

UKRAINE

Housing Compensation in Ukraine:

State and Humanitarian
Support Across the
Repair Pathway

August 2026

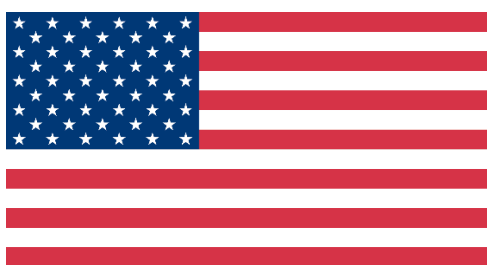


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Cover picture: Damaged building and REACH enumerator in Kharkivska oblast. Taken by REACH, 2024

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](https://reach-initiative.org). You can contact us directly at: geneva@reach-initiative.org and follow us on Twitter @REACH_info.



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SUMMARY

The full-scale invasion of Ukraine by the Russian Federation has caused extensive damage to housing and has created a prolonged need for repair, compensation and alternative housing support. The government's eRecovery programme is the principal national mechanism for compensating damaged and destroyed housing. Humanitarian organisations, local authorities and households' own resources continue to play an important complementary role, particularly where compensation is delayed, insufficient or cannot be used in practice.

Building on previous REACH research¹, this assessment examines the full household repair pathway rather than treating individual barriers in isolation. It aims to understand how state compensation and humanitarian repair assistance interact and complement one another, how documentation, damage assessment, compensation rules, repair costs, labour availability and insecurity create barriers across the repair pathway, and why receiving support does not always result in a safe and completed repair. Ultimately, it seeks to identify how operational and coordination practices can be improved to support more timely, safe and complete repair outcomes.

The assessment covered Kharkiv and Mykolaiv city hromadas and the smaller Derhachivska and Halytsynivska hromadas. Between 28 May and 12 June 2026, REACH conducted 33 key informant interviews, including 8 with local authorities, 12 with compensation commission members and 13 with NGO representatives, as well as 2 focus group discussions with affected residents. The findings are qualitative and indicative. As the focus groups included people who had received full or partial compensation, the experiences of households that did not access the mechanism are reflected mainly through key informant perspectives.

Core findings. eRecovery compensation is essential, but approval or receipt of funds does not automatically lead to a safe and completed repair. Outcomes depend on what damage is recognised, the household's ability to resolve documentation issues and cover remaining costs, the availability of skilled labour and contractors, the security situation, and whether humanitarian, local government or informal support can fill outstanding gaps.

Households commonly combine eRecovery with NGO in-kind assistance or repairs, legal assistance, municipal support, personal savings and help from relatives. Combining these forms of support can enable repairs to proceed, but may still leave important needs and costs unaddressed. Hidden or secondary damage, delivery and debris removal costs, labour shortages, compensation ceilings, damage to common areas and non-residential structures, and repeated shelling may leave homes partially repaired or weatherproofed rather than fully restored.

Compensation commissions were generally operational, but their resources and technical capacity varied by location. NGO-provided equipment supports field inspections in several hromadas. Larger urban commissions reported high workloads and staff turnover, while smaller and frontline hromadas faced more difficulty accessing qualified specialists and conducting inspections safely. Applications may remain suspended for long periods when owners are displaced or properties cannot be reached.

Humanitarian organisations complement the state system through emergency and light or medium repairs, cash or material support, legal assistance, referrals and, in some cases, support above state compensation ceilings. Their coverage is also constrained by insecurity, donor criteria, inflation,

¹ REACH, [Enablers and barriers in access to repair and compensation for housing damaged by war: Mykolaivskyi Raion](#), Ukraine, May 2025



labour shortages and programme limits. **Cooperation with local authorities is generally constructive**, although delayed data entry, incomplete beneficiary lists and uneven use of SIDAR can still affect whether households receive the right combination of assistance.

The report is structured around four connected areas: household repair pathways and outcomes; compensation commissions and damage assessment; humanitarian repair assistance; and cooperation between local authorities and humanitarian actors. Across these sections, the analysis focuses on the gap between receiving support and achieving a safe, adequate and completed repair.



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List of Acronyms

ASC: Administrative Service Centre
DSAG: Data Saturation Analysis Grid
FGD: Focus Group Discussion
HLP: Housing, Land and Property
IDP: Internally Displaced Person
KII: Key Informant Interview
MSNA: Multi-Sector Needs Assessment
NGO: Non-Governmental Organisation
PPE: Personal Protective Equipment
RDNA5: Fifth Rapid Damage and Needs Assessment
SIDAR: Shelter Information, Damage Assessment and Response

Geographical Classifications

Oblast: Highest administrative level below the national level
Raion: Administrative subdivision of an oblast
Hromada: Local administrative unit and subdivision of a raion

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INTRODUCTION

The full-scale invasion of Ukraine by the Russian Federation has caused extensive destruction of civilian infrastructure, with housing among the most severely affected sectors. According to the fifth Rapid Damage and Needs Assessment², as of the end of December 2025 approximately 14% of Ukraine's housing stock had been damaged or destroyed, directly affecting more than 3 million households. Direct damage to the housing sector exceeded USD 61 billion, while ten-year recovery and reconstruction needs were estimated at USD 89.8 billion.

The 2025 REACH Multi-Sector Needs Assessment³ found that 25% of households had an acute or critical housing or shelter need, while around 10% reported direct property damage due to shelling. Damage and unmet repair needs remain concentrated in conflict-affected and frontline oblasts, where access, labour, logistics and repeated attacks continue to constrain repair work.

The eRecovery programme has become the central state mechanism for compensating damaged and destroyed housing. As of May 2026, data cited by the Ministry for Communities and Territories Development⁴ indicated that state compensation and housing support had reached 196,067 families. Humanitarian organisations continue to provide emergency, light, medium and limited heavy repair assistance. According to the Shelter Cluster dashboard⁵ for 2025, 23,892 households received light repair support, 8,170 received medium repairs and 261 received heavy repairs. Many households also relied on savings, relatives or informal labour.

A 2025 REACH assessment⁶ found that housing recovery was rarely achieved through one assistance mechanism alone. Households often combined state compensation, humanitarian assistance, local government support and personal resources. The current assessment builds on that work by examining not only whether support is available, but how separate barriers accumulate across the repair pathway and affect the final outcome.

The assessment therefore asks how humanitarian repair interventions complement the state compensation mechanism; which financial, procedural, informational and technical gaps they fill or fail to fill; and what operational or coordination adjustments could support more timely and complete repair outcomes. It does not attempt to reproduce a comprehensive legal review of every eRecovery eligibility rules. Instead, it focuses on implementation, household experience, commission operations and the interaction between state and humanitarian assistance.

The findings are organised into four sections. The first follows the household repair pathway from application and damage assessment through financing and implementation. The second examines compensation commissions and the quality of damage assessment. The third analyses humanitarian repair modalities, targeting and operational constraints. The fourth considers how local authorities and humanitarian organisations coordinate referrals, information and combined assistance.

² World Bank, [Fifth Rapid Damage Needs Assessment Ukraine](#), February 2026

³ REACH, [Multi-Sector Needs Assessment: Overview of humanitarian needs in Ukraine](#), December 2025

⁴ Ministry for Communities and Territories Development, [3 Years of the e-Recovery Program: Key Results](#), May 2026

⁵ Shelter Cluster Ukraine, [Ukraine 2025 Response Dashboard](#)

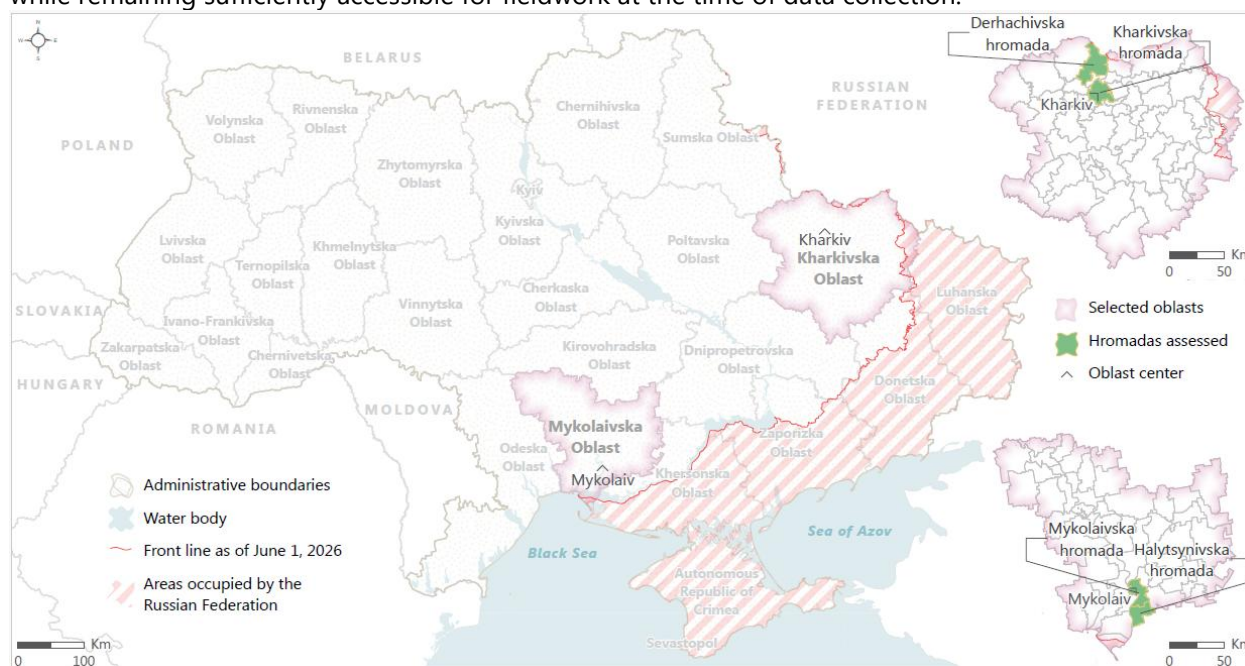
⁶ REACH, [Enablers and barriers in access to repair and compensation for housing damaged by war: Mykolaivskyi Raion](#), Ukraine, May 2025



METHODOLOGY

Geographical scope

The assessment focused on four selected locations in the south and north-east of Ukraine: Kharkiv and Mykolaiv city hromadas, and Derhachivska and Halytsynivska hromadas. The selection allowed comparison between two large urban centres and two smaller hromadas with rural, border or frontline characteristics. All four locations had experienced substantial housing damage and continued attacks, while remaining sufficiently accessible for fieldwork at the time of data collection.



Map 1: Assessed hromadas

Sampling approach

The assessment used purposive qualitative sampling to capture perspectives from four respondent groups: 1) affected residents; 2) local authorities; 3) compensation commission members; and 4) humanitarian organisations involved in shelter repair or HLP support. Primary data collection was conducted by REACH between 28 May and 12 June 2026. Interviews were conducted in person or remotely, depending on security, logistics and respondent availability.

Respondent group	Method	Number
Local authorities	Key informant interviews	8
Compensation commission members	Key informant interviews	12
NGO representatives, including Shelter/NFI and HLP actors	Key informant interviews	13
Affected residents in Derhachivska and Halytsynivska hromadas	Focus group discussions	2

Table 1: Primary data collection

The two focus group discussions were conducted with residents of Derhachivska and Halytsynivska hromadas who had applied for and received full or partial compensation. The focus groups provided detailed information on the experience of households that entered the eRecovery process, but do not directly represent people who never applied, were unable to apply or were rejected before receiving compensation. These groups are reflected mainly through key informant interviews.

Analysis

Interview and FGD data were transcribed and analysed in MAXQDA. The research team applied a codebook based on the assessment questions and systematically reviewed recurrence, variation and differences across respondent groups and locations. A Data Saturation Analysis Grid was used to assess whether major themes were recurring across interviews. Findings were triangulated across households, local authorities, commission members, NGOs, secondary sources and available administrative information.

The analysis distinguishes between respondent perceptions, observed implementation practices and formal legal requirements. Where primary data did not establish the legal status or effectiveness of a practice, this is stated explicitly. Quotes have been anonymised, and potentially identifying settlement details have been removed where necessary.

Challenges and limitations

The small, purposive sample allows in-depth exploration of processes and experiences but does not provide statistically representative findings. Practices may differ in other hromadas, and the findings should not be interpreted as describing all compensation commissions, humanitarian organisations or affected households in Ukraine.

A significant share of key informant interviews was conducted remotely. In some cases, the remote format limited rapport and resulted in shorter responses than would likely have been obtained during in-person interviews.

Local authorities supported recruitment for the focus groups and found it difficult to identify people who had not applied or whose applications had been rejected. As a result, the FGDs included only people who had received full or partial compensation. This creates a positive selection bias toward households that were able to enter and progress through the programme.

The assessment was not designed as a legal audit of the eRecovery checklist or of all grounds for approval, suspension and rejection. Reported gaps in eligible works and the role of independent technical assessments should therefore be interpreted as implementation findings and read alongside the current legal framework.

The findings reflect conditions between late May and mid-June 2026. The security environment, compensation regulations, programme ceilings and humanitarian coverage may change over time.



FINDINGS

The findings follow the pathway from housing damage to the final repair outcome. This approach is intended to show how barriers interact rather than presenting documentation, financing, technical assessment, labour, security and humanitarian support as separate issues. A household may successfully receive compensation and additional assistance, yet still be unable to complete a safe and adequate repair.

Household Repair Pathways and Barriers

Households may enter, combine or stop along these pathways at different stages.

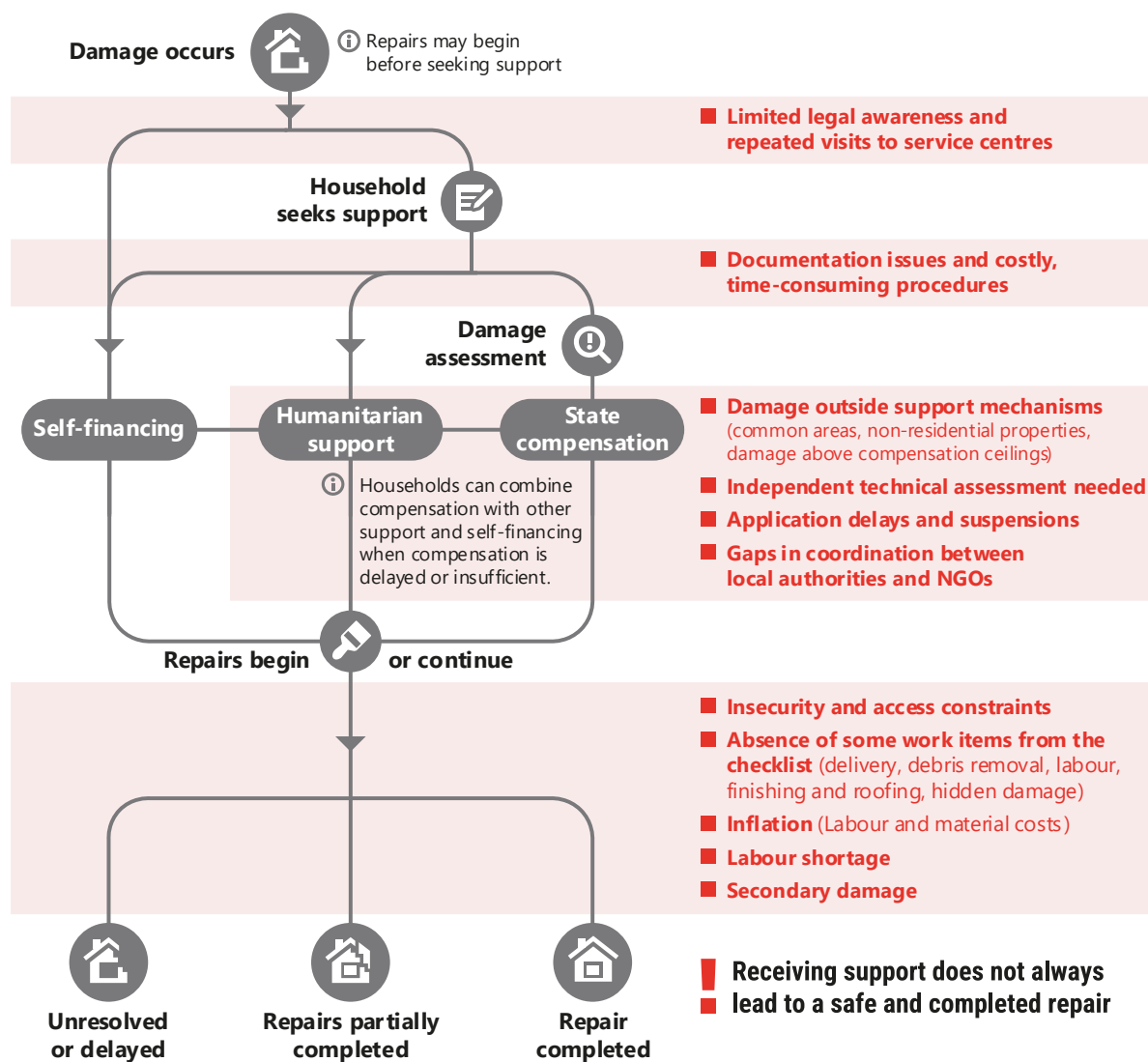


Figure 1: Household repair pathway and possible outcomes

Illustrative composite pathway. A household corrects ownership documents, waits for an inspection and receives eRecovery compensation. The initial assessment records visible roof and window damage, but concealed plaster, ceiling or heating damage is identified only after work begins. Inflation, transport and labour costs reduce what the compensation can cover. The local authority refers the household to an NGO, which provides materials or a top-up, while relatives contribute labour. Even after combining these forms of support, some works remain unfinished because qualified contractors are unavailable or the remaining costs fall outside both systems. The home may be weatherproofed, but not fully restored to a safe and adequate condition.

The assessment does not provide a comprehensive analysis of all legal grounds for rejection under eRecovery. A detailed review of the national compensation mechanism is available in the Right to Protection⁷ study published in 2025. The present report focuses on the practical interaction between the state mechanism, humanitarian repair support and household outcomes.

1. Household repair pathways, barriers and outcomes

Household recovery begins before compensation is approved and continues after funds are received. The pathway may involve restoring documents, submitting an application, waiting for inspection, understanding the commission decision, purchasing materials, finding labour and responding to new damage or insecurity. Barriers at one stage can delay or increase costs at later stages.

1.1 Entering the repair pathway: information, documentation and applications

Most FGD participants described submitting an application through Diia as straightforward and relatively quick. The subsequent commission inspection often took longer, in some cases several months. Participants valued support from local authorities and Administrative Service Centres, particularly where they needed help understanding the process or submitting documents.

Documentation problems were a major source of delay and rejection. Reported issues included unregistered ownership, undocumented inheritance, missing or destroyed records, absent co-owner consent, and several residential structures registered under one address. Resolving these problems was rarely a single administrative step. Participants described repeated visits, travel to other settlements, fees and multiple interactions with public institutions, which were especially difficult for older people, persons with limited mobility and residents of rural areas.

"It took a lot of time and money. There was no service in the settlement, not even a passport office. To restore my passport, I had to travel, pay, and wait for the document to be issued."
– FGD participant

Commission members confirmed that incomplete or inaccurate ownership documentation was among the most common reasons for rejection. They emphasised that applicants may reapply after resolving the issue. Other complex cases involved co-owners living abroad or no longer in contact, ownership acquired after the damage occurred, and inheritance or gift arrangements that did not meet programme requirements.

General awareness of eRecovery was described as relatively high, but awareness did not always translate into practical access. Respondents identified older people, persons with disabilities, recently returned residents and people in remote settlements as more likely to lack information, digital confidence or legal support. Some households repaired damage using their own resources before understanding the compensation process.

FGD discussions also showed that decisions to repair are not purely financial. Participants described homes as places of family continuity, identity and security. This emotional and symbolic attachment helps explain why some households try to repair or return even when costs are high, services are limited or the security situation remains uncertain.

1.2 Compensation adequacy and excluded costs

FGD participants generally considered eRecovery funds usable and important, but many reported that the approved amount did not cover the full cost of restoring adequate living conditions. Inflation

⁷ Right to Protection, [The national compensation mechanism for damage to and destruction of real property: experience, challenges, and prospects for improvement](#), September 2025

reduced purchasing power between assessment, approval and purchase. Delivery costs were particularly significant in remote settlements, while the limited number of participating suppliers and restrictions on eligible purchases created additional constraints during the early stages of the programme.

"If you do not buy all the materials immediately, the amount changes. They calculated 200,000, but a month later the same materials cost 250,000. We planned one thing, but when we reached the shop, the situation was completely different."

– FGD participant

Respondents identified several costs that they considered absent or insufficiently reflected in the checklist as it was applied in their cases. These included delivery and debris removal, some labour costs, ceiling plastering, window reveals and fittings, some roofing components, rainwater systems, and hidden or secondary damage identified only after contractors began work. These reported gaps should be interpreted carefully, as some may reflect how checklist items are assessed or applied in practice rather than a complete legal exclusion.

Unexpected repair needs can create a second financing gap after compensation has already been approved. Electrical systems, heating, underlying plaster, roof structures and concealed damage may require work beyond the original assessment. When households cannot cover these costs, repairs may stop after the most urgent elements are completed.

1.3 Labour, contractor and security constraints

Materials alone do not guarantee that repairs can be implemented. Some households repaired homes themselves or relied on relatives and volunteers. Others, particularly older people and persons with disabilities, required skilled labour. Respondents reported shortages of construction workers, engineers and contractors due to displacement, mobilisation and the risks of working in conflict-affected areas.

"Even when assistance is provided, there is often nobody available to do the work. I do not know how to install doors, and hiring workers is very expensive."

– FGD participant

Labour shortages were compounded by rising prices and concerns about the quality of completed work. In small or remote settlements, contractors may consider the number of repairs too low to justify travel and mobilisation costs. Poor roads and long transport routes further increase expenses.

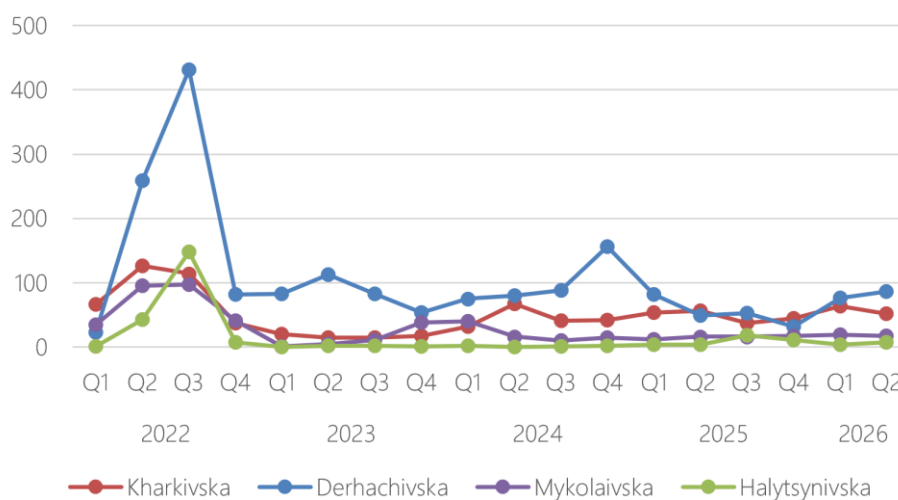


Figure 2: Conflict incidents in the assessed hromadas, ACLED⁸

⁸ Armed Conflict Location Event Database, accessed June 2026

Security remains a decisive barrier. Contractors may refuse to travel to locations exposed to drone attacks or repeated shelling. Households that have received compensation may relocate and be unable or unwilling to begin repairs. In such cases, non-use of funds should not be interpreted as intentional misuse; it may reflect displacement, fear of renewed damage, limited access or an inability to organise works safely.

1.4 Damage outside existing support mechanisms

Common areas of multi-apartment buildings

Damage to stairwells, corridors, roofs, basements, lifts and other common areas can prevent apartment owners from accessing compensation for their individual units until shared parts of the building are repaired. These works often require large budgets, technical design and longer implementation periods. NGOs occasionally support common-area repairs, but coverage remains limited and local authorities often rely on larger institutional recovery programmes.

Severe damage above compensation ceilings

Homes may be considered repairable but require works above the maximum compensation amount. One commission respondent estimated that approximately 30% of applications in one assessed hromada had been rejected for this reason. The issue was reported most frequently for detached houses with extensive damage, but also affected apartments.

"There are houses that are not recognised as destroyed, but the repair calculation is far above the maximum payment. The house is damaged, but there is no payment at that level."

– FGD participant

NGOs may sometimes cover part of the gap, but heavy structural repair often exceeds humanitarian budgets and mandates. As a result, some households remain between two systems: the property is not classified as destroyed, but the cost of repair is too high for either eRecovery or standard humanitarian repair support.

In January 2026 the government increased⁹ the eRecovery checklist costs, however, the overall compensation ceilings remained unchanged. This may have unintended consequences, as households with more extensive damage are now more likely to exceed the maximum compensation amount.

Non-residential and livelihood-related structures

FGD participants reported damage to garages, fences, sheds, outdoor sanitation facilities and other auxiliary structures. These elements may be essential for food storage, livestock, gardening and rural livelihoods, even though they are not residential. eRecovery generally does not cover them, and humanitarian shelter programmes also rarely support their repair. Households therefore use their own resources or leave the damage unresolved.

"My fence was damaged, so I cannot plant a vegetable garden because dogs enter and destroy everything. My garage was damaged as well."

– FGD participant

⁹ Cabinet of Ministers [Resolution No. 381](#)



1.5 How households combine support

Across respondent groups, eRecovery was described as the largest and most universal source of repair financing. It often acted as the starting point for repair, but households combined it with other support when compensation was delayed, insufficient or unable to address the full need.

Humanitarian assistance included emergency weatherproofing, roofing materials, windows and doors, cash for repair, direct works, legal assistance and referrals. Local authorities and municipal services provided emergency repairs after strikes, distributed materials in some hromadas and connected rejected or underfunded households with NGOs. Households also contributed savings, borrowed money, purchased additional materials and relied on relatives or volunteers for labour.

Legal support was particularly important for households with inheritance, registration, co-ownership or missing-document problems. Some NGOs covered court fees, notarial services, technical assessments or other costs for highly vulnerable households. Administrative Service Centres and mobile teams also provided consultations and helped residents submit applications following major incidents.

Local recovery programmes existed in a limited number of assessed locations. Mykolaiv respondents referred to HOPE¹⁰, FELICITY II¹¹ and VidnovyDim¹², while other hromadas described smaller municipal material-distribution or emergency-repair initiatives. These programmes can address building-level or neighbourhood-level needs that individual compensation cannot cover, but their availability depends on local funding and external partnerships.

1.6 Repair outcomes: completed, partial and unresolved

The data suggests that repair outcomes should be distinguished more carefully than a simple division between receiving and not receiving assistance. Households may receive compensation but delay spending it, complete only urgent works, restore the thermal envelope without addressing internal damage, or combine several forms of assistance and still face an unresolved gap.

A completed repair is more likely when ownership documentation is in order, the initial assessment captures the full repair sequence, funds are spent before prices rise, skilled labour is available, and state and humanitarian support are coordinated. Partial or unresolved outcomes are more likely when barriers accumulate, particularly where hidden damage, severe costs, displacement, insecurity or excluded building elements are involved.

For many households, the main challenge is therefore not only access to compensation. It is the gap between approval and a safe, adequate and completed repair.

Section summary. Households commonly combine state, humanitarian, local and personal resources. This combination often makes repair possible, but documentation delays, incomplete technical assessments, excluded costs, labour shortages and insecurity may still leave homes partially repaired or important needs unresolved.

¹⁰ Ministry for Development of Communities and Territories of Ukraine, [Housing repair for people's empowerment project \(HOPE\)](#), October 2025

¹¹ Ukrainian climate office, [FELICITY II - Eastern Partnership and Central Asia Program Supporting Reforms in the building and water sector project](#)

¹² Energy efficiency fund, [The 'Vidnovydim' program](#)



2. Compensation commissions and damage assessment

Compensation commissions are the point at which national policy is translated into local decisions about recognised damage, compensation amounts and verification. Their staffing, equipment, technical expertise and ability to reach properties directly affect household outcomes.

2.1 Staffing, workload and operational resources

Most interviewed commission members considered their commissions broadly operational and adequately equipped for basic duties. However, much of the office and field equipment used in several hromadas had been provided by NGOs, including printers, laptops, tablets, power banks, laser distance meters, tape measures, body-worn cameras, PPE and first-aid kits.

Location-specific gaps remained. Respondents mentioned shortages of vehicles, fuel, printing supplies, secure storage, high-quality cameras, certified measuring devices, protective clothing and lighter body armour. Intensive use had also damaged some NGO-provided equipment. In smaller hromadas, commission members sometimes relied on manual tools or borrowed equipment during inspections.

Civil society representatives were formally included in all assessed commissions. Smaller hromadas sometimes struggled to identify suitable local representatives, while NGO participation in larger cities could be inconsistent because commission work was voluntary, unpaid and not always covered by donor-funded job descriptions.

Staffing pressure was more visible in larger urban hromadas. Commission responsibilities were added to members' regular work without additional pay, contributing to fatigue, burnout and turnover. Smaller hromadas reported more stable membership after the initial 2023 backlog, although both primary and secondary evidence indicate that recruitment of qualified staff remains difficult in rural and frontline areas.

"Nobody removes the main workload from commission members. People become tired and burnt out, while local government salaries remain far below market rates. Staff turnover is therefore high."

– Compensation commission member

2.2 Technical expertise and quality of damage assessment

All assessed commissions reported including, or being able to engage, a person with construction education or relevant professional experience, as required by current regulations. In one smaller hromada, a private construction expert was engaged because no suitable specialist was available within the commission. NGO engineers also sometimes provided informal technical advice.

For extensive or disputed damage, respondents described the use of independent certified experts to assess structural elements and determine whether a property could be repaired. In one urban hromada, experts were contracted through public procurement and services were provided without charge to households. In smaller rural locations, households were more likely to pay for such assessments themselves.

The primary data did not establish how often independent assessments changed a commission decision, how successful these cases were, or when an expert report can legally replace the commission's own inspection. Accordingly, this report treats independent assessments as additional technical input and does not conclude that they legally substitute for the commission's assessment. Respondents also described cases in which the initial inspection did not capture concealed damage or the full sequence of works required. Commission members may record visible damage, while



contractors later identify deteriorated plaster, roof structures, heating systems or other secondary needs. This can increase out-of-pocket costs and interrupt repairs after compensation has been approved.

Several respondents supported stronger involvement of construction professionals during assessment and checklist development. The evidence points to uneven technical capacity across locations rather than a general lack of competence among commissions.

2.3 Decision timelines and suspended applications

Views on the statutory 30-day decision period differed by location. Respondents from larger urban hromadas more often considered it insufficient because of high application volumes and competing duties. Smaller rural commissions generally considered the period manageable after the initial backlog was cleared.

Commissions may suspend applications while waiting for missing documentation, access to the property or improved security conditions. A particularly important structural issue arises when owners have left because the home is uninhabitable or the area is unsafe. Applications can remain open for an indefinite period because the owner cannot return, cannot provide access or no longer responds.

“It is difficult to reject an application when the owner has left and stopped responding. The legal basis for closing such a case is not always clear, so the application can remain suspended.”

– Compensation commission member

This is more than an administrative delay. It reflects a gap between a property-based compensation process and the reality of displacement, insecurity and inaccessible housing.

2.4 Hard-to-reach and remote assessments

The smaller assessed hromadas included frontline or border settlements where direct inspections were constrained by security risks. Respondents described two different approaches. Some commissions suspended applications until an on-site inspection became possible. Others explored satellite imagery or requested military drone footage for destroyed properties.

Cabinet of Ministers Resolution No. 815 of 7 July 2025¹³ created a mechanism for remote assessment of destroyed property in certain active-hostilities areas. Respondents noted, however, that satellite imagery may not provide sufficient resolution to confirm destruction, while drone requests receive low operational priority and may be restricted for security reasons.

The variation in practice suggests that commissions do not yet have a consistently understood and operational remote-assessment pathway. More systematic guidance and exchange of practical experience could reduce unequal treatment between locations.

2.5 Post-repair reporting and verification

Non-reporting and commission workload

Almost all interviewed commission members described final reporting as a major operational burden. Beneficiaries must submit evidence after completing repairs, but many do not provide the required final report. One respondent estimated non-reporting at approximately 90% in their hromada. Under current procedures, these cases may require on-site verification, greatly increasing travel, fuel use, printing and staff time.

¹³ Cabinet of Ministers [Resolution No. 815](#)



In frontline hromadas, additional verification visits may also expose commission members to security risks. Respondents considered interim verification less problematic because it is linked to release of the second instalment, while final reporting provides no immediate benefit to the beneficiary.

Inability to complete or access repairs

Non-reporting should be distinguished from inability to complete repairs. Respondents described households that could not use funds because they had left the area, feared renewed shelling, lacked labour, became ill or found that the approved amount was insufficient. In some cases, funds remained unused in the account and were later returned to the state. These situations do not indicate fraud.

“Because of the security situation, some people cannot use the funds for restoration. The money remains in the account and is returned when the deadline expires.”

– Compensation commission member

Reported intentional misuse

Commission members also reported a smaller set of cases they perceived as intentional misuse, such as reselling materials purchased through approved suppliers or using funds for works that did not correspond to the recorded damage. These accounts reflect respondent perceptions and do not provide evidence of prevalence across the programme.

Unclear or unverifiable cases

Some cases could not be classified because the household had moved, the property had been sold or commission members could not gain access. Commissions recorded suspected misuse in the official system but reported limited enforcement authority and little information on subsequent legal action.

Improving reporting therefore requires clearer communication, easier submission procedures and proportionate follow-up. It should not rely on language that treats all incomplete repairs, non-use or non-reporting as beneficiary misconduct.

Section summary. Commissions were generally operational, but capacity varied by location. Workload, technical expertise, access constraints and final verification can delay decisions or increase costs for households. Suspended applications and non-reporting require solutions that recognise displacement, insecurity and the practical limits of repair.



3. Humanitarian repair assistance

Humanitarian organisations complement eRecovery through emergency works, material and cash support, legal assistance and referrals. This section focuses on the provider perspective: how programmes are changing, whom they prioritise, and where operational constraints limit coverage.

3.1 Current modalities and targeting

Most interviewed NGOs implemented light or medium shelter repairs. Only two respondents were involved in heavy repairs, while approximately half used cash-for-repair modalities. Other activities included emergency weatherproofing, windows and doors, construction materials, legal assistance and case management.

Since 2025, organisations have reduced operations close to the frontline because of deteriorating security conditions and contractor access. Many respondents described a practical minimum distance of around 20 to 30 km, while some donor requirements placed activities farther away. The operational area therefore continues to contract as longer-range strike risks expand.

Rising costs mean that the same budgets support fewer households. Most organisations reported stable vulnerability criteria but greater pressure to prioritise. Several shifted toward smaller hromadas, rural settlements, de-occupied areas and locations with limited local budgets or humanitarian coverage.

Some respondents observed declining demand for humanitarian repairs where eRecovery had matured and earlier damage had been addressed. Others cautioned that lower demand may partly reflect low awareness among newly returned residents rather than an absence of need.

3.2 Complementarity with eRecovery

From the NGO perspective, complementarity takes several forms. Humanitarian actors may respond before the state process is complete, support households that cannot meet eRecovery ownership requirements, cover legal and administrative costs, provide repair items outside the approved award, or contribute above compensation ceilings.

Some NGOs use guarantee letters or parallel planning to clarify which works they will undertake, allowing commissions to calculate state compensation without duplicating the same intervention. Local authorities also refer households to NGOs when compensation is rejected, delayed or insufficient, or when additional damage emerges during implementation.

NGOs can provide more flexible and rapid assistance than the state mechanism, particularly after a strike. However, the flexibility varies by organisation, donor and modality. Humanitarian assistance is therefore complementary, but not uniform or universal.

3.3 Operational constraints

Security was the most frequently cited operational constraint. Organisations increased pre-departure checks, adjusted travel routes and made deployment decisions immediately before field visits. Restricted roads, drone risks and continued contamination also affected access, even where mine and UXO clearance had improved.



The shortage of skilled labour was the second major challenge. Mobilisation and displacement reduced the availability of engineers, logistics staff and construction workers. NGOs with mobilisation exemptions for some employees still depended on contractors who did not have the same protection, leading to delays and cancelled works.

Inflation and rising fuel, material and labour costs increased the average cost per repair. Respondents noted that Shelter Cluster ceilings for light and medium repair were not always revised as quickly as market prices, requiring donor approval for cost overruns or reducing the number of households reached.

Logistics were particularly difficult in remote settlements with poor roads or only a small number of damaged homes. Contractors may decline projects where travel and mobilisation are not economically viable, while fragile items such as windows and glass may be damaged during transport.

3.4 Limits of humanitarian coverage

Humanitarian organisations cannot replace the state compensation system. Coverage is constrained by donor rules, vulnerability criteria, programme ceilings, security protocols and finite budgets. Heavy structural damage, common areas, balconies, non-residential structures and repairs requiring major reconstruction may remain outside standard humanitarian assistance.

Strict vulnerability criteria may also exclude households experiencing substantial hardship but not meeting programme thresholds. Respondents highlighted renters, non-owners, households with unresolved documentation, older people, persons with disabilities and residents of remote settlements as groups requiring careful referral and case-by-case consideration.

The highest humanitarian added value is often found where the state mechanism is structurally unable to respond, or where a relatively limited top-up, legal intervention or labour component can turn an incomplete repair into a usable outcome.

Section summary. Humanitarian organisations provide flexible financial, legal and implementation support, but insecurity, inflation, labour shortages and programme limits restrict their reach. Complementarity is strongest when humanitarian assistance addresses a clearly identified gap rather than duplicating works already covered by eRecovery.



4. Cooperation between local authorities and humanitarian actors

Cooperation between local authorities and NGOs shapes referrals, targeting, combined support and the quality of information available to compensation commissions. Respondents generally described these relationships as constructive, while identifying practical gaps in data quality, timing and institutionalisation.

4.1 How state and humanitarian support interact

Respondents expressed two closely related views. Some described NGOs as filling gaps left by eRecovery. Others described the relationship as a partnership in which state and humanitarian systems provide different but complementary forms of support. Both perspectives recognise eRecovery as the largest and most universal mechanism, with NGOs providing flexibility, speed and targeted assistance. Humanitarian organisations were particularly important when the approved amount did not cover the full repair, when necessary works were outside the compensation calculation, when the household lacked formal ownership, or when legal support was needed to enter the state mechanism. NGOs also supported immediate emergency repairs that could restore basic habitability before a compensation decision was made.

4.2 Current cooperation and referral practices

Local authorities and NGOs cooperated on emergency shelter assistance, including light and medium repairs, as well as common area repairs, legal assistance, heavy damage referrals, demolition support, digital tools for damage recording and professional workshops. NGO representatives also participated in some compensation commissions, improving transparency and enabling faster referrals.

In smaller hromadas, cooperation was especially important because municipal budgets and staffing were limited. Local authorities and starostas supported humanitarian teams by sharing beneficiary lists, facilitating access to settlements and shelters, verifying addresses and communicating with households.

Most interviewed NGOs received referrals or beneficiary lists from local authorities. These referrals often concerned households with unresolved ownership, absent co-owner consent, insufficient compensation or new repair needs identified after work began. Some organisations did not accept direct applications and worked only through official referrals, partly because of donor requirements.

Respondents reported that coordination had improved considerably since 2022 and that response times after strikes had become faster. However, the quality of cooperation still depended on local relationships and the accuracy of information shared.

4.3 Information sharing and SIDAR

The Shelter Information Damage Assessment and Response ([SIDAR](#)) database, administered by UNHCR and the Shelter Cluster, was widely recognised by respondents as an important tool for documenting humanitarian shelter assistance and reducing duplication. NGO respondents generally reported that data quality had improved over time, although entering and maintaining information in the system could require substantial staff capacity.

Respondents nevertheless identified some gaps in the timeliness and completeness of information available to local actors. In some cases, planned NGO assistance was not yet visible when compensation commissions were making decisions, while local authorities reported receiving beneficiary lists that were not always fully verified or had been shared with several organisations at the



same time. Such delays or inconsistencies can make it more difficult to determine what assistance a household has already received and what needs remain.

Understanding of SIDAR access and information-sharing arrangements also appeared to vary across respondents. While some commission representatives reported having access to the system, some local authority representatives said they could not directly enter or review relevant information and did not always have a complete overview of humanitarian interventions in their hromadas. The assessment did not independently verify the formal access rights of different actors, but these differing perceptions suggest a need for clearer communication on roles, access and information-sharing procedures.

Information sharing is therefore important not only for preventing duplication. Timely and accurate information can help local authorities, commissions and humanitarian partners identify what has already been repaired, what gaps remain, and whether a household requires a referral, top-up or alternative form of assistance. Clearer procedures for recording planned interventions, updating beneficiary information and sharing relevant data could strengthen coordination, while maintaining appropriate data protection and confidentiality safeguards.

4.4 Opportunities to strengthen cooperation

Respondents across stakeholder groups supported clearer public information on eRecovery, humanitarian assistance, documentation requirements and post-repair reporting. General awareness of eRecovery was considered high, but practical understanding remained uneven, particularly among older people, persons with disabilities, remote communities and newly returning residents.

Centrally produced materials in accessible language could explain available support, contact points, the purpose of compensation, spending deadlines and final reporting obligations. Outreach should combine digital channels with local authorities, starostas, mobile Administrative Service Centres and NGO information sessions.

Operationally, stronger referral pathways would help households whose compensation is insufficient, suspended or difficult to use. Regular dialogue with commissions could also identify location-specific needs for equipment, technical expertise, transport, PPE or temporary staffing during high-volume periods.

Cooperation would benefit from clearer protocols for recording planned assistance, updating beneficiary lists and sharing information on remaining household needs. Any expansion of data access should include appropriate protection and confidentiality safeguards.

Section summary. Cooperation is a strength of the current system, but outcomes still depend on timely referrals, accurate information and clarity about which actor will address each remaining need. Better coordination should help households achieve the right combination of support, not only prevent duplication.



5. Recommendations

Although the compensation framework is well established, field implementation remains uneven and some households still face difficulties translating available support into completed repairs. Therefore, Shelter partners may consider the following areas, outlined by respondents.

For Shelter and humanitarian partners

- Maintain regular dialogue with local authorities and compensation commissions to identify location-specific operational and technical capacity gaps.
- Strengthen referral pathways for households whose compensation is insufficient, suspended or cannot be used in practice.
- Maintain legal, information and case-navigation support, particularly for ownership, inheritance and co-owner consent issues.
- Support access to qualified construction expertise during assessment and repair planning to reduce overlooked works and later cost increases.
- Use coordination systems to identify remaining household needs, not only to prevent duplication.
- Explore pooled logistics or contractor arrangements for small and scattered settlements where individual projects are not economically viable.
- Pay particular attention to households outside both state and humanitarian support, including non-owners, people in insecure areas and households with severe or non-standard damage.

The following points reflect respondent suggestions rather than formal REACH recommendations. Several require legal, financial and policy analysis beyond the scope of this qualitative assessment.

Suggestions raised for national authorities

- Review maximum compensation amounts and eligible repair costs against inflation and current market conditions.
- Clarify procedures for complex ownership, co-owner consent and suspended applications.
- Improve the transparency and timeliness of communication between commission approval and payment.
- Clarify the legal role of independent technical assessments and the evidence required for remote assessment.
- Develop solutions for common areas, severe repair cases and households whose damage falls between repair and destruction classifications.
- Consider compensation for housing damaged as a result of unintentional actions during military operations.
- Expand accessible information and temporary housing support for displaced households and persons with disabilities.



CONCLUSION

This assessment confirms that eRecovery and humanitarian repair assistance operate as connected parts of the housing recovery system. eRecovery is the principal source of compensation, while NGOs, local authorities and households themselves address financial, legal, technical and implementation gaps. **The central analytical finding is that receiving support does not automatically produce a safe and completed repair.**

The gap between approval and completion is produced by the interaction of several barriers. Documentation may delay entry into the process. Damage assessments and checklists shape what is recognised. Inflation, transport, labour and hidden damage increase costs after approval. Insecurity can prevent inspections or repairs, while damage to common areas, severe cases and non-residential structures may fall outside available mechanisms. Households therefore combine support, but combined assistance may still result only in partial repair.

Compensation commissions were generally functional, yet their resources, workload and access to technical expertise varied. Larger commissions faced turnover and high caseloads, while smaller and frontline hromadas faced recruitment and access constraints. Suspended applications involving displaced owners and the heavy final-verification burden are structural issues requiring clearer procedures, not simply administrative improvements.

Humanitarian actors provide important flexibility through emergency repairs, materials, cash, legal support, referrals and top-ups. Their capacity is nevertheless limited by security restrictions, inflation, labour shortages, donor criteria and programme ceilings. **The most effective humanitarian contribution is therefore targeted complementarity**, particularly where a specific intervention can close the final gap to a usable repair or help a household enter the state mechanism.

Cooperation between local authorities and NGOs is generally constructive. SIDAR, referrals and NGO participation in commissions have improved coordination. Further progress should focus on the quality and timeliness of information, clearer referral pathways, location-specific commission support and public communication that reaches people with limited digital or legal capacity.

As a qualitative assessment in four hromadas, these findings are indicative rather than nationally representative. They nevertheless show why housing recovery should be assessed across the full pathway, from damage and application to the final condition of the home. Future analysis and programme design should distinguish between compensation received, repairs started, urgent weatherproofing completed, and a safe and adequate repair outcome.



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