and inconsistent documentation requirements between commissions. In Donetsk Oblast, households required legal support to restore ownership documents, obtain technical assessments, pay court fees and commission expert examinations before compensation applications could proceed. In Dnipropetrovsk and Zaporizhzhia Oblasts, independent technical assessments were reported to cost approximately UAH 10,000–12,000 per household, and the process could not advance without subsequent approval by the commission and the executive committee. Monitoring in those oblasts also identified requests for updated technical passports containing QR codes; as previously issued technical passports remain legally valid, such requests place an unnecessary administrative and financial burden on older persons, low-income households and people whose documents remain in inaccessible areas.

Interaction with other protection risks

HLP insecurity reinforces a wide range of other protection threats. It increases exposure to attacks where households remain in frontline areas because they cannot afford relocation or fear losing property, and contributes to repeated or secondary displacement where temporary accommodation ends or rent becomes unaffordable. Housing costs and loss of property increase economic vulnerability and dependence on employers, landlords, relatives and humanitarian assistance—a dependency that can heighten exposure to exploitation or harmful coping strategies for women, single caregivers and displaced households. Inadequate and inaccessible housing disproportionately affects older persons and persons with disabilities, whose limited relocation options can leave them in damaged or high-risk housing. Housing insecurity also carries significant psychosocial consequences: uncertainty over compensation, repeated damage, and inability to establish a stable home contribute to anxiety, distress and reduced confidence in recovery, while unequal access to housing assistance can generate tensions between displaced and non-displaced residents.

Populations Most Affected

Households with damaged or destroyed housing awaiting assessment, compensation or repair.

Older persons and persons with disabilities, who face disproportionate barriers to private assessments, transport, repairs and accessible accommodation.

IDPs and low-income households renting informally, without protection against eviction or rent increases.

Households in frontline and border communities remaining in unsafe housing due to affordability or fear of losing property.

Women and single caregivers, whose economic dependency on landlords or hosts can increase exposure to exploitation.

Recommendations

Donors

- Invest in integrated Protection–Shelter–HLP programming that combines legal assistance, repair support and compensation navigation, prioritising frontline, border and high-displacement areas.
- Fund flexible, multi-year housing and tenure support that can adapt to repeated damage and evolving displacement patterns, rather than one-off repair assistance alone.

Protection and shelter actors

- Expand legal aid for HLP documentation, inheritance and compensation claims, with mobile outreach to rural and frontline communities where commission capacity is limited.
- Strengthen support for informal renters, including guidance on tenancy protections and safe rental arrangements, to reduce exposure to eviction and exploitation.
- Integrate accessibility standards into shelter and repair assistance to close the gap in disability-inclusive accommodation identified in Mykolaiv and other oblasts.
- Ensure HLP risk screening is embedded across displacement, return and reintegration programming, given its interaction with movement, safety and psychosocial outcomes.

Local authorities

- Strengthen technical and staffing capacity of local compensation commissions to reduce delays in damage assessment, particularly following mass-casualty strikes on housing.
- Improve transparency of eligibility criteria for housing support and compensation to reduce community tension linked to perceived unequal access.
- Support continuity of technical trades (electricians, plumbers, mechanics) in underserved communities to sustain safe and functional housing stock.

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