

29 July 2020 Cash Hub Webinar Summary Points

Topic: Shelter and Settlements

Speaker	Summary Takeaways
<p>Marta PEÑA – Shelter Team, IFRC Geneva</p>	<ul style="list-style-type: none"> • For the IFRC COVID-19 response Shelter & Urban Settlement interventions are part of addressing the Socio-economic impact of the pandemic. Since many will struggle to pay rent, utilities or debts to maintain accommodation when there is a significant impact on household economic security. • The physical and social conditions under which people live have an effect on their exposure and the spread of infection. • Imposed restrictions have severely impacted livelihoods of vulnerable groups (e.g. migrants) which has increased the risk of eviction. • There should be two main lines of action: <ul style="list-style-type: none"> ○ Shelter and urban settlements intervention should support health outcomes through improvements in the physical living environment in order to increase its adequacy and contain the spread of the disease (for example through the establishment of confinement centres for homeless, quarantine facilities for people returning to their countries or adapting camp setting or existing collective accommodation for migrants). ○ Focus on medium to longer-term sheltering interventions that are critical to reduce the socio-economic impact of the crisis such as rental support with a CVA component, advocacy and assistance around provision of reliable and affordable basic services or security of tenure to prevent evictions. For example, National Societies in Armenia, Monaco, The Netherlands, Austria, Singapore and Malaysia amongst others are intending to work on this. • In addition, IFRC is the co-lead of the Global Shelter Cluster. In this capacity, IFRC and as an extension thereof, the national societies, can influence the wider response and advocate for vulnerable groups. • CVA has consistently been used for implementing shelter & settlement interventions, and is historically one of the largest CVA users, especially for reconstruction/ housing projects through the owner-driven approach. • Important to highlight that usually financial resources are not the only limiting factor for people to access safe accommodation. Normally the provision of goods or money is not enough for people to access an adequate place to stay. • There is normally a reason why people lost the place where they were living; for example, if it was destroyed after a disaster it may have not been constructed adequately or if the person was evicted because they did not have adequate

	<p>security of tenure for the place that they were renting. As such, technical support, capacity building or provision of other services should be considered to secure that the cash provided enables them to cover their shelter needs.</p> <ul style="list-style-type: none"> • When Multipurpose Cash (MPC) is delivered and it becomes clear that it is intended to be used for shelter purposes; there is a need to work closely with shelter colleagues to ensure that proper companion programming is undertaken to help people to actually meet their needs • What empowers people is not only the capacity to decide what to do with the given cash, it is the capacity to take an informed decision on how to use it. Technical support and capacity building is most often needed when it comes to shelter. • It is important where possible to integrate shelter and settlements into a holistic intervention where all sectors are included (often called the area-based approach). This is especially relevant in times of COVID-19 when many countries are highlighting a link between poor and overcrowding housing and impacts of COVID-19. • We will not have the desired impact if we improve the habitable conditions in a shelter, but people do not have access to safe water or sanitation. The settlement approach or area-based approach tries to emphasise this idea. • Shelter interventions will only be sustainable if proper access to infrastructure and services are available. And by access to infrastructure and services, I also refer to markets and livelihood opportunities, as people should be able to cover the cost related with the place where they live. Without it, vulnerable people will perhaps decide to move to sub-standard/overcrowded accommodation which may increase their exposure to COVID-19.
<p>Alexandra KAPPELER – Cash and Markets, ICRC Geneva & Mustafa HAKEEM – WatHab Engineer, ICRC Iraq</p>	<ul style="list-style-type: none"> • ICRC is undertaking a durable returns programme in Iraq, supporting people who have returned to their places of origin after displacement due to conflict. There are a number of components of this programme, but Cash for Shelter is very central. • How did this programme develop? ICRC Economic Security colleagues were undertaking multi-purpose cash (MPC) and looking at the post-distribution monitoring we found that many recipients were using the cash to meet shelter needs. Even though shelter had not been included in the calculation of the MPC amount. This was how it became known that it was a priority need. • Many people could return after displacement but when they returned or wanted to return they found widespread destruction. Rebuilding destroyed houses is only one part of it, essential services have been destroyed and there are limited or no livelihood opportunities. There are also protection concerns.

	<ul style="list-style-type: none">• It was decided to adopt a multi-disciplinary approach with all ICRC units working together on this durable return programme. So the 4 main pillars of the programme became:<ul style="list-style-type: none">○ Shelter○ Livelihoods○ Infrastructure○ Protection.• There was conditional cash grant for 2000 to 7500 USD for house repairs depending on the level of destruction of the house and the family size.• MPCAs have been distributed to the socio-economic most vulnerable households so that they can cover their basic live needs and also to avoid falling in the negative coping mechanisms. In addition, MPCAs worked as umbrella to protect the cash grants as they were distributed simultaneously with shelter cash grants, without forgetting that blanket distribution of MPCAs in some areas contributed to reduce tensions as it meant that everyone in the community benefited from our assistance and support.• We supported livelihoods by supporting the vulnerable households to secure a sustainable source of income through either restoring their lost businesses during the conflict or start-up new businesses. Construction related businesses had a great added value... for example, shelter and MPCA grants both had positive impact for livelihood support beneficiaries as it meant that local people spent the grant funds in their shops (locally).• Supporting livelihoods really does help to revive the community.• When it comes to infrastructure we work through local community projects, where the community can propose something that benefits the whole community. As part of this cash for work can be a useful modality.• The holistic approach can help us address protection issues such as weapon contamination issues and dead body management amongst others.• The main benefit of this holistic approach considering shelter, livelihoods, infrastructure and protection is that there are many secondary benefits, for example, communities report improvements in well-being, and that life has returned to the community and local markets have been brought back etc.• The cash approach gives flexibility to support people's choices, and really empower people. An example of this is that one women reported after she was assisted by ICRC engineers and some of the male community members to repair her house that she would now feel comfortable to undertake the project herself having learnt and seen how to do it and had to make decisions during the process like dealing directly with construction dealers and choosing the best prices available.
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	<ul style="list-style-type: none">• Support from ICRC engineers has led to many people reporting that they learnt improved construction techniques.• Recipients also reported that the cash approach allows them to barter and get better prices, decide the design, and helps them save money and works to get exactly what they want on their rebuild.• ICRC has built significant trust with the community through this approach, and this means the community really involved in the design of the project, for example, taking part in selecting appropriate community projects and helps with identifying those in the community that need technical support. This closeness and trust opens ground for other discussion such as protection issues.• Key details of the programme include:<ul style="list-style-type: none">○ Cash for shelter grants are conditional and paid in instalments depending on the total amount of the grant on which depends on the level of destruction.○ Shelter grants range from 3,000 USD for the houses that are partially damaged up to 7,000 USD for the fully destroyed houses. These grants are put into conditional instalments where each instalment is sufficient to cover a percentage of works as per defined in the scope of work. E.g. for a fully destroyed house, there will be 3 instalments and each instalment will be sufficient to cover a 33% of work as per defined in the BoQ and scope of works, the first instalment is always given in advance.○ The technical assessment and monitoring visits to provide construction technical advice are essential to support the recipient household. Our scope of works includes descriptions and in some cases illustrations of how works can be undertaken.○ CVA allows the beneficiaries to fully own the design of decisions related to their houses, and they involve other community members in their repairs.○ For the cash transfer we have used a 3rd party financial service provider (Hawala agents) who is responsible for cash for shelter grants disbursement, the main reason behind that is that the shelter grants are quite large and couldn't be done through mobile transfer... meanwhile for MPC and livelihood supports, ICRC uses the mobile money transfer method.○ CVA for Shelter requires significant community engagement, distributions, meetings, monitoring visits.• COVID-19 has impacted community engagement and it has affected the programme negatively. Many assessments of eligibility for assistance have had to switch to being undertaken over the phone. The technical assessments quality has reduced but is still of acceptable quality for the programme. Signing of
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	<p>agreements now has to be done household by household rather than gathering a number together to undertake it at the same time. So, processes take longer.</p>
<p>Laxman CHHETRY – Senior Shelter & Construction Advisor, IFRC Bahamas & Myrleinne SARGENT - Case Management, Bahamas Red Cross</p>	<ul style="list-style-type: none"> • Bahamas was hit by Hurricane Dorian in August/September 2019, which brought high winds and tidal surge. There was significant housing destruction. This was the worst Hurricane on record. • Cost of living in the Bahamas is extremely high and so are the costs of materials and services to rebuild. • Currently in the Bahamas we are in the next hurricane season and a storm is expected this coming weekend. This means that with the Curfew related to COVID-19 and the closures related to preparing for the storm it is very difficult to access construction materials. • The hurricane Dorian Bahamas Red Cross response was able to provide services related to in-kind relief items, multi-purpose cash assistance, shelter repairs and rental assistance, and also livelihood grants. • With COVID-19 there has been significant impact on the economy and especially tourism, and also travel with the US has been severely impacted. This has impacted recovery of livelihoods post-Dorian and recovery more generally. • The rental assistance programme was strongly coordinated with social services in the Bahamas who were also running their own programme and the Bahamas RC worked to expand this programme out horizontally to cover more beneficiaries. This is an example of linking social protection with humanitarian CVA. • The rental assistance programme is to give immediate support to beneficiaries who have lost their homes or their homes are not habitable. Targeting 235 of the most vulnerable households. • Before rental assistance is given there is a check of potential recipients prior addresses and that it is no longer habitable, and then we check the minimum housing standards, and an agreement is signed so that the tenant and the landlord and the Bahamas Red Cross are aware of who is responsible for what and the terms of the assistance. • 700 USD per month is given for 6 months. This is the same as social services, however unlike social services we pay directly to the tenant and not the landlord. This also empowers the tenant to negotiate on rent and the money they save they can spend on utilities for example. • We initially gave the funds as a cheque to the tenant household, but now we have gathered bank details and have the system in place we are able to undertake the transfer by bank transfer. Inclusion in the formal banking sector in the Bahamas is strong. • For the monitoring we visit on a monthly basis the accommodation and check there are no issues between the landlord and tenant and that payments are being made. • With COVID-19 the bank transfer is of less risk than giving a cheque, and we also do more remote follow-up with phone calls. However, we still physically visit the properties to check use and

	<p>no issues between tenant and landlord, but with social distancing and face coverings</p> <ul style="list-style-type: none"> • In terms of exit strategy, the intention was that the households would be bought time by Bahamas Red Cross paying their rent to help them to recover their livelihoods and also to repair their homes. Where there is still an issue the red cross has had discussions with social services about referring some households back into the social services rental programme once the 6 months is up. • For the shelter repair programme we are only supporting the households who have minor non-structural damage. We use an owner-driven approach. Some households have the skills themselves to repair their houses but don't have the money for material, those that do not also pay for builders. • The owner-driven model offers many benefits because the recipient is empowered to manage the quality of the works and they often pay more attention to quality and can make decisions related to what they want to prioritise on the repair. • With COVID-19 for the shelter repairs some parts are undertaken virtually through phone, however, for the damage assessment and the agreement signing this has to be in person. The agreement shows the scope of the work, the time and the instalment conditions. • The recipient gives the bank details, first instalment 3000 USD, 2nd is 2500 USD, and the 3rd instalment relates to WASH and is 700 USD. The recipient has to keep receipts which the Red Cross finance team requires to release the next tranche after the technical inspection. • The red cross has a dedicated community mobilisation team with technical skills that regularly visit the recipient and provide technical support to support the repairs.
<p>Santiago LUENGO - Ops Manager, IFRC Americas Regional Office</p>	<ul style="list-style-type: none"> • Rental Assistance is not new to the RCRC movement, it is something that has been done in different contexts and countries around the world. • A guide has been developed learning from this work, and it is intended that this will help facilitate the project managers, shelter staff and volunteers working in the field to undertake a rental assistance programme. • The objective of rental assistance is to ensure access to safe and dignified shelter. • With COVID-19 there are a lot of challenges for vulnerable households to pay rent or service housing debt and CVA to support rent or housing debt may be very appropriate. • IFRC hopes to have a Webinar in future to go through in more detail the guide once it is launched. • For COVID-19, targeting should be for those at risk of losing rental homes & those who have lost homes and need to rent. Since many people will be living in their own homes they need to check adequacy is reduced, however a light-touch check should be undertaken, but it will still be important to support the tenure

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	security. Rental assistance could potentially be provided until economies start to pickup and livelihoods of the most vulnerable recover or government social protection programmes are able to adequately cope with supporting vulnerable households with housing.
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Prepared by David Dalgado based on what was said in the Webinar and the takeaways may not reflect the top takeaways of the speaker as they see them.