

MOLDOVA

Rental Market Assessment

Round 1

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more effective
humanitarian action

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About REACH

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

SUMMARY

On 24 February 2022, Russia launched a military offensive in Ukraine which resulted in mass displacement of people internally and across international borders.¹ As of 29 August 2023, a total of 5.8 million refugees from Ukraine are recorded across Europe, with 1.9 million being recorded in the countries bordering Ukraine that are featured in the Refugee Response Plan.² According to the Government of the Republic of Moldova's latest figures, since February 2022, the total refugee influx from Ukraine into the Republic of Moldova is more than 805,000 Ukrainian nationals as of 29 August 2023, with 109,000 Ukrainian nationals and 8,000 Third-Country Nationals remaining in the country.³ The number of refugees from Ukraine remaining in Moldova has increased almost every month since June 2022.³ As part of the Refugee Response Plan 2023⁴, several rental assistance programs are being continued, launched, and planned in order to secure appropriate mid-term accommodation for refugees residing in Moldova.

It is important to recognize that access to adequate housing is not only a financial issue: underlying vulnerabilities, discrimination, tenure insecurity, physical housing conditions, and imbalances in supply and demand in the rental housing market all limit access and need to be addressed in rental market interventions⁵. It was noted in a joint meeting with the Basic Needs Working Group and the Cash Working Group of the Moldova Refugee Coordination Forum in December 2022 that there was limited available information on the affordability and conditions of rented accommodation, the availability and the absorption capacity of the rental market, the important criteria for refugee tenants when seeking housing, and potential conflicts between refugees and the host community relating to the accessibility of affordable housing. Mandated by ECHO, REACH in collaboration with the PLACE Consortium responded to these information gaps with an assessment of the rental sector in two urban and two semi-urban locations to support stakeholders in assisting refugees with securing adequate and affordable housing.

The assessment focused on the urban localities of Chişinău and Bălţi, and the semi-urban localities of Ialoveni and Orhei. The mixed-methods approach was used, with seven different data collection methods. Those included a structured survey with refugee households currently renting their accommodation, structured key informant interviews with rental service providers (RSPs) including both agencies and private individuals, semi-structured key informant interviews with rental market experts, NGOs, local governments (city hall representatives), and semi-structured focus group discussions with both host and refugee communities. The research design and analysis were supplemented by a secondary data review of existing related assessments, as well as regularly extracting data from the most popular rental accommodation advertisement website. All assessment participants were sought purposively, including refugee tenant households, given that random sampling was not possible at the time of data collection due to the limited information available on residence. Therefore, the extent to which findings can be generalised to all refugee tenants in the assessed locations is limited and should only be interpreted as indicative of the wider situation. Additionally, data collection took place before the announcement that proof of residency would be needed in order to apply for temporary protection in Moldova⁶, and therefore the findings related to security of tenancy, in particular the frequencies, motivations and challenges for particular types of rental agreement, are likely contextually outdated. Data collection took place between the 21st of March to the 21st of April 2023.

1 United Nations, Ukraine Crisis: Protecting civilians 'Priority Number One'; Guterres releases \$20M for humanitarian support

2 UNHCR, Operational Data Portal – Ukraine Refugee Situation.

3 UNHCR, Refugee Coordination Forum, Daily Trends Dashboard - Republic of Moldova (UNHCR)

4 UNHCR, Ukraine Situation: Regional Refugee Response Plan - January-December 2023

5 Global Shelter Cluster, Humanitarian Rental Market Interventions: A Review of Best Practices.

6 Protection Working Group Moldova- Temporary Protection Update (7 August 2023)

(a) Key findings

(i) Costs, characteristics and conditions

- Surveyed refugee households in Bălți, Ialoveni and Orhei reportedly paid rental amounts similar to the average online advertised prices – approximately €200 to €250 per month.
- Surveyed refugee households in Chişinău reportedly paid an average rental amount of approximately €275 per month, far below the average advertised price of €418.
- Cash was the most frequently reported usual modality of paying rent (75% of surveyed HHs), usually with Euros, however some reported paying rent partially or fully in-kind (15%).
- The average cost of utilities by household did not vary much by location, and averaged €163 per month per household, and €65 per individual.
- Surveyed HHs with central heating paid approximately €6 less than the average per month (€157), whereas surveyed households with central individual paid approximately €8 more (€171).
- Utilities paid for typically included electricity (95% of surveyed HHs), water (94%), gas (93%), heating (84%) and internet (81%), which were almost never included in rental payments.
- Deposits were paid by approximately half of surveyed households (48%). The average deposit amount (€301) was slightly more than the monthly rental cost reported by households overall (€249).
- Of the surveyed households that reportedly had to pay a deposit prior to moving into their accommodation, 52% received proof of payment.
- Deposit amounts were often the same as the rental amount (45% of surveyed households), demonstrating agreements where 1 month rent is requested as a deposit, but were also often less or more.
- Rental prices appear to have been steadily increasing between March and July 2023
- Experts report an initial exhaustion of rental properties after the escalation of hostilities, coinciding with reports of increased prices from NGOs in Chişinău, Bălți, and Ialoveni. Prices may have stabilised by the time of data collection.
- It appears that rental prices are susceptible to seasonal changes, changes in energy costs, and can be shocked by a sudden population movement such as a refugee influx. If there was to be another sudden refugee influx in the future, it would not be a surprise to again see availability of rental accommodation be exhausted and prices increase again, increasing the financial barrier for Moldovans and refugees to find suitable accommodation.
- Surveyed households generally reported their accommodation to be in very good or good condition (72%), only rarely reporting poor conditions (2%). Not a single report of very poor conditions was received.
- The current standard transfer value of €275 for cash-for-rent programs appears to have been adequate at the time of data collection for all areas. A reduction in transfer value in areas other than Chişinău could be considered in order to increase the number of beneficiaries possible to assist. However, transfer values should be reviewed given that there appears to be a continuous rise in overall rental market prices since monitoring began in March 2023.

(ii) Availability

- Almost all advertisements on 999.md are in Chişinău and Bălți, and almost none are elsewhere.
- 999.md is used very frequently in Chişinău and Bălți, less so in Orhei and Ialoveni, and may not be used very often elsewhere.
- Combining the popularity of 999.md with the frequency of listings suggests that the size of the rental market is very small outside of urban areas.
- Scarcity was the key accessibility issue faced by surveyed households when searching for rental accommodation, although most faced no issues.

- The refugee influx in 2022 may have decreased overall availability, but rental housing supply may have increased since, particularly in Ialoveni.
- The expected movement of students and seasonal changes in demand suggest an upcoming decrease in availability.
- An increase demand, either from a new refugee influx or more refugees moving from other accommodation solutions to renting, may coincide with lower availability and shock the market.
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(iii) Accessibility

Financial obstacles

- With several types of financial barriers being reported for refugees in general, as well as several additional barriers reported for particular population groups, it appears that rental accommodation has not been an affordable accommodation solution for many refugees in Moldova.
- Financial barriers appear particularly high for those out of work, with a risk of becoming higher in the winter as energy bills increase.
- Women, especially women with children, may be particularly financially insecure and face additional barriers to the rental market, which is concerning given the general high proportion of women and children among refugees in Moldova.
- People with disabilities may also be particularly financial instable, with less resources and with additional accommodation needs that come at a cost, increasing the financial barrier further.
- Older people in Moldova, and therefore also assumedly older refugees, may be unable to work or unable to obtain work, and cash assistance and pensions are not sufficient to cover their needs.
- Additional reported financial barriers to the rental market faced by Roma refugees include less access to livelihoods opportunities and less financial reserves.
- Deposit amounts can be reportedly challenging to obtain and may be increased for refugees.
- Loans to help refugees with securing accommodation may be unavailable or difficult to access.
- Some refugees may be given a higher price for renting, especially Roma and families with children or pets.
- Cash assistance for refugees alleviates financial barriers but is not sufficient alone to secure accommodation.
- High reliance on cash assistance as a reported financial resource to make rental payments suggests a possible risk of increased unsustainable coping mechanisms and evictions should transfer values or eligibility be reduced.
- Some refugees may be mitigating financial barriers by paying rent fully or partially in-kind.

Legal obstacles

- Difficulty in arranging rental contracts due to unwillingness by RSPs was reported in almost every FGD with refugee communities, an issue which has more recently been hindering access to Temporary Protection.
- Refugees with missing or expired documentation may have difficulty or be unable to secure a formal rental agreement.
- Availability of legal services is not reported as a major barrier, but awareness of and willingness to seek them may be limited.
- Roma refugees may be more likely to be missing documentation and more likely to require legal or translation support.
- Refugees with disabilities may need assistance to access legal support.
- Refugee mothers and families with children may face documentation issues such as not having birth certificates, differing family names between mother and child, and a child's passport expiring without the family knowing where to go to resolve the issue.

Social obstacles

- Discriminatory reluctance from rental service providers to lease to refugees has reportedly been a social obstacle for some refugees to accessing rental accommodation.
- Reluctance from RSPs to lease to refugees is reportedly connected to fears of tenants damaging property, particularly if the household includes children, people with disabilities, and pets.
- Some RSPs may be concerned that refugees might leave without paying, particularly if they are undocumented.
- Communication issues and language barriers may occasionally be connected to RSP reluctance to lease to refugees, although not in the many cases where there is a shared use of Russian.
- Larger families, older people, young men and single men and women were each mentioned as additional particular groups more likely to face reluctance from RSPs.
- A reluctance from RSPs to lease to refugees may have manifested in higher rental prices being demanded.
- Roma have reportedly faced additional discriminatory reluctance from RSPs to provide rental accommodation.

Other obstacles

- There may not be a shortage of accommodation equipped with the necessary infrastructure to accommodate individuals with mobility disabilities, particularly in older buildings.
- Refugees may prefer shorter contracts to retain long term flexibility, while RSPs may prefer longer contracts to retain long term security.

(iv) Accommodation needs and priorities

- Households survey respondents reported preferring apartments (79%) over houses (12%).
- Surveyed households with a size of one to four individuals were most frequently staying in accommodation with one or two rooms, and also most frequently preferred to stay in accommodation with one two to rooms, suggesting that accommodation with up to two rooms may be sufficient in most cases.
- Utilities availability, price, and whether the accommodation is furnished, were three important characteristics reported by household survey respondents. The condition, number of rooms, and location were still reportedly important but with a greater degree of flexibility.
- Access to markets or grocery stores was the most frequently reported service priority when seeking accommodation (58% of surveyed households), followed by pharmacies (37%) and health services such as clinics, hospitals, and dentists (36%).

(v) Security of tenure

- Both formal and informal agreements were commonly reported by respondents in all four areas, providing different benefits to service providers and tenants.
- Formal agreements appeared to be more frequent in Chişinău and Bălţi. Reported benefits to the RSP were typically connected to a reduction of financial risk, such as being more able to recover damages from tenants. Reported benefits to refugee tenants included protection from eviction and protection from unannounced visits. Some rental service providers may charge an additional cost for establishing a formal agreement.
- Informal agreements appeared to be more frequent in Ialoveni and Orhei. Reported benefits to the RSP included avoiding paying tax to the state, not needing to pay a notary to draw up the contract, and saving the time required to register with official registration. Reported benefits to refugee tenants included greater flexibility in the length of contract, the possibility of being asked for less money for rent, and the ability to remain anonymous.

- Two thirds of HH survey respondents reported their HH requiring documentation to secure their rental arrangement. In every case, the national ID was required, and rarely, supplementary documentation was also required. Those who are able to provide supplementary documentation, such as a work certificate or tax code, may have an advantage when seeking a rental arrangement (and therefore, those who cannot, could be at a disadvantage). However, given that supplementary documentation appears to only rarely be required, the disadvantage should not be a major barrier to the rental market.
- An alarming proportion of surveyed refugee households were afraid of eviction, with almost four out of five reporting so. For those afraid of eviction, the ending of cash assistance to refugees was the major concern, further highlighting the importance of cash assistance in the security of tenure for refugees. Details on the duration and transfer values, with as much notice as possible in future changes, may alleviate fears as well as prepare households for any necessary changes in living conditions. A reduction or end to cash assistance may trigger evictions of refugee households due to missed payments.
- One in three refugee households reportedly did not know where they would seek support from if there was a dispute with their rental service provider, suggesting a possible lack of awareness of resources available for refugee tenants who have such disputes. Beneficiaries of rental assistance programs, and the refugee community as a whole, may benefit from targeted information campaigns on available courses of action should such problems arise.
- The typical eviction process may include a combination of the following steps: Attempting to settle the dispute personally, then involvement of police who can provide a warning or/ followed by a fine, then arbitration (either legal arbitration or via an NGO), then the involvement of the court who make the decision on eviction.
- There may be a lack of awareness of what resources or resolution methods are available to refugee households who have a dispute with their RSP.
- Legal obligations for RSPs reported by KIs from authorities included registering with the tax authorities, informing tenants of the rules, informing tenants of life-threatening situations, providing the necessary living conditions and quality, and respecting the rental agreement.

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

- Of all surveyed HHs and RSPs, not a single poor or very poor relationship was reported, instead they were most frequently described as good or very good in all areas
- Surveyed RSPs were reportedly either leasing to refugees, or were willing to, with only one exception. Yet other findings of this assessment suggest that unwillingness to lease to refugees is a barrier for refugees to access the housing market
- Motivations for RSPs who were not real estate agencies were varied, usually for economic reasons, but also for social reasons including benefitting the community, meeting new people, and renting to family

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

- Relationships between refugees and host communities were described as mostly positive, but with reports of discrimination and stigmatisation
- Although infrequent, there were some reports of tensions between host and refugee communities directly related to competition over affordable housing, usually in the urban areas
- These issues were reportedly more prevalent in the time directly following the escalation of hostilities in 2022
- Increased demand in the future (for example another sudden influx of refugees into Moldova, a big movement from other accommodation arrangements such as RACs or hosting arrangements, a

scale up in rental assistance programs, or any combination of these) could shock the rental market and cause further problems between communities related to competition for affordable housing

- Tensions were reportedly heightened in the summer of 2022 when there is usually a large movement of students which also strains rental market availability, and therefore may happen again in the summer of 2023 (see Availability).
 - Given that demand reportedly increased towards the end of the summer last year where there is typically a large movement of students that further increases demand on the rental market (see Availability), rental assistance programs are now active, and some RAC residents are expected to move to rental accommodation throughout the RAC consolidation process, the risk of increased tensions over the next few months is high
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List of Acronyms

FGD:	Focus Group Discussion
HH:	Household
KII:	Key Informant Interview
NGO:	Non-Governmental Organisation
RSP:	Rental Service Provider
RAC:	Refugee Accommodation Centre

Key definitions

- **Refugees:** persons or groups of persons with a place of habitual residence within Ukraine and who have left Ukraine since the escalation of hostilities starting 24 February 2022.
- **Rental service providers:** These are landowners (either large professional landowners or small household landowners), or property agents working for rental companies.
- **Actor:** an organization, group or institution which aims to respond to the crisis-related needs of the refugee and host populations.
- **Household:** All individuals living together in the same dwelling unit and share common living arrangements. When a tenant is sharing a dwelling with any other families or individuals (which may be the landlord or other tenants), they are all collectively referred to as the household.
- **Family (refugee):** All individuals, including family or close acquaintances, who travelled together to Moldova and are living together at the time of the interview.

Geographical Classifications

- **Villages (communes) and cities (municipalities):** Level 1 territorial-administrative unit. There are approximately 900 units in Moldova, including in the Transnistrian region. The cities of Chişinău and Bălţi constitute the level 2 territorial-administrative unit.⁷
- **District:** Level 3 territorial-administrative unit. There are 35 districts in Moldova (32 Raions and 3 municipalities), including in the Transnistrian region.

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⁷ LAW No. 764 on the administrative-territorial organization of the Republic of Moldova (legis.md)

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INTRODUCTION

On 24 February 2022, Russia launched a military offensive in Ukraine which resulted in mass displacement of people internally and across international borders.⁸ As of 29 August 2023, a total of 5.8 million refugees from Ukraine are recorded across Europe, with 1.9 million being recorded in the countries bordering Ukraine that are featured in the Refugee Response Plan.⁹ According to the Government of the Republic of Moldova's latest figures, since February 2022, the total refugee influx from Ukraine into the Republic of Moldova is more than 805,000 Ukrainian nationals as of 29 August 2023, with 109,000 Ukrainian nationals and 8,000 Third-Country Nationals remaining in the country.¹⁰ The number of refugees from Ukraine remaining in Moldova has increased almost every month since June 2022.³ As part of the Refugee Response Plan 2023¹¹, several rental assistance programs are being continued, launched, and planned in order to secure appropriate mid-term accommodation for refugees residing in Moldova.

It is important to recognize that access to adequate housing is not only a financial issue: underlying vulnerabilities, discrimination, tenure insecurity, physical housing conditions and imbalances in supply and demand in the rental housing market all limit access and need to be addressed in rental market interventions¹². It was noted in a joint meeting with the Basic Needs Working Group and the Cash Working Group of the Moldova Refugee Coordination Forum in December 2022 that there was limited available information on the affordability and conditions of rented accommodation, the availability and the absorption capacity of the rental market, the important criteria for refugee tenants when seeking housing, and potential conflicts between refugees and the host community relating to the accessibility of affordable housing. Mandated by ECHO, REACH in collaboration with the PLACE Consortium responded to these information gaps with an assessment of the rental sector in two urban and two semi-urban locations in order to support stakeholders in assisting refugees with securing adequate and affordable housing.

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

1. **What are the general costs, characteristics and availability of rental properties and how do these differ across areas?**
 - a. What are the current and potential absorption capacities of rental markets?
2. **What is the level of access and adequacy of rental properties in the assessed locations for refugee tenants?**
 - a. What are the financial, legal, protection and other barriers to accessing the rental market?
 - i. How does this vary by demographic profile? Which particular access barriers do particularly vulnerable groups encounter more frequently and/or severely?
 - b. What is the level of suitability of rental properties for the winter of 2023?
3. **What are the needs, priorities and preferences of refugee households related to seeking rental property?**

8 United Nations, Ukraine Crisis: Protecting civilians 'Priority Number One'; Guterres releases \$20M for humanitarian support

9 UNHCR, Operational Data Portal – Ukraine Refugee Situation.

10 UNHCR, Refugee Coordination Forum, Daily Trends Dashboard - Republic of Moldova (UNHCR)

11 UNHCR, Ukraine Situation: Regional Refugee Response Plan - January-December 2023

12 Global Shelter Cluster, Humanitarian Rental Market Interventions: A Review of Best Practices.

4. **What are the common practices surrounding security of tenure in the assessed locations and what are the dispute and eviction risks?**
 - a. What are the de jure and de facto legal frameworks surrounding rental housing?
 - b. What are the relationship dynamics between refugee tenants and rental service providers?
5. **What is the level of willingness of rental service providers to lease to refugees?**
 - a. What are the selection criteria for tenants?
 - b. Are the levels of willingness and selection criteria for tenants consistent among demographic profiles? What are the differences for particularly vulnerable groups?
6. **What potential conflicts are there surrounding access to affordable housing between host community and refugee populations?**
 - a. What is the perceived impact of the refugee arrival on the rental housing market?
 - b. How do these potential conflicts vary by population group? Are there any specific potential conflicts for particularly vulnerable groups?
7. **How are the rental market capacity and dynamics and the cost and availability of rental property evolving over time?**
 - a. What are the impacts of the implementation of Temporary Protection on rental market dynamics?

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

- Support the security of stable, adequate and dignified housing by understanding the standards and prices of residential properties available for rent, and target locations required to do so, as well as the accommodation needs of refugee households.
- Understand existing and potential social tensions related to availability of affordable adequate housing. This is intended to enable the mitigation of these risks to social cohesion in programming and communications.
- Prepare for expected changes in the costs and availability of adequate and affordable housing with a better understanding of how the rental market is changing over time.

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

METHODOLOGY

Geographical scope

The assessment will focus on urban and semi-urban locations due to the expected higher frequency of renting private accommodation of refugees residing in urban locations, as is the case in Chişinău.¹³ As one key objective of this assessment is to support rental assistance programming, the locations in which these activities are planning to be implemented were prioritised in the selection of locations, and among these, locations with the highest known number of refugees residing there were prioritised as secondary in order to maximise the applicability of the findings of this assessment for all actors.

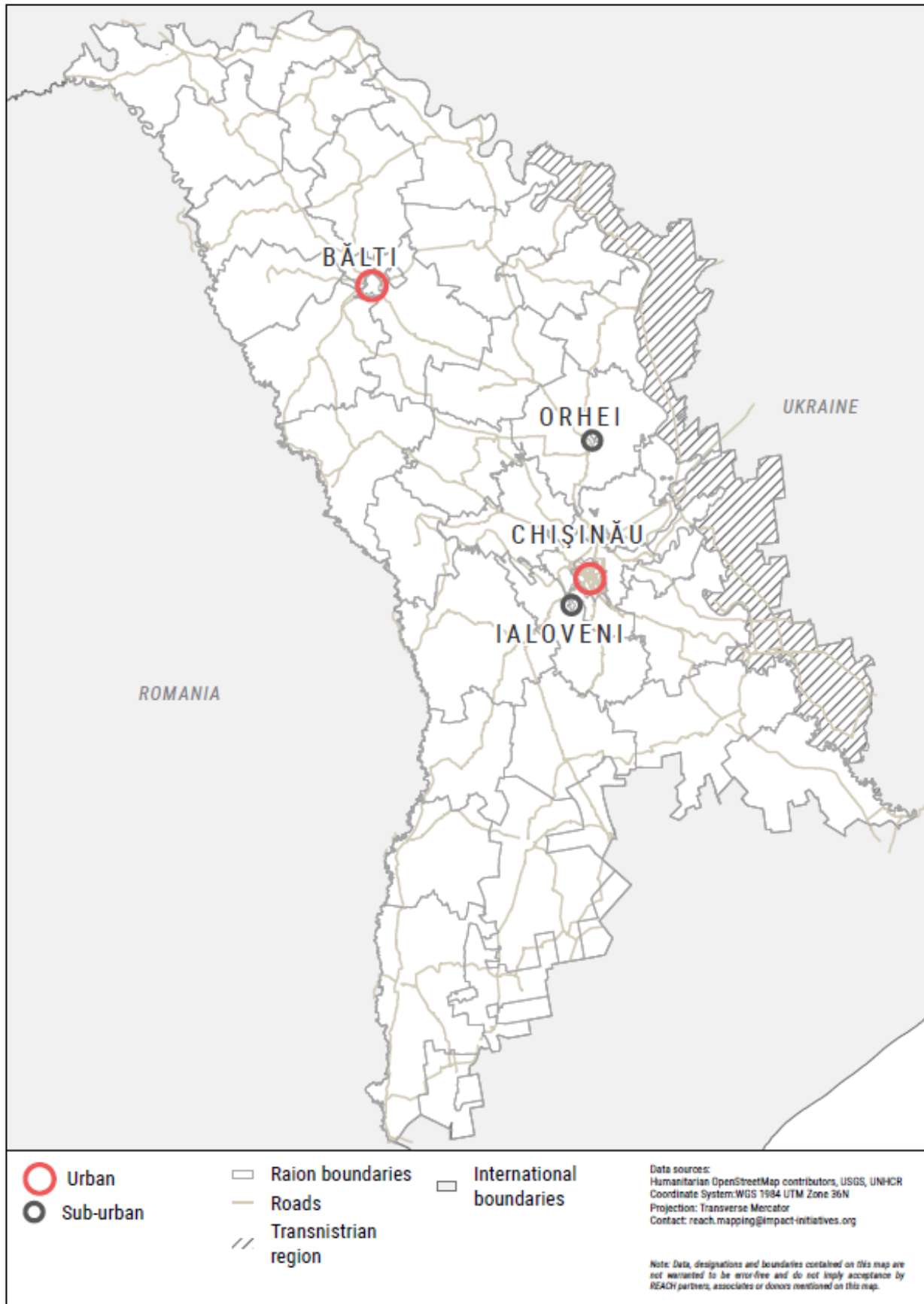
The following process was used to identify the four locations:

- A list of urban settlements and a list of semi-urban settlements in Moldova were generated. For this categorization, the Degree of Urbanization guidance from The World Bank was used, which describes “urban areas” as cities which have a population of at least 50,000 inhabitants in contiguous dense grid cells with over 1,500 inhabitants per square kilometre, and “semi-dense areas” as towns with at least 5,000 inhabitants in contiguous grid cells with a density of at least 300 inhabitants per square kilometre¹⁴.
- From these two lists of settlements, a shortlist was created of the four urban settlements with the highest known number of refugees residing there, and the six semi-urban settlements with the highest known number of refugees residing there. For this, the dataset from the UNHCR REACH Area Monitoring assessment was used which contains the number of known refugees residing in each settlement in Moldova, as of 1st November 2022, according to local government authorities.
- As the following round of Area Monitoring was being conducted during location selection, the shortlist of settlements was prioritised in the data collection process in order to obtain more recent figures from February 2023 on the known number of refugees residing in these settlements.
- The urban locations identified were Chişinău, Bălţi, Soroca, and Ungheni. As Chişinău and Bălţi have the highest known number of refugees residing there and are both targeted by multiple rental assistance programs by members of the Mid to Long Term Intervention Task Force, they have been selected as the target urban settlements.
- The semi-urban locations identified were Orhei, Stefan Voda, Ialoveni, Straseni, Rezina, and Lipcani. Orhei and Stefan Voda were initially selected for targeting as they had the highest known number of refugees residing there according to the available data from February 2022. However, upon consultation with partners in the Mid to Long Term Intervention Task Force, and reviewing the task force’s preliminary rental assistance planning figures, Ialoveni has been selected for targeting in place of Stefan Voda as rental assistance interventions are planned to be more frequent there due to being within a reasonable commuting distance from Chişinău which is one of the factors in planning suitable locations for targeted rental assistance. Therefore, Orhei and Ialoveni have been selected as the target semi-urban settlements.

¹³ REACH, Area-Based Assessment (ABA): Chişinău and Stefan Voda: Preliminary Findings - Moldova, September 2022 - Moldova | ReliefWeb

¹⁴ World Bank, How do we define cities, towns, and rural locations? (worldbank.org)

Map 1 - Targeted settlements



Data collection methods

The mixed method approach was selected as coupling a quantitative and qualitative approach allows for obtaining an in-depth comprehensive understanding of the topics explored. The quantitative element mainly captured information on the housing situation and common rental practices with refugee tenants and rental service providers, while the qualitative element mainly explored the rental market dynamics, social dynamics related to the rental market, and barriers to accessing the rental market, via interviews with key informants and focus group discussions from a range of different perspectives.

- **A structured household survey with refugee tenant households** was selected for addressing the research questions related to measuring the housing situation and adequacy, the behaviours and practices of renting and security of tenure, and the financial, social, legal and other barriers to the rental market, needs and preferences. Questions either related to the household, or the individual respondent. The population of interest for the household survey were refugee households residing in rented accommodation, who were able to provide structured information on the demographics and housing situation of refugees in rented homes in the assessed locations. Surveys with respondents from households who had been renting their accommodation for less than one month were discontinued and excluded, as respondents who have resided in their rental accommodation for less than one month are less likely to be able to provide information on events such as rental price changes, disputes with landlords, and other such occurrences throughout their tenancy.
- **Structured key informant interviews with rental service providers** were selected for capturing the details of properties and their adequacy and measuring the frequency of practices surrounding security of tenure, the willingness to lease to particular demographic groups, local levels of supply and demand, and the frequency of challenges and limitations related to the rental market. Questions related to the RSP themselves or the locality.
- **Semi-structured focus group discussions with refugee tenants** were selected to enable the exploration of barriers to the rental market, perceptions of willingness to lease to refugees by rental service providers, and current and potential social tensions surrounding rental market access. Questions related to the locality.
- **Semi-structured focus group discussions with host communities** were selected to allow the further exploration of these topics from the host population perspective. Questions related to the locality.
- **Semi-structured key informant interviews of national experts** were selected to explore overall rental market dynamics, absorption capacities, relationship dynamics between rental service providers and refugee tenants, potential social tensions surrounding access to affordable housing, and past and predicted changes in context. Questions related to the country as a whole.
- **Semi-structured key informant interviews with organizations working in at the local level** (UN agencies, INGOs, NGOs and CSOs) were selected to explore previous and predicted changes in context at the local level and the impact on rental markets, local rental market dynamics, potential tensions between the refugee and host communities surrounding the local rental market, and barriers to accessing the rental market that are faced by particularly vulnerable groups. Questions related to the locality.
- **Semi-structured key informant interviews with government authorities (national and local)** were selected to further explore barriers to rental markets, common practices around security of tenure, details on law and regulatory frameworks, and potential social conflicts between host and refugee populations surrounding access to affordable housing. However, when requesting interviews from key personnel in government ministries that were involved in the governance of the housing market at a national level, no respondents were forthcoming. Instead, only

representatives from local authorities were consulted in each of the four surveyed localities. Questions related to the locality.

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

Data Collection Component	Target per location	Overall target	Overall achieved
<i>Refugee tenant household survey</i>	42 per semi-urban location 55 per urban location Includes 5% buffer	194 Includes 5% buffer	195
<i>KIIs with rental service providers</i>	10	40	40
<i>KIIs with organizations with relevant programming and community leaders</i>	3	12	13
<i>FGDs with refugee tenants</i>	1 to 2	6	6
<i>FGDs with host community tenants</i>	1 to 2	6	6
<i>KIIs with national government authorities</i>	n/a	3	0
<i>KIIs with local government authorities (City Hall representatives)</i>	1	4	4
<i>KIIs with national rental market experts</i>	n/a	2	3

(a) Household survey

Identifying where refugee households are residing in the host community has been a challenge since the onset of the crisis¹⁵, with limited information on where families reside outside of Refugee Accommodation Centres. Therefore, a purposive sampling approach combined with a snowballing approach is required in order to engage refugee households in private accommodation, which has been an effective sampling approach in a recent comparable assessment.¹⁶ To identify the initial respondents from which to begin the snowballing process, local authorities in each location were

¹⁵ REACH, Moldova: Multi-Sector Needs Assessment (MSNA) - Key findings, September 2022 - Moldova | ReliefWeb

¹⁶ REACH, Area-Based Assessment (ABA): Chişinău and Stefan Voda: Preliminary Findings - Moldova, September 2022 - Moldova | ReliefWeb

consulted to identify locations such as cash registration centres and distribution points where it would be appropriate to request a face-to-face survey or to schedule a more appropriate time and place.

Other actors involved in the refugee response were informed of the data collection plan via the working groups of the Refugee Coordination Forum to avoid any over-assessed locations where potential respondents may have survey fatigue, and to avoid overlapping data collection schedules in the same timeframe. During each survey, respondents were asked whether they know of other refugees who may also be interested in participating, via which further respondents can be identified and contacted to arrange the meeting.

The tools for the household survey were designed and deployed using KoBo Toolbox. The assessment officer monitored the data being collected via the IMPACT KoBo server to identify any data quality issues that need to be addressed in the daily debriefings or by adjusting the tool.

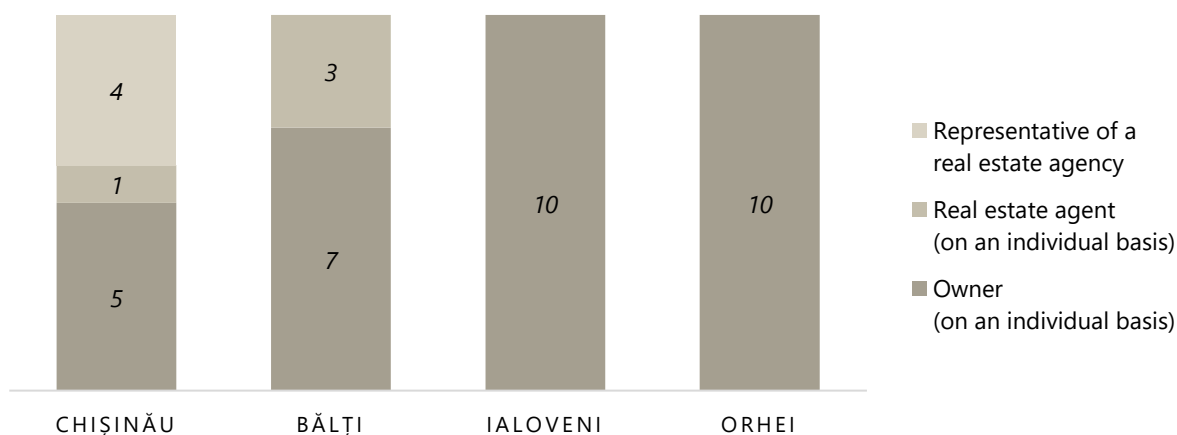
(b) Key informant interviews

Suitable key informants for the sample were identified via four mechanisms. The first was the stakeholder mapping element of the secondary data review. The second was consultations with local authorities. The third was via consultation with local, national and international organizations participating in the refugee response via the relevant Refugee Coordination Forum working groups. The fourth was via snowballing from respondents that had already been engaged.

The targeted number of key informants in each assessed location was fourteen per round, consisting of ten rental service providers, three organizations with relevant programming in the district and community leaders, and one local authority (City Hall representative).

For the rental service providers, five real estate agencies and five private owners were targeted, in order to capture how their activities differed. However, when scouting the four locations for data collection, it was found that there were only three real estate agencies in Bălți, and none could be found at all in Ialoveni and Orhei. Therefore, real estate agencies are only present in the sample for Chişinău and Bălți, which needs to be considered when interpreting differences in responses from service providers among locations.

Figure 1 - Type of interviewed rental service providers



The tool for the quantitative rental service provider key informant interviews was designed and deployed using KoBo Toolbox. The assessment officer monitored the data being collected via the

IMPACT KoBo server to identify any data quality issues that needed to be addressed in the daily debriefings or by adjusting the tool. For the other qualitative key informant interviews, notes and audio recordings were taken of the discussions (with informed consent of the participants) and debriefs were completed by the interviewer after the discussion.

(c) Focus group discussions

In each of the urban locations, two FGDs with refugee rental tenants and two FGDs with host community rental tenants were conducted. In each of the semi-urban locations, one FGD with refugee rental tenants and one FGD with host community rental tenants were conducted. Focus group participants were engaged via snowballing from household surveys and key informant interviews.

For all focus group discussions, notes and an audio recording were taken of the discussions (with informed consent of the participants) and debriefs were completed by the FGD moderator after the completion of the focus group.

Data Processing & Analysis

All primary quantitative data was collected using the KoboToolbox platform. The IMPACT Assessment Officer and Information Management Officer cleaned the raw data daily to account for any duplicates or data quality issues during data collection. All data collection and cleaning activities were conducted in line with IMPACT's minimum standards requirements and checklist ([available here](#)). The IMPACT Assessment Officers conducted statistical analysis on the cleaned quantitative data set using R.

The secondary quantitative data generated from 999.md was cleaned by the IMPACT Assessment Officer and Information Management Officer using an R cleaning script. The script was generated to identify duplicate and similar (potentially duplicate) listings, identify outliers, and identify data quality issues to be manually investigated by the IMPACT Assessment Officer and Information Management Officer. Once a month, the data has been processed using another R script that aggregates data collected in the last period and generates summary statistics. The combined dataset including summary statistics has been shared with the Accommodation and Transport Working Group, and publicly¹⁷. Further details of the methodology and associated limitations can be found on the README sheet of each dataset.

Challenges and Limitations

All assessment participants were sought purposively, including refugee tenant households, given that random sampling was not possible at the time of data collection due to the limited information available on residence. Therefore, the extent to which findings can be generalised to all refugee tenants in the assessed locations is limited and should only be interpreted as indicative of the wider situation.

Data collection took place before the announcement that proof of residency would be needed in order to apply for temporary protection in Moldova¹⁸, and therefore the findings related to security of tenancy, in particular the frequencies, motivations and challenges for particular types of rental agreement, are likely contextually outdated.

¹⁷ Rental Market Assessment Information Products (reachresourcecentre.info)

¹⁸ Protection Working Group Moldova- Temporary Protection Update (7 August 2023)

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

FINDINGS

Costs, Characteristics and Conditions of Rental Accommodation

This section presents the analysis of rental costs, characteristics and conditions in the four assessed locations, utilizing secondary data from online advertisements as well as findings from the household survey, contextualised by insights provided by rental market experts.

(d) Cost of rent

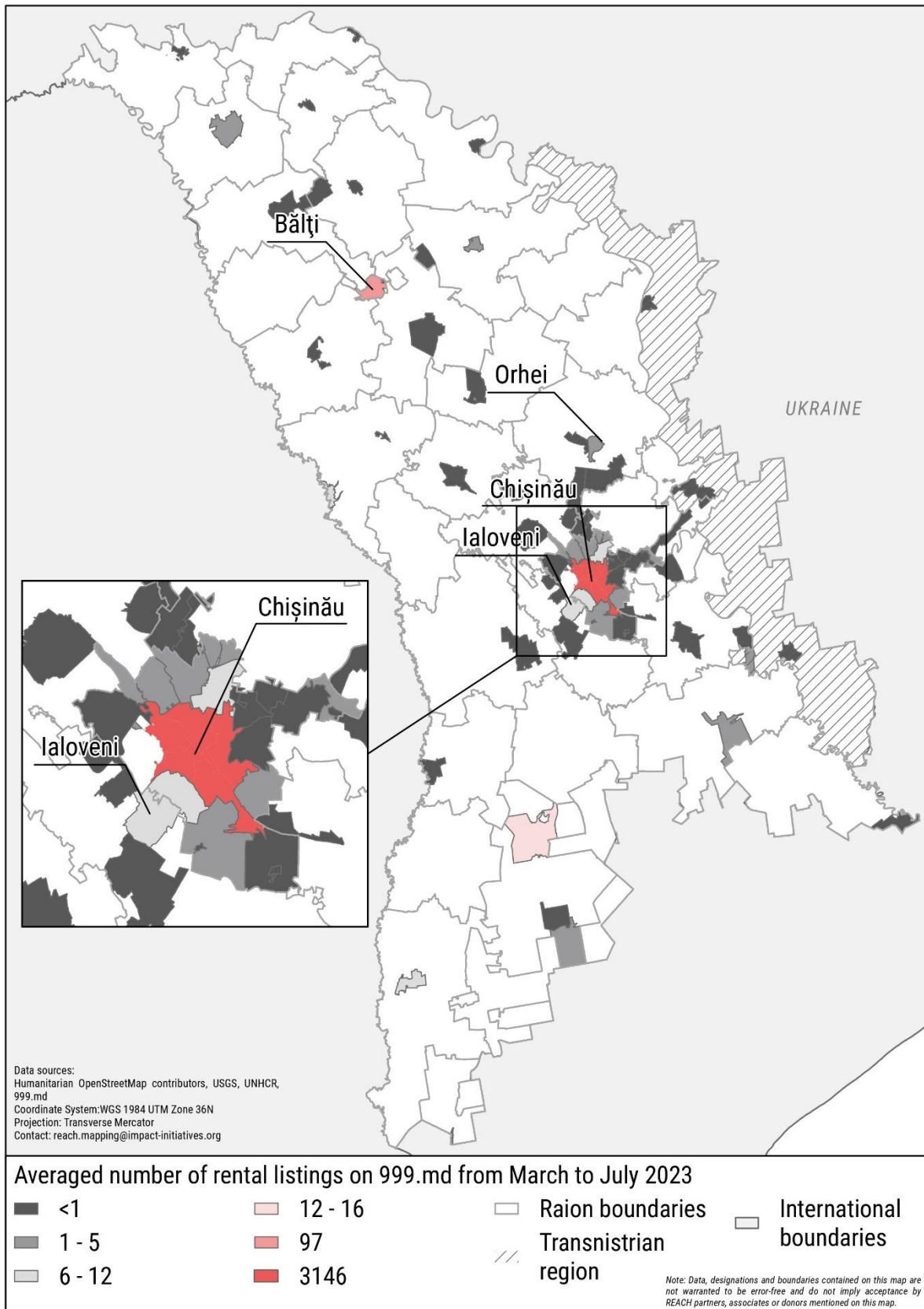
(i) Overview of rental prices as advertised online

During secondary data review, the advertising web portal 999.md was identified as the most popular online advertising channel for rental accommodation. The data from most rental advertisements listed on this website between March to July were captured¹⁹ to inform this assessment, including evaluation of average online prices as an indication of rental prices in each location.

One limitation with this dataset is the rarity of listings outside of Chişinău. Whereas in Chişinău, there was an average of over 3,000 listings per month, for Bălţi there was only 97, semi-urban locations had approximately 5 to 12 listings per month, and other localities typically had an average of less than one listing per month or no listings at all (see map 1). Therefore, a detailed analysis of advertised rental prices per location, disaggregated by characters such as number of rooms, is not possible with this dataset alone.

¹⁹ See a more detailed description of the process inside any of the 999.md datasets on the REACH Resource Centre.

Map 2 - Averaged number of rental listings on 999.md from March to July 2023



Therefore the analysis of rental price data from 999.md has been summarised below into two groups: advertised prices in Chişinău municipality, and advertised prices outside of Chişinău, as prices in Chişinău were found to be noticeably distinct from other localities, where there was otherwise limited variability (Figure 2 and Figure 3).

Figure 2- Chişinău municipality - Rental prices advertised on 999.md between March and July 2023

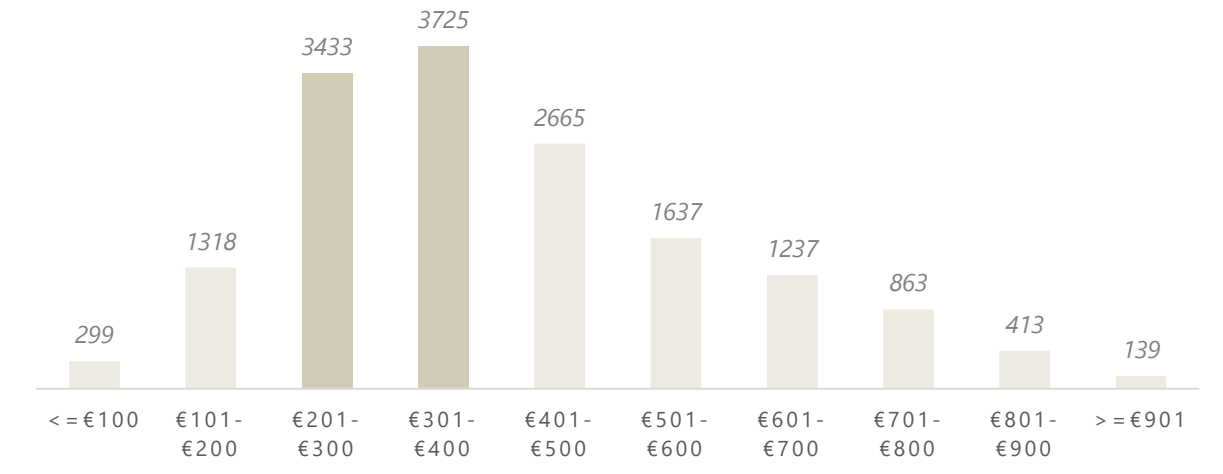
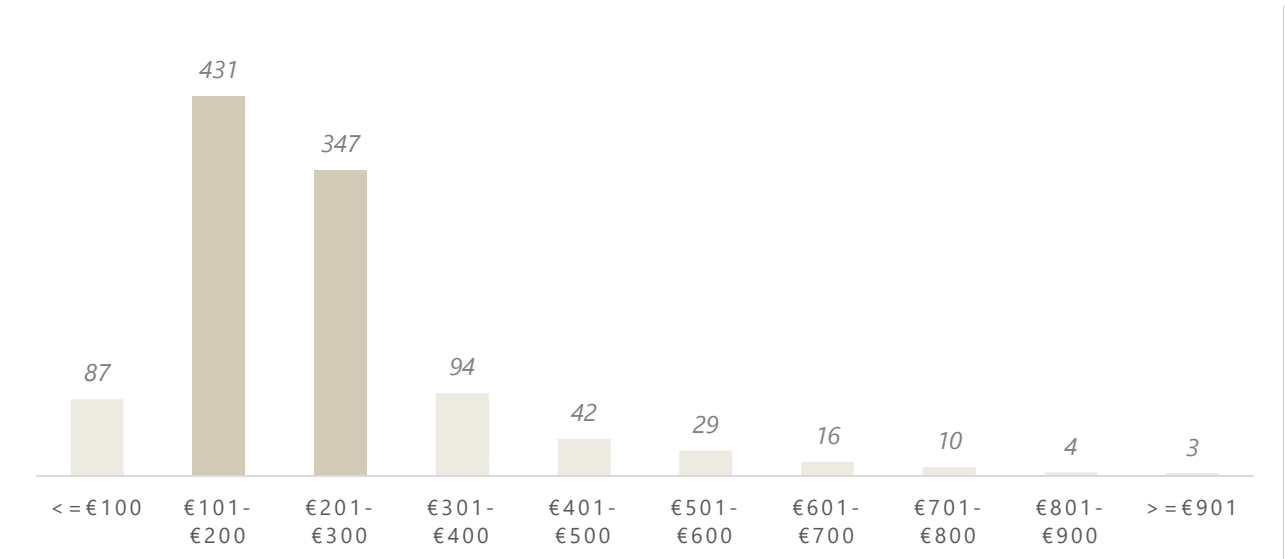


Figure 3 - Outside of Chişinău municipality - Rental prices advertised on 999.md between March and July 2023



In the below tables are the average advertised monthly rental prices of accommodation, disaggregated by the number of rooms. Accommodation advertised with five rooms and above have been excluded due to the very low number of advertisements.

Table 2 - Chişinău municipality - Average price per month and size of rental accommodation as advertised on 999.md

Chişinău	One room	Two room	Three room	Four room
<i>Average price</i>	€371	€452	€496	€600
<i>Average area (meters²)</i>	43	62	81	109
<i>Average price per meter²</i>	€8.6	€7.3	€6.2	€5.7
<i># Advertisements</i>	6247	7151	2148	166

Table 3 - Outside of Chişinău municipality - Average price per month and size of rental accommodation as advertised on 999.md

Outside of Chişinău	One room	Two room	Three room	Four room
<i>Average price</i>	€211	€247	€298	€461
<i>Average area (meters²)</i>	37	55	82	123
<i>Average price per meter²</i>	€5.7	€4.6	€3.7	€3.8
<i># Advertisements</i>	421	412	170	37

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

Surveyed refugee tenant households were asked what they were paying per month for rent rounded to the nearest 50 Euros, and how many liveable rooms the property had.

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

Below, are tables displaying the average prices reported for accommodation disaggregated by the number of rooms. For the purpose of accuracy, responses pertaining to accommodations with five or more rooms have been excluded from the analysis due to their limited representation—only two such responses were received overall. Responses from Bălţi, Ialoveni and Orhei have been grouped into one table, as was done in the overview of online advertised rental prices. This has been done due to similar limitations. Firstly, the sample sizes for each location when disaggregated by both number of rooms and advertised prices were mostly too small for meaningful interpretation. Secondly, average prices are also similarly distributed for localities outside of Chişinău. Additionally, this enables a more meaningful comparison of rental prices advertised online with rental values reportedly being paid by surveyed refugee households.

Table 4 - Chişinău (surveyed households) - Average price per month of rental accommodation as advertised on 999.md

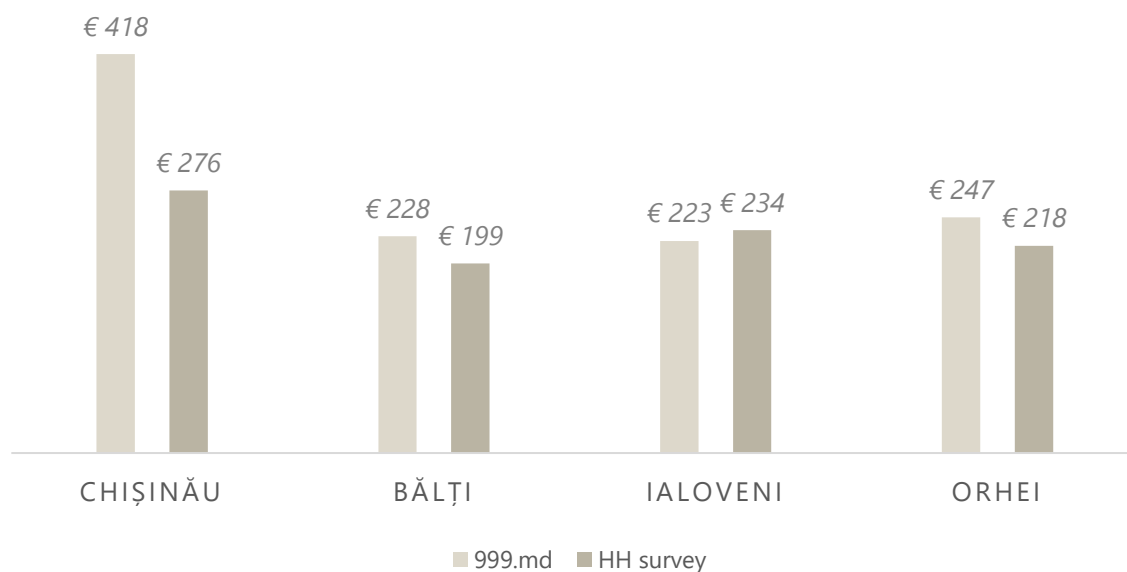
Chişinău	One room	Two room	Three room	Four room
<i>Average price</i>	€250	€300	€275	N/A
<i># Respondents</i>	23	43	3	0

Table 5 - Bălţi, Ialoveni and Orhei (surveyed households) - Average price per month of rental accommodation as advertised on 999.md

Bălţi, Ialoveni, Orhei	One room	Two room	Three room	Four room
<i>Average price</i>	€192	€231	€250	€245
<i># Respondents</i>	22	47	12	16

Note the limited number of responses for accommodation with three rooms in Chişinău. While the prices alone appear to suggest that refugee households had been paying less for three-room accommodation than two-room accommodation, it is more reasonable to conclude that this is due to the variability expected from such a small subset.

(iii) Comparison of rental prices as advertised against rental amounts being paid by surveyed HHs

Figure 4 - Average monthly price of rent (as advertised on 999.md between March and August 2023) compared to prices of rent (as reported by surveyed refugee tenant households)

Surveyed refugee households in Bălți, Ialoveni and Orhei reportedly paid rental amounts similar to the average online advertised prices – approximately €200 to €250 per month

The average online advertised price of accommodation on 999.md, and the rental amount reportedly paid by surveyed refugee households, all fell between the ranges of €199 and €247 in Bălți, Ialoveni and Orhei. There was only little difference in average rental prices advertised with average amounts reportedly being paid.

Surveyed refugee households in Chișinău reportedly paid an average rental amount of approximately €275 per month, far below the average advertised price of €418

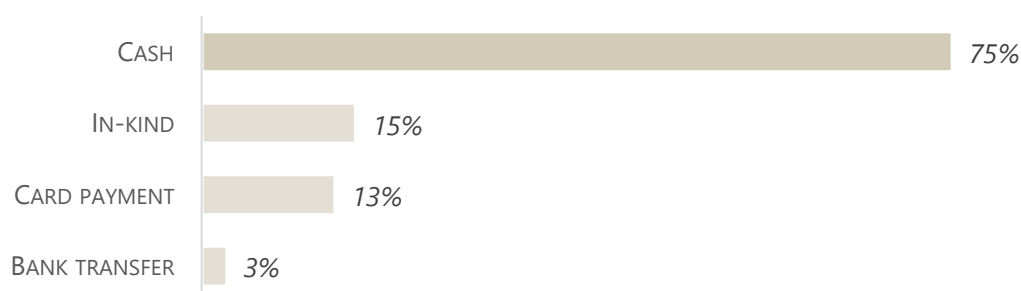
The noticeable exception is for Chișinău, where surveyed households were reportedly paying more than the other three locations, averaging €276. Unlike the other three locations this amount is far less than the average online advertised price of €418. This may indicate that respondents were less willing or able to rent the higher-priced accommodation advertised in Chișinău, instead more often selecting lower-cost options (Figure 4).

While this does raise the concern that refugee households may be making compromises to the suitability of their homes in order to meet their accommodation needs, it appears that respondents were in general satisfied with the conditions of their accommodation in Chișinău (see [Conditions of accommodation](#)).

Cash was the most frequently reported usual modality of paying rent (75% of surveyed HHS), usually with Euros, however some reported paying rent in-kind (15%)

Typical modalities of paying rent monetarily reported by surveyed households were with cash, by card, and rarely, by bank transfer (Figure 5). However, surprisingly, 15% of surveyed HHS reported paying their rent either fully or partially in-kind. In-kind payments included household chores, buying food, garden work, and splitting some costs or bills (Figure 6). The Euro was the most commonly reported currency used for rental payments (Figure 7).

Figure 5 - Common payment types - as reported by refugee respondents²⁰



²⁰ Values may exceed 100% as this question was multiple choice.

Figure 6 - Types of in-kind rent payment - as reported by surveyed households (n=28)

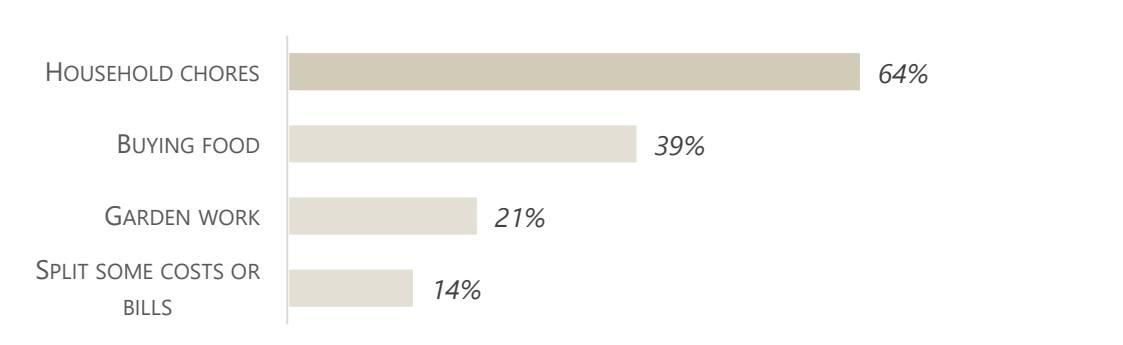
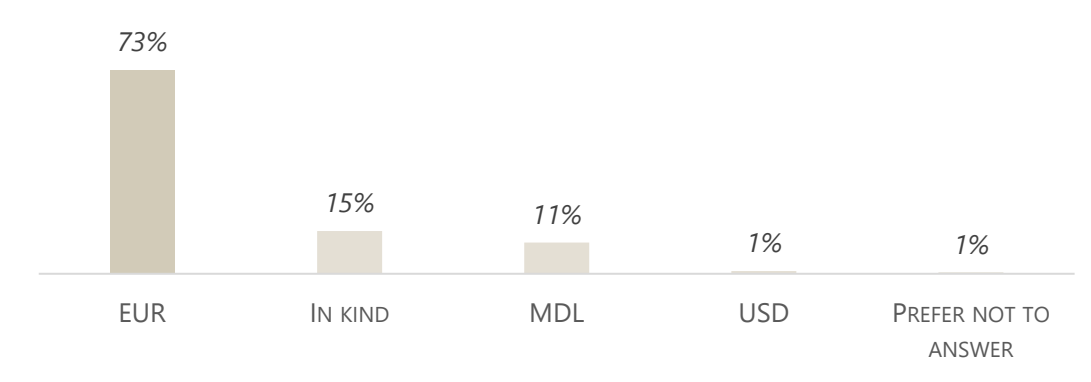


Figure 7 - Currency used for rental payments - as reported by surveyed HHs

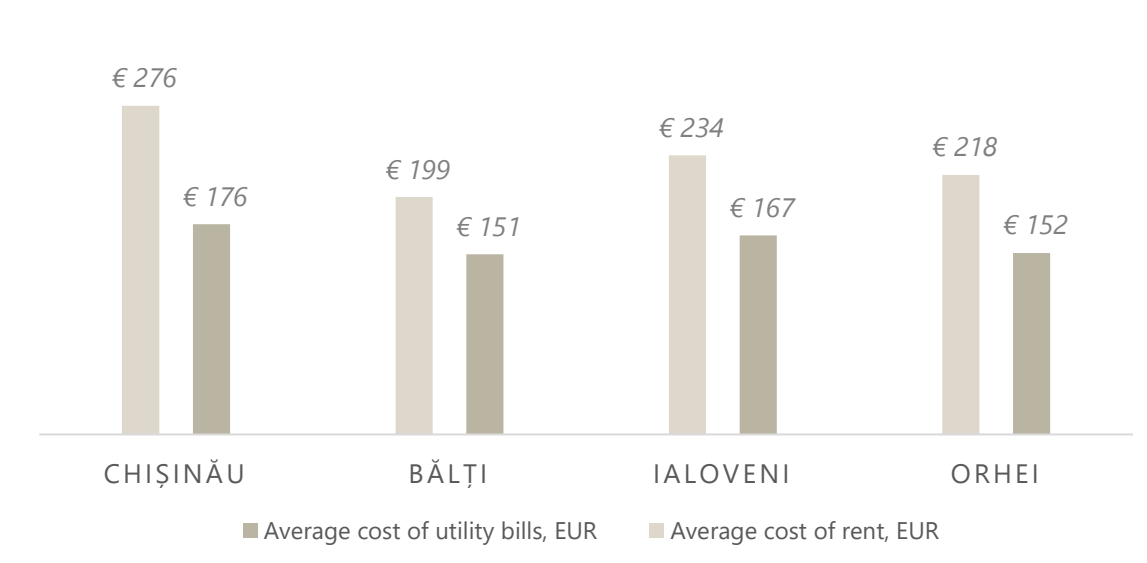


(e) Cost of utilities

The average cost of utilities by household did not vary much by location, and averaged €163 per month per household, and €65 per individual

The average reported amount paid per month for utilities ranged from €151 in Bălți to €176 in Chişinău (Figure 8).

Figure 8 - Average cost of rent and utilities per assessed location - as reported by refugee respondent households



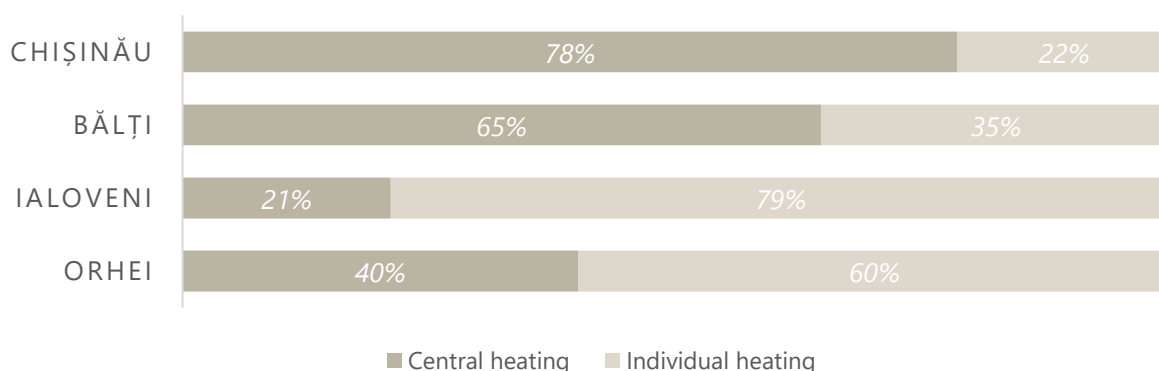
Given the limited variation between localities, an average utility cost per person per month from all respondents should be a reliable indicator of the amount being paid by refugee households at the time of data collection, which was €65 per person.

Reported amounts paid for utilities did not take into consideration whether they were partially covered by the government energy subsidies that were taking place at the time²¹. Additionally, data collection occurred during spring 2023, and it is expected that utilities will be significantly higher during the 2023-24 winter (see [Changes in cost of rent over time](#)).

Surveyed HHs with central heating paid approximately €6 less than the average per month (€157), whereas surveyed HHs with central individual paid approximately €8 more (€171)

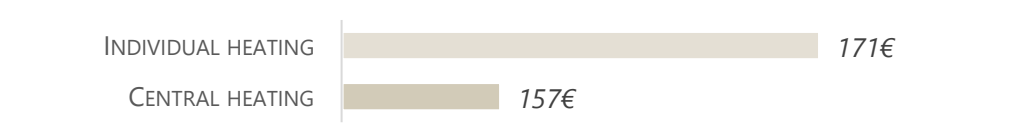
Central heating was reportedly more common in surveyed households in the two urban locations, Chişinău and Bălţi, and individual heating was reportedly more common in the semi-urban locations, Ialoveni and Orhei (Figure 9).

Figure 9 - Type of heating - as reported by surveyed households



As expected, the households with individual heating were reportedly paying more for utilities than those without although only €14 more on average per household than those with central heating (Figure 10).

Figure 10 - Average amount paid for utilities by surveyed households over the month prior to data collection, by type of heating



Utilities paid for typically included electricity (95% of surveyed HHs), water (94%), gas (93%), heating (84%) and internet (81%), which were almost never included in rental payments

Respondents were asked which utilities they paid for, and which were covered in their rental payments. In almost every HH, no utilities were reported as being included in rental payments (Figure 11). Instead,

²¹ REACH, The impact of cost-of-living changes on Moldovan and refugee populations, January 2023.

reported utilities typically paid for separately included electricity (95% of surveyed HHs), water (94%), gas (93%), heating (84%) and internet (81%) (Figure 12).

Figure 11 - Types of utilities included in the rental payments of surveyed households²²

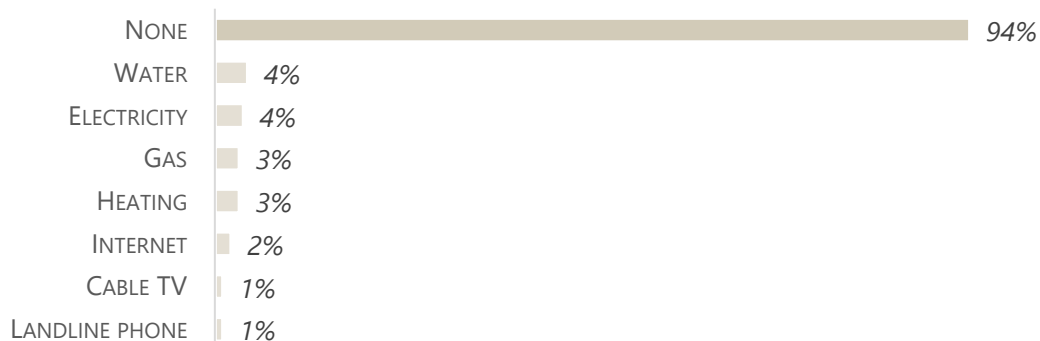
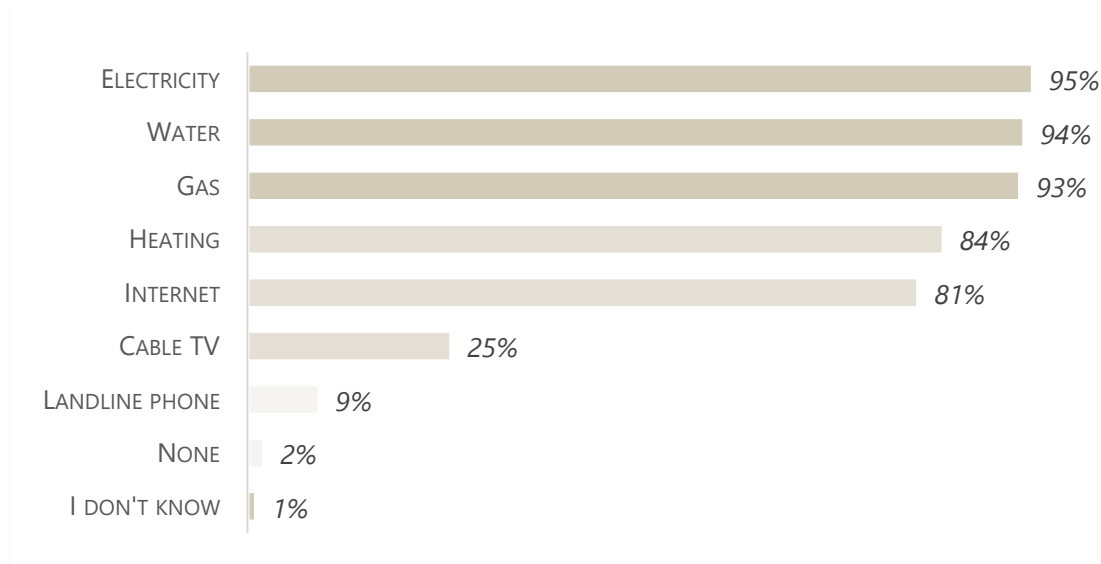


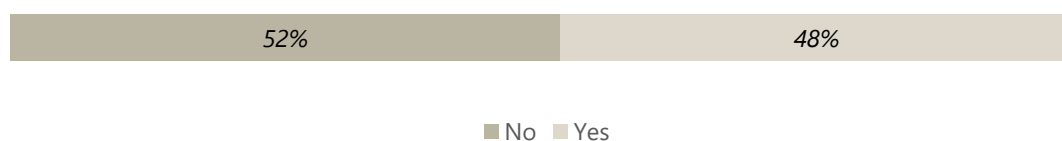
Figure 12 - Types of utilities paid for by surveyed household²³



(f) Deposit amounts

Deposits were paid by approximately half of surveyed households (48%). The average deposit amount (€301) was slightly more than the monthly rental cost reported by households overall (€249) (Figure 13).

Figure 13 - Proportion of surveyed HHs that reportedly paid a deposit prior to moving into their rental accommodation

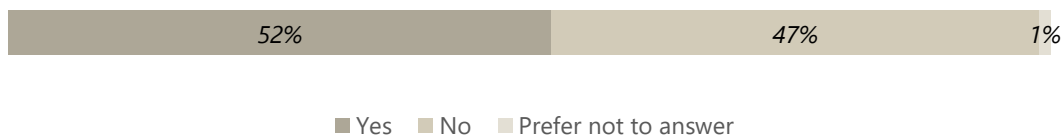


²² Values may exceed 100% as this question was multiple choice.

²³ Values may exceed 100% as this question was multiple choice.

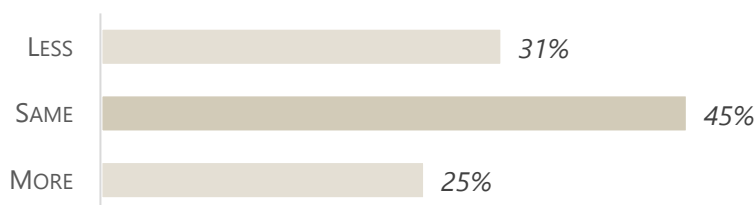
Of the surveyed households that reportedly had to pay a deposit prior to moving into their accommodation, approximately half received proof of payment (Figure 14).

Figure 14 - Proportion of surveyed HHs that reportedly received proof of payment for their deposit



Deposit amounts were often the same as the rental amount (45% of surveyed households), demonstrating agreements where 1 month rent is requested as a deposit, but were also often less or more (Figure 15).

Figure 15 - Proportion of surveyed HHs that reportedly paid less, the same, or more than their one-month rental cost



(g) Changes in cost of rent over time

Rental prices appear to have been steadily increasing between March and July 2023

The average price of rental advertisements on 999.md has increased every month from March until July 2023 (Figure 16), along with the average advertised price per square meter (Figure 17) which grew in Chişinău from €7.03/m² in March to €8.36/m² in July, an increase of 19%. The increase in advertised prices suggests an increase in prices in the rental market overall since March²⁴.

²⁴ 999.md is not the only method of advertising rental property (see [Availability](#)), and is only indicative of price changes in the rental market.

Figure 16 - Change in the average advertised price of rental accommodation on 999.md from March to July 2023

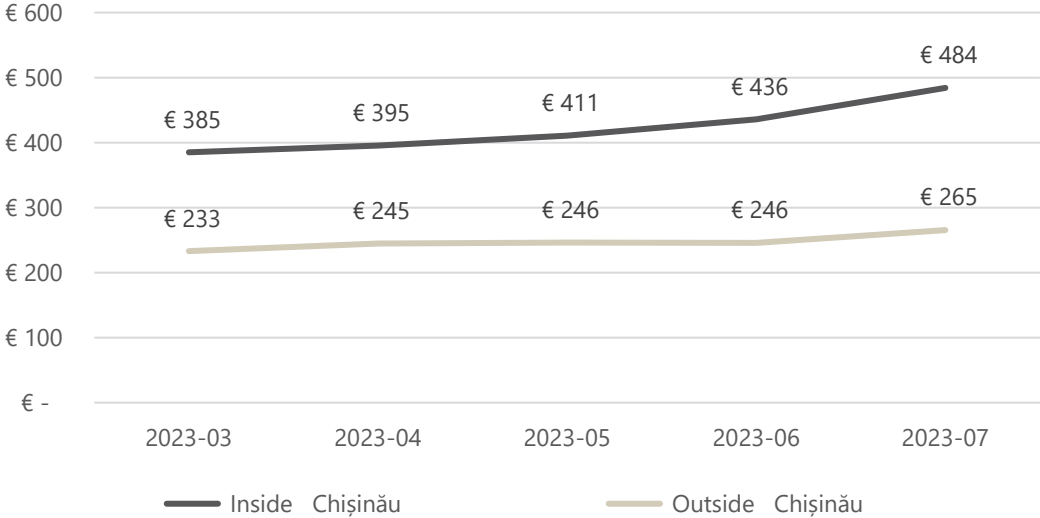
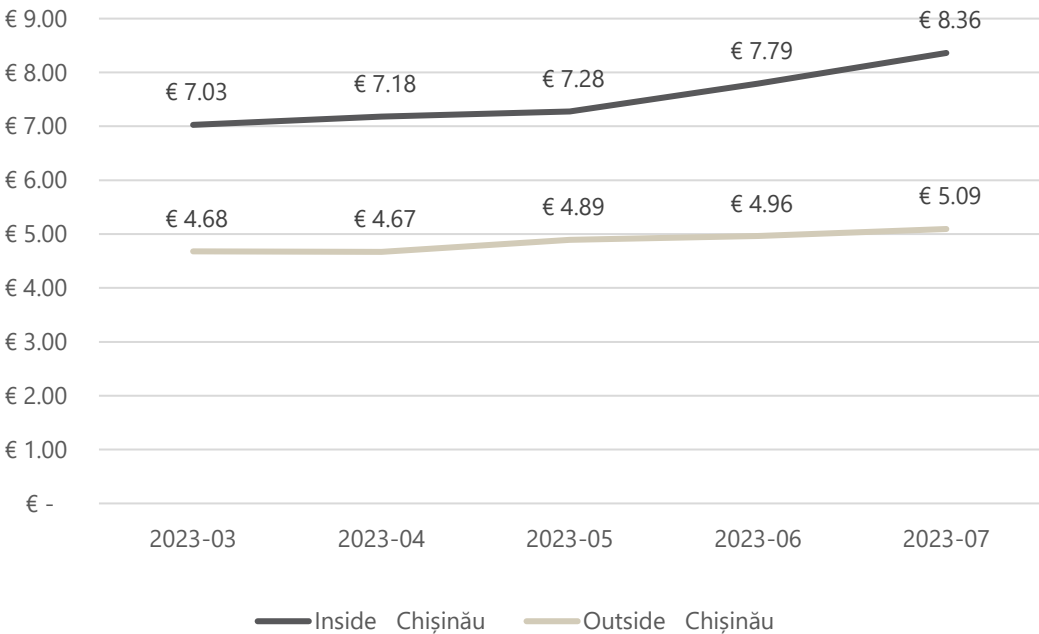


Figure 17 - Change in the average advertised price per square meter of rental accommodation on 999.md from March to July 2023



Experts report an initial exhaustion of rental properties after the escalation of hostilities, coinciding with reports of increased prices from NGOs in Chişinău, Bălţi, and Ialoveni. Prices may have stabilized by the time of data collection

Two rental market experts reported an exhaustion of available rental properties overall in Moldova at the escalation of hostilities in Ukraine, with one KI describing the stock of available apartments being completely exhausted in three days. Supply and demand may have stabilised since due to falls in demand (reported by two experts), a season of lower demand at the time of data collection (reported by one expert), Ukrainians returning to Ukraine or moving on to Europe (reported by one expert), and

a higher supply of rental accommodation (reported by two experts). One expert described prices as having increased over the 5 months previous to data collection and another KI described prices as stable at the time of data collection.

KIs from NGOs provided further insight into price changes from each location. In Chişinău, all three KIs reported an increase in prices in the 12 months previous to data collection, with one adding that prices particularly increased in the Autumn-winter months. The price increase was attributed to the influx of refugees as well as increase in cost of communal services by one KI.

The three KIs in Bălţi also reported an increase in prices in the 12 months previous to data collection, with one KI stating that the price is now unaffordable for some Moldovans who are receiving benefits. All three attributed the rise in cost to the refugee influx. Additionally, two KIs mentioned the low supply of housing in Bălţi, compared to Chişinău, where there are more new homes being constructed. One KI attributes the price rise not only to the refugee influx but also the increases in cost of living connected with the rise in energy costs.

"It's a worldwide trend. Prices are going up on energy resources and because of that they're going up on everything"

(Rental market expert)

Prices reportedly increased during the autumn and winter months, and it became easier to rent in the summer months as students left.

In Ialoveni, two KIs also reported increased rental prices although one KI reported not observing a change in price for the rent that their organisation covers for beneficiaries. The price rise was attributed to the refugee influx and an increase in demand (one KI) as well as increasing cost of utilities influencing rental price (one KI). None of the three KIs interviewed in Orhei knew whether rental prices had changed, but one reported a big shortage of rooms during the winter.

Given these widely reported price change from assessment participants, it appears that rental prices are susceptible to seasonal changes, changes in energy costs, and can be shocked by a sudden population movement such as a refugee influx. If there was to be another sudden refugee influx in the future, it would not be a surprise to again see availability of rental accommodation be exhausted and prices increase again, increasing the financial barrier for Moldovans and refugees to find suitable accommodation (see [Availability](#) and [Financial obstacles](#)).

(h) Conditions of accommodation

Surveyed households generally reported their accommodation and its bathroom/toilet to be in very good or good condition, only rarely reporting poor conditions. Not a single report of very poor conditions was received

Conditions of accommodation and its bathroom/toilet were mostly described as good or very good in all four assessed locations. Although reports of neutral conditions and below were more frequently reported in Chişinău, the difference to other locations is minimal. This comes as a surprise, given that surveyed HHs in Chişinău were typically paying far below the average rental value, unlike in the other locations where surveyed HHs were paying closer to the average (see [Cost of rent](#)). This suggests that adequate accommodation was obtainable at a rate lower than the average price in Chişinău around the time of data collection.

Note that the definition of neutral provided to the respondents was: *The dwelling is in a decent state but has minor issues, such as minor leaks, peeling paint, or small cracks. The living conditions are*

generally acceptable, with only a few minor issues, and the definition of poor was: *the dwelling is inadequate, with noticeable damage to its structure. The living conditions are uncomfortable and could be unhealthy and dangerous.* Given that some neutral and poor responses were received in all four locations for accommodation conditions, with similar responses for their bathroom/toilet, there may be a need for minor refurbishment of rented accommodation such as fixing leaks and structural repairs to increase adequacy.

Figure 18 - Condition of rented accommodation - as reported by surveyed households

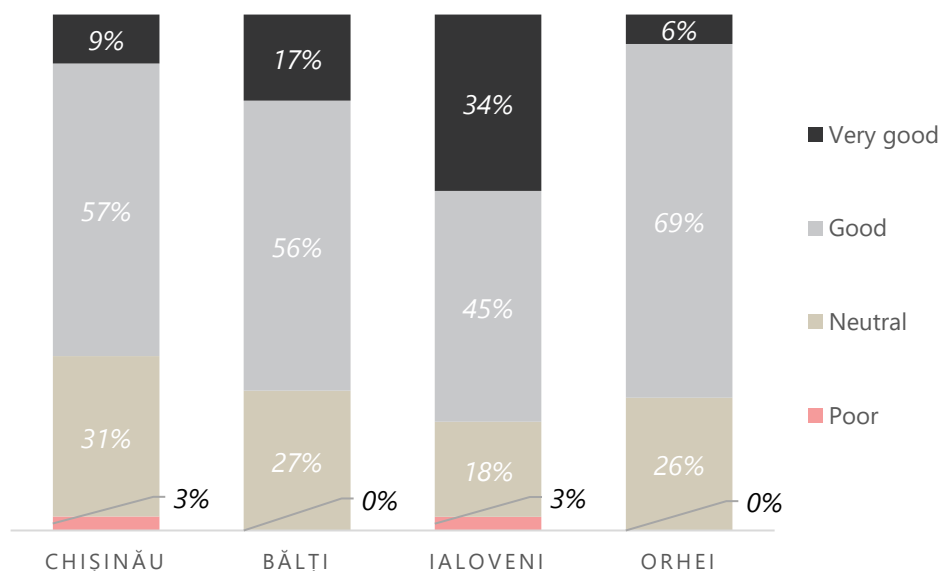
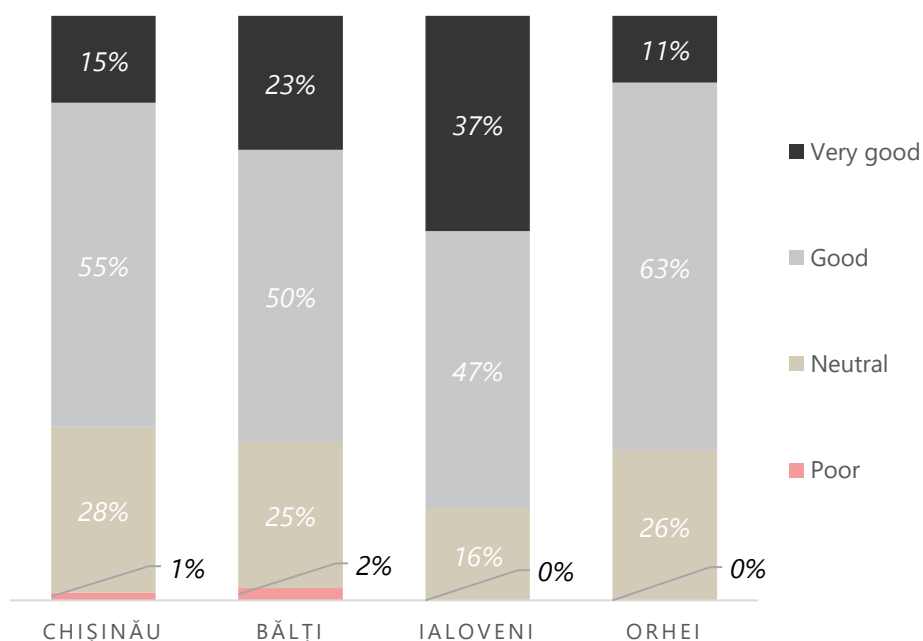


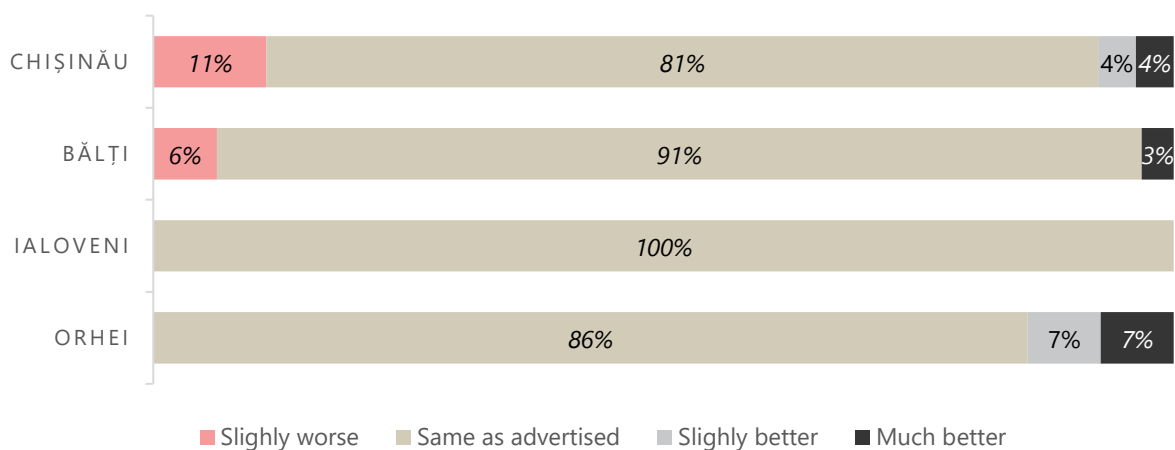
Figure 19 - Condition of bathroom/toilet - as reported by surveyed households



Surveyed HHs who had found their accommodation via 999.md reported the condition being the same as advertised in most cases

Generally, surveyed HHs who found their accommodation via 999.md (72 HHs) reported the condition being the same as advertised (86%), with only occasional reports of the condition being slightly worse than advertised (7%, only in Chişinău and Bălţi) or slightly/much better (7%) (Figure 20).

Figure 20 - Condition of accommodation compared to the condition advertised online, as reported by surveyed HHs that found their accommodation on 999.md



Availability

This section combines primary and secondary data to evaluate the general availability of rental accommodation, exploring what external factors have affect availability in the past, to suggest what might affect availability in the future.

A precise assessment of availability of rental properties in Moldova is challenging, given that there appears to be a variety of methods to advertise them (

Figure 21 and Figure 22) which include word of mouth through family and friends, the frequency of which is difficult to measure. The approach taken in this assessment is to estimate availability by triangulating numerous data collected.

Firstly, general availability of rental accommodation has been estimated by combining the number of rental advertisements on 999.md with questioning surveyed tenant households and RSPs on how frequently online advertisements are used when searching for accommodation, and how households found their current arrangement.

Secondly, Surveyed households were also questioned on difficulties faced when searching for accommodation, revealing several availability issues faced and their frequency among respondents.

Finally, rental market experts and key informants from NGOs and authorities were questioned on the rental market dynamics, including availability, exploring how these are changing over time and what factors are affecting those dynamics. Responses from these discussions support the estimation of availability in the assessed locations as well as allow a deeper understanding of what is driving availability, how that may change in the future, and what the implications would be.

Almost all advertisements on 999.md are in Chişinău and Bălţi, and almost none are elsewhere

The online advertisement platform <https://999.md> was identified during secondary data review as the most popular platform for advertising rental properties. Since March 2nd 2023, all adverts have been regularly captured into a dataset²⁵.

Shown in *Map 2* the average number of listings in each location, for each month, since collecting this data. Over 96% of listings have been for accommodation in Chişinău and Bălţi with just 4% of average listings by month being for accommodation outside of these two urban hubs, typically in semi-urban localities.

999.md is used very frequently in Chişinău and Bălţi, less so in Orhei and Ialoveni, and may not be used very often elsewhere

The ability of the 999.md dataset to indicate overall availability rests on the frequency of its use when searching for accommodation compared to other methods. The assumption being made here is that if online advertisements are widely used in a location, then a stronger case can be made for the frequency of online advertisements being a proxy indicator for overall availability, given that most accommodation available to rent would be listed on the website (and vice versa).

When asking RSPs what channels they have used to advertise their rental accommodation, 57% reported using 999.md. This was noticeably higher in the urban locations than the semi-urban: Of the 20 RSPs in Chişinău and Bălţi, 17 reported using 999.md, whereas 8 of the 20 in Ialoveni and Orhei reported doing so. The reverse was true with advertising via word of mouth, which was another popular channel reported overall. Of the 20 RSPs in Chişinău and Bălţi, 6 reported advertising via word of mouth, whereas 14 of the 20 in Ialoveni and Orhei reported doing so.

Both 999.md, and recommendations via word of mouth, were also frequently reported methods to find accommodation by surveyed households (

Figure 21) however to varying degrees depending on the location. Both methods were used by approximately one third to one half of respondents in Chişinău and Bălţi, however in Bălţi, the reported use of 999.md was relatively more frequent and word of mouth was less frequent. In Ialoveni, the reported use of 999.md was minimal, with the most frequent method being via recommendation.

KIs from NGOs in each location also described 999.md being used to some degree, combined with other methods, with nine of the thirteen NGO KIs mentioning it as a method of advertising rental accommodation. One KI in each location also mentioned word of mouth through friend/relatives as a channel (Facebook was also mentioned by five KIs overall, and several other methods and websites were mentioned much less frequently).

Responses in KIs with NGOs in Ialoveni were slightly different in comparison to other locations, as social media and 999md were hardly mentioned but the green line and social assistant were.

"There are people who only rent through acquaintances, because they have had unpleasant situations several times renting to strangers. They only rent by recommendation. In desperation people also place ads, but less so lately"

(KI from an NGO in Ialoveni)

²⁵ Each dataset is available on the Reach Resource Centre.

Figure 21 - How surveyed households reportedly found their current accommodation

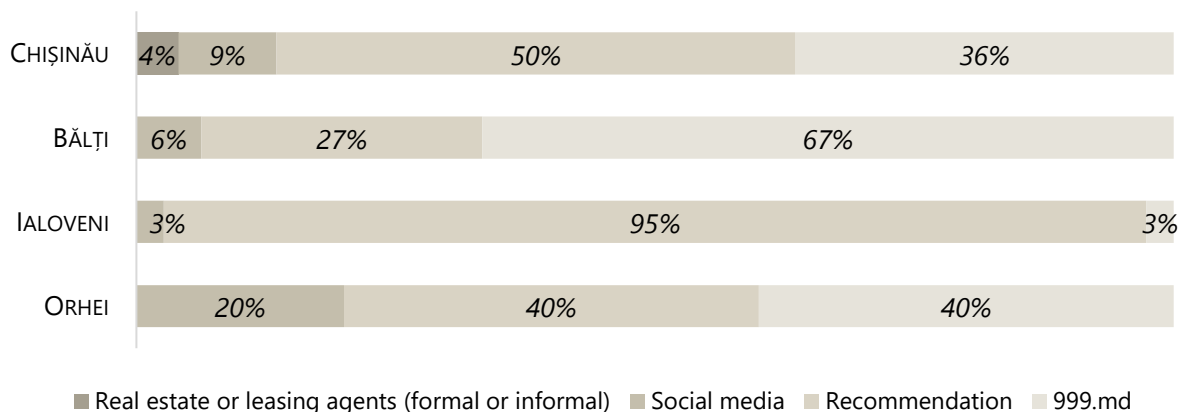
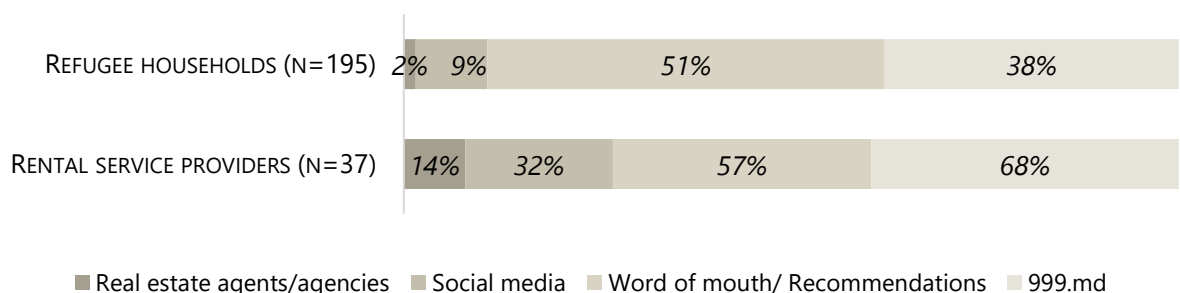


Figure 22 - Reported channels for finding rental accommodation (HH survey) and for advertising rental accommodation (RSPs)



It appears that the methods that surveyed refugee households have used to secure rental accommodation has generally differed greatly by location. It also appears that 999.md was more popular for RSPs to advertise, and for tenants to use, in the assessed urban areas, and word of mouth was more popular in the semi-urban areas.

If the assumption is made that a higher population size and higher degree of urbanisation can partially explain the more frequent use of 999.md in the urban areas, it could be argued that the reduced popularity observed for Ialoveni and Orhei may indicate reduced popularity in similar-sized semi-urban areas, and possibly an even greater reduction in popularity for more rural locations.

Combining the popularity of 999.md with the frequency of listings, triangulated with insight provided by experts and authorities, suggests that the size of the rental market is very small outside of urban areas

The frequency of advertisements appears to be a somewhat useful proxy indicator of availability, however limited given that the frequency of use of 999.md appears to be variable and might be smaller in less populated settlements (see [above](#)). The effectiveness of 999.md data in portraying true availability is therefore limited given that it is only one of several advertising methods. The large difference between the number of listings on 999.md for Chișinău and Bălți versus other settlements alone suggest in

isolation a much smaller rental market size elsewhere in smaller settlements (where assumedly there are also less properties overall) but does not account for the alternative methods of advertising.

However, triangulation via KIIs with experts and authorities appear to support the case that rental accommodation availability outside of Chişinău and Bălţi is very limited. Two of the three rental market experts interviewed described the market as being concentrated in Chişinău when asked to describe the rental market overall in Moldova, with one estimating the concentration at an 80-90% concentration. One explanation for the small size of the rental market provided by an expert was that the renting market may have been much smaller in size fifteen years ago, and is just now starting to grow, with buildings being developed just for renting to come in the next few years. KIIs from local authorities provided further insight into availability into the four locations: While the KI in Chişinău was unsure of rental property availability, the KI in Bălţi reported a high availability of rental properties, both in the city and surrounding villages, due to migration. However, the other KII in Bălţi responded that Rental Service Providers (RSPs) do not want to contract with refugees in Ukraine when asked about availability (see [Social obstacles](#)). In Orhei, the KI described finding rental accommodation as difficult, with available accommodation described as expensive and with poor living conditions. In Ialoveni, the KI reported a general availability of rental accommodation.

The ability to describe overall availability in Moldova with the findings of this assessment is limited, given the limitations of using 999.md as an indicator of availability as described above, and the ability to triangulate only in the four assessed areas. While the findings do suggest that availability may be much smaller outside of Chişinău and Bălţi, the amount of confidence with which this can be stated is low given that there is the possibility that instead rental accommodation is much more frequently advertised via alternative methods that are more difficult to measure, both for this assessment and for the rental market experts that informed the market distribution. Additionally, refugee HHs may have been more likely than Moldovans to find accommodation online if they were at the time less familiar and less connected to the community compared to the Moldovan population, which could have biased the sample (figure 20).

Scarcity was the key accessibility issue faced by surveyed households when searching for rental accommodation, although most faced no issues

Refugee respondents from the household survey were questioned on what difficulties they encountered to find a place to rent. Most responded that they faced no difficulties at all (Figure 23) particularly in Ialoveni. However, for those that did face difficulties, scarcity was the most frequently reported issue (Figure 24).

If we are to assume that many reports of scarcity are expected in a location with a low availability of rental properties, and vice versa, then this suggests that low availability has been an issue in all four locations, but not a critical issue given that most did not encounter this difficulty when finding a place to rent. Beyond scarcity, other frequently reported encountered barriers include refugees being rejected as tenants and not knowing how and where to find a place to rent (see [Accessibility](#)).

There is the issue of survivorship bias in our sample, however. Those unable to rent because of the difficulties that they encountered were not included in our assessment as we were interviewing households who were currently renting. So, the difficulties faced by refugee households looking for rent may be quite different than the difficulties faced by the sub-group that overcame these difficulties and secured rental accommodation.

For further insight into whether low availability has been an insurmountable barrier for some refugee households, we can refer to the Rapid Housing Assessment previously conducted by ACTED²⁶, where surveyed households who had tried to rent but couldn't cited the price being too high in most cases (78%), or other finance related reasons such as to save money (29%) or because of exhaustion of resources (10%). The Rapid Rental Assessment conducted by Catholic Relief Services²⁷ also found price to be the most frequently reported barrier to renting by surveyed households. These findings suggest that while scarcity has been a limiting factor, indicating low availability overall to some extent, it has not often been reported as the critical issue – instead financial barriers to the market were a much wider concern (see [Financial obstacles](#)).

Figure 23 - Surveyed HH respondents reporting encountering any difficulties finding a place to rent

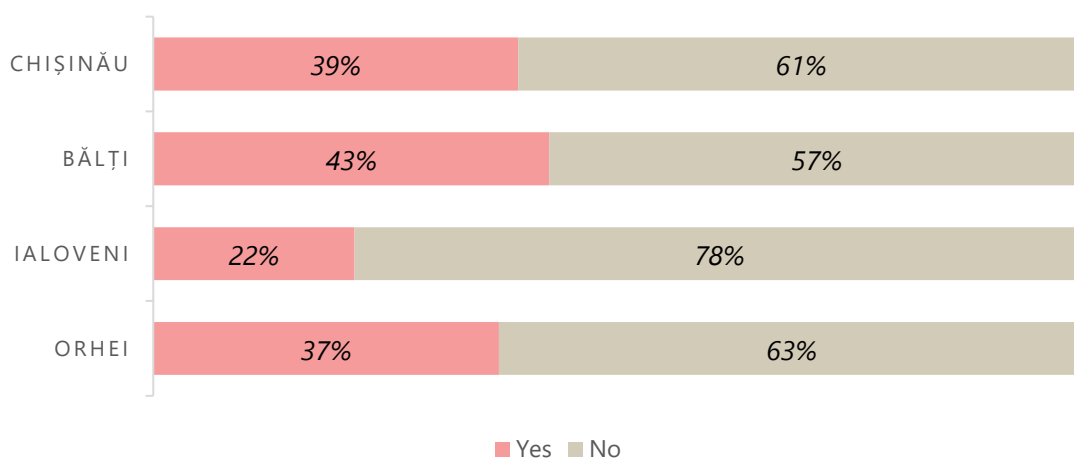
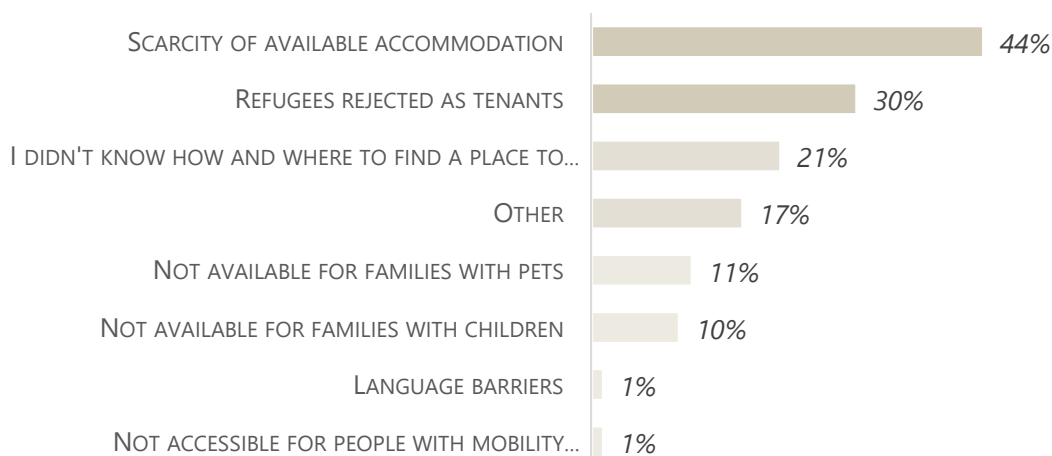


Figure 24 - Surveyed HH respondents reporting encountering any difficulties finding a place to rent, by type of difficulty (n=96)



²⁶ ACTED March 2023, Providing a multi-sectoral humanitarian response to Ukrainian refugees and vulnerable Moldovan households in Moldova March 2023. Data collected in February 2022. Vasilisa.forsgren@acted.org (closed source)

²⁷ Catholic Relief Services Moldova 2023, Rapid Market Assessment Moldova (closed source)

The refugee influx in 2022 may have decreased overall availability, but rental housing supply may have increased since, particularly in Ialoveni

Two of the three rental market experts interviewed reported an exhaustion of available rental properties at the time of the escalation of hostilities.

"(...) the stock of apartments in three days was totally exhausted."

(Rental market expert)

Since that time, two experts described that supply and demand have since stabilised due to various factors including falls in demand, a season of lower demand at the time of data collection, and a higher supply of rental accommodation as more have been renting their homes.

In most of the FGDs with host communities, the thinking was that the refugee influx had increased demand and prices. However, it was also often mentioned that other factors such as the energy and cost of living crisis contributed to rising prices.

"(...) circumstances at that time coincided, so that rent prices rose not only because of the arrival of refugees, as without them prices rose for all communal services."

(Rental market expert)

Reported impacts to availability, beyond simply increased demand, include an increase in difficulty for finding accommodation for both Moldovans and refugees, and a decrease in rental market supply as some of the apartments were provided for free. In Ialoveni however, rental housing supply was reported to have increased as a result of the refugee influx.

"The number of houses offered for rent increased. In some villages of the Ialoveni district, houses that were empty are now filled. More people have started to rent out their houses"
(Rental market expert)

The expected movement of students and seasonal changes in demand suggest an upcoming decrease in availability

All three rental market experts reported seasonal demands for rental housing, with two attributing higher demand in August and September due to students returning to Chişinău. Most universities are in Chişinău²⁸, and the academic year typically runs from 1st September to 31st August²⁹, and so if student movement is impacting market availability, it is likely decreasing availability in Chişinău in September and increasing availability elsewhere, and the reverse likely happens in August. Other times mentioned were in December, August and May due to people coming from the diaspora for stays of less than a month.

²⁸ [List of universities in Moldova](#)

²⁹ [Order of Ministry of Education on the approval of the Framework Plan for studies](#)

An increase demand, either from a new refugee influx or more refugees moving from other accommodation solutions to renting, may coincide with lower availability and shock the market. Increasing the housing stock could be a solution

Given that there are many vacant homes in Moldova³⁰, availability of rental accommodation outside of Chişinău and Bălţi appears to be scarce, increased demand in the short term may coincide with the reported seasonal lower availability, and an demand may increase tensions (see [Potential conflicts surrounding access to affordable housing](#)), increasing the rental housing supply may be a reasonable option to reduce potential strain on the rental market. In turn, this may reduce potential tensions surrounding access to affordable housing as was reportedly present in 2022. Such programs have been implemented in Poland³¹ in response to the Ukraine crisis, where the infrastructure and habitability of unused homes owned by the host population have been improved, in exchange for an agreement to lease to refugees. Similar initiatives in Moldova, or other mid to long term solutions such as social housing, may reduce these risks.

³⁰ In 2015, it was estimated that 10% of homes in Moldova are vacant. UNECE 2015, Country Profiles on Housing and Land Management: Moldova

³¹ Poland: Refurbishment of public vacant housing and empty spaces (February 2022)

Accessibility

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

In all KIIs with rental market experts, NGOs and authorities, and all FGDs with host and refugee communities, participants were asked about financial, legal, social and other barriers that refugees face in order to explore and better understand specific limitations to accessibility of the rental market and how they differ by profile. Some of the barriers identified are reportedly an issue for most refugees, in particular the lack of financial resources required, as also found in previous assessments (see [above](#)). But many additional barriers that are faced by particular demographic groups were also identified. In cases where a refugee has intersecting vulnerabilities, all with their own additional financial, social, legal and other barriers, it appears that access to the rental market is drastically more difficult.

(i) Financial obstacles

Previous assessments suggest that inability to afford rent is a major obstacle to the rental market

In the Rapid Housing Assessment previously conducted by ACTED³², surveyed households who had tried to rent but couldn't cited the price being too high in most cases (78%), or other finance related reasons such as to save money (29%) or because of exhaustion of resources (10%). The Rapid Rental Assessment conducted by Catholic Relief Services³³ also found high price to be the most frequently reported barrier to renting by surveyed households. These findings suggest that financial barriers to the market were a wide concern.

Financial barriers appear particularly high for the unemployed, with a risk of becoming higher in the winter as energy bills increase

In all six FGDs with host communities, refugees in Moldova were described as facing financial obstacles to the rental market, with elaborations that some refugees do not have sufficient financial resources to pay the rent and utilities.

"We have been redirecting many people who could not pay their rent and utilities to the accommodation centres"

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

Obstacles mentioned by some NGOs during the KIIs included rent not being affordable, inconsistent income, RSPs not willing to have a written contract to avoid taxes, and cash assistance for refugees being insufficient to cover rent. One NGO KI also mentioned that those unable or perceived as unwilling to work face financial barriers. In two FGDs with host communities, the unemployed were also highlighted as facing particular difficulties due to caring for children, having short-term plans, and shortages of jobs and a perceived unwillingness to work. One rental market expert elaborates on this issue with a particular concern for the winter period. They reported that those without a source of income, and/or who are residing in short-term accommodation, e.g., Refugee Accommodation Centers (RACs), may find it even harder to afford obtaining rental accommodation. They explained that during

³² ACTED March 2023, Providing a multi-sectoral humanitarian response to Ukrainian refugees and vulnerable Moldovan households in Moldova March 2023. Data collected in February 2022. Vasilisa.forsgren@acted.org (closed source)

³³ Catholic Relief Services Moldova 2023, Rapid Market Assessment Moldova (closed source)

the winter there is a proportionately higher cost of utilities and less government subsidies for foreigners.

"In Ukraine a citizen on an average salary buys 1500 cubic meters of gas, in our country 300"

(Rental market expert)

The importance of savings was emphasised in two FGDs with refugee communities. Those who did not have them faced increased difficulties in making advanced payments (including deposits) or making paying on time. One FGD with a host community included a report of the depletion of savings as a financial barrier for refugees.

Such financial obstacles faced by the financially vulnerable, unemployed, and residents of temporary accommodation centres, may not be faced by all refugees as noted by some assessment participants. Two rental market experts highlighted that while some refugees may face financial obstacles in paying rent, others with high incomes do not encounter these barriers. Additionally, it was mentioned in one FGD with the host community that some will have had sufficient savings or an income to make long-term rental agreements.

Refugee women who would be responsible for paying the rent, especially women with children, may be particularly financially insecure and face additional barriers to the rental market, which is concerning given the general high proportion of women (37%) and children (45%) among refugees in Moldova³⁴.

Women were mentioned by one KI from the authorities in Orhei as having less financial stability than men, and in a FGD with the host community, it was reported that it is difficult for single women to support themselves in Moldova, especially single mothers. Mothers without access to childcare have found it difficult to work, and thus find it difficult to afford rental housing, according to several KIs from authorities and NGOs. Another KI from the authorities added that mothers who are able to work may find it harder to find a job with a decent salary. Beyond limitations in earning, mothers or families with children face additional expenses such as food, education costs and clothing, according to a KI from the authorities and a KI in an NGO, which makes securing rental accommodation more even out of reach for a group that may also have less savings, as reported by a KI from the authorities.

People with disabilities may also be particularly financial instable, with less resources and with additional accommodation needs that come at a cost, increasing the financial barrier further

A KI from the authorities reported that people with disabilities have less resources and less financial stability. Two KIs from NGOs note that inability to earn an income is a barrier for most people with disabilities. People with disabilities may also face additional costs when securing rental accommodation, in particular those with physical disabilities, according to some assessment participants, while in a FGD with a host community, it was noted that people who need to use a wheelchair may not be able to afford renting an apartment that has lifts and ramps (*see Accessibility: [Other obstacles](#)*).

"People with disabilities need a lot of investment in the infrastructure of the home to create the necessary living conditions and special care"

(KI from an NGO in Ialoveni)

³⁴ UNHCR, Daily Population Trends – Republic of Moldova (accessed 30th August 2023)

Older people in Moldova, including older refugees, may be unable to work or unable to obtain work, and cash assistance and pensions are not sufficient to cover their needs, according to numerous assessment participants

One KI from NGO highlighted the inability to work for some older people as a key barrier, while another highlighted the insufficiency of cash assistance for older people. One KI from the authorities explained that older people also have a similar financial vulnerability to people with disabilities (less savings and less financial stability) but furthermore that pensions are insufficient to meet needs without additional support. These points were also raised in an FGD with the host community, where it was reported that older people may be unable to get work and have insufficient pension to cover living expenses.

Additional reported financial barriers to the rental market faced by Roma refugees include less access to livelihoods opportunities and less financial reserves

Three KIs from NGOs reported barriers for Roma to livelihoods, with two specifically mentioning that employers are less willing to accept them. A KI from the authorities in Orhei also reported this issue in combination with financial instability and less resources.

However, in two FGDs with host communities, it was reported that Roma do not face financial barriers to the rental market at all, but instead social ones (see [Social obstacles](#)). And perceived unwillingness to work was also reported as a financial barrier by one KI from an NGO and from one KI in the authorities.³⁵

Deposit amounts can be unobtainable, and may be increased for refugees

One KI from an NGO in Bălți reported that the deposit amount requirement for refugees can be increased.

"(...) sometimes they are asked for half a year's deposit, money that few people have."

(KI from an NGO in Bălți)

Even without an artificially raised deposit amount, it can still be unobtainable. A KI from another NGO mentioned that this is difficult for all groups, not just refugees, a statement also supported in a FGD with the host community where being unable to pay the deposit was described as a challenge for anyone with a low income, regardless of status.

One KI from the authorities applied the concern but specifically for those residing in RACs. The group in Ialoveni had not heard of refugees being asked for a deposit at all, with it instead being waived, and in a FGD in Chişinău, there were reports of refugees being able to pay deposits as they had sufficient savings at the time of displacement.

Loans to help refugees with renting accommodation may be unavailable or difficult to access

Understanding the housing finance mechanisms, such as housing microfinance and loans to be used for renting, is a critical component of a rental market system to be considered in rental market analysis³⁶. In all KIIs and FGDs, participants were queried on the availability and accessibility of

³⁵ More comprehensive information on the livelihoods challenges faced by Roma in Moldova can be found in Oxfam, Seeking Safety: Roma Refugees in Moldova – Challenges and humanitarian needs - Moldova | ReliefWeb, October 2022.

³⁶ Global Shelter Cluster, Assessment and Analysis guidelines

financing. Overall, no specific financing mechanisms were known as available for refugees, and in general, there was a shared doubt in the ability of refugees to access financing due to not being able to provide collateral or, if not working, not being able to demonstrate how the loan would be paid back.

All three rental market experts engaged mentioned the unavailability of loans as a financial obstacle for refugees.

"As far as I know, no one in the Republic of Moldova will give [refugees] loans or credits because they are not officially working in our country. Nobody would take such risks, even microfinance companies"

(Rental market expert)

KIs from authorities were more mixed on availability of financing to refugees. The KI from the authorities in Chişinău reported that loans were possible, although also reported that refugees may find it difficult to provide collateral for such loans. One KI from the authorities in Bălţi reported that refugees would not be able to access loans at all, and the KI from the authorities in Orhei reported that refugees would have access to microfinancing there. One KI from an NGO in Bălţi reports that accessing loans and financial support is difficult for all groups but adds that foreign nationals are less likely to be offered loans, and even if they would be, would find difficulty in paying them back. In four of the FGDs with host communities, it was reported that refugees are likely unable to demonstrate that they could repay loans. One KI in an NGO in Chişinău reported that access to loans and financial support depends on both the bank policy and the legal status of the applicant.

Some refugees may be given a higher price for renting, especially Roma and families with children or pets

Not only may refugees be having to overcome financial instability, difficulties covering deposits, inflated deposit amounts, inaccessibility to loans and other such financial barriers, but they may also be facing higher rental prices than other population groups in some instances. In two KIs with local authorities, participants reported refugees being charged artificially raised rental prices, particularly in the immediate time period after the escalation of hostilities in February 2022.

"Initially, refugees sought rent on their own, but when landlords found out that people were from Ukraine, they refused outright or charged an inflated price".

(KI from the local authorities in Orhei)

Even the uninflated prices may be disproportionately high for refugees from rural areas in Ukraine who have been displaced to more urban areas in Moldova, as noted by one market expert. A KI from the authorities suggested that language barriers can be a reason for being asked for more rent.

"[RSPs giving refugees a higher price for renting] can be on account of the fact that the person is in a more vulnerable situation because he does not know the language, does not have the ability to communicate"

(KI from the local authorities in Chişinău)

Some population groups may be at a higher risk of being charged a higher amount for rent. These include Roma (as reported by a rental market expert) as well as families with children and/or pets (as reported by two KIs in NGOs).

Cash assistance for refugees alleviates financial barriers but is not sufficient alone to secure accommodation

In three of the FGDs with refugee communities, there were reports of frequent issues of delayed cash assistance, affecting their ability to secure accommodation. There were also reports in two of the FGDs that the assistance wasn't high enough.

"The only financial support we have is 2200 lei. But of course, it is not enough even to pay for utilities. I had to pay 8000 lei for gas in winter."

(Participant in an FGD with the refugees in Bălți)

Despite these reports of cash assistance frequency and amount being financial obstacles to the rental market, it was mentioned in two FGDs that financial obstacles in general were alleviated thanks to the cash assistance.

High reliance on cash assistance as a financial resource to make rental payments suggests a possible risk of increased unsustainable coping mechanisms and evictions should transfer values or eligibility be reduced

Two thirds of surveyed households reported relying on cash assistance from NGOs, INGOs or UN agencies to make their latest rent payment, likely mostly the UNHCR coordinated Multi-Purpose Cash Assistance, given the wide eligibility and high proportion of refugees actively enrolled³⁷. Additionally, only two in five respondents were relying on an income, whereas other resources reportedly used were other less sustainable incomes, relying on savings and on financial support from friends and family (Figure 25).

Under the assumption that an increase in reliance on one source would decrease reliance on other sources, and vice versa, this may indicate that any future decrease in cash assistance is likely to increase the level to which more unsustainable coping mechanisms are used, the risk of evictions due to late or missed payments (see [Disputes and evictions](#)), and the magnitude of the financial barriers to entering the rental market overall. Similarly, if additional cash assistance is to be provided (for example via rental assistance programs), the reverse could be expected.

Figure 25 - Financial resources relief upon to make the latest rental payment as reported by surveyed HHs

³⁷ UNHCR Moldova [Cash assistance for refugees](#)

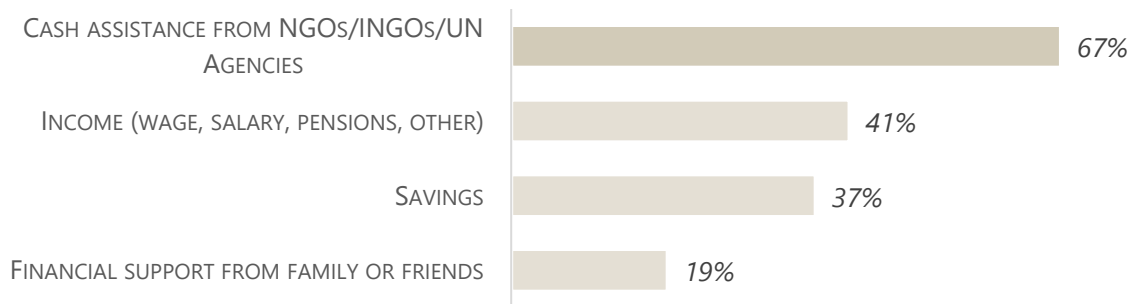
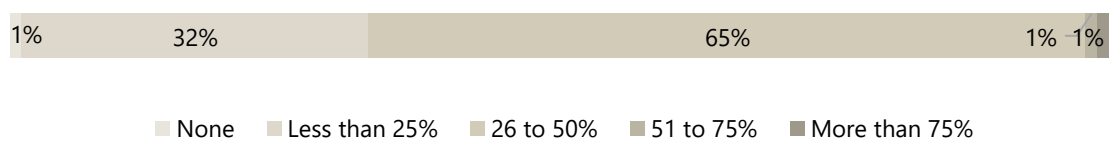


Figure 26 - Proportion of income used for rent - for surveyed HHs reporting having used income (n=98)



Some refugees may be mitigating financial barriers by paying rent fully or partially in-kind

One way in which financial barriers may have been mitigated by surveyed households is via arrangements where rent is partially or fully paid in other ways than paying rent up-front, as reported by 15% of respondents. Often this was reportedly household chores, but sometimes also buying food, garden work, and splitting some costs or bills (see [Cost of rent](#)).

The frequency raised protection concerns about the nature of these arrangements when the preliminary findings of this assessment were presented to the Basic Needs Working Group³⁸, given the potential for them to be exploitative in nature. However, this concern is mitigated, at least for the specific respondents of this assessment, given that not a single respondent reported the relationship with their RSP as anything less than a neutral one (see [Relationship dynamics between refugee tenants and rental service providers](#)). There may be a risk that any exploitative relationship may go unreported, given that one third of respondents did not know who they would go to for support in case of a dispute with their RSP (see [Disputed and evictions](#)).

With several types of financial barriers being reported for refugees in general, as well as several additional barriers reported for particular population groups, it appears that rental accommodation has not been an affordable accommodation solution for many refugees in Moldova.

With all of the financial barriers explored in the above sections, combined with rising rental prices (see [Changes in cost of rent over time](#)) and general increases in the cost of living including utilities³⁹, it is not surprising that inability to afford rent was the most frequently reported barrier for refugees who had tried to rent but couldn't (see [Availability](#)), and suggests that financial support is a critical factor in supporting transitions of families from less secure accommodation solutions to the rental market as a more sustainable solution.

³⁸ REACH, Rental Market Assessment – Round 1, Preliminary findings presentation, May 2023.

³⁹ REACH, The Impact of Cost-of-Living Changes on Moldovan and Refugee Populations, January 2023.

(j) Legal obstacles

Difficulty in arranging rental contracts due to unwillingness by RSPs was reported in almost every FGD with refugee communities, an issue which has more recently been hindering access to Temporary Protection

Legal obstacles were reported in five of the six FGDs with refugee communities, in every case including the unwillingness of landlords to notarize rental agreements, with explanations that notarizing the contract consists of submitting official documents to the tax office and landlords commonly avoided it, as they would have to pay a 7% tax on the rental amount. Unwillingness to formalize contracts by RSPs who want to avoid tax payment was also reported by a KI from an NGO in Bălți, and in a FGD with a host community. Complicating this process even further is where the RSP is not inside the country, making communication and resolving issues even more difficult, as reported in three FGDs with refugee communities. This problem reported at the time of data collection is also more recently causing issues with the proof of residence requirement for Temporary Protection⁴⁰ and so is not just hindering access to the rental market, but also a legal status inside Moldova. Additionally, a notarised contract is a requirement for some humanitarian rental assistance programs. Dropping this requirement for such programs, as well as for temporary protection as advocated for by the Protection Working Group⁴⁰ is recommended to mitigate the most frequently reported legal barrier to the rental market by refugees in this assessment. However, written agreements should still be encouraged due to the multitude of benefits to tenants reported by assessment participants (see Contract formality).

Another potential legal obstacle reported by a rental market expert concerning rental agreements was that if a tenant would usually have their written agreement in Russian, they may face difficulty if the contract is in Romanian.

Refugees with missing or expired documentation may have difficulty or be unable to secure a formal rental agreement

Expiring or expired documentation that would be required for a rental agreement can be problematic according to two KIs from NGOs, with one of those KIs adding that most people with expiring documents are older people.

"Some have gone home to get them done, others have gone to Germany. They never thought it would happen like this; they just ran away. I know a gentleman who can't go home because he doesn't have the money or the opportunity to get his papers completed."

(KI from an NGO in Chişinău)

Two rental market experts also reported undocumented refugees as being unable to meet the documentation requirements of rental contracts, as was also reported in a FGD with the host community. However, a KI from the authorities in Chişinău reported that undocumented refugees face no major obstacles as documentation required for a rental contract can be easily arranged by, for example, visiting an embassy. There was similar sentiment in four of the FGDs with host communities, where documentation issues were reported as a non-issue for refugees, either because they have all of their documents, or it is easy for them to get new ones:

⁴⁰ Protection Working Group Moldova- Temporary Protection Update (7 August 2023)

"(...) they have no problems with the documents, they go to the Ukrainian Embassy, and they make them if they need to".

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

One KI from an NGO in Bălți reports hearing of cases where refugees were unwilling to provide their documentation, although they were not aware of the reasons why. There is a possibility that this unwillingness may be related to the reported preference for anonymity by some refugee tenants seeking informal arrangements, in particular single men from Ukraine (as detailed in [Contract formality](#)) but further research would be needed to investigate unwillingness to provide documentation to understand the motivations.

Availability of legal services is not reported as a major barrier, but awareness of and willingness to seek them may be limited

When asked who they would seek support from in case of a dispute with their RSP, only 10% of respondents from the HH survey reported that they would seek support from a lawyer's office. One market expert reported that generally the state offers legal support to refugees who need a lawyer. In both FGDs with the host community in Bălți, it was reported that pro bono legal support is available. Additional reasons provided in other FGDs with host communities that legal service support is not a barrier to the rental market include eligibility for state services, and high accessibility to legal services and legal support, with both reasons being mentioned in one FGD each.

"(...) now after the new year by law they have been given the right to medical and other services, and already no one can refuse them."

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

" I think refugees can benefit from any legal services, especially as there are organizations that can help them with this."

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

However, recent information on problems arising with access to healthcare and other services related to the implementation of Temporary Protection and a misunderstanding of eligibilities suggest that access to state legal services may also be complicated due to a lack of clarity in the rights of refugees without TP to access services⁴¹. Additionally, the KI from the local authorities in Orhei reported that although some legal services were available remotely, and private legal services were available in Orhei, there was no state lawyer available (although they could not completely confirm whether this was definitely the case during the interview). Two barriers to legal services were reported in FGDs with host communities. The first was a lack of awareness of services available and the second was a combination of a lack of awareness of available legal support services as well as an unwillingness to engage with them:

"There are people who have come recently, they don't know where to turn to solve some problems."

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

⁴¹ Protection Working Group Moldova, Temporary Protection Update (7 August 2023)

"We used to refer them to the community organisations that had legal advice projects, but Ukrainians were not really willing to turn to help".

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

It is unclear what reasons there may have been for this reported unwillingness to seek legal support, and this will be further investigated in the second round of this assessment.

Roma refugees may be more likely to be missing documentation and more likely to require legal or translation support

The KI from the authorities in Ialoveni reported that some Roma refugees may have language issues with written contracts, and may also be less familiar with the process, therefore requiring legal assistance. Additionally, three legal barriers for Roma refugees were reported in FGDs with host communities. Firstly, they may lack necessary documentation, secondly, that they encounter difficulties with paperwork and thirdly, that some Roma are illiterate and therefore it can be difficult for them to get legal assistance.

"(...) they frequently neglect the legal aspects and do not complete all the necessary paperwork."

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

Refugees with disabilities may need assistance to access legal support, according to one rental market expert.

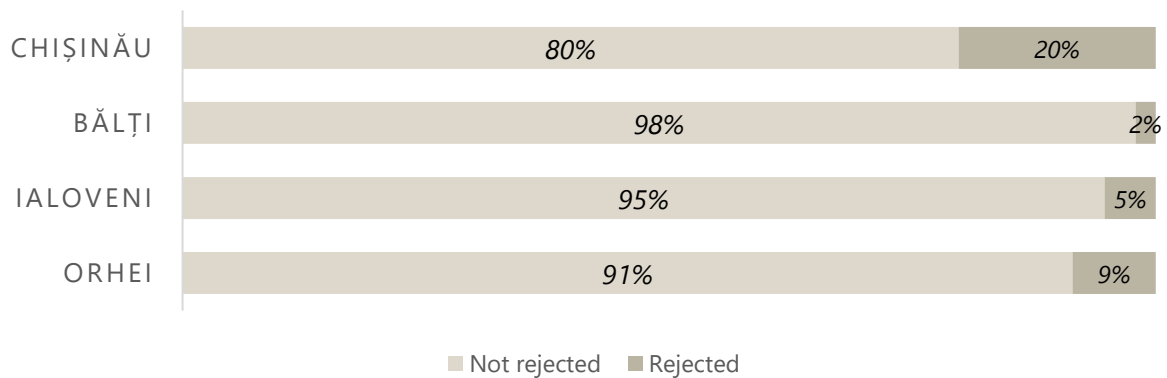
Refugee mothers and families with children may face documentation issues, as reported in two FGDs with host communities. Examples given include not having birth certificates, differing family names between mother and child, and a child's passport expiring without the family knowing where to go to resolve the issue.

(k) Social obstacles

Discriminatory reluctance from rental service providers to lease to refugees has reportedly been a social obstacle for some refugees to accessing rental accommodation

Surveyed refugee respondents reported their households being rejected as tenants when searching for accommodation at an alarming frequency in Chişinău, something that one in five surveyed households had reported experiencing. Some respondents in the other locations also reported encountering this issue, although much less frequently (Figure 27).

Figure 27 - Proportion of surveyed HHs having reportedly been rejected as tenants when searching for accommodation



Reports of cases where rental service providers did not want to rent to Ukrainians specifically was the most frequently social barrier reported in FGDs with refugee communities, mentioned in both FGDs in Chişinău and one of the two FGDs in Bălţi. Explanations for the reluctance included prejudices, previous negative experiences with Ukrainian refugee tenants (an example given was damage to the premise), the perception that Ukrainians will not stay in Moldova for a longer period, and political tensions. Discriminatory reluctance of rental service providers was also sometimes mentioned by other assessment participants.

"Initially, refugees sought rent on their own, but when landlords found out that people were from Ukraine, they refused outright or charged an inflated price".

(KI from the local authorities in Orhei)

Responses from KIs in NGOs as to whether discrimination and stigma impedes access to housing for refugees overall were mixed. One NGO KI in Chişinău reports that their organisation had encountered many cases of discriminations, with many Moldovans not willing to rent to refugees, even with contracts. However, another KI in Chişinău attributes other concerns such as refugees generating a debt, not paying and leaving as a factor for unwillingness to rent to refugees. Another KI in Ialoveni also did not see discrimination and stigma as an obstacle to access rental housing.

Discrimination was also a reported barrier in two of the six FGDs with host communities, one in Chişinău and one in Bălţi. These included negative stereotypes of refugees due to cases of inappropriate behaviour combined with the fact that refugees are seen by the Moldovan population as receiving a lot of aid. In an FGD in Bălţi, political tensions between pro-Russians and refugees, exacerbated by propaganda, was also reported as a barrier.

Reluctance from RSPs to lease to refugees is reportedly connected to fears of tenants damaging property, particularly if the household includes children, people with disabilities, and pets

A KI from the authorities in Orhei reported that there was a time where photos of homes being damaged were being circulated by RSPs and attribute to refugee tenants, causing a stigmatisation that has led to RSPs being less willing to lease to refugees.

Households with children may be even more likely to face reluctance due to fear of property damage. Families with children are less accepted by rental service providers according to all four KIs from authorities in Chişinău, Bălţi and Orhei, with three of those KIs elaborating that this is specifically due to fear of property damage caused by children. Families with children, and families with pets, reportedly also have faced reluctance or refusal due to this concern, according to two KIs in Bălţi, and

in one FGD with a host community in Chişinău, where RSPs would reportedly worry about noise and damage to the apartment or mess.

"Some landlords are writing in the advert that they do not accept people with small children or pets or when called ask about this and refuse."

(KI from an NGO in Bălţi)

There may also be a similar concern about property damage with people with disabilities. Two of the thirteen KIs from NGOs reported discrimination as an impediment to housing for people with disabilities, related to financial fears by the RSP attributed to a distrust in tenants' capacities to honour the rent. People with serious illnesses were reported as facing the same discrimination in one of these KIs. Two KIs from authorities also reported that people with disabilities and illness may also be less accepted by rental service providers for fear of damage to property.

Some RSPs may be concerned that refugees might leave without paying, particularly if they are undocumented

This fear from rental service providers was reported in a FGD with the host community in Chişinău, and one KI from an NGO reported concerns by RSPs of refugees generating a debt, not paying, and leaving as a factor for unwillingness to rent refugees.

"(...) refugees one day might pack their bags and leave and leave everything."
(Participant in an FGD with the host community in Chişinău)

According to one KI from the authorities in Chişinău, a similar concern exists for undocumented refugees, where they may be less accepted over concern that they would not be able to collect debts through the court system.

Communication issues and language barriers may occasionally be connected to RSP reluctance to lease to refugees, although not in the many cases where there is a shared use of Russian

Two KIs from NGOs reported that a language barrier impedes refugees' access to rental housing, in cases where there is no shared language. However, six other KIs from NGOs reported that language barriers were not an impediment given that Russian is typically a shared language. Similarly, in one FGD with the host community in Chişinău, not knowing Romanian was reported as a barrier. However, in that same FGD and three others, it was also reported that language was not a barrier to securing rental housing given the common use of the Russian language by both population groups, particularly in Bălţi.

Larger families, older people, young men and single men and women were each mentioned as additional particular groups more likely to face reluctance from RSPs

Large families may also be less accepted by rental service providers as they are reportedly perceived as being a risk for a landlord due to overcrowded spaces, according to the KI from the authorities in Chişinău. Rental service providers may be less willing to lease to families with older people in arrangements where the home will be shared by the rental service provider, according to the same KI in Chişinău, adding that there may also be the concern that they would have problems making payment. They also reported that young men, especially students, could be less easily accepted than other profiles such as a mother with children.

Single people may be less accepted by rental service providers according to the KI from the authorities in Orhei as they would be reportedly perceived as less capable to honour their rent, based on

perceived reduced financial capacities, especially if they are unemployed. Reluctance to provide rental services to single men and women was also reported in an FGD with the host community in Chişinău as they may be considered less responsible.

A reluctance from RSPs to lease to refugees may have manifested in higher rental prices being demanded

In two focus group discussions with refugee communities, there were reports of cases where Moldovans had asked for a higher price from Ukrainians due to reported prejudices, previous negative experiences with Ukrainian refugee tenants, the perception that Ukrainians will not stay in Moldova for a longer period, or political tensions. One rental market expert reported a preference for Moldovan tenants rather than Ukrainian tenants, because of a reported perception that a conflictual situation would be easier to resolve if face with a Moldovan citizen, as opposed to a Ukrainian citizen. They also mentioned that for Ukrainians paying a little more than the market rate, the landlord may be taking that risk.

Roma have reportedly faced additional discriminatory reluctance from RSPs to provide rental accommodation

It had already been identified in September 2022 in the assessment on Roma refugee needs in Moldova facilitated by OXFAM⁴² that RSPs were often unwilling to rent to Roma. Discrimination against Roma as an additional social obstacle to the rental market faced by Roma refugees were reported by numerous surveyed rental market experts, KIs from authorities, KIs in NGOs, and in FGDs with host communities.

Four KIs in NGOs reported that discrimination and stigma impede access to housing for Roma refugees, with reasons given in each case are general social disfavour:

"(...) discrimination against Roma is very high. People don't want to give them apartments to rent or hire them to work".

(KI from an NGO in Bălţi)

"The reason is people's mentality, (...) many locals believe that they behave impertinently (...)."

(KI from an NGO in Bălţi)

Very similar reports came from two FGDs with host communities in Chişinău and Bălţi, for example, stating that Roma refugees would reportedly not being allowed to rent due to reported prejudices around perceived differences in lifestyle. All three rental market experts reported Roma refugees facing social obstacles to the rental market, with two mentioning discrimination and the other mentioning concern about their ability to pay rent. Three KIs from authorities in Chişinău, Bălţi and Ialoveni also reported that Roma refugees may be refused by RSPs due to stigmatisation and discrimination.

Given the frequency of reports from assessment participants of discrimination against Roma as a barrier for Roma refugees to access the market, it appears that for a Roma refugee in Moldova, securing rental accommodation must be exceptionally difficult, as they may potentially face three layers of obstacles. The first layer are the social, financial, legal and other barriers to the rental market reported in this chapter. The second layer are the reported additional barriers if household members belong to particularly vulnerable groups such as households with children, older people, and people

⁴² Oxfam, Seeking Safety: Roma Refugees in Moldova – Challenges and humanitarian needs - Moldova | ReliefWeb, October 2022.

with disabilities, and the undocumented. Then as a third and additional barrier, they may face a strong discriminatory reluctance from RSPs.

Whereas the financial barrier to the rental market appears to have been the critical limiting factor for refugees to access the rental market (see [Financial Obstacles](#)), which supports a focus on financial rental assistance programs, Roma refugees may require additional attention and resources to assist them with securing suitable and adequate mid to long term accommodation solutions. As recommended in the assessment on refugee needs in Moldova facilitated by OXFAM⁴³, actors are encouraged to continue to discuss what the best housing options are for individual Roma people and communities.

"Governments and humanitarian organisations providing shelter for Roma refugees should also explore other options to find the best solutions for longer-term housing for Roma refugees. This may include providing cash for rent and/or other support for expanded access to private housing opportunities, amongst other solutions. In any case, the discussion on housing options for Roma refugees should involve close consultation with Roma representatives, NGOs and Roma refugees themselves, acknowledge the diversity of opinions and situations within the Roma community, and not fall back on stereotypes of Roma people or assumptions about what they should want" (A recommendation from the assessment Seeking Safety: Roma Refugees in Moldova⁴⁴)

(I) Other obstacles

There may be a shortage of accommodation equipped with the necessary infrastructure to accommodate individuals with mobility disabilities, particularly in older buildings

Shortage of suitable accommodation for people with mobility disabilities were reported across key informant interviews from authorities, NGOs, rental market experts and FGDs with refugee communities.

While the KI from the authorities in Ialoveni reported that there is adequate availability of suitable accommodation for people with disabilities there, The KI in Chişinău, the KI in Orhei, and one KI in Bălţi mentioned the reverse. Particular infrastructure reported as lacking were ramps and lifts for those with mobility issues. The KI in Chişinău added that newer buildings were more likely to be more accessible. All three rental market experts reported that accessibility ramps are rare, with one specifying that they are rare in new buildings, and two specifying that they are rare on old buildings. Furthermore, it may also be difficult to overcome this issue as one expert reported that RSPs may refuse to allow for such equipment to be installed.

"Those who rent would refuse to allow the equipping of the apartment for disabled people, even if they do it with their own money, because after that you have some expenses to bring it".

(Rental market expert)

Another expert elaborated that for elderly people who may also be physically limited, the difficulty is finding an apartment on a suitable floor.

It was reported in most FGDs with refugee communities that there is a lack of infrastructure for people with mobility disabilities looking to rent such as ramps and elevators (both FGDs in Chişinău, one in

⁴³ Oxfam, Seeking Safety: Roma Refugees in Moldova – Challenges and humanitarian needs - Moldova | ReliefWeb, October 2022.

⁴⁴ Oxfam, Seeking Safety: Roma Refugees in Moldova – Challenges and humanitarian needs - Moldova | ReliefWeb, October 2022.

Bălți and one in Orhei). Similarly, three KIIs with NGOs active in urban locations also reported insufficient suitable infrastructure for people with mobility disabilities.

If it is the case that there is a shortage of suitable accommodation for people with mobility disabilities, there is a risk that potential tenants (whether refugees or not) may be making compromises to their health when searching for accommodation if they are unable to secure an apartment with the necessary ramps, lifts, equipment, or the correct floor.

Results from the HH survey suggest that this might be occurring. Respondents were asked if their household included any people with disabilities (the type of disabilities were not recorded). If yes, they were asked in a follow-up question whether any household member encountered physical difficulties accessing their home or any of its rooms. Of the 195 surveyed households, only 6 reportedly included people with disabilities, and of those, 3 reportedly included members who had difficulty accessing their home or any of its rooms. The very small subset size, and the non-probabilistic sample design (<SEE METHODOLOGY>), makes any interpretation difficult on the rate to which refugee households including people with disabilities were experiencing physical access difficulties. But if we consider the widely reported shortage of suitable accommodation for physical disabilities in the KIIs and FGDs, and that surveyed households including people with disabilities with accessibility issues was non-zero, then a lack of accessible housing for people with disabilities appears to be likely.

Further research is needed to better understand the exact mobility accessibility challenges that are being faced, and the frequency of these barriers, inform whether further targeted accommodation assistance is required for households with people with mobility disabilities, and what type of assistance is required. Households with people with mobility disabilities will be quota-sampled in the second round of this Rental Market Assessment to further expand the evidence base.

Actors are recommended to provide, where required, the infrastructure necessary to suitably accommodate refugee households targeted for rental assistance that include people with mobility disabilities. Provision of the infrastructure, rather than providing additional financial support necessary to secure existing suitable accommodation, should be more suitable given that there may be a shortage of accommodation in Moldova adequately equipped for people with mobility disabilities. Therefore, overall accessibility will be increased, for both refugees and host communities, particularly if the infrastructure outlasts the stay of the targeted refugee household.

Refugees may prefer shorter contracts to retain long term flexibility, while RSPs may prefer longer contracts to retain long term security

In one FGD with a refugee community, the issue of RSPs not being willing to rent for short periods of time was raised as an obstacle for refugees.

"No landlord is interested in giving the flat away for a month or two, and then looking again"

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

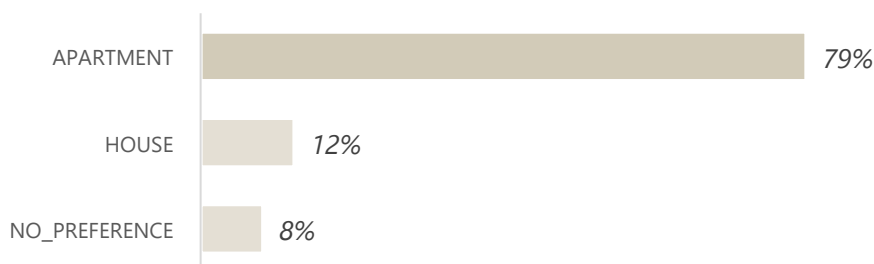
One rental market expert and two KIIs from NGOs also reported that refugees may be looking for short term contracts whereas rental service providers would prefer longer contracts.

Accommodation Needs and Priorities

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

HH survey respondents reported preferring apartments (79%) over houses (12%)

Figure 28 - Proportion of surveyed HHs by reported preferred type of accommodation



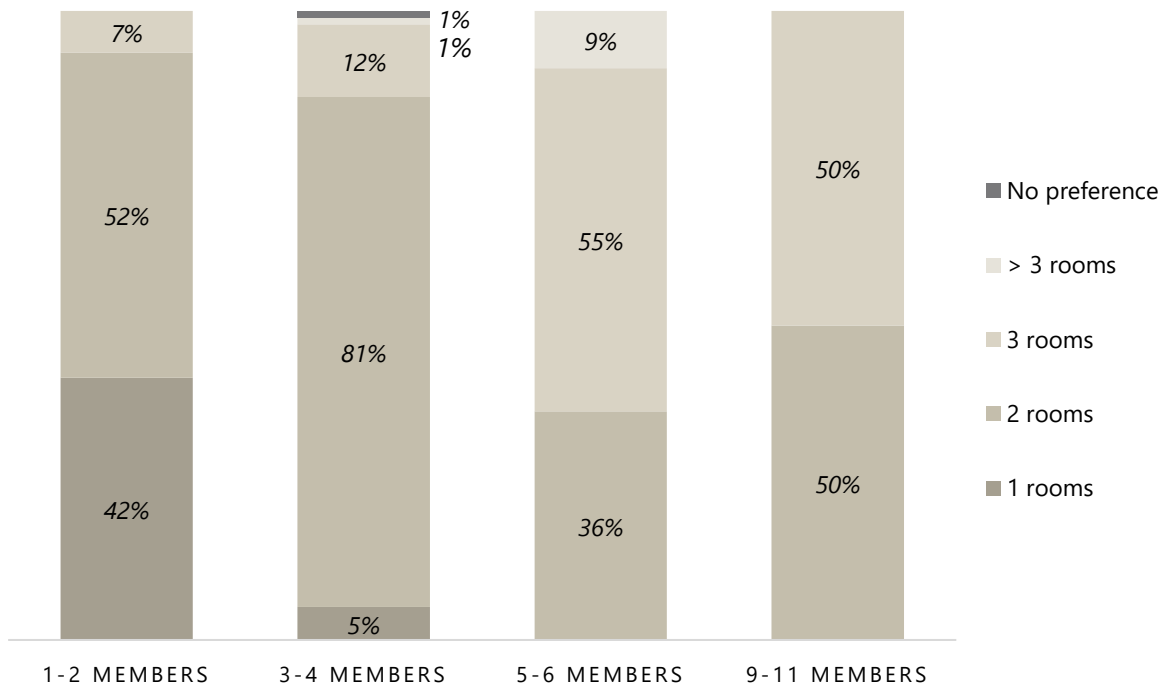
Surveyed households with a size of one to four individuals were most frequently staying in accommodation with one or two rooms, and also most frequently preferred to stay in accommodation with one two to rooms, suggesting that accommodation with up to two rooms may be sufficient in most cases

Surveyed household sizes of one to two people were likely to be in a one or two room and preferred to be in a one or two room accommodation. Surveyed household sizes of three to four more frequently lived in two rooms and preferred two rooms. Surveyed household sizes above four people were infrequent (8%), and were living in two, three or four room apartments (*Figure 29 and Figure 30*).

Figure 29 - Reported family size of surveyed HHs, by the number of rooms of their current accommodation (n=195)



Figure 30 - Reported family size of surveyed HHs, by the number of rooms they would prefer (n=168)

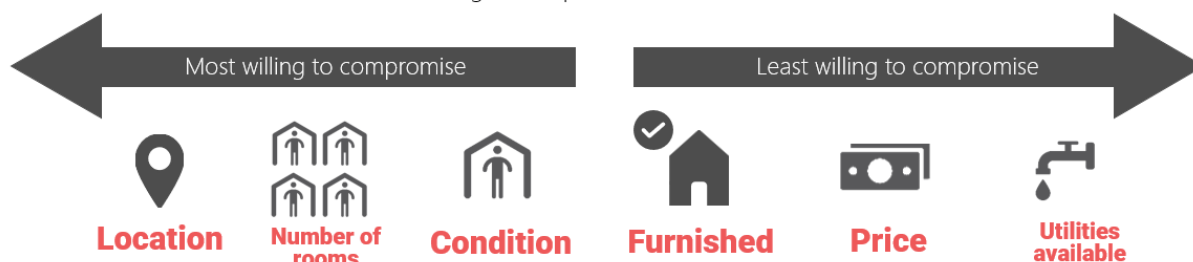


Utilities availability, price, and whether the accommodation is furnished, were three important characteristics reported by HH survey respondents. The condition, number of rooms, and location were still reportedly important but with a greater degree of flexibility

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

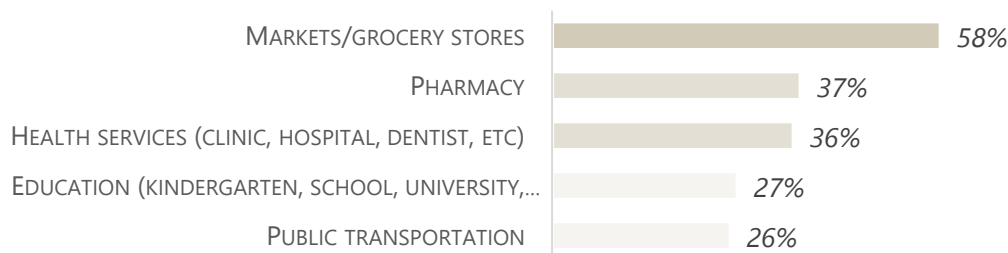
Of the six accommodation characteristics most frequently reported as important by surveyed HHs, the three that respondents were more frequently least willing to compromise on were the availability of utilities, the price, and whether the accommodation was furnished. While the condition, number of rooms, and location were also in the six characteristics most frequently reported as important by HH survey respondents, more respondents reported that they would be willing to compromise on them than the others (Figure 31).

Figure 31 - The six accommodation characteristics most frequently reported as important by surveyed HHs, in order of least to most willing to compromise



Access to markets or grocery stores was the most frequently reported service priority when seeking accommodation (58% of surveyed HHs), followed by pharmacies (37%) and health services such as clinics, hospitals, and dentists (36%)

Figure 32 - Top five most frequently reported services considered as important to have access to by surveyed HHs, when seeking accommodation



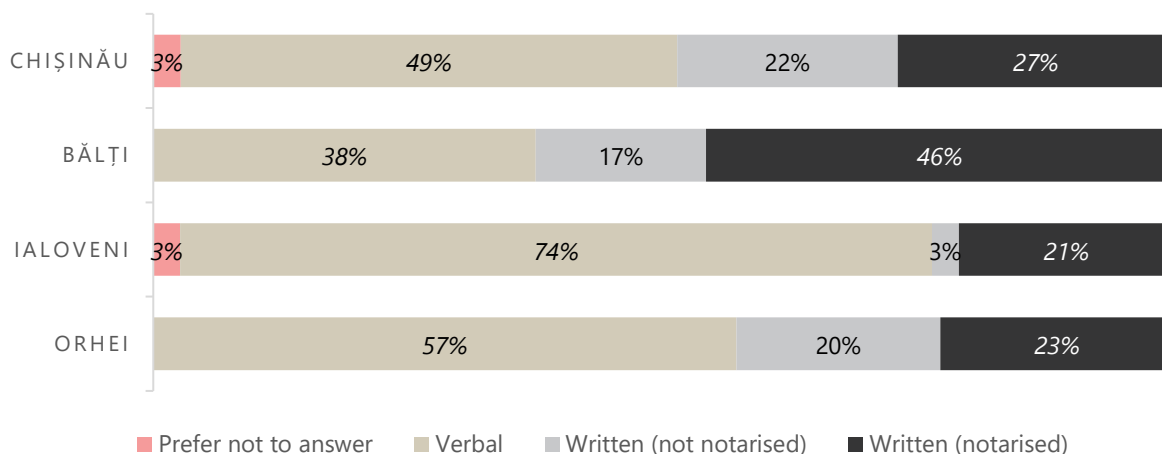
Security of Tenure

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

(m) Contract formality

Both written and verbal agreements were commonly reported by respondents in all four areas, each providing unique benefits to service providers and tenants

Figure 33 - Type of contract with the rental service provider as reported by surveyed households⁴⁵



Written agreements appeared to be more frequent in **Chişinău** and **Bălţi** (

Figure 33) from the household survey. A rental market expert reported that real estate agencies typically utilise written contracts, which was also found in our survey of rental service providers, where seven of eight representatives or owners of agency reported typically using them. Written contracts have increased in popularity in the last couple of years according to two rental market experts.

⁴⁵ Totals may not add up exactly to 100% because of rounding.

Motivations of RSPs for utilising written contracts reported by rental market experts typically related to the reduction of financial risk, such as being more able to recover damages from tenants. The example provided by a rental market expert was that in case of damage or civil or criminal problems, it would be easier to identify the person. Similar examples of benefits to RSPs were provided in FGDs with host communities, including financial security from early leavers (if they leave early, they will forfeit the deposit), financial security incidences of property damage, and legal recourse in case of dispute.

"In case of damage they have no way to ask to cover your losses [without a formal contract]. If you have at least a written contract, with pre-defined conditions, it gives you security"

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

Another reason reported in the FGD in Ialoveni is that authorities such as the City Hall/Tax Service may be aware of the renting arrangement, with tax obligation implications, leading to the RSP having a more formal approach. A rental market expert corroborated this, stating that the tax service monitors, fines are applied, and people understand that they have to pay taxes.

One rental market expert also mentioned **benefits that a written contract can provide tenants**. Having the obligations for both parties stated in the contract is beneficial for both parties according to one KI as this makes both parties feel comfortable. Other benefits, as reported in a FGD with the host community in Chişinău, were protection from eviction and protection from unannounced visits.

The notarisation of formal contracts was occurring in Chişinău and Bălţi, as reported in FGDs with refugee communities, but was not reported in Orhei and Ialoveni. Landlords' reluctance to notarize a written agreement was commonly attributed to an unwillingness to disclose and pay higher taxes. This issue had negative consequences for refugees, as a lack of notarized lease often impeded them from receiving assistance for rent, as reported in most FGDs. However, it was also mentioned in some FGDs that a written agreement, even if non-notarized, ensured more secure renting conditions.

Informal agreements appeared to be more frequent in Ialoveni and Orhei (

Figure 33) from the household survey. They were also reported as a popular type of rental agreement in every FGD with host communities outside of Chişinău. The same was reported in most FGDs with refugee communities. In cases where an informal agreement was in place, surveyed refugee tenants typically reported that the agreement was mutual, although did occasionally report that the owner did not wish to provide a written contract. Surveyed RSPs who had informal arrangements with their tenants typically provided the reason that they were renting to relatives or acquaintances. Documentation issues or not being able to afford legal fees were only very rarely mentioned by household survey respondents with informal arrangements as impediments to formal contracts, and so are likely not critical impediments to written contracts in the assessed areas.

Benefits of informal agreements to the RSP reported in the FGDs with host communities in Chişinău included avoiding paying tax to the state, not needing to pay a notary to draw up the contract, and saving the time required to register with official registration. An additional benefit provided in the FGDs with refugee communities was that attributed more power to the RSP.

Benefits of informal agreements to tenants provided in FGDs included the ability to remain anonymous.

"Not everyone wants their identity to be listed somewhere... I think some Ukrainian men who have crossed illegally into Moldova are afraid that they will be identified if they legally register the contract."

(Rental market expert)

An additional benefit provided in the FGDs with refugee communities was the greater flexibility, which could be convenient if the refugees did not know how long they would stay in Moldova. A rental market expert explained that informal contracts can also be cheaper for the tenant.

"Many landlords usually tell people that the price without a contract is lower and with a contract it is higher"

(Rental market expert)

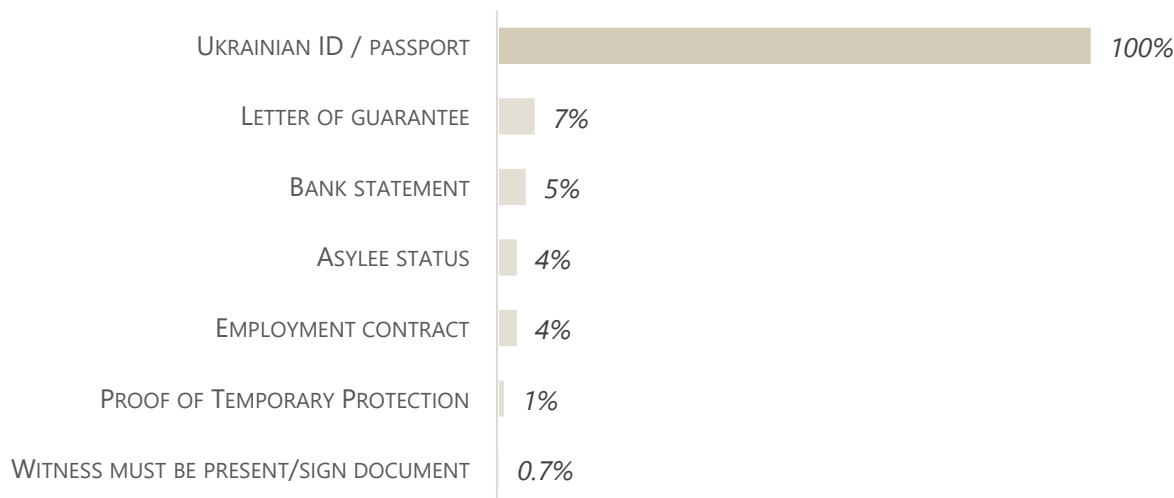
(n) Required documentation

Approximately two thirds of surveyed refugee tenant households were required to provide documentation for their rental agreements (*Figure 34*). In every case this included an ID / passport, and occasionally, other additional documentation such as a letter of guarantee, bank statement, asylee status, or employment contract (*Figure 35*). Refugees who have are able to provide such additional documentation would have an advantage over those who do not, as reported by a rental market expert, specifically mentioning a work certificate or tax code. This also suggests that those without these types of supplementary documentation, who cannot provide a letter of guarantee or bank statement or work certificate or other such documents, may be at a disadvantage. However, given the low frequency of documentation requirements beyond ID or passport, this obstacle is not likely a major impediment to attaining a rental agreement.

Figure 34 - Surveyed HHs that reportedly needed to provide any kind of document(s) in order to make their rental agreement



Figure 35 - Surveyed HHs that reportedly needed to provide any kind of document(s) in order to make their rental agreement, by type of document required (n=164) ⁴⁶



(o) Disputes and evictions

(i) Risks

Almost four in five refugee household respondents reported being afraid of eviction (*Figure 36*). When asked what would cause an eviction generally, a variety of different responses were received (*Figure 37*). However, differences in responses from those who were afraid of eviction, and those who were not afraid of eviction, were evident (

Figure 38). Those who feared eviction were much more likely to cite the ending of cash assistance to refugees as a possible cause of eviction (97%) than those who did not (32%). This further highlights the importance of cash assistance in the security of tenure for refugee households, as identified in [Financial obstacles](#).

⁴⁶ Values may exceed 100% as this question was multiple choice.

Figure 36 - Proportion of surveyed HH reportedly afraid of eviction

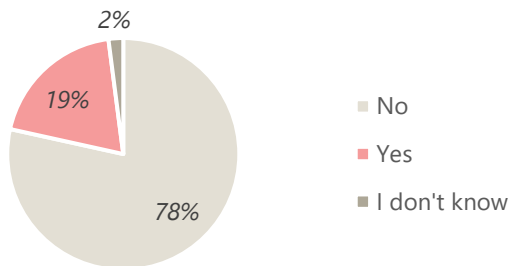
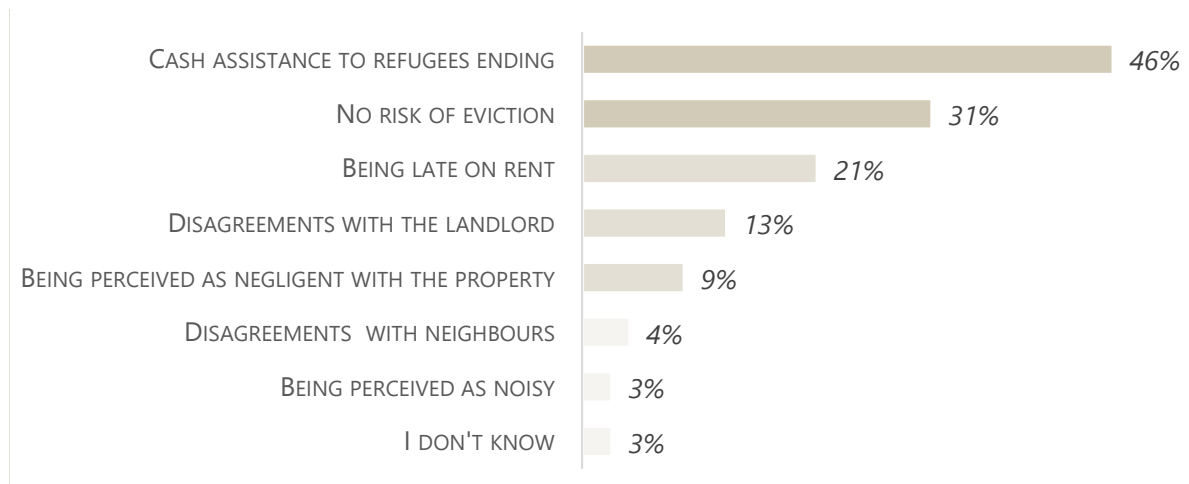
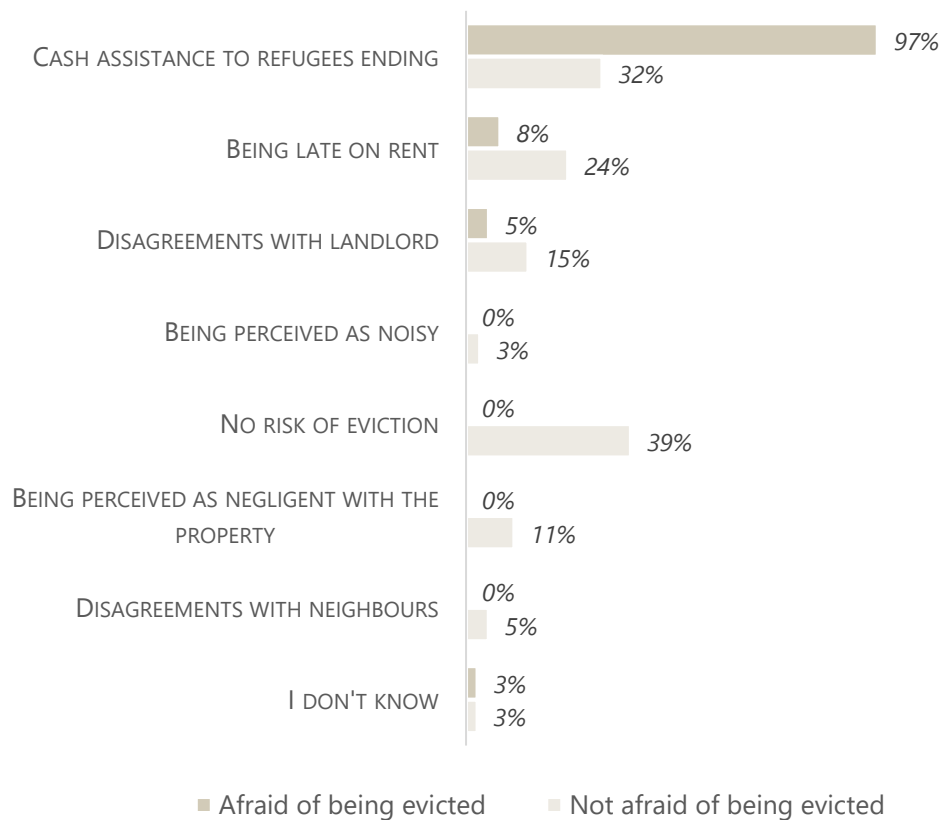


Figure 37 - Potential reasons that would cause an eviction, as reported by refugee respondents (n=190)⁴⁷



⁴⁷ Values may exceed 100% as this question was multiple choice.

Figure 38 - Reported fear of eviction by potential reasons that would cause an eviction, as reported by refugee respondents (n=186)



Common causes of disputes reported by KIs in the government include non-payment of rent or utilities, cleanliness of the apartment, damage/destruction of property, noise complaints, and stealing of property. For cases where the refugee tenant(s) breach the rental agreement, all surveyed rental market experts mentioned rent/utilities not being paid as a common reason. Other reasons mentioned by experts included damage of property, being noisy, wanting to leave early, having more people reside in the building than agreed, and bringing animals. For cases where the landlord breached the agreement with refugee tenants, common reasons mentioned by experts were not equipping the property as agreed and if they sell the apartment.

It was claimed in most FGDs with refugee communities that the disputes between refugee tenants and local landlords were not common. Three FGDs included reports of instances of disputes with landlords, mostly over the state of the apartment (mentioned in two groups) or rent payments (mentioned in one).

Common causes of evictions reported by KIs in the government include nonpayment of rent or utilities, the RSP having or seeking a better offer, destruction of property, the tenant rejecting a change in the contract or living conditions, noise complaints, drinking alcohol, and arguing. Common causes provided by rental market experts were mostly the same: Not paying on time, damaging to the apartment, bringing animals and more people residing in the property than agreed, being noisy, conflicting with neighbours, and having a perceived inappropriate attitude. The stigma of Ukrainians

not being good tenants was reinforced here, which is further discussed in [Social obstacles](#). However, another expert mentioned that such causes of eviction happen with both Moldovans and Ukrainians.

When a tenant falls behind in payment, the situation may be handled amicably by the rental service provider initially, particularly if they have young children, or are able to give some guarantee or assurance that the debt can be covered, according to rental market experts. However, all experts agreed that evictions will ultimately happen when tenants fall behind in payment.

Evictions were described as occurring in four of the FGDs with host communities (two in Chişinău, one in Bălţi and one in Orhei), whereas participants were not aware of instances in two FGDs (one in Bălţi and the other in Ialoveni). In the FGD in Bălţi where instances of evictions were not known, potential reasons for evictions provided were noise and alcohol problems. Reasons for evictions occurring reported in the other FGDs include tenants being noisy, not paying, and damage/uncleanliness in the accommodation.

There was only one report of an eviction in the FGDs with refugee communities, which was due to the landlord selling the apartment, in the FGD in Ialoveni. In all other FGDs, there were no reports of evictions of refugee tenants.

(ii) Dispute resolution and eviction procedures

The typical eviction process reportedly includes a combination of the following steps: Attempting to settle the dispute personally, then involvement of police who can provide a warning or/ followed by a fine, then arbitration (either legal arbitration or via an NGO), then the involvement of the court who make the decision on eviction

One rental market expert provided some actions that rental service providers may take in the case of such disputes: asking for a payment in advance in case of property damage, asking neighbours about their behaviours, and eviction of the tenant. Another expert also mentioned eviction as a way to solve disputes, however initially, attempts are made to settle amicably on both sides. For actions that a refugee tenant could take where there is a breach by the service provider, one KI mentioned termination of the contract, and another mentioned going to the police (in the case where there is no written agreement).

The KI from authorities in Ialoveni describes that in case of disputes, the rental service provider can appeal to the court.

"If rent is not paid, for example, the landlord can refer to the court of law and ask for the missed rent payment to be paid, as well as for a fee for failing to honour contractual obligations"

(KI from the authorities in Ialoveni)

If the RSP looks to evict, three KIs described the role that the court plays in that process, explaining that it is the court decision to evict, which is followed by a set date where a bailiff comes to the property to forcibly evict the tenant. The KI in Ialoveni adds that vulnerability should be considered in eviction cases.

For suggestions on how such cases are or can be resolved, one KI from authorities reports that police can be involved where they give a warning and/or a fine.

"These complaints are solved with police involvement. In our case, people can call the law enforcement even if they complain about children after 9pm. In most cases, the sector inspector

is called in, he draws up a report, they are warned from the start, but if they continue, they are fined"

(KI from the authorities in Ialoveni)

The other resolution method reported was arbitration, either via an NGO (as reported by a KI in Bălți and the KI in Ialoveni) or by legal arbitration (as reported by the KI in Ialoveni). Reported measures to prevent such disputes from arising include a record of the apartment condition at the start of a tenancy, and by having clear stipulations in the rental agreement.

"All of this has to be mentioned in the agreement – this is how you can prevent, allow, and resolve all tenant obligations towards your rental property."

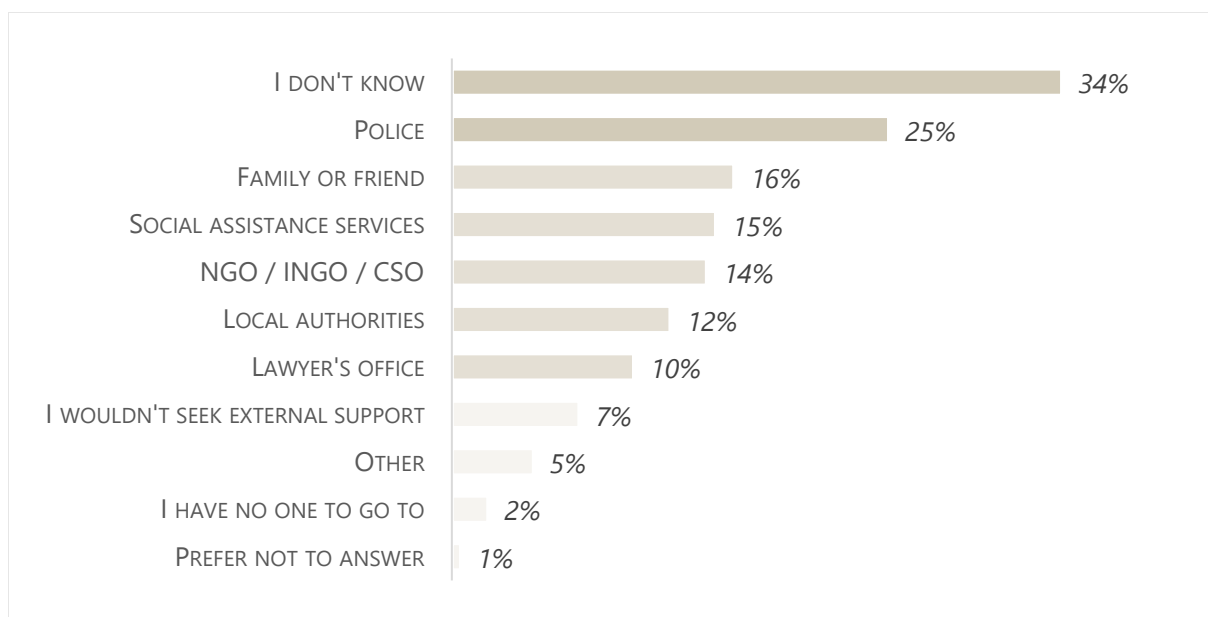
(KI from the authorities in Ialoveni)

One KI from authorities in Bălți reported that evictions cannot happen during the winter months, and the KI from authorities in Ialoveni suggested that they should not happen during the winter months. Exact legislation surrounding the legality of evictions during winter was not captured and remains an information gap. Additionally, one KI from authorities in Bălți reported that there was no way for tenants to find out about their legal rights and obligations as two laws relevant to housing (laws 435 and 436) do not contain them. Two KIs report on police involvement during evictions, one stating that police are involved in general in evictions along with the court, and another stating that police are involved when an evictee remains in the property (against the terms of the contract). Support for evictees mentioned by KIs include a locally run homeless centre in Bălți that is available for evictees, and a cash voucher and NFIs available for refugees at risk of eviction (reported by the KI in Orhei). The KI in Orhei was not aware of any instances of evictions there.

There may be a lack of awareness of what resources or resolution methods are available to refugee households who have a dispute with their RSP

One third of refugee household survey respondents did not know who to go for support in case of disputes with the landlord or agent (*Figure 39*) while other responses were quite mixed. This may indicate a lack of awareness of services or possible resolution actions available for refugees who become involved in disputes in a rental arrangement.

Figure 39 - Who surveyed HHs would reportedly go to for support in case of disputes with the RSP over rental arrangements



Relationship dynamics between refugee tenants and rental service providers

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

(p) Relationship quality

Of all surveyed HHs and RSPs, not a single poor or very poor relationship was reported, instead they were most frequently described as good or very good in all areas

Refugee households were asked about the quality of the relationship with their RSP. Of the 194 households surveyed, not a single one described the relationship as anything worse than 'neutral', with the majority of the relationships being described as 'good' or 'very good' (Figure 40). These remarkably positive reported opinions of relationships with RSPs in the four assessed areas are encouraging. They indicate that despite other issues identified in this assessment, such as an unwillingness to rent to refugees by RSPs, financial vulnerability (that could be leading to missed payments), and particularly a stigmatization of refugees as bad tenants, it appears that relationships are positive overall once tenancies are established. Positive outlook on relationships also appears to be reciprocal; RSPs who are leasing to refugees were similarly asked about the quality of the relationship with refugee tenants. Again, most were described as good or very good (Figure 41).

One limitation with these findings is a possible survivorship bias. It is reasonable to suspect that when there is a poor relationship, the tenancy is more likely to be shortened, whereas if the relationship is good, the tenancy is more likely to be extended. So, despite no reports of negative relationships, this doesn't necessarily indicate that negative are very rare or non-existent. But it does suggest that those instances may be unlikely in the assessed areas.

Figure 40 - Relationship quality with the RSP, as reported by surveyed HHs

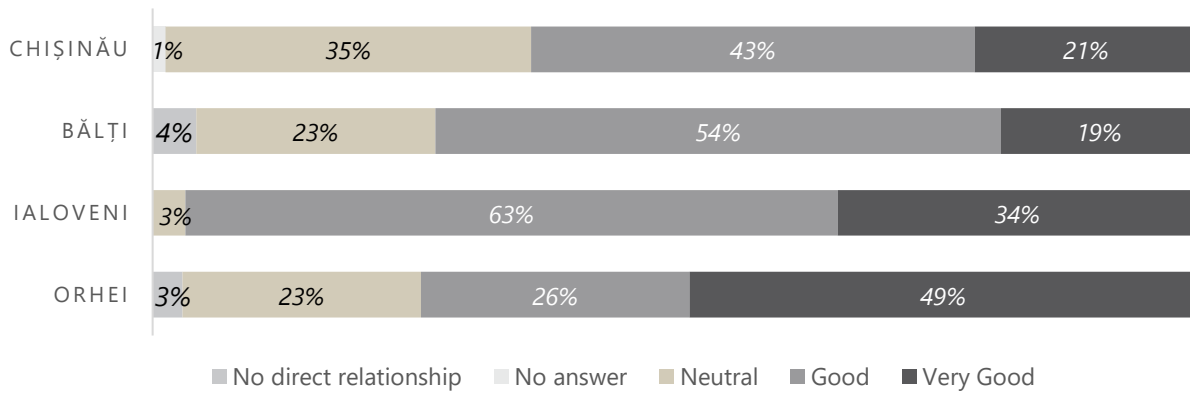
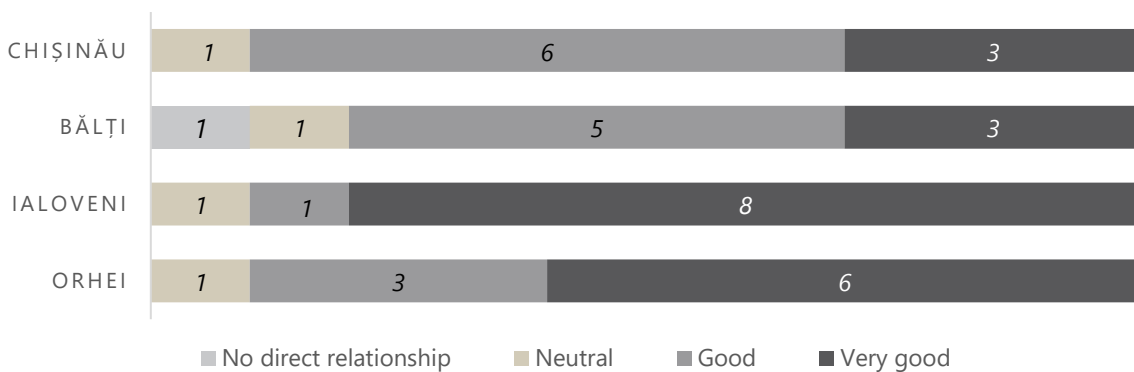


Figure 41 - Relationship with current tenants, as reported by surveyed RSPs



(q) Willingness of RSPs to lease to refugees

Surveyed RSPs were reportedly either leasing to refugees, or were willing to, with only one exception. Yet other findings of this assessment suggest that unwillingness to lease to refugees is a barrier for refugees to access the housing market

Of the fourteen rental service providers who were not renting to any refugees, and had not done previously, only one reported not being open to leasing to refugees. Despite this low frequency, it must be highlighted that these were self-reported. Self-censorship is a possibility that cannot be discarded, where the respondent could not have felt comfortable expressing an unwillingness. Additionally, given that several potential motivations for unwillingness identified across FGDs with refugee and host communities and KIs with rental market experts, NGOs, and local authorities, as well as the presence of negative stereotypes of refugees as tenants, and the high frequency of surveyed refugee HHs who had experienced being rejected as tenants when searching for accommodation (discussed in [Social obstacles](#)), it does appear that an unwillingness to lease to refugees is a barrier for refugees to access the housing market.

Furthermore, a reluctance from RSPs who did not want to rent to Ukrainians was reported in five of the six FGDs with refugee communities. There were mixed reports however in FGDs with host communities, where it was reported in three FGDs that RSPs would be more willing to lease to the host population, and it was reported in another three FGDs that RSPs would be more willing to lease to Ukrainians.

"Housing providers would be more willing to offer rent to refugees if they were sure that the refugees would not be in debt and flee as soon as the conflict is over."

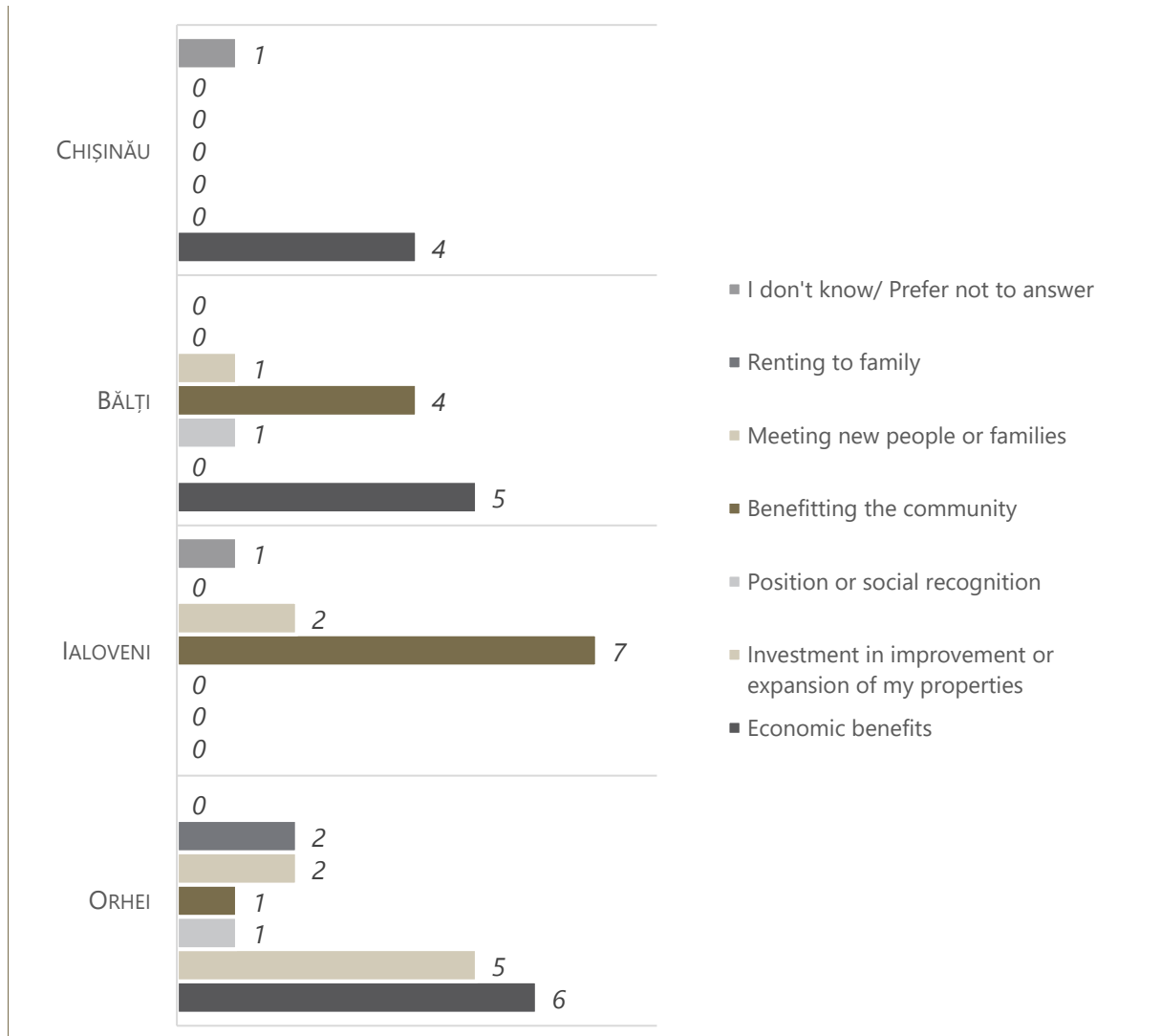
(Participant in an FGD with the host community in Orhei)

(r) Motivation to be an RSP

Motivations for RSPs who were not real estate agencies were varied, usually for economic reasons, but also for social reasons including benefitting the community, meeting new people, and renting to family

As it was assumed that the motivation for real estate agencies were primarily economic, other service providers were asked what motivates them to be landlords. Economic benefits were the most frequently reported motivation, yet other social motivations were also frequently reported. They included benefitting the community, meeting new people, and renting to family.

Figure 42 - Motivation of surveyed RSPs to be a landlord, excluding surveyed real estate agencies



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

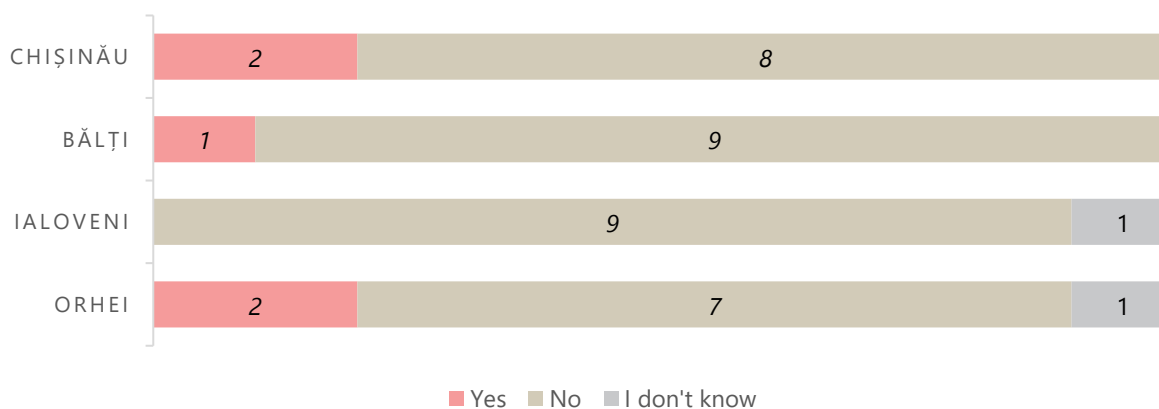
This section presents perspectives on the relationship between refugees and host communities, and details reported tensions observed due to socio-cultural differences or discrimination, and tensions observed related to competition over affordable housing.

(s) Relationship between refugee and host communities

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

Although relationships between the refugee and host communities are broadly described as positive by survey respondents, KIs and in FGDs engaged in the four locations, there were multiple reports that refugees are facing discrimination and stigmatisation, stoking tensions between communities and resulting in some refugees not feeling welcome in their communities. Alarming, approximately one in four surveyed refugee respondents in Chişinău, Ialoveni and Orhei reported not considering their accommodation to be in a community that welcomes their presence. In Bălţi, this was closer to one out of every three refugees, with a further one in four declining to respond (Figure 44). Only some RSPs report observing tensions, albeit specifically related to socio-cultural differences or discrimination (Figure 44).

Figure 43 - Surveyed RSPs reporting having observed any tensions between host and refugee communities due to socio-cultural differences or discrimination



(t) Tensions observed by organisations

Seven of the eleven KIs from NGOs asked about tensions between host and refugee communities due to socio-cultural differences or discrimination reported doing so, for numerous reasons. A KI in Ialoveni also reported tension between Ukrainians and Roma impacting accommodation choices

When KIs in organisations active in the assessed areas were consulted on observations of such tensions, eleven responses were received, and seven of them reported having done so, in all assessed areas. Of those who reported observing tensions, half had observed tensions involving the refugee population in general. In one such case, a KI had observed multiple instances stemming from what they described as inappropriate behaviour. Another KI had observed tensions but no direct confrontations. In one of these reports, discrimination was also linked to a stigmatisation of refugees feeling entitled to support from the host community, while in another, discrimination observed was linked to the belief that aid is at the state's expense.

"(...) most locals believe the aid the refugees receive is taken from the state budget"

(KI from an NGO in Orhei)

Aside from tensions between the host and refugee populations, one KI from an organisation reported tensions due to socio-cultural differences or discrimination between Ukrainians and Roma.

"A Ukrainian family and a Roma family do not associate. First we welcomed Ukrainians, then we welcomed Roma into the church. When the Roma arrived, the Ukrainians said they wanted to look for another shelter. Very often we met such cases"

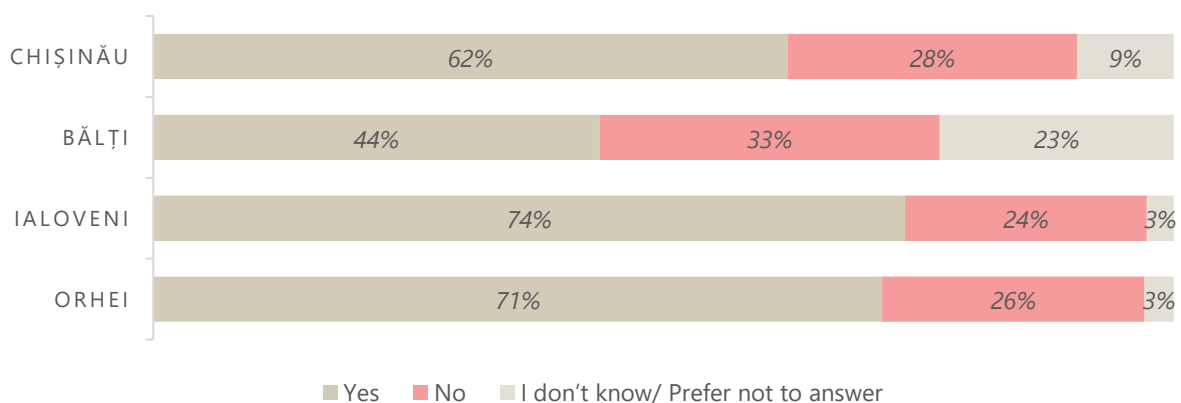
(KI from an NGO in Ialoveni)

(u) Tensions observed by refugee communities

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

These included neighbourhood tensions (mentioned in two FGDs), disputes over language spoken (also mentioned in two), i.e., Moldovans refusing to speak Russian and being hostile to those who do, or disputes over assistance received by the refugees (also mentioned in two), i.e., Moldovans' sense of injustice and a perception that Ukrainians receive disproportionately large aid, which could otherwise be directed towards Moldovans in need. Nonetheless, overall relations with host communities were described as positive in four of the six FGDs, with two discussions including stories of individual Moldovans offering them help. In two FGDs, no tensions between the refugees and the host community were reported. It was concluded in the majority of FGDs that the relationships depended on the approach of individuals and should not be judged at the level of community. It was also largely agreed in all FGDs that there were not any particularly hostile groups within the host community. Instead, it all depended on the individual people (mentioned in three FGDs), as elaborated in one that every community includes various people, of different background, personality and beliefs. Similarly, it was agreed in all FGDs that there were no refugee groups particularly involved in tensions with the host community. Instead, relations depended on everyone's individual approach (as reported in four FGDs).

Figure 44 - Proportion of surveyed HH respondents reporting considering their accommodation to be in a community that welcomes their presence



(v) Tensions observed by host communities

In an FGD with the host community in Chişinău, the quality of the relationship between refugees and the host community was reported as neutral to good.

"Sometimes the locals talk among themselves about the fact that the arrival of refugees has conditioned the increase of prices or that they are offered aid, but relations are good. Most of the population is understanding and empathetic."

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

Despite the relationship being described as neutral to good in this FGD, a variety of previous and current tensions between the two groups were reported in all FGDs. In Bălţi, pro-Russian propaganda was reported as a past issue affecting refugees, as well as disinformation videos circulating on social media. Tension related to the housing market directly were reported in an FGD in Bălţi.

"Moldovans are looking for apartments, Ukrainians too. The problem is that in Bălţi there is not so much housing available, but they all want to live in the city."

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

The most frequently reported tension between refugees and the host community by KIs were in relation to aid provision, and often on the matter of aid to refugees in comparison to aid to the host community.

"Many people think that our state helps them with everything, that they take from Moldovans and offer them to refugees"; "I have heard conversations about why refugees are given more aid than Moldovans."

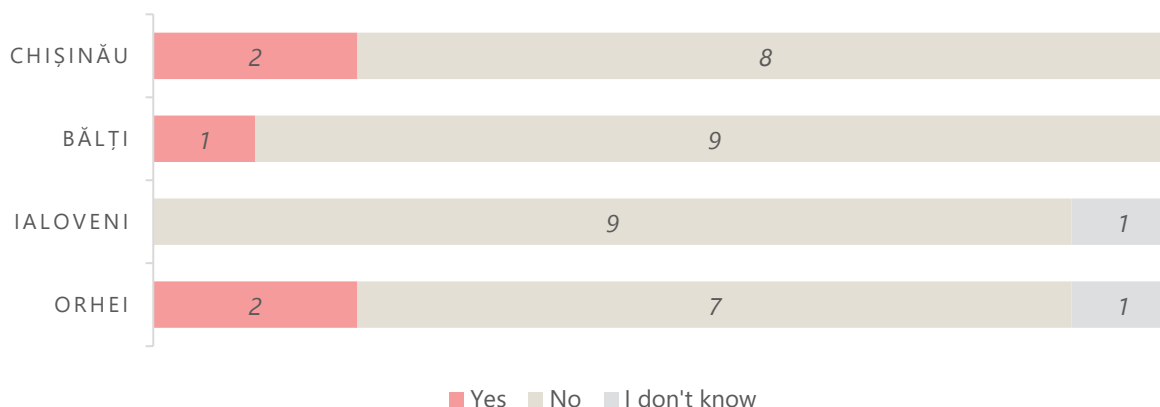
(Two participants in an FGD with the host community in Chişinău)

Other reported issues include a perception that Moldovans are taking advantage of aid provision to refugees, and a report of Moldovans coming to an aid distribution intended for refugees, in their opinion, to destabilise or provoke. Other tensions reported by KIs, mentioned once each in the FGDs, include refugees being attributed to increased prices, differing views and habits when sharing accommodation, and tensions around discrimination against refugees who only spoke Ukrainian (although described as very rare), non-acceptance of Ukrainians with a pro-Ukrainian and pro-European views because of pro-Russian propaganda, and conflicts arising due to the use of the Russian language.

Host demographic groups identified in the FGDs as being particularly involved in tensions with the refugee community include those with strong political opinions (reported in both FGDs in Bălţi), older people, especially older people who speak Russian, and those with pro-Russian views (all reported in one FGD in Chişinău) and people with alcohol issues (reported in the Ialoveni FGD). One refugee demographic group was reported as particularly involved in tensions with the host community in one FGD in Ialoveni, which was refugees who demonstrate their wealth.

Surveyed RSPs only occasionally reported having observed tensions between host and refugee communities due to socio-cultural differences or discrimination. Most had not observed any (Figure 45).

Figure 45 - Surveyed RSPs reporting having observed any tensions between host and refugee communities due to socio-cultural differences or discrimination

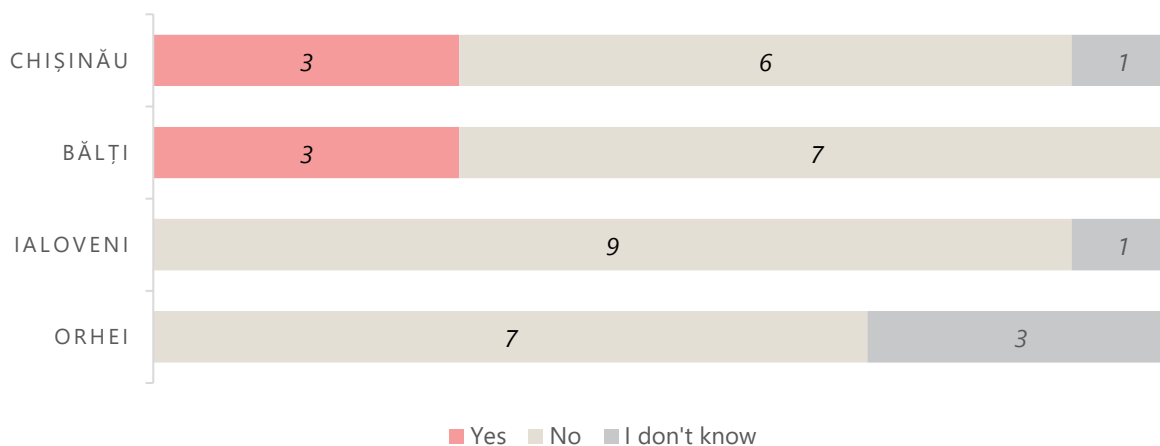


(w) Tensions related to competition over affordable housing

Although infrequent, there were some reports of tensions between host and refugee communities related to competition over affordable housing, usually in the urban areas

Of the forty RSPs surveyed, only six had observed tensions specifically due to competition for affordable housing (Figure 46). All six RSPs were in the urban locations, with no such reports from RSPs in the semi-urban locations.

Figure 46 - Surveyed RSPs reporting having observed any tensions between host and refugee communities due to competition for affordable housing



One KI in the government in Bălţi and the KI in the government in Ialoveni were not aware of any causes of conflict between host community and refugee populations over access to affordable housing. However, the other government KI in Bălţi reported awareness of some conflict.

"This is because they rented almost all the apartments that were at a price available to Moldovans"

(KI from the local authorities in Bălţi)

Most KIs in NGOs reported not noticing tensions between host and refugee populations related to competition over affordable housing. However, one KI in Orhei reported hearing about tensions similar to those mentioned in the KIs with local governments (related to the refugee influx being attributed to price increases and the misconception of aid being taken from the state budget), and one KI in Ialoveni reported noticing many tensions around competition for affordable housing between host and refugee communities, even within families.

All three rental market expert KIs reported that there were currently no particular social tensions relating specifically to competition over affordable housing, however two mentioned observing such tensions last year where increasing prices were associated with the refugee influx. One issue that may have exacerbated this issue was the simultaneous increase in demand for housing by returning students who needed apartments, according to one KI. Another KI attributes misinformation and disinformation as a part of these tensions.

"Last year people were talking about agencies raising prices, which was not true... last year there were a lot of fakes like Ukrainians making a mess in apartments"

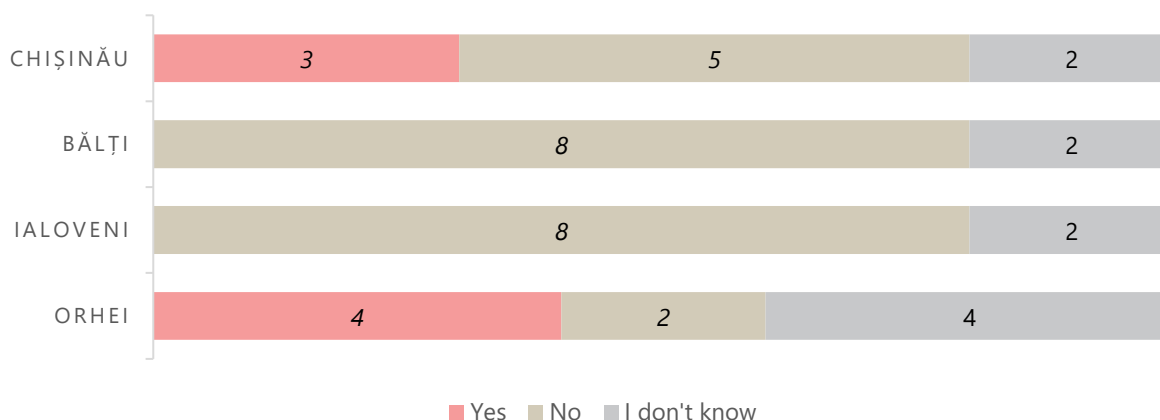
(Rental market expert)

Aside from competition for affordable housing specifically, other tensions mentioned across interviews with experts are attributed to refugees not paying, or anti-social behaviour such as making a mess or having problems with neighbours.

A drastic increase in demand may shock the rental market in urban areas, decreasing availability, increasing prices, and exacerbating social tensions between host and refugee communities

Most surveyed RSPs did not believe that an increase in demand would cause any problems in the community or did not know. Seven did report that it would cause problems (Figure 47).

Figure 47 - Surveyed RSPs reporting whether an increase in demand for housing would cause any problems in the community



The KI in the government in Orhei states that in the case of increased demand, they expect conflicts arising due to refugees making better offers than the host population is able to.

"There is a bit of hatred towards refugees, people are very negative towards them because of the help they get. The local community is outraged that they too are vulnerable, poor, but they don't get this aid, it goes to the refugees"

(KI from the local authority in Orhei)

Rental market experts were asked what changes they would expect to see in the case of a drastic increase in the refugee population size in Moldova. While two experts reported expecting an increase in prices in the case of a drastic increase in the refugee population size, the other expects that instead there may be a movement of refugees from places where there are simply not enough apartments to rent. An example they provide is the movement of refugees from Chişinău to nearby districts such as Straseni, Ialoveni, Criuleni and Anenii Noi. One KI mentioned that there would eventually be enough room for everyone but the two other KIs suggested that there would be supply shortages.

"If the number of refugees increases drastically, the rental market will simply not hold"

(Rental market expert)

Ukrainian refugees may also start buying apartments, according to one KI, for practical, social and economic reasons.

There may be opportunities to mitigate tensions by increasing the rental housing supply

Two rental market experts provided areas where aid would be needed in relation to the accommodation of refugees should there be a new influx: One suggestion was that international aid would be needed to support the government given the economic problems related to inflation and the energy crisis, another suggestion being that new collective centres would need to be established, another being that NGOs would need to provide assistance, and a national campaign would be needed to let people know that they can rent their homes in order to increase the rental housing supply.

Given that there are many vacant homes in Moldova⁴⁸, availability of rental accommodation outside of Chişinău and Bălţi appears to be scarce (*see [Availability](#)*), and some KIs expect an increase in demand to cause further tensions, increasing the rental housing supply seems like a reasonable option to mitigate such risks (*further explored in [Availability](#)*).

At the moment, it appears that there are no specific local government programs in this area in the four assessed locations. Three of the government KIs reported no measures taken by local authorities to address and resolve such conflicts over access to affordable housing (one KI in Bălţi, and the KIs in Ialoveni and Orhei). The KI in Chişinău did mention the 'First Home' program, a loan for first-time buyers, as a method of addressing competing needs and demands of the host community and refugee population, although it remains unclear how this initiative addresses competition between hosts and refugees exactly. While there is the possibility that such programs exist, and the specific KIs engaged were not aware, there appears to be an opportunity for local governments to increase housing supply to mitigate social tensions.

⁴⁸ In 2015, it was estimated that 10% of homes in Moldova are vacant. UNECE 2015, Country Profiles on Housing and Land Management: Moldova

CONCLUSION

A priority set for the Ukraine Situation Refugee Response Plan 2023⁴⁹ was the socio-economic inclusion of refugees in Moldova, noted as especially relevant as refugees in Moldova access a more stable and predictable legal status through the implementation of the temporary protection regime. Included in this plan is the support refugees' access to housing as well as other rights. To this end, several actors launched rental assistance programs in order to help refugees transition from short-term accommodation solutions to more sustainable accommodation arrangements. The Rental Market Assessment aims to inform these actors to ensure that these activities are reactive to changes in context, new information and market dynamics, with consideration of potential risks and issues that may affect rental market accessibility or social tensions between communities.

(x) Further research required

There is a possibility that unwillingness to provide documentation in the process of securing a rental agreement may be related to the reported preference for anonymity by some refugee tenants seeking informal arrangements, in particular single men from Ukraine (as detailed in Contract formality) but further research is needed to investigate unwillingness to provide documentation to understand the motivations.

Two barriers to legal services were reported in FGDs with host communities. The first was a lack of awareness of services available and the second was a combination of a lack of awareness of available legal support services as well as an unwillingness to engage with them. It is unclear what reasons there may have been for this reported unwillingness to seek legal support.

Further research is needed to better understand the exact mobility accessibility challenges that are being faced, and the frequency of these barriers, inform whether further targeted accommodation assistance is required for households with people with mobility disabilities, and what type of assistance is required.

Exact legislation surrounding the legality and procedures of evictions during winter was not captured and remains an information gap.

⁴⁹ UNHCR February 2023, Ukraine Situation: Regional Refugee Response Plan - January-December 2023 (unhcr.org)