

**Questions and Answers** - Responses to posted questions raised in the Shelter and Settlement Themed Cash Hub Webinar held on the 29 July 2020 and those posted in the registration prior to the event.

Summary of question subjects:

1. Iraq – Who was targeted?
2. Iraq – Impact of COVID-19 on the programme
3. Iraq – How has access to services such as health and education been achieved pre and during COVID 19?
4. Iraq - Is the programme complemented and coordinated with other actors/government etc?
5. Iraq - Could you please expand on the modality of the 'cash-for-shelter' component?
6. Iraq - housing land and property issues
7. Bahamas – status of repair programme in Abaco and Grand Bahama
8. Bahamas – If house is more than minor repairs how does the household get support?
9. Bahamas – vulnerability changes with COVID-19
10. What is the biggest challenge to promote CVA for rental accommodation in Latin America?
11. Inclusion of eviction threat in vulnerability assessment?
12. Has any RCRC National Society (NS) experienced that the recipient of support (of government or NS assistance) or home/land owner requires testing of COVID-19 to receive support?

| Q | Question<br>(ed. for clarity)  | Response   |
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| 1 | <p>Iraq – <b>How many people were targeted for assistance by the programme?</b> (may differentiate direct and indirect)</p> <p>Who was targeted? (criteria in general terms)</p> | <p><b>Mustafa HAKEEM – WatHab Engineer, ICRC Iraq &amp; Alexandra KAPPELER – Cash and Markets, ICRC Geneva</b></p> <p>For the Durable Returns Programme (DRP):</p> <ul style="list-style-type: none"> <li>• Across Iraq, to date, with respect to cash for shelter: approximately 400 HHs and around 2400 Individuals have been assisted.</li> <li>• For livelihoods, around 170 HHs (around 1000 ind.) have been targeted to restore their businesses.</li> <li>• For MPCAs, around 800 HHs (around 4800 ind.) have been targeted.</li> </ul> |

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|   |   | <ul style="list-style-type: none"> <li>• For community projects, a borehole was restored, it serves the whole village (around 200 HHs), a mosque rehabilitation was also undertaken, and it also serves around 100 HHs and also, road sub-grading projects, these serve around 120 HH (in total, 2500 ind.)</li> <li>• Directly targeted/beneficiaries, in total we have around 1800+ HHs (10,000+ Individuals) related to the Durable Returns Programme.</li> <li>• Regarding indirect beneficiaries it is difficult to estimate them.</li> </ul> <p>Who was targeted?</p> <ul style="list-style-type: none"> <li>• In general, the, programme has specifically targeted people who have already returned, rather than proactively targeting IDPs in order to encourage returns.</li> <li>• Specifically, for shelter grants, priority should be given to those who currently reside in poor living conditions or sub-standard shelters in the area of return and are unable to change their situation (vulnerable) to rebuild or upgrade their damaged or destroyed houses.</li> <li>• In addition, vulnerable households who lost their businesses during the conflict have been targeted and supported with livelihood grants to be able to restore their businesses again hence, having a reliable source of income.</li> <li>• Moreover, it was noted that most of the returned families are unable to meet their basic live needs. Hence, multi-purpose cash assistance grants were distributed to the most socio-economical vulnerable families to do so.</li> <li>• Lack of services and massive destruction of infrastructure were two of the main reasons why the returns are difficult and slow, therefore, community needs have been targeted, the objective is to translate those needs into community projects through cash for work approach.</li> <li>• This holistic approach has targeted most of the people in need inside the area of implementation and this is the Durable Return Programme or DRP.</li> </ul> |
| 2 | <p>Iraq – How has <b>COVID 19 impacted the programme?</b> what does it mean for implementation mitigation measures?</p> | <p><b>Mustafa HAKEEM – WatHab Engineer, ICRC Iraq &amp; Alexandra KAPPELER – Cash and Markets, ICRC Geneva</b></p> <p>The spread of COVID19 throughout the country has affected the programme negatively as it worked as a restriction between us and the community at the very beginning of the pandemic, and the programme was put on stand-by for approximately 3 months.</p>  |

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|          | <p>Is there any <b>impact on the programme due to applying safety and health measures such as social distancing etc.</b> to the progress?</p> <p>Also how do we <b>ensure that the beneficiaries can access technical support since COVID-19 restrictions might limit movement</b> of shelter and cash team for visiting beneficiaries?</p> | <p>Implementing mitigation measures for the programme in Iraq has affected the progress notably, for example: cash for shelter grants disbursement, for 100 HHs in normal situation, it could be undertaken in a period of one day. Now, during the COVID19 with applying all mitigation measures of social distancing etc. it is not possible to gather the people at one place to disburse all the money at once. Instead, staggered distributions are held, and it took us around 5 working days for around 80 HHs. In terms of progress it reduced pace but it ensures people are not put at more risk.</p> <p>In terms of technical support, due to the movement restrictions, technical support and advice can be done through the phone for most of the cases. For the complex cases which we need more intense technical support and visual inspection it can be impossible to undertake this over the phone, a quick individual meeting shall be conducted separately with the beneficiary.</p>   |
| <p>3</p> | <p>Iraq - How did you address access to services like health, education etc. before and during COVID-19?</p>  | <p><b>Mustafa HAKEEM – WatHab Engineer, ICRC Iraq &amp; Alexandra KAPPELER – Cash and Markets, ICRC Geneva</b></p> <p>By keeping close contact with the community and through engaging the community working group (CWG), remotely or by having monthly meetings we support preventive measures related to accessing services during the COVID-19 pandemic. Many issues have been discussed, of which, access to health facilities and education is of course one of them and how have the community has been affected before and after COVID19.</p> <p>Information was taken, recorded and sent accordingly to field and health teams to design an appropriate response. E.g. in one of the villages where the DRP is being implemented, community reported that they are having difficulties in accessing some health facilities in addition to the lack of the medical staff and instruments inside the village. This information was reported to our field and health teams so they can meet local health department responsible for the village and authorities in order to help support sustainable solutions to be found.</p> |

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| <p>4</p> | <p>Iraq - Is the programme <b>complemented and coordinated with other actors/government etc?</b></p>  | <p><b>Mustafa HAKEEM – WatHab Engineer, ICRC Iraq &amp; Alexandra KAPPELER – Cash and Markets, ICRC Geneva</b></p> <p>Coordination with local government where we implement the programme is essential as well as to secure access for our teams and to keep them informed regarding our type of activities in the area.</p> <p>In some cases, local authorities are even engaged in our response for example, all UXOs (unexploded bombs, rockets or shells, etc.) found under the rubble of the destroyed houses are reported directly to the civil defence and local police and they intervene to remove them in coordination with our field teams.</p> <p>The DRP is a multi-disciplinary community-based approach, hence, it entails a lot of community engagement. The local community in the selected area is significantly involved in designing the response.</p> <p>It is also essential to have coordination meetings (often occurring on a monthly basis) with other actors in the cluster to report activities as well as organise efforts to deliver assistance for the areas in most need in addition to avoid overlapped activities.</p> |
| <p>5</p> | <p><b>Iraq</b> - Could you please expand on the modality of the 'cash-for-shelter' component? e.g mobile? physical currency? effects on price inflation? multiplier effects</p> | <p><b>Mustafa HAKEEM – WatHab Engineer, ICRC Iraq &amp; Alexandra KAPPELER – Cash and Markets, ICRC Geneva</b></p> <p>Through an owner-driven reconstruction approach, the cash for shelter component aims at providing safe, dignified and adequate access to durable shelter for the return of affected populations who currently reside in sub-standard shelters and have low &amp; limited capacity to independently upgrade, retrofit or rebuild their shelter.</p> <p>There are grants for the reconstruction of damaged or destroyed houses;<br/>Criteria: priority is given to those currently residing in sub-standard living conditions and with the lowest capacity to independently change their situation. In other words, to qualify households need to have a certain vulnerability score and at least Category 2 (major), Category 3 (severe) or Category 4 (total) house destruction.</p>   |

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|   |   | <p>Value: 2'000 – 7'500 USD per HH, depending on the degree of destruction and size of family, which is paid in several instalments as a conditional cash grant. The average disbursed thus far in 2019 is 4'200 USD.</p> <p>Cash for shelter beneficiaries are selected following a two-step assessment and validation process, starting with socioeconomic vulnerability followed by the level of damage of the private housing unit, once selected, the ICRC engineering team develops a customized BOQ (to estimate the grant value), layout, agreement and ownership declaration form.</p> <p>The shelter grants are distributed via an external financial service provider (3rd party), the modality is traditional hawala (off the counter), chosen over mobile cash as the grant/instalment values are quite large (larger than the mobile wallets capacity).</p> <p>The ICRC carries out price monitoring exercises as well (prior and post) to nearby/relevant markets for analysis and program design purposes, so far no price inflations effects have been noticed as the targeting was limited to &lt;100 houses per location, however we're currently targeting a &gt;300 houses locations, and effects are still to be monitored and assessed (results might be limited due to field access challenges)</p> <p>Evidence (mostly anecdotal) could be found for multiplier effect e.g. construction contractors hired daily workers from the community or people reported a general improvement of well-being, feeling safer and healthier etc. A detailed analysis/quantification of the multiplier effect was planned for the final project evaluation of the first phase of the project but this evaluation had to be postponed due to Covid-19</p> |
| 6 | <p>Iraq – please can you comment on any <b>housing land and property issues</b> that impacted the programme or how HLP rights were supported?</p> | <p><b>Mustafa HAKEEM – WatHab Engineer, ICRC Iraq &amp; Alexandra KAPPELER – Cash and Markets, ICRC Geneva</b></p> <p>In fact, the programme in Iraq is being implemented mostly in rural area. All lands in rural areas in Iraq are considered as agricultural lands, most of them are inherited from previous generations (fathers, grandfathers...etc.) ...this means they are not officially sectored and planned under the department of the real estate of the governorate.</p>  |

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|   |  | <p>Until this moment, we haven't faced any issues that impacted our programme in terms of returnees having access to their ownership document etc. e.g. for rural areas which I mentioned above, the beneficiary plus two witnesses from the community and Mukhtar sign an ownership declaration form to be attached with the beneficiary agreement.</p> <p>For urban areas a hard copy of the ownership document of the house should be attached to the beneficiary agreement instead of the ownership declaration which is used for agricultural lands.</p> <p>However, we faced issues with weapon contamination or dead bodies which needed to be addressed.</p> <p>In terms of providing support to returned families in order to have access to their HLP rights, we haven't faced any issue that needed our direct intervention for a specific case as the HLP procedures are well functioning in our programme for the returned families. This might be different for people who didn't or couldn't return.</p> |
| 7 | Bahamas - What is the current status of home repairs in Abaco versus GB? | <p><b>Laxman CHHETRY – Senior Shelter &amp; Construction Advisor, IFRC Bahamas &amp; Myrleinne SARGENT - Case Management, Bahamas Red Cross</b></p> <p>Currently (at 31 July) out of the 500 house repairs being supported by the Bahamas Red Cross on both Abaco and Grand Bahama:</p> <ul style="list-style-type: none"> <li>• 377 have agreements signed which has allowed funds to be released (i.e. all preconditions related to technical assessment, housing land and property rights etc. have been undertaken).</li> <li>• And 56 have received their have received their final instalment from Bahamas Red Cross and 20 their final instalment from CORE (supported by American Red Cross), these 20 have completed.</li> <li>• Currently Abaco is slightly ahead of Grand Bahama with repairs, but this is expected to even out over the next few months (subject to limited disruption to hardware store openings due to COVID-19 restrictions).</li> </ul>   |
| 8 | Bahamas - If a house has more than minor repairs where do people receive | <p><b>Laxman CHHETRY – Senior Shelter &amp; Construction Advisor, IFRC Bahamas &amp; Myrleinne SARGENT - Case Management, Bahamas Red Cross</b></p>   |

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|           | <p>support? What do we understand by minor repairs?</p>   | <p>For the Bahamas RC programme, minor repairs includes non-structural repairs only, and repairs that can be completed and make the home habitable within the Bahamas RC maximum allowable shelter repairs grant of 6000 USD. This is often only a partial contribution to the full repair. Our goal is to make the home habitable by repairing a bedroom, a bathroom and the Kitchen.</p> <p>The Bahamas Government has set up the Disaster Reconstruction Authority (DRA) that households can also access for assistance with funds to repair, and NGOs and Church Groups are also offering repair grants and households are generally eligible to “layer” this assistance to complete the repairs. However, for severely damaged and destroyed homes it is recognised that this is still not likely to be entirely adequate without households adding significant funds themselves.</p>                |
| <p>9</p>  | <p>How has the <b>vulnerability and scale of needs change</b> with the COVID-19 impact after the Hurricane Dorian impact?</p> <p>Did it bring changes to the selection criteria selection as the COVID-19 crisis unfolded?</p> <p>How have vulnerabilities changed from pre-Dorian, to post-Dorian and now with COVID-19?</p> | <p><b>Laxman CHHETRY – Senior Shelter &amp; Construction Advisor, IFRC Bahamas &amp; Myrleinne SARGENT - Case Management, Bahamas Red Cross</b></p> <ul style="list-style-type: none"> <li>• All recipients of support had already been selected prior to the COVID-19 pandemic 1st lock-down so it was too late to adjust vulnerability criteria. Socio-economic vulnerability as well as damage</li> <li>• However, you raise an excellent point that I am sure other NS may want to consider. We would recommend considering socio-economic vulnerability criteria as well as the risk of losing access to adequate housing (i.e. eviction risk) as key when considering vulnerabilities related to COVID-19 economic disruption. CaLP gives some excellent recommendations related to vulnerability analysis and targeting in their <a href="#">live CVA in COVID-19 Context guidance</a>.</li> </ul> |
| <p>10</p> | <p>What is the biggest challenge to promote CVA for rental accommodation in Latin America?</p>  | <p><b>Santiago LUENGO - Ops Manager, IFRC Americas Regional Office</b></p> <ul style="list-style-type: none"> <li>• There are a range of challenges that can be faced by NS trying to undertake CVA for rental assistance in the Latin America context, and particularly thinking about the migration crisis, and no country will have the same context and challenges.</li> <li>• Challenges could include:             <ul style="list-style-type: none"> <li>○ The overall scale of needs for support with rent far exceeding NS financial capacity</li> </ul> </li> </ul>   |

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|    |   | <ul style="list-style-type: none"> <li>○ The host-country's poor also needing similar rental assistance support as migrants (again related to scale of need)</li> <li>○ Restrictions the government may place on the assistance that can be offered to migrants which may relate to their status</li> <li>○ Challenges related to Know Your Customer (KYC) regulations related to transfer (especially imposed on and facilitated by financial service providers), where migrants may not have the correct or adequate documentation.</li> <li>○ Rental support might be new to some NS and their can be issues around processes and staffing capacity to undertake a rental assistance programme.</li> <li>○ In a few instances there may be limited adequate rental accommodation, but in general this has not been found to be the case.</li> <li>○ Finally we must recognise that in some cases migrants may choose to settle or may be restricted from continuing further and other support (such as livelihoods support) may be required such that recipients may continue paying the rent when the NS ends it's financial support.</li> </ul>  |
| 11 | <p>Interested to understand reflections on <b>how to integrate vulnerability of evictions into vulnerability analysis framework</b> and the link with cash transfer to mitigate this risk</p> | <p><b>Marta PEÑA – Shelter Team, IFRC Geneva</b></p> <ul style="list-style-type: none"> <li>● Where there is a formal process for legal eviction in the country, then an understanding of this should be included in the context analysis related to design of the programme. The documents from the landlord that get generated in the legal eviction process can then be included in the HH assessment criteria to help prioritise HH for assistance.</li> <li>● Where there is a risk of illegal eviction then the NS should include assessment questions to ask about current relationship with landlord in relation to this. There could be information by the HH which triggers referrals to other agencies / civil society / government working on housing / illegal eviction. However the NS should also prioritise for the household for assistance on the basis of this assessment if there is a high risk of illegal eviction.</li> <li>● Also in general if proxy's of low income and no alternative coping mechanism then it should be assumed there is an eviction risk</li> <li>● It is important also to assess what the perception is that people have about their security of tenure and the risk to be evicted as there is not always needed to have a legal document to back up how you feel secure or insecure about your tenure.</li> </ul> |



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|    |  | <ul style="list-style-type: none"><li>• Follow-up and monitoring teams would also need to be trained in identifying pressure related to illegal eviction.</li></ul>  |
| 12 | Would like to ask related to rental support if any NS has experience that the land-owner requires a test for COVID-19? | <b>David Dalgado, Cash Hub team - Host</b><br><br>From discussion with a number of NS and regional focal points, we are not aware of national societies who require a potential recipient to prove that they have tested positive for COVID-19 related to rental assistance. |