<table>
<thead>
<tr>
<th>Agenda</th>
<th>Speaker</th>
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<tbody>
<tr>
<td>3 mins</td>
<td>Housekeeping</td>
</tr>
<tr>
<td>5 mins</td>
<td>Opening</td>
</tr>
<tr>
<td>15 mins</td>
<td>Experience from Iraq</td>
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<tr>
<td>15 mins</td>
<td>Experience from Bahamas</td>
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<tr>
<td>5 mins</td>
<td>Rental Assistance Guidance</td>
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<tr>
<td>15 mins</td>
<td>Questions and Answers</td>
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<tr>
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<th>Speaker</th>
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<tbody>
<tr>
<td>3 mins Housekeeping</td>
<td>David Dalgado, Cash Hub team - Host</td>
</tr>
<tr>
<td>5 mins Opening</td>
<td>Marta PEÑA – Shelter Team, IFRC Geneva</td>
</tr>
<tr>
<td>15 mins Experience from Iraq</td>
<td>Alexandra KAPPELER – Cash and Markets, ICRC Geneva</td>
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<td>Mustafa HAKEEM – WatHab Engineer, ICRC Iraq</td>
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<tr>
<td>15 mins Experience from Bahamas</td>
<td>Laxman CHHETRY – Senior Shelter &amp; Construction Advisor, IFRC Bahamas</td>
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<td>Myrleinne SARGENT - Case Management, Bahamas Red Cross</td>
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<tr>
<td>5 mins Rental Assistance Guidance</td>
<td>Santiago LUENGO - Ops Manager, IFRC Americas Regional Office</td>
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<tr>
<td>15 mins Questions and Answers</td>
<td>Speakers</td>
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Adapting to **COVID19**: the Use of **Cash** and **Markets** for implementing **Shelter & Settlement** interventions

- **COVID-19 response**: **Shelter & Urban Settlements** represent pillar 2, under Priority 2: Tackle Poverty & Exclusion by **addressing Socio–economic Impact**. There is significant impact on HH economic security, and many of those affected by loss of income have been struggling to pay rent, utilities or debts to maintain accommodation.

- CVA is consistently used for implementing shelter & settlement intervention. Being **Shelter one of the historically largest CVA users**, specially for reconstruction/repairs housing projects through owner-driven approach. But the financial barrier is not the only one people needs to overcome to access adequate shelter.

- The importance of **integrating shelter and settlements into a holistic intervention** where all sectors are included (area-based approach). Especially relevant in times of COVID-19 when many countries are highlighting a link between poor and overcrowding housing and impacts of COVID-19.
CashHub Webinar:
Shelter and Settlements
Adapting to COVID-19 - Use of Cash & Markets in the RCRC Movement

ICRC Iraq Durable Returns Programme
Durable Returns Programme Iraq

Holistic approach with four main pillars:

• Shelter
• Livelihoods
• Infrastructure
• Protection

→ Cash for shelter
→ Livelihood grants
→ Cash for work (community projects)
→ Multipurpose cash for basic needs
Durable Returns Programme Iraq
Hurricane Dorian Response, Bahamas – Shelter Assistance through Cash Assistance

Cash Hub Webinar 29 July 2020

Laxman CHHETRY – Senior Shelter & Construction Advisor, IFRC Bahamas
Myrleinne SARGENT - Case Management, Bahamas Red Cross
Structure of Talk

Talk will cover 5 main areas:
1. Context of Bahamas Response
2. Impact of COVID-19
3. Linking Social Protection and Humanitarian CVA
4. Rental Assistance & adaptions for COVID-19
5. Shelter Repairs & impact of COVID-19
Context - General

• Hurricane Dorian August/Sept 2019 - worst natural disaster in the country's history.
• Widespread housing and infrastructure damage.
• High income country (average 27k USD GDP/per capita)
• But significant inequality and vulnerable populations.
• Cost of living extremely high (e.g. nearly all food is imported)
Bahamas Red Cross Response - MS

Main response
• In-kind relief items
• Multi-purpose Cash Assistance
  • Shelter Repairs
  • Rental Assistance
• Livelihood recovery grants
Context – Impact of COVID19

• Heavily dependent on tourism and financial services.
• Those recovering from Hurricane Dorian have lost livelihoods and housing, and this has significantly impacted recovery.
• Vulnerable made more vulnerable
• Changes to ways of working for Bahamas RC staff and volunteers
‘HORIZONTAL EXPANSION’: temporarily increasing the number of recipients in an existing social protection programme.
Rental Assistance – How did the programme work

• Objective of Programme
• Targeting – those with uninhabitable homes and vulnerable – 235 HH
• Minimum Housing Standards Assessment
• Signed Agreement – Tenure Security
• Cash Assistance – 700 USD per month for 6 months
• Initially given as cheques, then as bank transfers
• Monitoring and Follow-up
• Given to the targeted household not the landlord
• Impact of COVID-19
• Exit strategy
<table>
<thead>
<tr>
<th>Rooms</th>
<th>Minimum standard</th>
<th>Utilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flat</td>
<td>Minimum 3.5 m² per person,</td>
<td>Running Water and Electricity</td>
</tr>
<tr>
<td></td>
<td>Low humidity in the apartment and no signs of mould.</td>
<td></td>
</tr>
<tr>
<td>Living room</td>
<td>If family of 4, at least two separate rooms that can be utilised for sleeping</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(i.e. living room could be used for sleeping at night).</td>
<td></td>
</tr>
<tr>
<td>1 bedroom</td>
<td>windows</td>
<td></td>
</tr>
<tr>
<td></td>
<td>safe ventilation</td>
<td></td>
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<tr>
<td></td>
<td>lighting</td>
<td></td>
</tr>
<tr>
<td>2 bedroom</td>
<td>windows</td>
<td></td>
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<tr>
<td></td>
<td>safe ventilation</td>
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<tr>
<td></td>
<td>lighting</td>
<td></td>
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<tr>
<td>Kitchen</td>
<td>Stove</td>
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<td></td>
<td>Fridge</td>
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<tr>
<td></td>
<td>Sink</td>
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</tr>
<tr>
<td>Bathroom</td>
<td>Toilet</td>
<td></td>
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<tr>
<td></td>
<td>Washbasin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Shower or Bath</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>Access to essential markets and livelihood opportunities</td>
<td></td>
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</tbody>
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Agreements

Rental Assistance Agreement

This Rental Assistance Agreement is dated _______________ 2020 and signed by:

Ms. Maria Rodriguez, as the Second Party, who is the beneficiary of
the Bahama Red Cross Society (BCS), which will be referred to as the First Party, and the beneficiary
of BCS Rental Assistance Program for New Arrivals.

Agreements:

1. The First Party understands and agrees that rental assistance is available from us
provided by the Second Party after submission of this Agreement.

2. Signing of this agreement will supersede all previous agreements by the Second Party with the First
Party for any rental assistance of any kind.

3. The First Party in its representation agrees to apply the rental assistance and
its dependent on any damage, loss, or injury to any property in its possession or
under the control of the First Party.

4. On behalf of First Party (BCS):

First name:
Signature:
Date:

5. On behalf of Second Party:

First name:
Signature:
Date:

Rental Information of Second Party:

Rental agreement:
Name:
Address:

Landlord/Landlady Information:

Name of Landlord/Landlady:
Address:
Rental agreement:

Rental assistance from First Party:

First name:
Signature:
Date:

Rental assistance from Second Party:

First name:
Signature:
Date:

MS to Deliver – 30s
Shelter Repairs Program

1. Minor damages (Non Structural)
2. Owner Driven model
3. Conditional Cash Grant
WHY OWNER DRIVEN MODEL

- Beneficiaries take the responsibilities to repair their own houses.
- They choose the contractor by themselves or their relatives to help.
- Some of them have skills to repair themselves.
- They hire licensed electrician for electrical work.
- They choose the materials they like from various suppliers or use salvaged materials.
- Time and cost saving.
HOMEOWNER DRIVEN SHELTER REPAIR PROGRAM

1. Beneficiaries Selection
   - Using BRCS/IFRC vulnerability assessment and selection criteria
   - Technical (field) assessment to verify the damage level

2. Beneficiary signs Agreement with BRCS

3. BRCS/IFRC provides conditional cash grant in 3 instalments ($3,000 + $2,300 + $700)

4. BRCS Community mobilizers and shelter officer provides technical support

5. BRCS Shelter officer checks and certify for payment.
Homeowner Repair Program

1. Beneficiary Selection Process
Homeowner Repair Program

2. Payment Process

1. Agreement signed with BRC5

   ↓

   1st Instalment paid

   ↓

   Provides receipt

   ↓

   Technical inspections

   ↓

   Meets the requirement for 2nd instalment:

   ↓

   2nd Instalment paid

   ↓

   Provides receipt

   ↓

   Technical inspections

   ↓

   Meets the requirement for 3rd instalment:

   ↓

   3rd Instalment paid

   ↓

   Provides receipt

   ↓

   File closed
Rental Assistance Step-by-Step Guide

Santiago LUENGO - Ops Manager, IFRC Americas Regional Office
Background – Rental Assistance

• Not new to RCRC Movement, previously used in Haiti, Jordan, Columbia, and currently in Bahamas, Argentina, Egypt amongst other places.

• A number of NS are considering supporting people in COVID-19 response with rental assistance.

• Good potential for CVA for rent but also CVA for housing debt (i.e. mortgage payments).

• This is for a shelter objective to meet shelter needs.
How would a rental assistance programme work in times of COVID-19

• Targeting – those at risk of losing rental homes & those who have lost homes and need to rent.
• Rental market assessment – less of a need to assess this
• Self-certification of **housing standards**, ideally must support **tenure security**
• **Exit strategy** – This is temporary support while economy and livelihoods recover.

• Also consider CVA for Housing Debt (e.g. Mortgages) perhaps as part of a MEB for a MPC programme if for short duration.
Questions and Answers –
Shelter and Settlements with CVA modality related questions will be prioritised
Please post in Q&A

This slide will now be closed so that the video of those responding to questions can be seen