

Enablers and barriers in access to repair and compensation for housing damaged by war

May 2025 | Mykolaivskyi Raion, Ukraine

Key findings

- **People still struggle to address war damage.** Further developing coordination, with clarified information and policies, are desirable for all stakeholders.
- **Affected residents commonly relied on multiple support channels - across NGOs, hromadas, state assistance and personal savings - to advance their repairs.** Single sources of support often do not fully cover the needs.
- **Budgets are stretched for all stakeholders.** Inflation in construction materials and labour make repairs harder to arrange, whilst organisations are increasingly selective in who they can support.

Executive summary

Although damage to Ukraine's built environment is immense and growing, repairs are underway.

Projects are organised by the state, by NGOs, or by individuals themselves.

In the course of this research, residents often referred to needing joined-up support from NGOs, local authorities, and state mechanisms.

Whilst there are effective mechanisms to facilitate repairs, systemic problems remain. These block positive outcomes, exacerbate vulnerabilities, and limit the

opportunity to address other acute needs faced by the population.

There is considerable opportunity for further, coordinated support to unlock positive outcomes in the most local reconstruction of Ukraine.

eRecovery, in place since 2023, offers potentially large amounts of financial assistance. Yet, it can be cumbersome and costly to access. Applicants may find they are ineligible.

A resident may carry out some repairs before applying to eRecovery in order to stabilise the building. Yet, they may

find that this bars them from compensation.

They may be discouraged from applying to eRecovery, in order to assure eligibility for a monetarily lesser, but more accessible, form of support.

Meanwhile, residents face a range of potentially prohibitive costs.

Considerable progress has already been made in coordination between NGOs and the state. Further attention to address information gaps, regulatory paradoxes and financial hurdles can take this further.



Image 1: A destroyed building in the Mykolaivska oblast. Taken by REACH, 2024.

Table of Contents

Project overview

- 3 National context,
Rationale,
Glossary,
- 4 Methodology,
Limitations,

Social context

- 5 Description of support pathways,
Ukrainian housing sector,
- 6 Economic context,
- 7 Mykolaiv

Repair and recovery narratives

- 8 Residents' overview of their situation,
Awareness of support structures or pathways,
- 9 Psychosocial support in repair-delivery services,
Missed opportunities,
People who do not seek support

Seeking support

- 10 Balancing timeframes,
Attitudes towards eRecovery,
- 11 Interactions between eRecovery and other processes,
Experiences of application processes,
- 12 Open cases in eRecovery,
Project delivery time frames for other support,
- 13 Refusal from eRecovery,
Costs incurred whilst seeking support,
- 14 Stringency and reduced funding

Falling through the gaps

- 15 Communal areas,
Co-owners,
Lacking documentation of ownership,
- 16 Very costly repairs,
Renters,
Opportunities for wrap-around programming

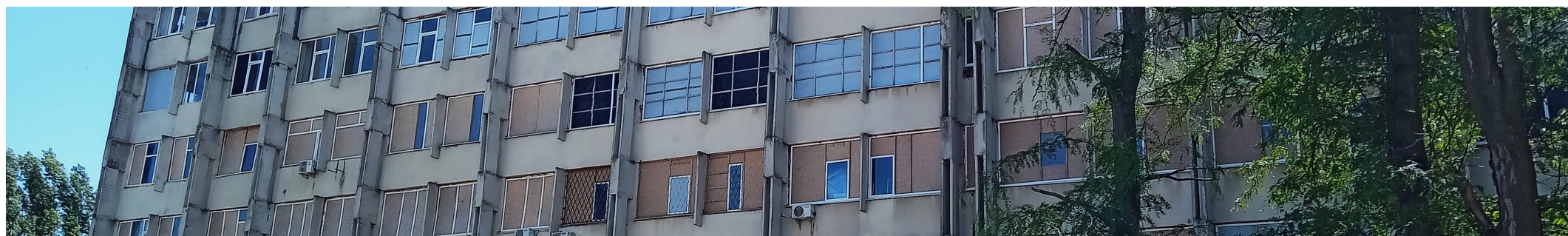
Working with the system

- 17 Commitment to improvement,
Recommendations from participants

Endnotes

- 18 About REACH
- 19 References

Image 2: Boarded windows, Mykolaivska oblast. REACH, 2024



Project Overview

National context

Since the full-scale invasion of Ukraine in February 2022, direct damage to infrastructure across all sectors has been “immense”, estimated at almost \$176 billion.¹

Housing is a main component, estimated at one-third of the total.² In real figures, the World Bank estimated that 2.5 million households were damaged by war, thirteen percent of the national housing stock.³ Reconstruction and recovery needs in housing were estimated at \$84 billion, sixteen percent of the total.⁴

Whilst costs are high, funding for reconstruction and recovery is stretched, for all stakeholders.

The World Bank calculated that the Government of Ukraine faced a financing gap of \$9.96 billion for its priority recovery and reconstruction projects and programs in 2025.⁵ With a shortfall of around \$3.4 billion, housing finance faced a 91% funding gap.⁶

Meanwhile, the Ukraine Shelter Cluster reported reaching 50% of its funding target in 2024.⁷ With this, the cluster met 60% of targeted reach in humanitarian repairs.⁸ Surveying local non-government actors, REACH found “significant gaps in [those organisations’] light shelter repair supplies”.⁹

Amongst affected people themselves, REACH found that 43% of households who adopt livelihood coping strategies do so in order to access or pay for shelter.¹⁰

Although capacities are stretched, repair and rebuilding continue.

There are a range of successful programs and opportunities for affected residents to begin repairing their homes or move on to safe housing. These range from the most centralised government-led initiatives, through to less centralised activities carried out by local authorities, NGOs, and residents themselves.

However, the International Organisation for Migration found that programming to meet “Housing, Land and Property (HLP)” needs in Ukraine faces “numerous challenges”.¹¹

Their report assesses that there is “difficulty aligning legal frameworks and humanitarian assistance to ensure that the most vulnerable populations are not left behind”.¹²

Rationale

This report focuses on the relatively decentralised repair efforts at the local level. It builds on existing research on people’s access to, and awareness of, assistance for housing repair.

Through qualitative research and secondary review, it aims to understand the barriers affected residents face in gaining compensation and arranging repairs. The report explores the perspectives that local authorities, NGOs and residents themselves have on these challenges.

Reflecting the scope of current governmental and non-governmental assistance, the focus is on housing in areas outside of active hostilities, and not under occupation.¹³

Glossary

Oblast - the admin-1 subnational governmental structure.

Raion - the admin-2 subnational governmental structure.

Hromada - the admin-3 subnational governmental structure.

Starosta - a level of local administration below admin-3 but above the settlement level at admin 4. Starosta are not established everywhere, but typically represent a collection of villages.

Condominium association - a group of co-owners in an apartment building, formed to simplify management and resolve issues affecting all residents. The board handles routine matters on behalf of residents, protects co-owners’ interests with management companies and contractors, and can choose service providers for building maintenance, ensuring better service and pricing options.¹⁴

Commission - In the context of eRecovery, commissions are the local structures that are responsible for managing applications. Their structure is defined in resolution 381. They can be comprised of governmental and non-governmental experts.

Methodology

Fieldwork was done in Mykolaivska oblast, southern Ukraine, from 12 - 28 March 2025.

The locations were selected for being exposed to damage, yet with at least some opportunity to begin reconstruction.

Key informant interviews

There were five interviews with representatives of local authorities, six interviews with NGO workers (working across shelter, legal aid and cash), and two interviews with construction contractors.

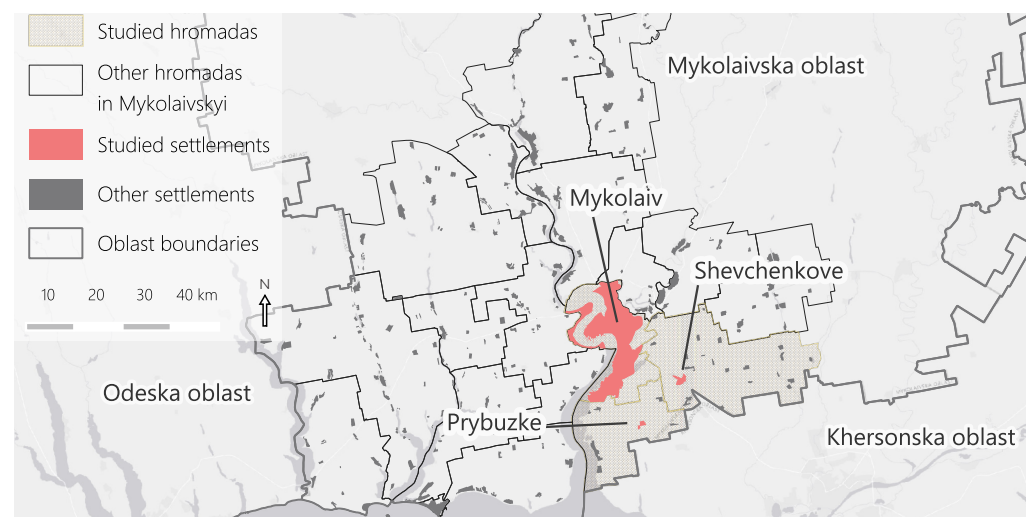
Focus groups

General focus groups with affected residents were held in Shevchenkove and Prybuzke.

In Mykolaiv, targeted sessions were run with renters, multistory apartment residents, and residents who were refused from eRecovery.

Other data

Additionally, REACH obtained data on damaged buildings and compensation awards from hromadas; reviewed the secondary literature; and consulted with relevant actors.



Map 1: Mykolaivskyi raion, with settlements of study highlighted in red and their respective hromadas in gold. Boundaries from OCHA¹⁵, basemap from ESRI¹⁶.

Limitations

This report is based on qualitative research.

Participants shared their personal viewpoints, which are necessarily partial. As qualitative research, it cannot provide representative data. The report focuses on people's lived experience of the processes, rather than their formal design.

Although care was taken to involve people with a breadth of relevant experience, the small sample size means that other viewpoints may not be included.

Participants were recruited from a specific area, Mykolaivskyi raion. In practice, processes may vary across the country.

The report draws on a range of secondary sources. This includes data shared by local authorities on their records of damaged buildings and compensation. However, the data was returned in an inconsistent format. As such, there was limited opportunity for comparative analysis.

In general, the reporting in this document should be understood as indicative of the experiences of people who seek to repair their homes, and of the people who aim to support them.

Social context

Description of Support Pathways

There are many mechanisms to support access to housing in Ukraine.

Fourteen distinct state-level pathways are outlined by the Housing Institute, targeting a range of demographics.¹⁷ As well as this, local government (“hromada”) are empowered to find solutions for their residents. Non-governmental organisations also provide support, both through OCHA coordination and at the grassroots level.¹⁸

“This is the provision of compensation programs by the government of Ukraine [...] there are a lot of them, they all begin with ‘e-!’” – NGO worker

From the standpoint of a resident affected by housing damage, several pathways are particularly relevant. In practice, residents describe using a variety of forms of support, in different combinations.

eRecovery

eRecovery is the state mechanism established in law for providing compensation to owners of damaged or destroyed housing.¹⁹ As such, it is a key mechanism for addressing damage. It was introduced in May 2023, though it has been modified several times, most recently in March 2025. The Danish Refugee Council has tracked the modifications.²⁰

Following a technical inspection, homeowners are awarded either a grant of up to 500,000 UAH to fund repairs, or certification for a grant to purchase or construct a new home. The awards are paid into special bank accounts, and must be spent within a deadline – up to 18 months to make repairs, or five years to purchase a new home.

Applications are adjudicated locally by a legally-recognised “commission”, although the funds are managed by the Ministry of Infrastructure. Cedos notes that these commissions face difficulties including strained capacity and skills shortages.²¹

Preferential mortgages

There are also two preferential mortgage schemes, which can be relevant for people affected by damage.^{22 23}

One targets internally displaced people specifically, whilst the other (eOselia) has a broader set of criteria and can be used in conjunction with eRecovery when the original home is destroyed.

NGO activities

In line with OCHA coordination, NGO activity can be understood in terms of Shelter or Protection interventions. Programming may be cash-based or in-kind. Relevant Shelter activities are defined in the Activity Matrix and include: light, medium or heavy repairs, communal area repairs, cash for repairs, cash for rent, and emergency shelter kits.^{24 25} Protection activities include provision of a range of legal assistance.

Whilst these NGO activities are defined and coordinated within the clusters, key informants from NGOs also explained that the donor’s requirements also influence their programme design.

One key informant gave the example that whilst they closely follow the Shelter Cluster definitions of light and medium repairs, in practice their donor was willing to fund up to \$5,000 per unit, without reference to a definition of “light” or “medium”. This gives flexibility, but also increases inconsistency between practitioners.

Local authorities

As well as Shelter organisations, local authorities provide emergency repair materials out of their own budgets. They may play a role in the maintenance of apartment buildings and this can mean taking the lead on the repair of communal areas.

Local authorities can offer advice and guidance to affected residents, and coordinate with non-governmental organisations.

However, key informants familiar with hromada budgeting note that their funding structure has changed. They pointed to this reducing capacity to make repairs. REACH has previously outlined how changes in personal income tax have affected the capacity of hromadas to meet the local population’s needs.²⁶

Ukrainian housing sector

It is important to understand the legal framework and humanitarian assistance in the context of actual socioeconomic conditions in Ukraine. Both owning and renting pose unique challenges for people whose homes have been damaged during the war.

The primary form of occupancy in Ukraine is ownership. In 2013, between 87% and 94.7% of households were estimated to be owner-occupiers.²⁷ The lower figure was based on an estimation of informal renting, which is intrinsically difficult to measure.

However, the occupancy pattern is changing. REACH estimated ownership at 86% of households nationally in 2024.²⁸ The housing think-tank Cedos judges that “compared to 2021 [...] the share of renters has increased”.²⁹ The war may be a driver of this change.

REACH’s findings indicate that IDP households are much less likely to own, at only 14%. Ownership is also less prevalent amongst households closer to the frontline (78% within 30 kilometres of the front).³⁰ These frontline households are particularly exposed to the hazard of future damage, whilst IDP households may be less resilient to livelihoods shocks.

Reflecting the preponderance of homeownership, the Housing Institute judges that Ukraine’s “housing policies have traditionally focused on ownership”.³¹

However, it is also noted that there is “regulatory ambiguity” in Ukraine’s housing sector.³² The Housing Institute assesses that “the lack of legal clarity [has] limited innovative approaches,” with both local government and NGOs unsure how they can best serve the population.³³

The Housing Institute report notes that vestiges of the post-communist privatisation of housing remain, contributing barriers in the delivery of support. Of greatest relevance to the issue of war-damaged housing appear to be the inconsistent documentation of ownership, and the unclear responsibilities for the management of communal parts of buildings.

“There are people who do not own property - and this is also a big question!”
- Local authority

Renters can only benefit from compensation via their landlord, who may not cooperate or advocate for their needs. Non-state actors may also hesitate to aid renters without the landlord’s express support.

Aside from renters there are other ambiguous forms of occupancy. These also leave people ineligible for eRecovery, and difficult for NGOs to work with.

An estranged co-owner may refuse to cooperate, or an inheritor may struggle to prove the claim on their home. Someone may legitimately reside in a building which was built irregularly. The building may have been built without permission.

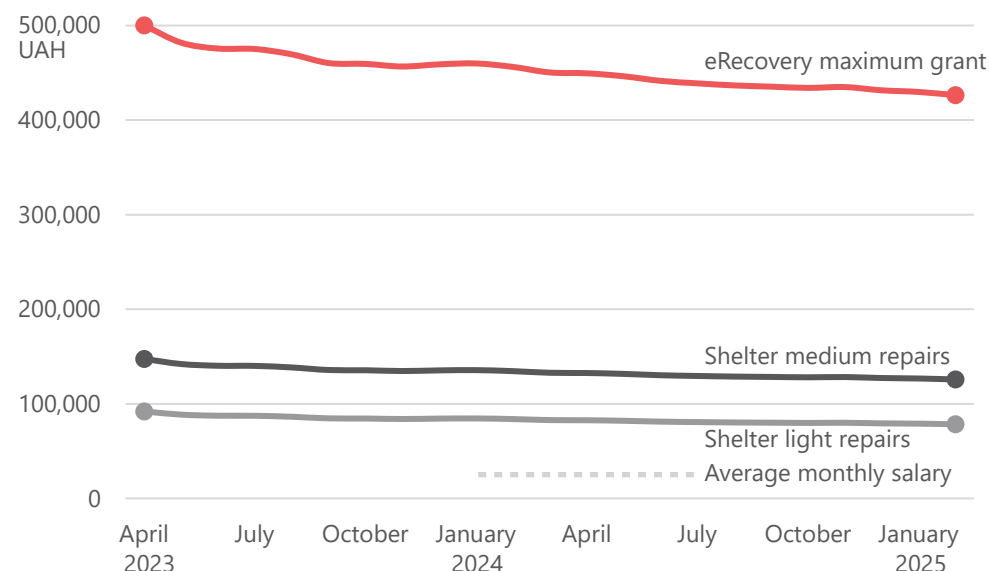
There is a recognised gap in policy and assistance geared towards these legitimate, non-owning occupants.³⁴

Economic context

“Prices for building materials jumped like crazy. As soon as you collect money, it has already risen in price again.” – Focus group member

Prices are also an important part of the repair assistance picture. Repair work is expensive, involving materials and labour. Ukraine has faced persistently high annual inflation, including in the construction sector.³⁵

Graph 1: Real-terms change in value of assistance, adjusted for construction sector prices, Ukrainian State Statistical Service



As a result, both the eRecovery grant and the Shelter Cluster repair valuations have fallen in real terms since their introduction. Since April 2023, the 500,000 UAH maximum eRecovery grant has fallen 15% in real terms.³⁶ This erosion of value limits what the recipient can achieve with the same amount of money.

Whilst the real-terms value of assistance is falling, it still represents a substantial portion of funding for anyone undertaking a repair project.

The average monthly salary in Ukraine is reported to be around \$500 (20,600 UAH).³⁷ The dollar value of Shelter light and medium repairs is set between \$950 and \$4,000,³⁸ and the maximum eRecovery grant is around \$12,100 dollars.³⁹ As such, the value of assistance can be described as between two- and twenty-four-months average income.

Meanwhile, labour shortages are judged to be the “biggest business problem” in Ukraine, with skilled worker shortages a particular concern.⁴⁰

The construction foremen REACH interviewed noted that this was pushing up their project costs. Yet, the number of jobseekers in Mykolaivska oblast has far exceeded the number of available vacancies.⁴¹ This points to a mismatch in the labour market, and the opportunity for impactful training programmes.⁴²

Mykolaiv

The area suffered intense damage at the start of 2022, and has been exposed to aerial attacks ever since. Nevertheless, there have been opportunities for early reconstruction. This makes it an illustrative case study for national processes.

The armed forces of the Russian Federation manoeuvred around Mykolaivska oblast in the early months of 2022. Although the armed forces of Ukraine had largely regained control of the raion by April of 2022, the frontline was close by until that November.⁴³

Damage at that time was substantial, and included serious damage to water and electrical infrastructure which persist to this day.⁴⁴ Since then, continuous air raids caused further damage to housing and infrastructure. There was a particular uptick in the end of 2023 and beginning of 2024 (graph 2). Graph 3 shows incidents in hromadas of this report.

According to the local authority, there were reported to be 5,409 dwellings registered as damaged in Mykolaiv city as of March 2025.⁴⁵ Much of this was before humanitarians gained access at the end of 2022 and eRecovery was introduced in 2023.

Amongst nationwide incidents of infrastructure damage recorded by ACAPS, 10% are located in Mykolaivska oblast.⁴⁶ The oblast is amongst the five most affected, and the raion represents at least 1% of the national total.

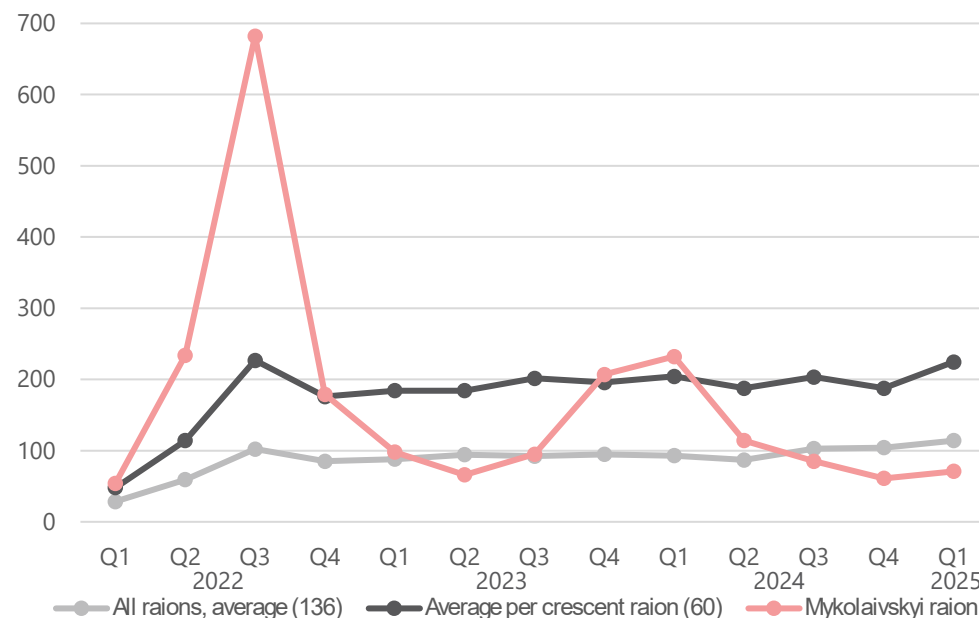
“The main damage to [a particular city borough] occurred in March-September 2022. [...] at that time, there was no procedure, neither “eRecovery”, nor for repairing objects that were destroyed” - Local authority

Humanitarian needs in the oblast are considerable. In a representative survey, REACH found that 29% of respondents received assistance from an NGO in 2023/2024.⁴⁷

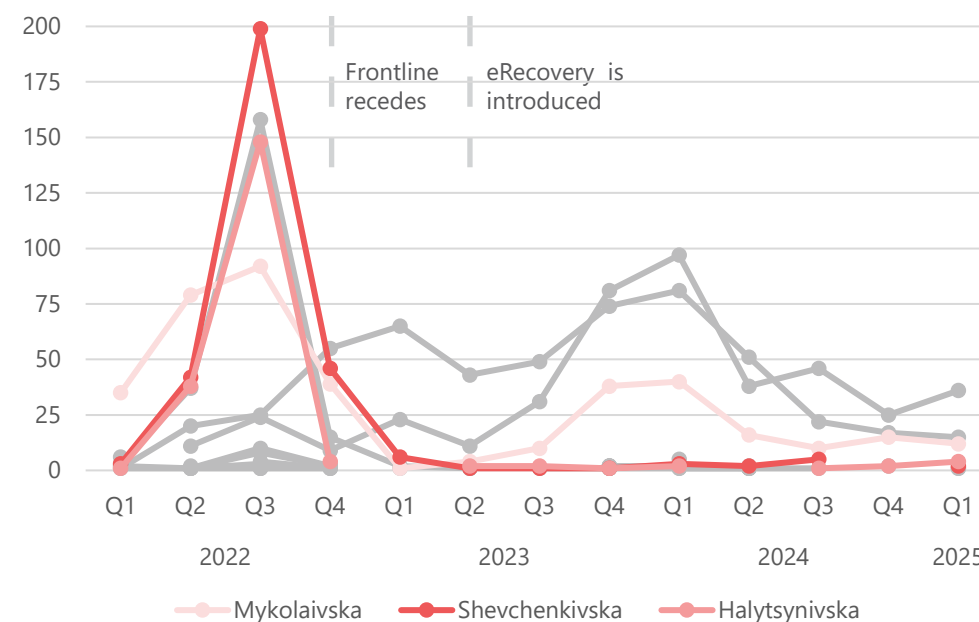
Mykolaiv city, Shevchenkove and Halytsynove (close to Prybuzke) were all assigned a ‘stress’ level of multisectoral vulnerability from July 2024 to February 2025, according to REACH’s Settlement Vulnerability Index.⁴⁸ According to this measure, shelter needs have been “stressed” in Mykolaiv since August 2024, down from “severe” in July.

As of February 2025, ACAPS identified “high” access constraints in Mykolaivskiy raion (score of 2.31), apparently worsening from “moderate” since June 2024 (score of 1.22).⁴⁹

Graph 2: “Explosions/Remote Violence” or “Battles”, All of Ukraine, ACLED⁵⁰



Graph 3: “Explosions/Remote Violence” or “Battles”, hromadas of Mykolaivskiy raion (studied hromadas in colour), ACLED⁵¹



Summary of personal repair and recovery narratives

Stakeholders are now reflecting on more than three years of the full-scale invasion, and two years of eRecovery. In that time, there have been a range of problems and challenges for the repair of housing.

Participants say that some of the challenges have been conclusively resolved. Others have become less pressing as the overall case-load is worked through. Processes are said to be improving. Local authorities and NGOs have developed effective ways of working together, and the public have gained better understanding.

Still, there are persistent challenges in the casework. Core structural barriers are unresolved. As REACH also found in the case of support for veterans, the support ecosystem is fragmented and subject to local variation.⁵²

Residents can be unsure where to turn, find that they are ineligible for support, run into supply-chain issues, be forced to choose between pathways, and still struggle to cover the total costs.

Other reports offer further qualitative narratives of people's experiences.⁵³

Residents' overviews of their situations

"My house was also damaged in August 2022. The blast wave broke windows, roofs, damaged non-residential buildings. We left the village, although we did not plan, because it was very dangerous due to constant shelling, there was no electricity, water. The roof was restored. The community helped with the purchase of slate for the roof. The renovation work in our house has not yet been completed, and we need additional funds to continue it." – Focus group member

The focus group members described a range of experiences. Largely, their homes were damaged either in 2022 or 2024, reflecting the local pattern of conflict and aerial attacks. For those whose home was damaged in 2022, they may only have been able to access it after the military situation changed at the end of the year. This was around half a year before the introduction of eRecovery.

After the incident, some residents continued to live in their home, whilst others left. Some were displaced nearby, and others moved far away. Displaced people either eventually returned, or visit to deal with the building. Some of those who stayed described living in difficult conditions that were "very cold and uncomfortable".

Support needs to be understood in sum. It was common for residents to say they had sought or been given support from several places including NGOs, local authorities, and

the community. Several residents shared stories where, although they were ineligible for some kinds of assistance, they eventually found support elsewhere. Others received support of one kind or another, but were still mid-project whilst saving money or searching for further support.

However, some said they did not receive help, despite feeling it was needed. These residents described not knowing where to go, or finding that they were ineligible for support. Others said that they did not seek support. Some residents describe having to choose between pathways, hindering progress.

It was often stated that the repair project was incomplete, with the remaining works ranging from only final furnishings or facades through to substantial repairs such as to the roof.

One resident described receiving an eRecovery grant, donations of materials or labour, and paying themselves. Yet, they still needed "to insert two windows, two doors, and [finish] interior work". Others did describe successfully making the necessary repairs to a satisfactory level.

Awareness of support structures or pathways

"When we first left home, we felt like we were in a fog. We didn't understand where to go, what to do. [...] We didn't know where to turn, what organizations could help. There was no information at all." – Focus group member

Regardless of whether they used it themselves, focus group members could describe a range of support. This included the provision of materials, labour, legal assistance, and psycho-social services. eRecovery was referred to as a distinct form of support, but not other state-level schemes such as eOselia. This suggests eOselia is less well-known.

Although residents differentiated the support from NGOs, local authorities or the community, it was largely seen holistically.

Some residents named specific organisations they interacted with, whilst others described the support in broader terms. Some of the comments suggest that people were more likely to be familiar with organisations that they had sustained interactions with, during branded projects.

By contrast, emergency response was described in terms of "a lot of different organisations", or "charitable organisations that boarded up the windows". This loose recollection may reflect the traumatic context of such support. However, it may also reflect the sense shared by some residents that there is not enough structured information in the earliest moments after damage has been suffered.

Psychosocial support in repair-delivery services

"I did not expect such a quick reaction from charitable organizations. The help was provided so quickly and promptly that I simply have no words. And not only with financial assistance and building materials, they even gave hot lunches and took care of my dog."
– Focus group member

"The starostat was very helpful, she provided information on where to apply."
– Focus group member

The moral support from NGOs was mentioned across the focus groups, suggesting it is highly valued. Indeed, one resident noted that it was easier for them to move forward because they knew "you are not alone", whilst another described social support and information sharing as a necessary complement to practical assistance.

The local authorities were also generally perceived as sources of support and guidance. Both of the rural focus groups emphasised the role that the starostat (lowest administrative level) representative plays in clarifying processes, advocating for residents and making referrals. Similar was said of the condominium associations for multistory residents, and of the services at the local administrative services centre (i.e., SNAP).⁵⁴

Similar to the psychosocial support from NGOs, it appears that these local representatives are appreciated because they can work flexibly, interpreting available options whilst advocating on behalf of the affected person with a high level of personal recognition. As well as NGOs and local authorities, some focus group members described getting useful guidance from construction workers, landlords, or their workplace.

The importance of "human-centered" assistance is highlighted in the Public Centre for Promoting Access to Justice report.⁵⁵

Missed opportunities in accessing support pathways

Whilst the comments on support pathways were generally positive, there were still concerns. These often reflect disappointment and frustration when the resident's house remains damaged or they have faced considerable costs.

Proactive support was valued, but there was a sense of frustration with difficult processes. People gave negative feedback if they had faced administrative challenges or cost barriers in accessing eRecovery. Some gave examples of needing to chase up NGOs in order to get support, though there could be a positive resolution.

There were also concerns that the quality or range of support from NGOs was inconsistent. Some residents described being disappointed by the works that were carried out, sometimes believing they were not done by professionals.

Another area of concern was amongst those residents who believed that they had been excluded from support because they did not meet an NGO's selection criteria. Some questioned the methods for the damage assessments, believing that the nuances of their own situation were not reflected in the support they received. For example, people spoke about not being typically vulnerable, but having a case that doesn't fit the policy framework and then struggling to find support.

Reflecting on their experience, even residents who felt excluded from the pathways often said they would encourage others to apply for eRecovery, but make sure that everything was well-documented in the first moments after the damage.

This idea was also shared by NGOs and construction workers. Both were concerned that residents were not collecting good evidence to support their search for compensation or other forms of support. These professional stakeholders were also concerned that residents did not fully understand the terms of support, leading to misunderstandings or disappointment.

People who do not seek support

Some of the focus group members said they did not look for help.

In some cases, they nevertheless found that support was forthcoming which they benefited from. In others, they felt that the support was not relevant for them. This may have been because they faced an initial hurdle, and could not wait any longer to make repairs by themselves.

Some residents have the means to make repairs without support. They may choose not to apply for compensation, or not realise that they risk ineligibility down the line.

As mentioned above, some did not know where to look for support. Key informants from the local authorities were concerned about people who had low awareness about opportunities for support.

Older people were one group of concern, as they may lack a social network, or have a low pension, or low digital literacy. Another group of concern was displaced people, who even after returning may be cut out from the word-of-mouth networks that encourage people to apply.

When displaced people live abroad, key informants note, they may simply decide not to attempt to repair their old home. This may leave the local authority in a situation where they board up the place, but then cannot take any further steps to improve local housing.

Seeking support

"Although we did most of the restoration work ourselves, the support of humanitarian organizations and the community was very great." - Focus group member

As seen above, individuals who need to repair their homes have a range of possible options. Nevertheless, residents and key informants also emphasised the importance of individual resilience and responsibility.

The IOM HLP survey found that 25% of households affected by damage or destruction had received "some form of assistance for housing restoration (excluding legal support) from regional government, international organizations, foreign governments, or charities".⁵⁶ Implicitly, three quarters of affected households did not receive such assistance.

Cash appeared prominently as a modality, with 45% of respondents saying they received cash for repairs and 17% reporting they received multi-purpose cash.⁵⁷ This again indicates that they are independently arranging repairs, though with financial assistance.

Cash assistance from NGOs was referred to frequently as part of the focus group members' personal recovery narratives. Some NGOs raised concerns about their ability to guide or assure cash-assistance repairs.

Balancing timeframes

Affected residents describe needing to use a range of support in order to resolve their problems. Yet, the processes may not always be designed in a way that facilitates this. Instead, participants recounted situations where an affected person was effectively caught between options.

Focus group members described having to make a choice. In the immediate term, they could get work done independently or receive lower-value support; or, they could wait for higher-value support in the longer term. One resident commented:

"Those who ran faster received less money, and those who started later were given more. Well, is it fair? [We] rushed to do it, because winter is just around the corner, and now it turns out that we are at a loss."

This was echoed by an NGO key informant, who commented:

"The beneficiary now has a position: either now, but less - or later, but more?"

The rest of this section explores the complicated situations residents can face when they want to access support, where their path can close them off from valuable assistance.

Attitudes towards eRecovery

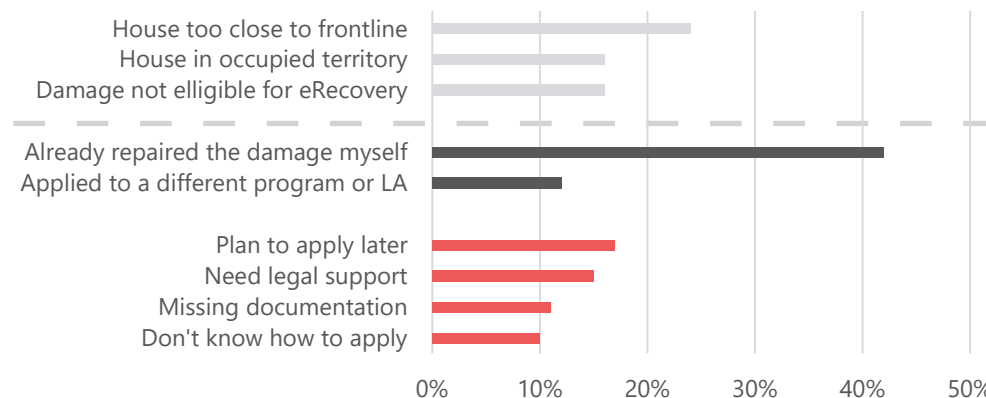
eRecovery is the single largest source of direct funding for repairs, yet it is not necessarily affected people's first port of call.

The IOM found that whilst 80% of respondents with damaged or destroyed housing were aware of eRecovery, only 34% had applied for it. It was also found that residents in urban areas (suburban households at 88%) were more likely to be aware of eRecovery than rural households (70%).⁵⁸

The actual pattern of applications is hard to interpret, not least because the damage record is incomplete. However, data shared with REACH seems to reflect IOM's findings.

According to the data seen by REACH, in March 2025 there were 5,409 dwellings registered as damaged in Mykolaivka, and 3,911 applications for eRecovery compensation – a high proportion of 72%. Yet, in the more rural areas of Voskorensk, Kostiantynivska and Stepivska the proportion fell as low as 26%.

Graph 4: Reasoning amongst affected residents who have not applied for eRecovery, IOM⁵⁹



The IOM responses can be regrouped into three broad categories: respondents feeling they are not eligible for support, respondents feeling they do not need support, and respondents who would seek support but either can't or don't know how.

These figures below the dashed line point to a considerable number of people who could be supported to access eRecovery, potentially unlocking substantial support.

Still, there were residents across the focus groups who said that eRecovery support did not meet their needs.

The process was seen as complex, costly and lengthy. Residents commented that they felt they did not have time to wait for eRecovery support, or that it affected their access to other support.

However, key informants and some focus group members did see it as effective. One strongly stated it met their needs.

Interactions between eRecovery and other pathways

"A commission also came to us, which again recorded the damage. I signed the acts and was told that I could re-apply to eRecovery. But they added that if you put in windows and patch holes in the walls now, you will not receive compensation from the state. I did not send the application again, because winter was on the nose and there was no time to wait." - Focus group member

Residents, local authorities and NGOs all pointed to the paradoxical structure of eRecovery assistance. By acting now, people risk losing out on support later. By waiting, the damage worsens. Residents can be led either to not seek support, to be impeded from obtaining support, or to accrue costs only to find they could not be reimbursed.

Residents, NGOs and local authorities all described situations where residents must weigh up time-frames and potential payouts to decide what path will lead to the optimal outcome. Some noted that in principle it should be possible to combine different forms of support, yet it was clear that in practice this can be challenging.

Some focus group members said that they were actively discouraged from applying. This advice could come from the local authority, an NGO, or even from a construction worker. The explanation for this advice was that quick, immediate support couldn't be provided to an eRecovery applicant.

Indeed, this is a point of ambiguity in the Cabinet of Ministers resolution 381, which institutes eRecovery. One key informant from the local authority explains the confusing situation this way:

"compensation can be provided for future restoration and for already restored property. [But] if the repairs have already been carried out, it can be a reason for refusal."

Whilst an NGO worker put it this way:

"the Ministry mentioned that it would be possible to receive compensation for repairs carried out at their own expense. But in fact, as far as I understand, there are no funds and there is no prescribed mechanism."

The resolution does outline the criteria for compensation, the possibility to adjust the grant according to already-completed repairs, and the grounds for refusal.

It was amended twice whilst interviews for this project were on going. As such, it is necessary to consider both the situation as it was, and the law as it is now written. The reference in this report is to the version as of 16th July 2024.

In paragraph 6 provisions are made for two forms of compensation: general compensation for repairs (компенсація для проведення ремонту), or compensation for repairs performed (компенсація за виконаний ремонт). The latter are intended specifically for when the applicant paid for these repairs at their own expense before the inspection.

Applicants are given the option to submit two applications. One for covering any expenses already incurred and the other for repairs that have not yet been made.

It is specified in paragraph 14 that compensation for repairs performed could be refused on the grounds that the applicant had received "monetary or material assistance for repair work from Ukrainian or international organizations". However, this appears not to preclude the beneficiary of NGO support still applying for compensation for the remaining works.

Some residents did say they were told that it is possible to be granted retroactively, but unfortunately this generally seemed to be unsuccessful. This gap undermines trust and reinforces NGO and local authority practices that discourage uptake.

"I did not turn to eRecovery, because we were offered assistance in restoring the apartment by [an NGO]. During the conversation, the organization's employees warned that if I turned to eRecovery, they would no longer be able to provide us with assistance." - Focus group

Experiences of application processes

The eRecovery process is complex, and potentially overwhelming. Whilst sharing data on applications, one local authority listed 29 distinct statuses that an application can move through, from "application received" to "final verification was carried out".

Buildings can be registered as damaged or destroyed. There are two levels of damage, with the second entailing two payment tranches. The compensation for repairs can be proactive or retroactive. If the building is destroyed, compensation can be either for new construction or purchase of existing property.

As noted above, the IOM research suggests that there is potential for more state assistance to be unlocked if affected people can get the right help to apply. Participants highlighted concerns about older people and displaced people in particular struggling

to make applications without help. Digital literacy is another barrier. That said, focus group members generally described the paperwork as straightforward in principle, even amongst the group who had been refused compensation.

Open cases in eRecovery

"People asked, for example: 'I submitted my application a month ago, is it not being considered?' But it is being considered. [...] People do not fully understand the process that each application needs to go through, and we explain this to them every time."
– Local authority

Resolution 381 specifies that "the term of consideration of the application shall not exceed 30 calendar days from the date of its submission to the commission and until the decision on granting/refusing to provide compensation is entered into the Register of Damage and Destroyed Property".⁶⁰

Yet, the IOM study found that 62% of cases closed took more than 30 days, whether the outcome was positive or negative.⁶¹ This may contribute to distrust in the system. It appears that the rate at which applications are being assessed will vary considerably by region.

In the course of this research, one local authority key informant commented that counts of damaged buildings rely on residents reporting the damage, or records being made during field visits. In their words, "information about damaged objects cannot be one hundred per cent". Whilst sharing data with REACH, local authorities also explained that the system does not have a simple record of the date of entry for any observation.

Analysis of the NGO 10th of April's report suggests that 33% of cases in Pervomaiska were awaiting a decision. However, this was so for only 6% of cases in Shevchenkivska.⁶² Meanwhile, in the data from four hromada authorities seen by REACH, between 0% and 3% of applications were reported to be unreviewed.

Comments from the local authorities and NGO workers with experience of the decision-making process indicate that the current rate of review in Mykolaivskiy raion is generally high.

One local authority key informant said that whilst there could be as many as eighty applications per week in 2023, by March 2025 the number was in the twenties. The same key informant noted that "when eRecovery was just launched, there was a lot of mistrust".

Local authorities recount that the bulk of damage occurred in 2022, at which time eRecovery was not implemented and the processes for providing support were less

clear. They say the processes have improved, and the number of applications has also fallen. This has allowed decision making to speed up.

Whilst from the Local Authorities' perspectives the cases are being worked through at a reasonable pace, the perception amongst residents can be different. One focus group member commented:

"The state program 'eRecovery' works too slowly. You wait a long time. Until the commission arrives. People wait a long time for money to repair their houses. What if the damage occurred in winter? It is necessary that decisions are made faster so that people can immediately start repairs."

This is also underscored by the IOM's reported figure, that 21% of applicants have received an eRecovery grant. Although it is difficult to untangle the reasons, this implies 79% of applicants are without an award.

Another local authority key informant described how some of those people affected in 2022 "are still left with the same problems". This latent dissatisfaction may contribute to a perception amongst affected people that decision making is slow, whilst in fact the local authority and NGOs have a greater capacity to respond to new incidents.

Project delivery timeframes for other support

Although eRecovery has a reputation for being a lengthy process, the same was observed by one NGO key informant of the NGO route as well. Estimating that a case could normally run for four months from open to close, they explained:

"It begins with the preparation - proposal, then the donor agrees on this proposal, that is, everyone has their own deadlines, then there are tender procedures, purchase of services, then the directly selected contractor is given a deadline for mobilization, for the purchase of materials. That is, there is no such thing that you started in January - you finished in March, for example!"

Another key informant estimated that when they work with a contractor the process can be several months, including one or two months of lead time and one month of construction work.

The construction foremen REACH interviewed estimated that projects considered to be light or medium usually took between one and three weeks, although they pointed out that they didn't know what time frame there was in the lead up to works starting.

Refusal from eRecovery

Though decision making processes have improved, key informants from the local authorities acknowledge that there are some cases which are more complicated. These cases are more likely to take a long time to resolve, and are more likely to face refusal along the way.

However, an initial rejection may not be permanent. For this reason, one key informant who was familiar with the commissions' decision-making process gave caution to the interpretation of figures on rejections and suspensions from the eRecovery process.

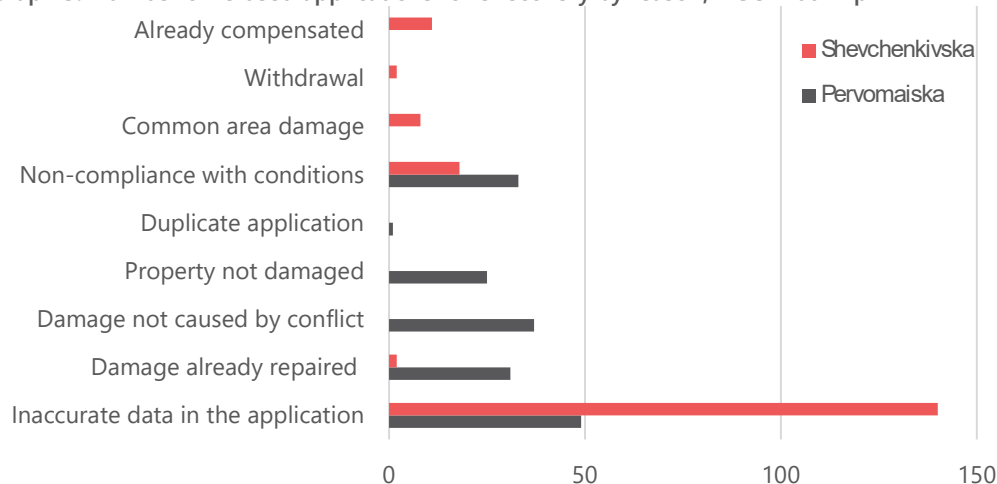
In their experience, these rejections can be temporary. Indeed, considering the apparent format that the data is held in, it is likely difficult to say, as of a given day, how many cases are finally rejected, and how many are in fact liable to be re-assessed.

Key informants from across the local authorities spoke about the refusal as something which can be temporary. They described their willingness to work constructively with the applicants to correct applications where possible, or to make referrals to other programs.

The experience of affected residents varied. Some said that it was simple to work with the commission to resolve the reasons for the refusal. Yet, others said that it was overwhelming to have to deal with the issues, leading them to move forward without funding. One said they were stuck, effectively waiting in hope of a policy change.

The report from NGO 10th of April provides figures on the refusal rate.⁶³ In their findings, inaccurate data is the highest grounds for refusal, particularly in Shevchenkivska. Commentary from key informants suggest that this often means that the level of damage has been misreported at the start of the application.

Graph 5: Number of refused applications for eRecovery by reason, NGO "10th April"



Again, the grounds for refusal indicate there is more scope for support at the first stage to get the applications filed correctly. Where applicants are being rejected, it appears there is also scope for coordinated support.

This could be to help applicants to confidently make small repairs in the short term, whilst waiting for more substantial support in the long term. Local Authority KIs often said they proactively make referrals to NGOs when they see that an affected person's case is stuck.

However, comments from the NGO workers indicate that there is not currently a consensus about the role that NGOs should play in supporting eRecovery applications. This may be to do with the nature of the NGO worker's activities.

Whilst legal assistance can clearly help with supporting applications and resolving refusals, repair activities may even hinder an applicant who is trying to overturn a refusal.

Costs incurred whilst seeking support

"The restoration of the house turned out to be extremely expensive for me. I spent a huge amount of money on building materials: four machines of sand, five machines of crushed stone, one hundred and twenty meters of reinforcement. It all costs a lot. And there were also costs for paperwork, various extracts, for which I also had to pay. And this is not even talking about the time I spent on all this." – Focus group member

Whether affected residents seek help to carry out repairs themselves, apply to eRecovery, or get help from an NGO, they face potential project costs. These will affect the poorest the hardest. There are two important sides to the cost issue, from the affected person's standpoint.

On the one hand, there are the actual costs of materials and labour. They may aim to cover all of this through in-kind or cash assistance of one form or another, or they may pay it from their own pocket. On the other, there are a range of administrative costs that go in to securing assistance in the first place.

"I want to say one thing: buying glass is a big expense for us." – Focus group member

In terms of actual project costs, participants note persistent inflation in materials. Glass for windows was highlighted in particular, both by residents and key informants. One key informant mentioned that the lead time on glass had increased considerably, limiting the capacity to actually replace broken windows.

Across the discussions, focus group members referred to the value of voluntary or subsidised labour as an important contribution. Implicitly, this is a cost that it is difficult

for individuals to cover. Key informants also referred to the NGO tendering making it harder for individuals to commission a construction company.

"Given the price of materials, it is very difficult for people themselves to do something without help" – Focus group member

As the inflationary prices come to represent an ever greater proportion of the household's budget or assistance package, participants noted that it made them more reliant on that assistance.

An NGO worker noted their concern that repairs can end up absorbing the largest part of multi-purpose cash assistance for beneficiaries with damaged homes. They noted that this limits the impact MPCA has on other aspects of the beneficiary's needs.

"For each piece of paper, you have to pay!" – Focus group member

The Protection Cluster Legal Aid bulletin for March 2025 points to inconsistent procedures with regards to administrative costs incurred during the eRecovery application process.⁶⁴ For example, they describe some hromadas, but not all, outsourcing the technical inspections. They report that the applicant then bears the cost for the inspection.

In REACH's focus group discussions in Mykolaivskiy raion, one resident referred to paying 5,000 UAH for a particular document (approximately 120 USD). They suggested they made multiple payments in the course of their application. A key informant referred to a court fee for establishing ownership of the property, which is calculated as a proportion of the property's value. Another focus group member estimated their administrative costs at 52,000 UAH (approximately 1,260 USD). This could be more than 2.6 times the average monthly salary in Mykolaiv for 2024.⁶⁵

"To get help from eRecovery, I had to go through a real hell with documents. I had to re-register everything, and this is a bunch of papers, queues, consultations. It all took a lot of time, effort and money - about fifty-two thousand hryvnias." – Focus group member

More logistically, there is also an opportunity cost to consider. Materials and labour are increasing in price over time. The apparent hard choice between short- and long-term support is made more acute by the potentially eroded value of future support.

Focus group members also described the project costs becoming more complex over time. Although an assessment is carried out at the start, whether there is governmental or non-governmental assistance, during the course of the works further issues may be uncovered. One spoke about finding structural damage whilst replacing windows. Another described their house becoming damp and mould-ridden during a pause. The assistance they receive may not account for these later costs.

During the focus group discussions, residents in both rural and urban areas said they had been charged for the restoration of utilities infrastructure near their homes

Stringency and reduced funding

Although budgeting was already stretched, the fieldwork for this project was done at a moment of pronounced financial difficulty. Major funding had been frozen, affecting governmental and non-governmental organisations.⁶⁶

In the key informant interviews, foremen and NGO workers described a situation where all their repair work had been brought to a halt, with little visibility on when it might start up again. Although some projects were heavily affected, other NGO participants said they had not been affected directly. It was also unclear what the effects were for local authorities.

If the effects of the USAID freeze were unclear in that moment, key informants still pointed to an already decreasing funding pool. Indeed, the planned reach in the Humanitarian Needs and Response Plan had fallen consistently from 11.5 million people in 2022 to 6 million in 2025. The planned reach fell not only in sheer numbers, but also as a proportion of people in need overall, from 65% to 47%.⁶⁷

NGO key informants described having to become increasingly selective in who they could support. One commented:

"If once, relatively speaking, six months ago, we could afford to take a person with IDP status or only residents of the de-occupied territories into the program, now this is actually not enough for us. We need, in addition to the status, that several vulnerabilities are present in addition to the fact that the property of that person is destroyed or damaged. That is, as a rule, these are 2-3 additional vulnerabilities"

Focus group members also noted the effect that more stringent selection criteria had on their ability to access support. Whilst many residents described receiving support, some did not.

One resident said that they could not get support because they were employed, and later underlined that this meant their income was largely being spent on repairs. Another resident in the same group urged NGOs to review vulnerability criteria, which they felt were too exclusive. One resident from the multistory building focus group felt they had been passed over for residents whose apartments were more heavily damaged.⁶⁸

Falling through the gaps

"Either I buy myself a sofa now, or I will repair the wall. Of course, I will repair the wall! All my earnings go to repair work" - Focus group member

The previous sections have discussed the general paths that affected residents take when they need to repair their damaged home. People can face a range of challenges during the process, some which are quite common and systemic, and others which are more particular to their individual cases.

However, there are some characteristics which can make people particularly liable to miss out on support or struggle to make repairs. It is important to consider the systemic factors producing vulnerabilities.⁶⁸ This section explores some of those situations.

Communal Areas

There were very prominent concerns about outcomes for residents of multistory buildings. Resolution 381 specifically notes that an application should be refused if it is for an apartment in a building which has damaged communal areas. These include entrances, foyers, landings and stairwells. This rule is creating a bottleneck for repairs.

During liberalisation, apartments were privatised, but the issue of responsibility for communal areas was not clarified. This means that it is unclear who should fix the damaged areas.

When communal areas are left damaged, it hinders access to eRecovery. Multistory buildings often also feature documentation or co-ownership problems.

Whilst NGOs are interested in programming for repairing communal areas, they cannot necessarily cover the costs. The issue of communal repairs is recognized, and the Shelter Cluster has guidance on repairs.⁶⁹ Still, the issue is multifaceted, and nuances throw up further challenges.

One NGO worker noted that eRecovery does not fund repairs to communal areas. They recount a case where the residents all repaired their own apartments adequately without compensation, but there was no mechanism to coordinate repair to the communal area, so it remained badly damaged.

Another mentioned that there is an opposite problem to consider. In some cases, the most appropriate decision may be to condemn the building and demolish it. In this case, the owners would be compensated for destroyed housing, and receive a certificate to buy a new home. However, one resident may refuse to consent, leaving the other residents in limbo.

Co-owners

Another group who can face challenges are people who co-own their home. People can become estranged from their co-owners, holding up paperwork needed to file the application for compensation. This may be due to displacement, or for other personal reasons.

One focus group member shared her example, of needing to get consent from an uncooperative husband who was not living in Ukraine.

Although it falls outside of the scope of the current study, this points to a potential gender-dimension of the co-ownership issue, which should be considered in further assessments.

"I am trying to persuade my husband to sign a consent. If nothing works, I will file a lawsuit." - Focus group member

Lacking documentation of ownership

Another issue linked to the liberalisation and subsequent reform of Ukraine's housing market is for people who are lacking important documentation of their ownership. One key informant from the local authority put it this way:

"Non-legalized apartments. Unfortunately, there are also many such cases. That is, people actually had the right to privatization, but did not use this right. For what reasons - it is not clear! They just didn't use it, and now they're left homeless. Especially, it hurts when we talk about destroyed property - they are not entitled to certificates, they have actually lost their homes, and there is no alternative!"

There are three connected issues at hand.

First of all, there are people who bought (i.e. "privatised") their home, but in a relatively informal manner. For these people, there may be no original record of purchase. Later on, in 2013, the register of property was digitised. However, not all owners have updated the record, leaving their claim in an ambiguous state. Third, following on from this, in some cases the archives where paper records were stored have either become inaccessible or even destroyed due to the conflict.

In theory, it is possible to go to the courts to resolve these problems. However, participants referred to costs that can be incurred, limiting people's capacity to do so.

Very costly repairs

Resolution 381 specifies that it can be grounds for refusal for compensation for repairs if the projected cost would exceed the maximum award. In theory, the alternative would be to instead receive a certificate to purchase a new home. However, in some cases this is not the desirable or most appropriate outcome.

Participants gave examples of such situations, and proposed that a coordinated response between NGOs and local authorities could help the applicant to get their accommodation to a point where it was eligible for compensation for repairs. The amendment of 15th March clarifies that this is possible.

A new process has also been formally introduced to enable people to rebuild on the same plot of land.⁷⁰ This may also go some way towards resolving this issue.

Renters

"Unfortunately, we do not have such information [about an eRecovery application], because this issue was dealt with by the owners. We sent them all the photos, copies of the forms, and we do not know what further actions they had." – Focus group member

In a system which is primarily geared towards home-ownership, renters' needs should be considered separately. Although some residents in the renters' focus group said they had been able to repair their accommodation successfully, they also noted specific challenges.

The relationship between renters and landlords can be constructive. It is even possible for the renters to gain power of attorney to simplify the application and repair process, whether to apply for eRecovery or to seek help from NGOs. It was also mentioned that a proactive landlord can be a source of support and coordination, similar to starosta or condominium associations.

However, other landlords may decide not to make applications, or not be sufficiently responsive.

One focus group member described how their windows were boarded up as part of an emergency response for their apartment building, but they then could not afford to replace them. Others said that they got help from an NGO, or else covered the costs by themselves.

It is potentially ambiguous as to who will bear responsibility for the final costs of repairs. Whilst one resident referred to the landlord covering the costs, this was not the case for other renters.

The eRecovery process is often out of the renters' control. As the scheme is directed towards owners, it depends on the motivation and awareness of the landlord. Of the five renters in the focus group, four said their landlord applied and was rejected. One said their landlord would not apply at all.

In the residents' telling, the grounds for rejection were either unknown, or because the damage was assessed as not substantial enough. This was despite the repairs involving replacement of roofs, windows and doors. The issue of unrepaired communal areas may be part of the picture here, which renters may not fully appreciate if they are not involved in the assessment.

Moving beyond eRecovery, their profile is similar to other groups. The residents valued cash assistance and labour, and wanted NGOs and local authorities to coordinate proactively. One resident referred to making inquiries with NGOs on behalf of the landlord, whilst in other cases the landlords took charge.

For two of the residents, there was a strong sense that they felt unsupported, saying "I was left alone with my problems", or "there was no support". In one of their cases, they said that after not being included in the programme of one NGO, they didn't know what other organisation they could reach out to. For the other, they didn't seek further support after the landlord's application to eRecovery was refused.

This person closed the conversation by describing their feeling that it was unclear what help they could seek when the incident first happened. This experience may have discouraged them from feeling able to get support later on.

Opportunities for wrap-around programming

The experiences that focus group members shared during this research point to opportunities for NGOs to support access to governmental support.

In the case of very-costly repairs, recent legislation has clarified that applicants should be supported by NGOs to reduce the total cost to within the threshold.¹⁹ There is already formal positioning on NGOs supporting repairs to communal areas.⁶⁹

There are many situations where an applicant is excluded from their application. Yet, with guidance, they could resolve their issues. Beyond material aid, support to identify pathways, obtain financial documents, pay for inspections, resolve co-ownership disputes or advocate to landlords may unblock people's cases.

Working with the system

Commitment to improvement

Key informants described their interest in continuing to improve the processes that are in place.

Whether from the local authorities or NGOs, people described providing a range of support that lies more in the realm of administrative know-how. Their repeated experiences of working with the system help them to troubleshoot and advocate. As one local authority representative put it:

"There are people who don't understand why they can't do it [...] We help them [...] to at least understand what the problem is."

One of the opportunities for interaction between local authorities and NGOs is through the "commission" for assessing eRecovery applications. The role of the commission is specified in resolution 381. The format is established in legislation, but it appears that in practice they can work differently at the local level.

Including NGO workers on the commission is effective. One local authority key informant spoke positively about their experience, noting that it improves visibility for both sides.

One NGO worker acknowledged that there can be inefficient coordination, and inconsistent technical damage assessment. This was also echoed by one construction company key informant, who suggested that the damage assessments they receive could be made more accurate.

Local authority representatives acknowledged that applications for eRecovery can be complex and discouraging. In general, they repeated throughout the discussions that they want the process to be flexible and accommodating of people's needs.

Another local authority representative noted that it was helpful for applicants to test the legislation in court where necessary. They said they encouraged people to do so, as it helps them to understand solutions when the issue next arises.

In their report on municipal housing in Ukraine, the Housing Institute noted that there have been systemic challenges for local authorities and non-governmental organisations to intervene in the housing sector. In their assessment, this goes back to before 2013.

They assess that "[t]he complexity of Ukraine's housing legal framework has led to some misconceptions, often driving stakeholders away from engaging with the sector."

In their view, this complexity means that the "capacity for creativity and initiative is often constrained by a lack of legal clarity, fostering concerns about potential scrutiny [...] This uncertainty has created a climate of hesitation, further limiting innovative approaches to addressing housing challenges at the local level."

Indeed, a similar observation was also shared by key informants familiar with the eRecovery compensation process in the course of this research.

Recommendations from participants

Across all participant groups, there were references to the officially mandated prices that are used to calculate compensation through eRecovery. A checklist is set out in resolution 381, but the prices have not been updated since 2023. There were multiple calls for this to be reviewed.

Amongst the local authority key informants, there were messages to the NGOs. This included encouragement for more information sharing. They were interested in opportunities to further develop coordination on SIDAR, and also suggested that it would be useful for NGOs to have access to the Register of Damaged and Destroyed Property. As it stands, one local authority representative remarked that in their view there is not a single source that enables them to know what non-governmental repair work is underway.

Amongst the residents' focus group discussions, there was a somewhat prominent call for clear guidance that would explain holistically the processes relating to damage, compensation and repair pathways.

The IOM has observed that programming to meet "Housing, Land and Property (HLP)" needs in Ukraine faces "numerous challenges".¹¹ There is "difficulty aligning legal frameworks and humanitarian assistance to ensure that the most vulnerable populations are not left behind".¹²

Building on past successes, there is considerable opportunity for further, coordinated support to unlock positive outcomes in the most local reconstruction of Ukraine.

Further attention to address information gaps, regulatory paradoxes and financial hurdles can take this further.

Final words

"In our experience, immediately on that day or the next day, everyone starts contacting us: "Please give us the lists, we will help!" So it works, it works very well! The support is provided, and even psychological help is very important!"

- Local authority

"[T]he local authorities are still great, they respond very quickly to all these needs for repairs, they do, they try, they offer maximum effort, despite the lack of funding, and so on, they really care about their residents who live in this or that location!"

– NGO worker

"Personally, representatives of local authorities and humanitarian organizations walked around the village and offered the help that people needed. Therefore, I want to say, the support was huge!"

– Focus group member

Funded by
European Union
Civil Protection and
Humanitarian Aid



ABOUT REACH

REACH Initiative 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).

Endnotes

- 1 World Bank, [Fourth Rapid Damage Needs Assessment Ukraine](#), February 2025, p. 36, p. 10
- 2 *ibid.*, p. 16
- 3 *ibid.*, p. 16
- 4 *ibid.*, p. 18
- 5 *ibid.*, p. 63
- 6 *ibid.*, pp. 64-65
- 7 Office for the Coordination of Humanitarian Affairs, [Ukraine: Humanitarian Response and Funding Snapshot and Year-end 2024 Analysis](#), March 2025, p. 2
- 8 Ukraine Shelter Cluster, [Response Dashboard](#), filtered by activity "Humanitarian repair", accessed 17th April 2025
- 9 REACH, Housing, [Land and Property Local Responder Area Profile](#), March 2025, p. 1
- 10 REACH, [Multi-Sector Needs Assessment 2024: Livelihoods Situation Overview](#), February 2025, p. 4
- 11 International Organisation for Migration, [Housing, Land and Property in Ukraine: Residential Damage, Property Rights and the eRecovery Programme](#), p. 2
- 12 *ibid.*, p. 2
- 13 Ministry of Development of Communities and Territories of Ukraine, "Про затвердження Переліку територій, на яких ведуться (велися) бойові дії або тимчасово окупованих Російською Федерацією", trans. "On approval of the List of territories where hostilities are (were) taking place or temporarily occupied by the Russian Federation"
- 14 Kyiv City, ["Що таке ОСББ і як його створити?"](#), trans. "What is a condominium association, and how can one be created?"
- 15 OCHA, [Ukraine - Subnational Administrative Boundaries](#)
- 16 ESRI, Light Grey Basemap
- 17 Housing Institute, [Municipal Housing Stock in Ukraine: Challenges and Opportunities](#), March 2025, Annex II
- 18 REACH, Housing, [Land and Property Local Responder Area Profile](#), March 2025
- 19 Cabinet of Ministers of Ukraine, "Про затвердження Порядку надання компенсації для відновлення окремих категорій об'єктів нерухомого майна, пошкоджених внаслідок бойових дій, терористичних актів, диверсій, спричинених збройною агресією Російської Федерації, з використанням електронної публічної послуги "єВідновлення""", trans. "On Approval of the Procedure for Providing Compensation for the Restoration of Certain Categories of Real Estate Objects Damaged as a Result of Hostilities, Terrorist Acts, Sabotage Caused by the Armed Aggression of the Russian Federation Using the Electronic Public Service "eRecovery""
- 20 Danish Refugee Council, [компенсаційних механізмів для користувачів втраченого житла: виклики та шляхи вдосконалення](#), trans. "Compensation Mechanisms for Users of Lost Housing: Challenges and Ways to Improve", pp. 23 - 26
- 21 Cedoss, [Housing in Rural Hromadas Near the Frontline](#), March 2025, pp. 24 - 26
- 22 Housing Institute, [Municipal Housing Stock in Ukraine: Challenges and Opportunities](#), March 2025, p. 72
- 23 Housing Institute, [Financial and Social Efficiency of the Mortgage Lending Mechanism](#), March 2025
- 24 Ukraine Shelter Cluster, [Activity Matrix 2025](#), January 2025
- 25 Ukraine Shelter Cluster, [HNRP 2024 Activities Handbook](#), August 2024
- 26 REACH, ["Exploring transitions away from humanitarian assistance in Western Ukraine: Case study of Volodymyrska and Chortkivska hromadas"](#), February 2025, pp. 9 - 10
- 27 United Nations Economic Commission for Europe, [Country Profiles on Housing and Land Management](#), 2013, pp. 19 - 20
- 28 REACH, [MSNA Frequency Tables](#), September 2024. N.B. Of the remaining 16%, most were renters (11%), and the rest were either hosted for free, had no occupancy agreement, or did not know their arrangement.
- 29 Cedoss, [Housing and residential conditions of Ukrainians: Survey results](#), 2024, p. 8
- 30 REACH, [MSNA Frequency Tables](#), September 2024
- 31 Housing Institute, [Municipal Housing Stock in Ukraine: Challenges and Opportunities](#), March 2025, p. 8
- 32 *ibid.*, p. 6
- 33 *ibid.*, p. 31
- 34 These topics were discussed during the public forum on "Compensation to Legitimate Residents (Non-Owners) of Damaged/Destroyed Housing: Challenges and Prospects", organised by the Danish Refugee Council on November 29th 2024

- 35 National Bank of Ukraine, [Macroeconomic and Monetary Review](#), April 2025, pp. 9 - 12
- 36 Based on an analysis of the construction price index published by the [Ukrainian State Statistics Service](#), accessed 11/4/2025
- 37 REACH, ["Socioeconomic assessment of labour force capacity in Mykolaivska oblast April - May 2024"](#), March 2025, p. 4
- 38 Ukraine Shelter Cluster, [Activity Matrix 2025](#), January 2025
- 39 Conversions done using [xe.com](#), accessed 16th April 2025
- 40 National Bank of Ukraine, [Macroeconomic and Monetary Review](#), April 2025, pp. 19 - 20
- 41 REACH, [Impact of the War on Socioeconomic Dynamics and Labour Market in Ukraine](#), p. 9
- 42 *ibid*, p. 1
- 43 [DeepState](#), accessed 17th April 2025
- 44 REACH, [Damage Impact Analysis: Mykolaiv, 2024 - Sensitive report](#), available to humanitarian actors on request
- 45 Data was collected by REACH, through a structured request to hromadas in Mykolaivskyi raion in March 2025
- 46 ACAPS, [Recorded Facility Damages Dashboard](#), accessed 11th April 2025
- 47 REACH, ["Socioeconomic assessment of labour force capacity in Mykolaivska oblast April - May 2024"](#), March 2025, p. 1
- 48 REACH, [Humanitarian Situation Monitoring](#)
- 49 ACAPS, [Access Score Raions Dashboard](#), accessed 11th April 2025. N.B. The score is based on three indicators. "Access of people in need to aid" has had low or moderate access constraints since April 2024. However, "physical and security constraints" have persistently been high or very high since January 2023. Meanwhile, "access of humanitarian actors to affected populations" has worsened from low in February 2024 to high in February 2025.
- 50 [Armed Conflict Location Event Database](#), accessed 25th April 2025
- 51 *ibid*
- 52 REACH, [Veterans Reintegration in Frontline Areas: What's next?](#), April 2025, p. 2
- 53 Public Centre for Promoting Access to Justice, "Особливості організації юридичної, правової допомоги з питань компенсації за пошкоджене житло на деокупованих територіях", trans. "Specialised organisations for juridical and legal aid with regards to the question of compensation for damaged and destroyed housing on the deoccupied territory", pp. 25 - 29
- 54 For further discussion of the role that condominium associations can play, see REACH, [Damage Impact Analysis: Kharkiv City](#), October 2024
- 55 Public Centre for Promoting Access to Justice, "Особливості організації юридичної, правової допомоги з питань компенсації за пошкоджене житло на деокупованих територіях", trans. "Specialised organisations for juridical and legal aid with regards to the question of compensation for damaged and destroyed housing on the deoccupied territory", p. 8
- 56 International Organisation for Migration, [Housing, Land and Property in Ukraine: Residential Damage, Property Rights and the eRecovery Programme](#), p. 6
- 57 *ibid*, p. 6 N.B. A separate figure isn't given for legal aid in connection to housing restoration.
- 58 *ibid*, p. 2
- 59 *ibid*, p. 7
- 60 Cabinet of Ministers of Ukraine, ["Про затвердження Порядку надання компенсації для відновлення окремих категорій об'єктів нерухомого майна, пошкоджених внаслідок бойових дій, терористичних актів, диверсій, спричинених збройною агресією Російської Федерації, з використанням електронної публічної послуги "єВідновлення"](#), trans. "On Approval of the Procedure for Providing Compensation for the Restoration of Certain Categories of Real Estate Objects Damaged as a Result of Hostilities, Terrorist Acts, Sabotage Caused by the Armed Aggression of the Russian Federation Using the Electronic Public Service "eRecovery"", paragraph 14
- 61 International Organisation for Migration, [Housing, Land and Property in Ukraine: Residential Damage, Property Rights and the eRecovery Programme](#), p. 9
- 62 NGO 10th of April, [Compensation Mechanism For Destroyed Or Damaged Property: Problems, Challenges, and Ways to Improve](#), January 2025
- 63 *ibid*
- 64 Ukraine Protection Cluster, [Legal Aid Bulletin for March 2025](#), April 2025
- 65 REACH, ["Socioeconomic assessment of labour force capacity in Mykolaivska oblast April - May 2024"](#), March 2025
- 66 ACAPS, [Implications of the US foreign aid cuts on humanitarian, development and government-led programmes](#), March 2025
- 67 OCHA, [Ukraine Humanitarian Needs and Response Plan 2025](#), Jan 2025, p. 15
- 68 REACH, ["Gender, Age, Disability and Vulnerability Brief"](#), April 2025, p. 3
- 69 Ukraine Shelter Cluster, ["SOP Humanitarian Repairs of Common Spaces in Multi-Apartment Buildings"](#), January 2025
- 70 Ministry of Development, [facebook post](#), March 2025