

Webinar 8: Shelter and Settlements

Adapting to COVID-19 - The Use of Cash & Markets in the Red Cross Red Crescent Movement

29 July 2020



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	Agenda	Speaker
3 mins	Housekeeping	David Dalgado, Cash Hub team - Host
5 mins	Opening	Marta PEÑA – Shelter Team, IFRC Geneva
15 mins	Experience from Iraq	Alexandra KAPPELER – Cash and Markets, ICRC Geneva Mustafa HAKEEM – WatHab Engineer, ICRC Iraq
15 mins	Experience from Bahamas	Laxman CHHETRY – Senior Shelter & Construction Advisor, IFRC Bahamas Myrleinne SARGENT - Case Management, Bahamas Red Cross
5 mins	Rental Assistance Guidance	Santiago LUENGO - Ops Manager, IFRC Americas Regional Office
15 mins	Questions and Answers	Speakers



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

DD to Deliver 15s

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 & adaptations 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) DD to Deliver
- But significant inequality and vulnerable populations.
- Cost of living extremely high (e.g. nearly all food is imported)

MS to Deliver – 30s



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

MS to Deliver – 45s

- 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



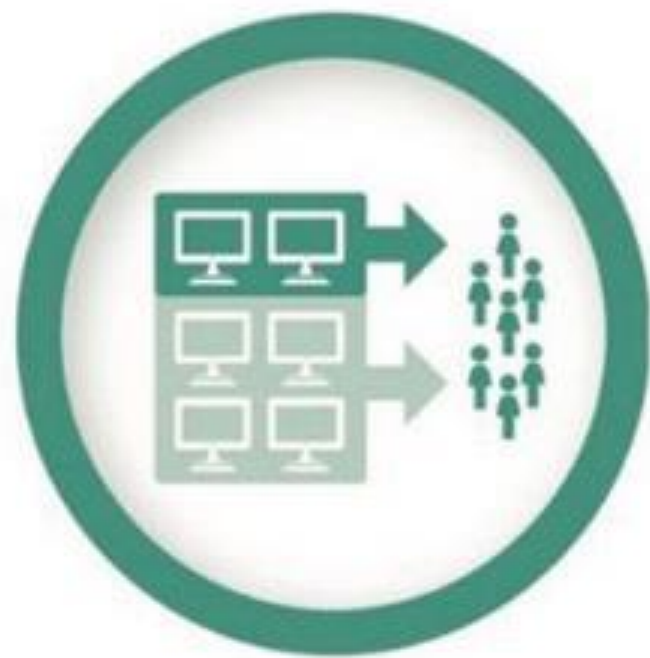
Rental Assistance

Linking Humanitarian Cash & Social Protection



Design Tweaks

Adjusting the design of routine social protection interventions



Piggybacking

Use an existing programme's infrastructure



Vertical Expansion

Temporarily increase the value or duration of benefit for existing recipients



Horizontal Expansion

Temporarily increase the number of recipients in an existing programme



Alignment

Align with other current or planned interventions

‘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

Laxman to Deliver – 1 min



MS to Deliver – 1 min



Rooms	Minimum standard	
Flat	Minimum 3.5 m2 per person, If family of 4, at least two separate rooms that can be utilised for sleeping (i.e. living room could be used for sleeping at night).	Low humidity in the apartment and no signs of mould. MS to Deliver – 30s
Living room		windows safe ventilation lighting
1 bedroom		windows safe ventilation lighting
2 bedroom		windows safe ventilation lighting
Kitchen	Stove Fridge Sink	
Bathroom	Toilet Washbasin Shower or Bath	
Utilities	Running Water and Electricity	
Other	Access to essential markets and livelihood opportunities	

Agreements

MS to Deliver – 30s

 Rental Assistance Agreement This Rental Assistance Agreement is dated _____, 2020 and signed between The Bahamas Red Cross Society (BRCS) , which will be hereinafter called First Party , and the beneficiary of BRCS Shelter Rental Assistance Programme Mr./Mrs./Ms. _____ N/P, D/O, W/O _____ ID card No. _____ Resident of the settlement of _____ in the Subdivision of _____ in the Island of _____ as the Second Party on the following terms and conditions: 1. First Party is prepared to provide a Rental Assistance of \$200.00 (Two Hundred Dollars) per month for a total duration of 6-months maximum for a transitional shelter solution to the Second Party whose house is inhabitable due to Hurricane Dorian in September 2019. 2. To receive the rental support, Second Party must submit the transfer receipt to the Bahamas Red Cross Office, Incheon Avenue no later than the 15 th day of each month. Rent amount for the next month will not be released until First Party receives the transfer confirmation from the Second Party. 3. Second Party will identify the rental premises by itself and, in doing so, must follow the BRCS housing standards attached to this Agreement. 4. Second Party will allow representatives of the First Party to visit and inspect the rental premises whenever First Party needs to do so. 5. Second Party will sign a rental agreement with the property owner and must submit the said rental agreement to the First Party within two (2) days thereafter to be eligible to receive the Rental Assistance payment from First Party. 6. Second Party assures First Party that Second Party is, for the duration for which this Agreement is signed, not receiving any rental assistance from the Government, any donor agency or from any other aid mechanism. 7. Second Party understands and agrees that this Rental Assistance support will be automatically	 8. Second Party understands and agrees that no further Rental Assistance will be available from or provided by First Party after termination of this Agreement. 9. Signing of this agreement will supersede all previous Agreements by the Second Party with the First party for the Shelter Rental Assistance if any. 10. The First Party or its representatives have no any liability or responsibility to Second Party and/or its dependents or any other person for any damage, loss or injury of any kind, direct or indirect, to any person or property in any way caused by or resulting from provision of Rental Assistance under this Agreement or any dispute between Second Party and property owner. <table border="0"><tr><td>On behalf of First Party (BRCS)</td><td>On behalf of Second Party</td></tr><tr><td>Name _____</td><td>Name _____</td></tr><tr><td>Signature _____</td><td>Signature _____</td></tr><tr><td>Date _____</td><td>Date _____</td></tr></table> Banking Information of Second Party: Bank Name: _____ Bank Account Number: _____ Red Cross Identification Number: _____ Landlord/Landlady Information: Name of Landlord/Landlady: _____ Address/Location of rental premises: _____ Rent per month Optional BAH \$: _____	On behalf of First Party (BRCS)	On behalf of Second Party	Name _____	Name _____	Signature _____	Signature _____	Date _____	Date _____
On behalf of First Party (BRCS)	On behalf of Second Party								
Name _____	Name _____								
Signature _____	Signature _____								
Date _____	Date _____								



Shelter Repairs Program

Laxman to Deliver- 2 mins in
total for all remaining slides

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



WHY OWNER DRIVEN MODEL

- ☐ Beneficiaries takes 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

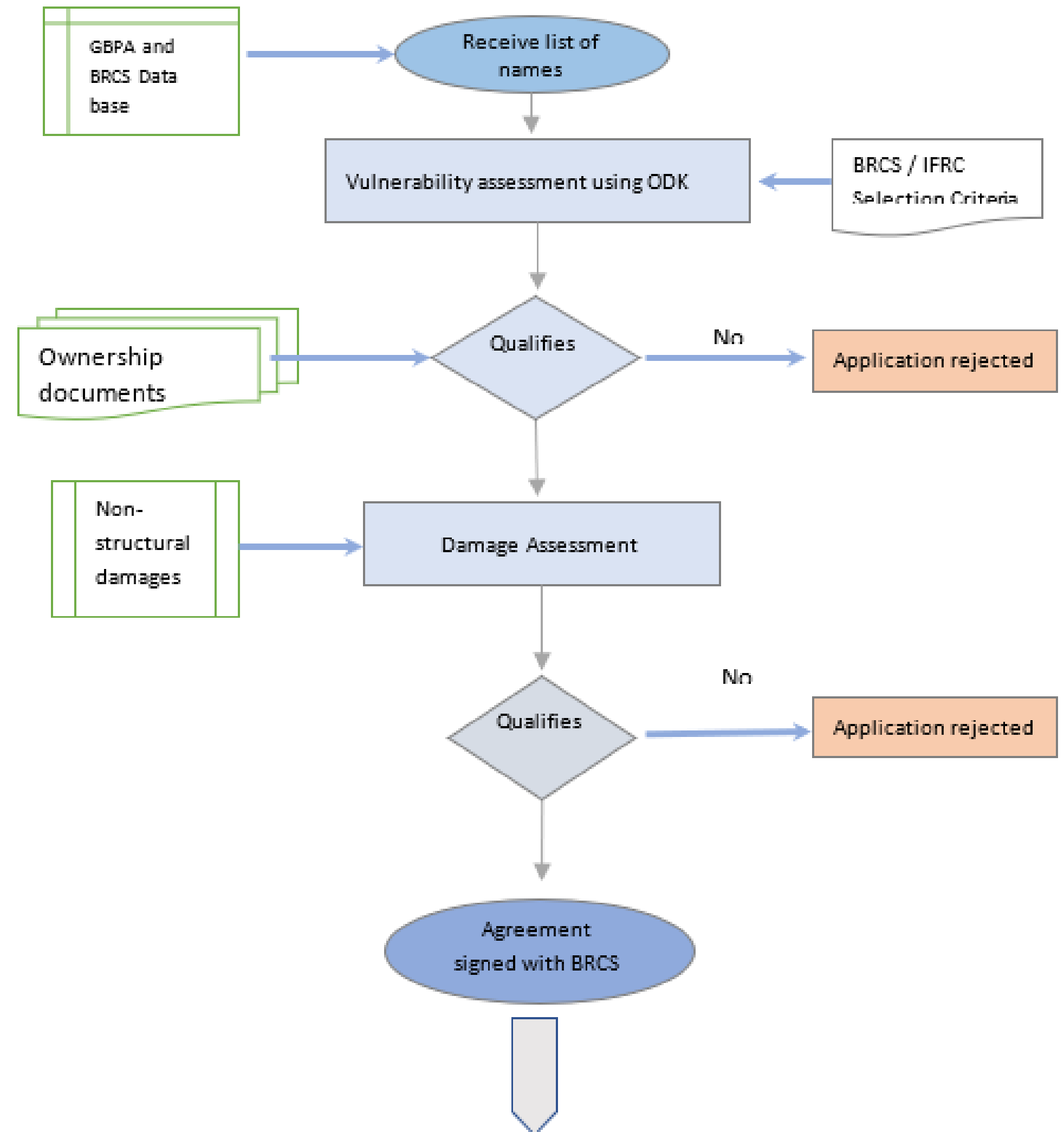
3. BRCS/IFRC provides conditional cash grant in 3 instalments (\$3,000 + \$2,300 +\$700)

4. BRCS Community mobilizers and shelter officer provides technical support

5. BRCS Shelter officer checks and certify for payment.

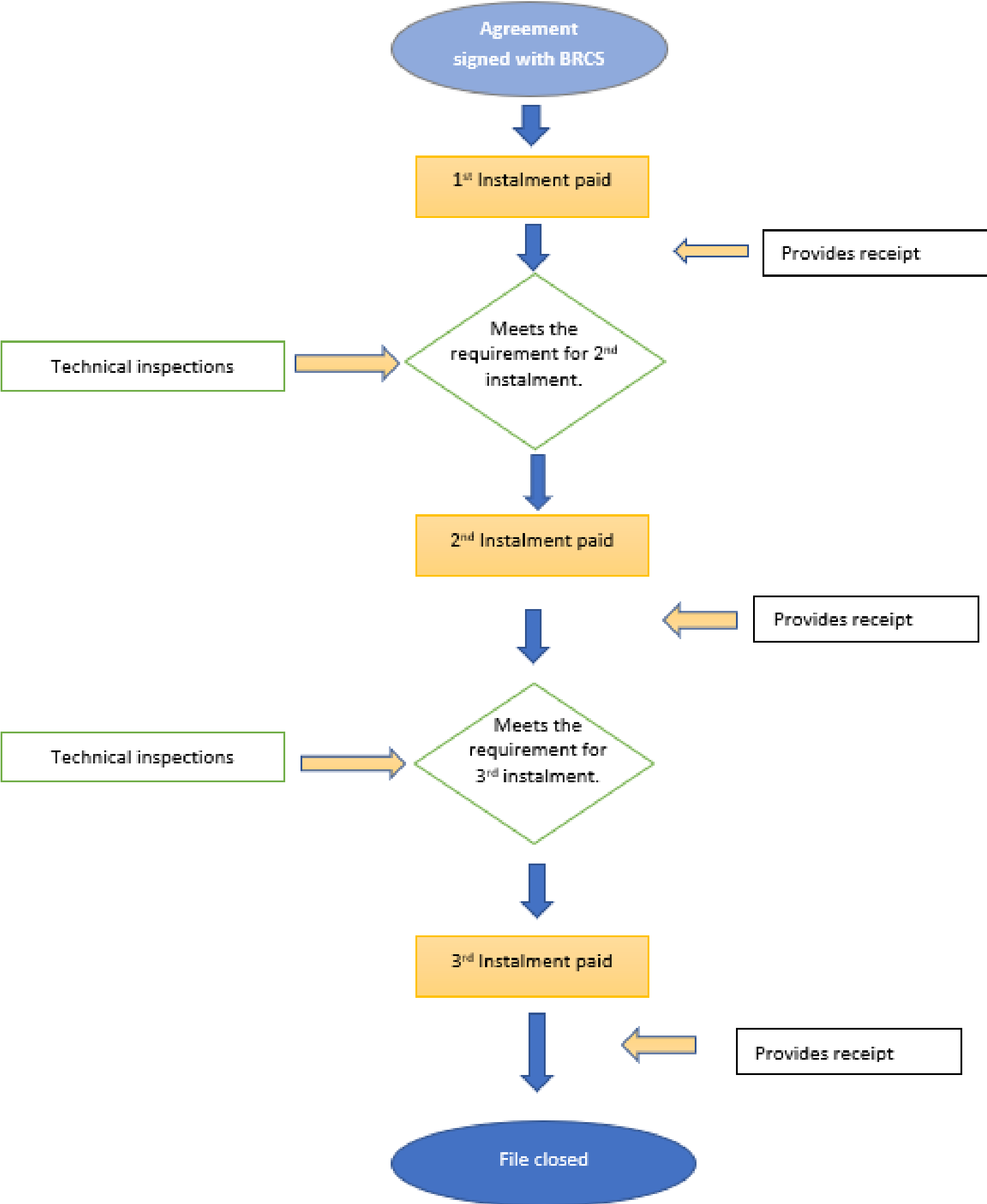
Homeowner Repair Program

1. Beneficiary Selection Process



Homeowner Repair Program

2. Payment Process



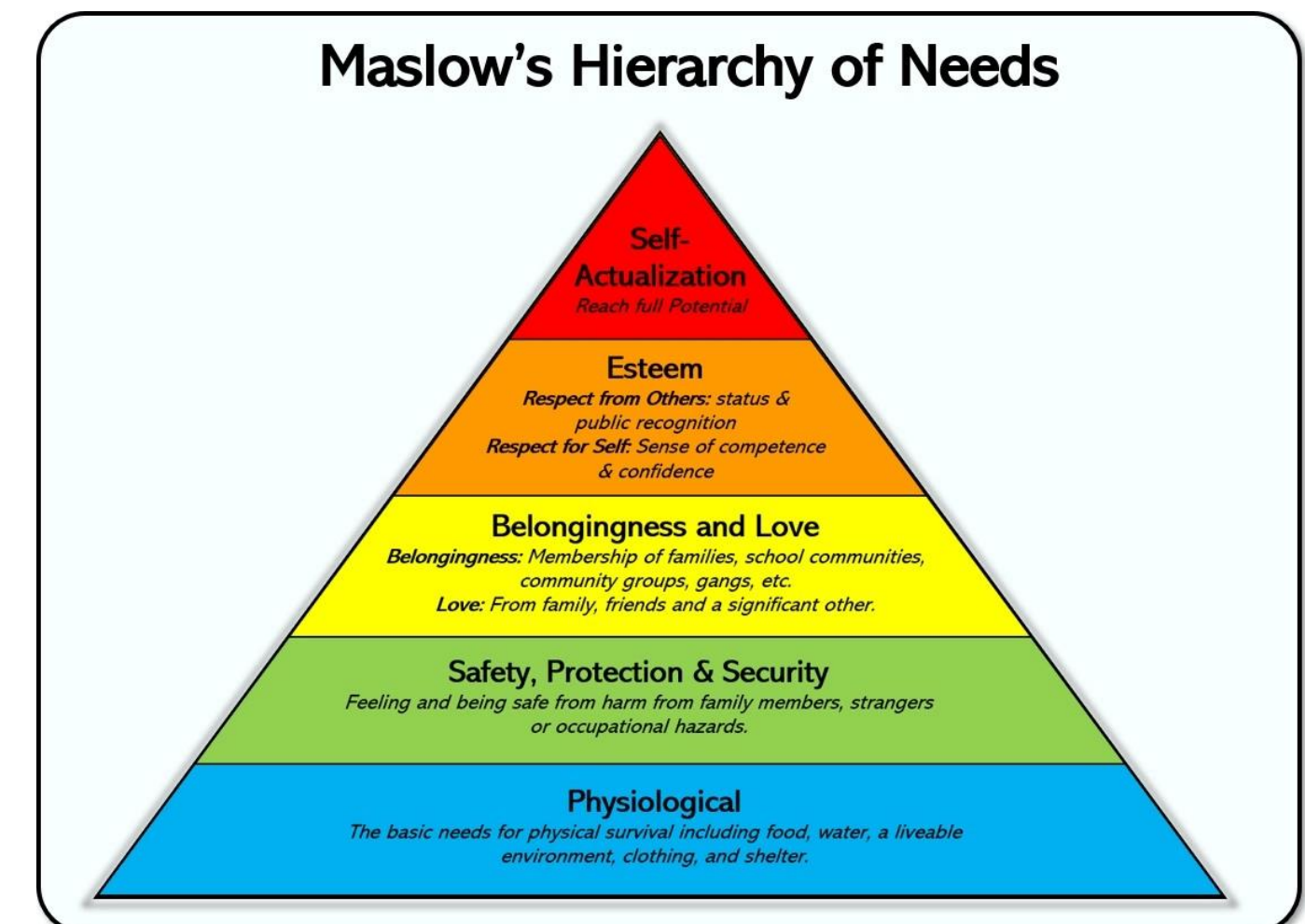


Rental Assistance Step-by-Step Guide

Santiago LUENGO - Ops Manager, IFRC Americas Regional Office

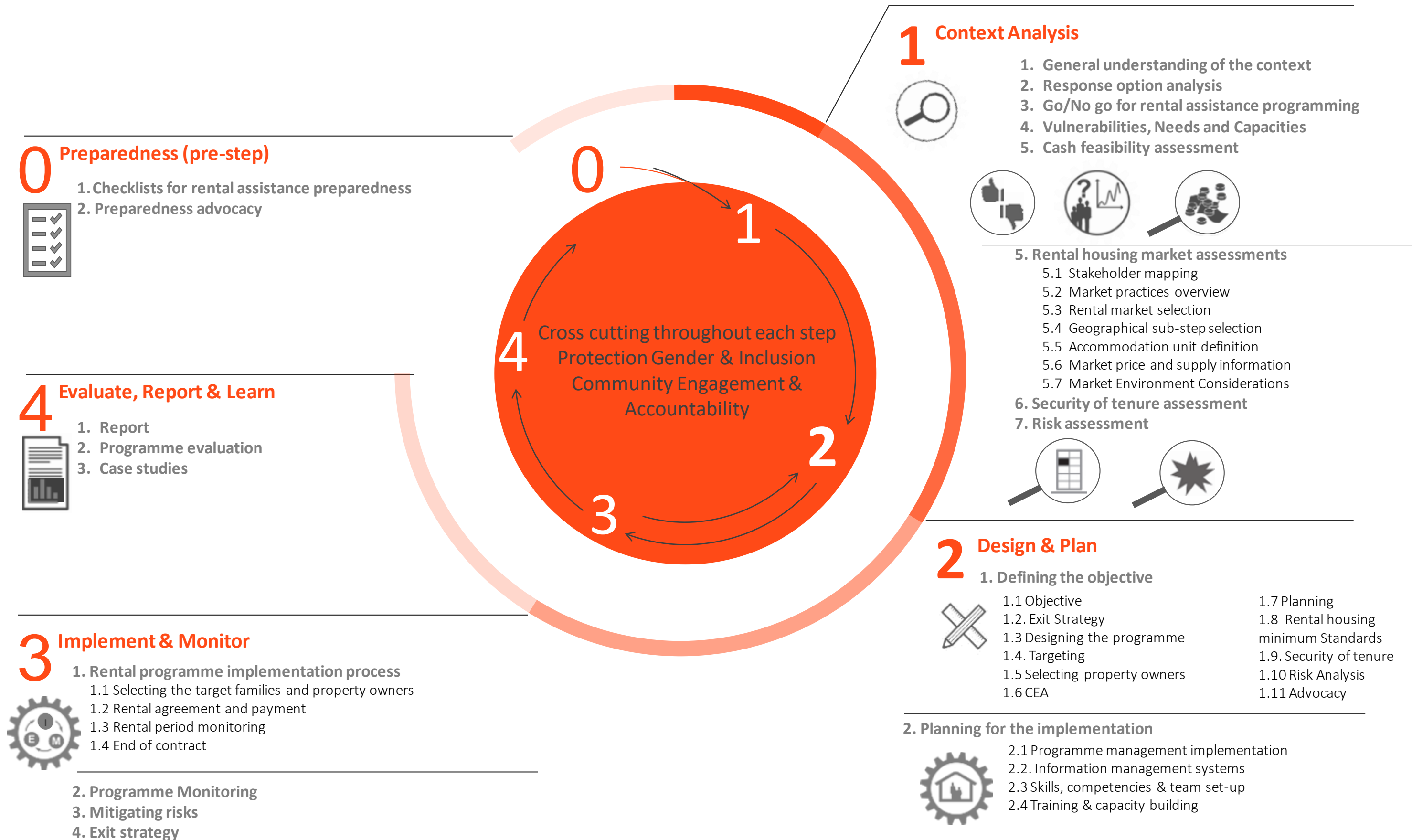
Background – Rental Assistance

- 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



IFRC Rental Assistance Step-By-Step Guide - under development

Step-by-step cycle overview Guide for Rental Assistance



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*