

Bahamas Hurricane Dorian Response Shelter & Settlements



© International Federation of Red Cross and Red Crescent Societies, Geneva, 2021

Any part of this publication may be cited, copied, translated into other languages or adapted to meet local needs without prior permission from the International Federation of Red Cross and Red Crescent Societies, provided that the source is clearly stated.

Contact us:

Requests for commercial reproduction should be directed to the IFRC Secretariat:

Address: Chemin des Crêts 17, Petit-Saconnex, 1209 Geneva, Switzerland

Postal address: P.O. Box 303, 1211 Geneva 19, Switzerland

T +41 (0)22 730 42 22 | **F** +41 (0)22 730 42 00 | **E** secretariat@ifrc.org | **W** [ifrc.org](https://www.ifrc.org)

TABLE OF CONTENTS

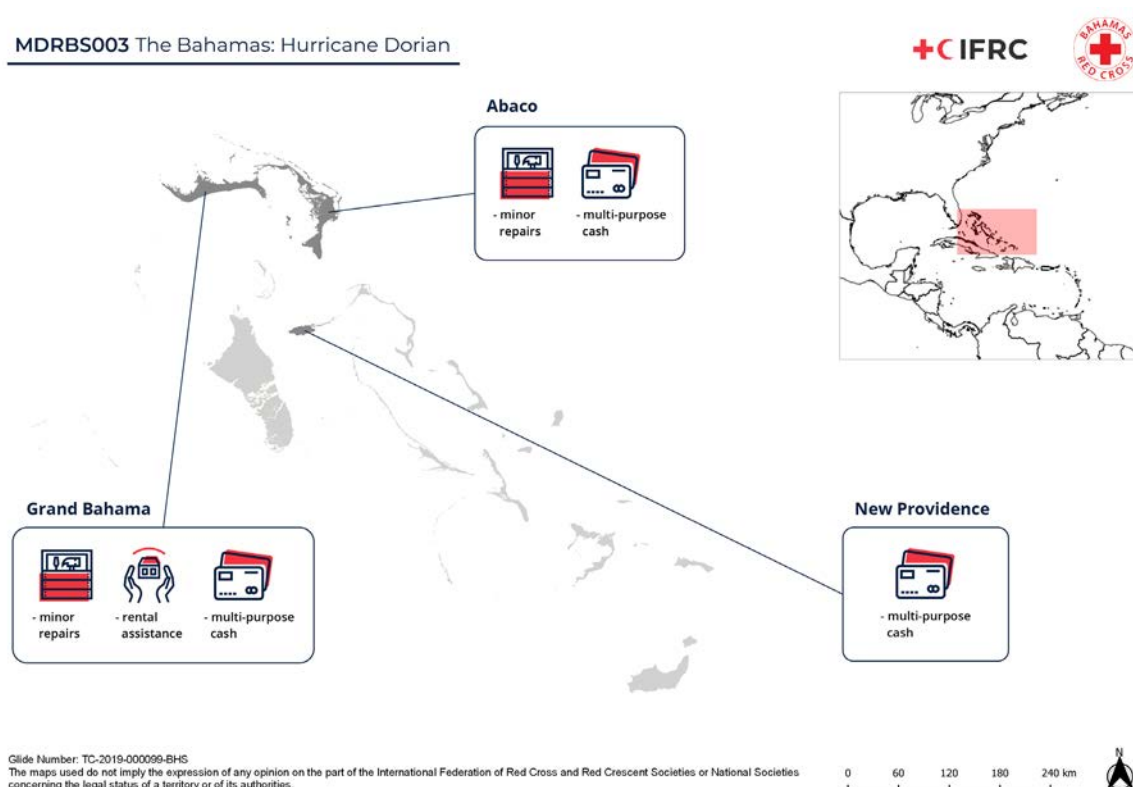
BACKGROUND	4
OVERVIEW OF THE IFRC AND BAHAMAS RED CROSS SHELTER RESPONSE	5
MULTI-PURPOSE CASH (MPC) ASSISTANCE RELATED TO SHELTER	7
Key Learning	9
RENTAL PROGRAMME	11
Key Learning	16
REPAIRS PROGRAMME	19
Key Learning	33
ANNEX A: CHECKLIST FOR RENTAL HOUSING ADEQUACY ASSESSMENT	36
ANNEX B: FLOWCHART OF THE RENTAL ASSISTANCE PROCESS	38
ANNEX C: ABACO PROJECT PROCESS FLOWCHART	39
ANNEX D: TECHNICAL INSPECTION CHECKLIST	40
THE FUNDAMENTAL PRINCIPLES	41

BACKGROUND

Hurricane Dorian hit the Bahamas from the 1st to the 3rd of September 2019. It made several historical records as the strongest Atlantic Hurricane documented to directly impact a landmass, tying it with the Labour Day Hurricane of 1935. While the Bahamas has over 700 islands, the hurricane significantly impacted the islands of Abaco and Grand Bahama and the surrounding Cays. The official death count was 74 casualties (63 Abaco and 11 Grand Bahama) and 282 persons missing. The Caribbean Disaster Emergency Management Agency (CDEMA) estimated a total of 15,000 people in need of food or shelter, following the hurricane, with an estimated 5,000 people evacuating to Nassau, New Providence. The Government stated Dorian caused USD 3.4 billion in losses and damage to the country.¹

This case study presents the shelter-related interventions undertaken in the Bahamas in response to Hurricane Dorian 2019, and funded under the International Federation of the Red Cross and Red Crescent Societies (IFRC) and The Bahamas Red Cross Society² (BRCS) appeal MDRBS003. The BRCS and IFRC worked as one team to undertake the interventions described in this case study. Building on the experience and learning from the appeal funded shelter activities, BRCS also undertook further shelter interventions using many of the systems and processes described in this case study.

MDRBS003 The Bahamas: Hurricane Dorian



¹ IFRC, Emergency Appeal, 6-month operations update, The Bahamas: Hurricane Dorian

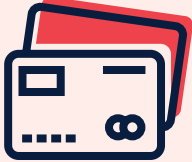


² In this document the acronym BRCS and the short name Bahamas Red Cross are used to refer to The Bahamas Red Cross Society

OVERVIEW OF THE IFRC AND BAHAMAS RED CROSS SHELTER RESPONSE

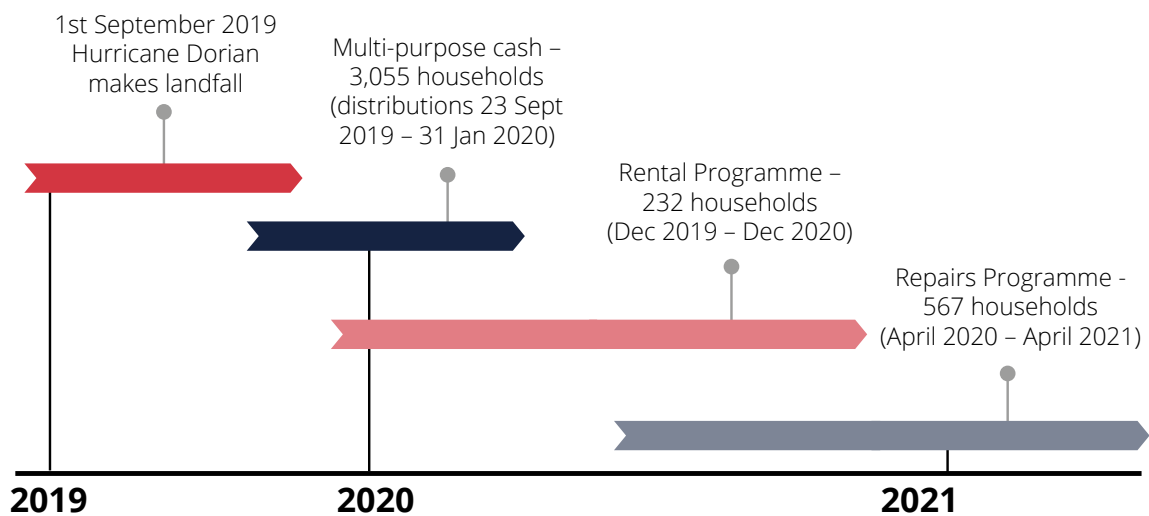
Three main programmes were launched addressing shelter including multi-purpose cash for basic needs (MPC, containing a contribution to housing costs), shelter repairs and rental assistance:

- 3,055 households were assisted with **multi-purpose cash (MPC) assistance for basic needs**. The MPC was intended to assist people with basic needs including those related to food, water, housing, utilities, furniture, clothing, transport, communication and education, and health costs. A total of USD3,620 of unconditional cash was given in three tranches over three months. The cash transfer mechanism consisted of a pre-paid Visa debit card. Some of the most vulnerable in the Bahamas were undocumented migrants, and these households were less likely to risk coming forward for other types of more visible forms of assistance. In addition to this, in general, only Bahamas citizens were eligible for government assistance. Cash was selected because it was envisaged (and found to be the case) that markets were functioning by the time of the first cash distribution, but this modality was also preferred by affected people and because it offered the opportunity to stimulate the local economy.
- 232 households were supported with a **rental assistance** programme offered in Grand Bahama. This aligned with assistance being offered by the Department of Social Services (DoSS), which also supported approximately 200 families with rental assistance for six months. The Bahamas Red Cross rental assistance programme enabled access to safe and appropriate single-family housing to “buy time” while households recovered their livelihoods, rebuilt their homes or found alternative housing arrangements. Payments were made directly to the tenant household once it was verified the accommodation met minimum standards. The Bahamas Red Cross also provided security of tenure support during the programme through regular monitoring calls to landlords and tenant households to check and help resolve any issues.
- 567 households were assisted with **minor repairs**. Those with homes which had suffered minor damage from the hurricane could be supported to repair their homes with cash assistance of an average value of USD6,000. The conditional cash grant was given in tranches and was intended to address non-structural damage and make the home partially habitable to support safe reoccupation of the home by the family ensuring at least one dry lined room, functional water, sanitation and hygiene (WASH) and kitchen facilities, and that the external structure of the house (roof and walls) was adequately sealed. This was in line with guidance of the Shelter Cluster considering the high costs for the whole house to be repaired which would have gone far past the resources of agencies given the high number of people requiring assistance. Priority activities included making the home watertight, secure, safe and having functional utilities.

Summary Dashboard

Programme	Summary Description	Location
<p>Multi-Purpose Cash (MPC) for Basic Needs</p> 	<p>3,055 households assisted with USD3620</p> <p>Blanket distributions to evacuees</p>	<p>Nassau Grand Bahama Abaco</p>
<p>Rental Assistance</p> 	<p>232 households assisted with up to six months of rental assistance @ USD700 per month of rental payment support.</p> <p>Those displaced and with destroyed or majorly damaged houses and those socio-economically vulnerable were eligible for assistance</p>	<p>Grand Bahama</p>
<p>Minor Repairs</p> 	<p>567 households assisted with minor repairs given through USD6,000 conditional cash and technical assistance.</p> <p>Those with minor damage (reflecting the value of the repairs grant being offered) and those socio-economically vulnerable were eligible.</p>	<p>Grand Bahama Abaco</p>

Timeline



MULTI-PURPOSE CASH (MPC) ASSISTANCE RELATED TO SHELTER

Overview

Multi-Purpose Cash (MPC) assistance was a substantial component of the overall response by Bahamas Red Cross. Up to 3,055 households were assisted with USD3,620 of MPC intended to allow people to meet their basic needs and given in three tranches across three months. As part of the Minimum Expenditure Basket (MEB), Housing and Utility costs were included, and the transfer value included 100% of the Housing and Utilities costs for three months. These costs were taken from the Household Expenditure Survey 2013³, and increased by inflation to be USD332 per month of the overall USD1,206.66 given per month.

Targeting

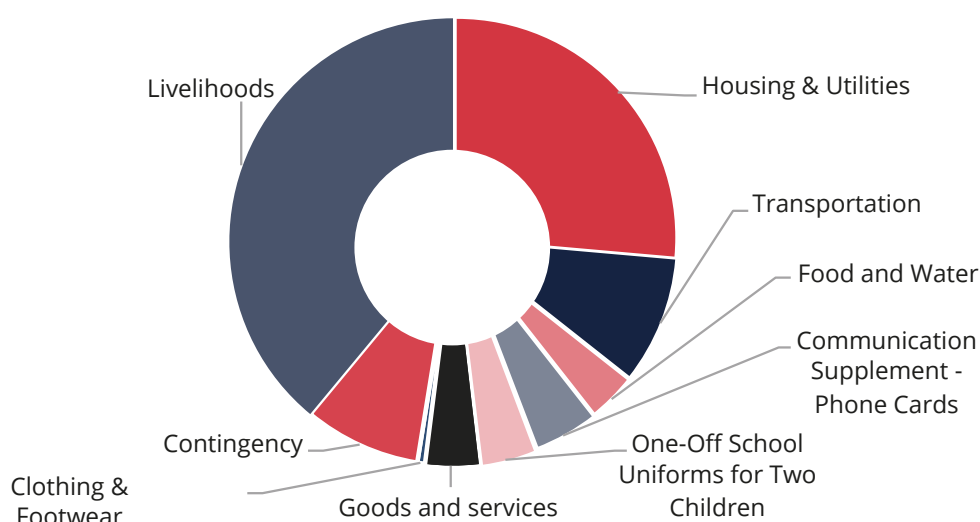
Following the initial assessments, it was decided to adopt blanket distributions to evacuees in geographically targeted locations. The most severely impacted geographic locations were Grand Bahama and Abaco. However, the largest proportion of evacuees were found to be in Nassau. Therefore, Grand Bahama, Abaco and Nassau were selected as the islands in need of assistance. The blanket targeting of evacuees in these locations was possible because the initial target for MPC for basic needs was increased from 750 households in September 2019 to approximately 3,000 households in November 2019 through the availability of additional funding and resources (such as international cash transfer programming staff) for the response.

Part of the reason for adopting the blanket-based geographically targeted approach was due to the need to deliver the financial assistance as soon as possible to best meet immediate basic needs post-Dorian. All those who registered as evacuees from the three selected locations before 30th November 2019 could then be assisted, which removed any need for further selection processes which may have required individual household assessments that would have delayed the process.

Minimum Expenditure Basket (MEB) and Transfer Value

In September 2019 immediately after the Hurricane, a rapid assessment was undertaken to quantify the priority needs of evacuees. This drew heavily upon secondary data and especially from 2013 Household Expenditure Survey data from the Commonwealth Government of the Bahamas. As with all multi-purpose cash programmes, this required a series of assumptions to be made related to the needs and amounts to include in the minimum expenditure basket and the percentage of needs to be covered to form the transfer value. The following pie chart gives an indication by proportion of what needs the MPC were intended to cover.

³ Commonwealth of the Bahamas (2016) [Household Expenditure Survey 2013](#) [accessed 21 Dec 2021]



Proportion of total transfer value given by need (based upon data supplied by IFRC)

Note that the Household Expenditure Survey data from 2013, gave very little information on what expenditure on “housing, water, electricity, gas, and other fuels” was included with respect to “housing”. But it is assumed that this took into account rent and mortgage payments. Nevertheless, notes related to the development of the Minimum Expenditure Basket (MEB) suggest that the amount was considered adequate to allow households to relocate out of collective shelters and to “more appropriate and comfortable shelter solutions”.

Post-distribution findings related to Shelter⁴

Based upon 623 exit surveys (undertaken immediately after distribution and intended to focus on the process of distributions with some emphasis on intentions of recipients), 412 (66%) cited Housing as a top priority that they planned to spend money on.

From a sample of 375 recipients contacted by phone 271 (72%) reported spending some part of the assistance received on housing. However, further information on what this spend referred to was not recorded.

Use of the financial assistance Top categories for use of the assistance

Food and water	Housing	Clothes
343	271	196
Other	Hygiene items	Household items
301	267	174

Extract from Financial Assistance Post Distribution Monitoring Presentation, 21 May 2020, IFRC:

⁴ Financial Assistance Post Distribution Monitoring Presentation, 21 May 2020 shared by IFRC

KEY LEARNING

- **Blanket approach geographically targeted allowed speed.** Although it was recognised that the blanket approach for evacuees allowed for household vulnerability assessments to be dispensed with to speed up implementation, it was noted from the outset that this would lead to risks such as:
 - There would be some minor inclusion error, such that some evacuees with lower needs or other sources of support would be assisted, potentially at the detriment of using the resources elsewhere.
 - The MPC was relatively siloed from other Bahamas Red Cross / IFRC programmes, which could have impacted the adoption of a more holistic approach later, considering several elements of support to different sections of the affected population, for example. Nevertheless, this was acceptable given the speed of implementation and that the MPC was addressing immediate needs.
- **Supporting Migrants and Undocumented Populations** - One of the key benefits of multi-purpose cash was that it allowed Bahamas Red Cross/IFRC to reach vulnerable populations such as migrants and the undocumented, that otherwise may not have been able to be reached through other more visible shelter response options. Other shelter response options also had specific selection criteria which undocumented populations may not have been able to meet.
- **Monitoring** - Knowing that recipients reported spending on housing gives us an indication that some shelter needs were being met through MPC. However, it is not clear to what extent or what happened once the MPC assistance finished. For example, if it was used for rent, did the vulnerable groups assisted recover their livelihoods during the three months of support to be able to then continue paying rent, or where other coping mechanisms found or were households forced to move. In recent months, a number of cash and market practitioners have been advocating for changes to monitoring such as:
 - Recording the specific answer given by the interviewee where possible when responding to questions on what the transfer was spent on. Therefore, although the category for “rent” would be recorded as shelter, the word “rent” would be recorded which could be later analysed.
 - Involving sectorial experts, such as shelter practitioners in the design of post-distribution and outcome monitoring, particularly to give information to support future programming.

RENTAL PROGRAMME



Rental programme, Grand Bahama, May 2020 (Source: IFRC)

RENTAL PROGRAMME

Overview

232 households were supported with rental assistance programming in Grand Bahama for a period of six months with 20 of the very vulnerable households within the 232 supported for an extra period of three months, nine months in total. The rental assistance aligned with the rental assistance offered by the Department of Social Services (DoSS), which also assisted approximately 200 families with rental assistance for 6 months following Hurricane Dorian. For both the Bahamas Red Cross and the Department of Social Services, it was initially planned to assist for three months but due to an increase in resources (funding) this was extended to six months.

Rental assistance was a normal social welfare modality of the Department of Social Services; however, this department had limited resources and asked the Bahamas Red Cross to support to ensure rental assistance for more of those in need. The purpose of the Bahamas Red Cross rental assistance programme was to enable access to safe and appropriate housing of a permanent standard (rather than an emergency standard) and to “buy time” while households recovered their livelihoods, rebuilt their homes or found alternative arrangements. Payments were made directly to the tenant household once it was verified that the accommodation met minimum adequacy standards. The Bahamas Red Cross also followed up with both tenant and landlord to identify and help resolve any problems that were arising during the tenancy; this helped to manage any security of tenure risks.

It should be noted that it was not possible to undertake significant rental assistance programming in Abaco because of the lack of a good supply of adequate rental accommodation on the market due to the damage from the Hurricane.

Targeting and Selection

The assistance was targeted geographically, by socio-economic vulnerability and by housing damage. Geographically the programme was considered feasible in Freeport in Grand Bahama, since this was an urban environment in the Bahamas that had suffered significant hurricane damage and it was known to have rental stock available post-hurricane. Households displaced from Abaco to Grand Bahama were also assisted. To be eligible households had to have been affected by Hurricane Dorian and have damaged or destroyed homes to the extent that they were uninhabitable, and the family displaced.

There were three distinct application intakes:

1. Direct applications for assistance were received at the humanitarian agency's reception desk and helpline,
2. Applications were referred through the humanitarian agency's caseworkers,
3. A list of potential recipients was referred by Department of Social Services (DoSS).

The applications were screened based on this specific inclusion criteria: the house is destroyed, or the house has major damage and is uninhabitable and the household is displaced. After this shortlisting, a vulnerability assessment was conducted using an Open Data Kit (ODK) platform.

The vulnerability assessment questionnaire and scorecard included seven main criteria including demographic characteristics, socioeconomic characteristics, displacement status, disability and impact of Hurricane Dorian, and those main criteria were split into sub-criteria. Washington group impairment domains were used in relation to disability.

The following is the score card used in the rental assistance programme:



Shelter Recovery Phase Financial Assistance for Rent



Selection criteria for target HH/families

ELIBIGIBILITY CRITERIA	YES/NO
A. Level of damage of the house	
Minimal Damage	No
Minor Damage	No
Major Damage	Yes
Destroyed house	Yes
Additional TARGET CRITERIA	SCORE
VULNERABILITY for priority selection for IFRC/BRCS Shelter package assistance	
A. Family composition and social characteristics	
Household is headed by a single parent (widow, unmarried, divorced/separated)	3
Household of older people (60+)	2
Household is made up of 5 members or more	2
There is a child in the household less than 5 years of age	1
Household member(s) have a disabilities, chronic illness or special needs (physical, mental, sensory, behavioural, cognitive or emotional impairment or limiting conditions)	2
B. Social and Economic Characteristics	
1 No one in the Household is currently engaged in income generating activities and not receiving government social welfare/benefits or other support	3
2 Property owner (House owned and lived in by grant recipients)	1
Legal status unknown	2

Score for priority selection							
2	4	6	8	10	12	14	16
Less eligible		Eligible			More eligible		

The vulnerability scores used to rank each household determined who would be supported first from the overall ranking of all the programme applicants. The eligible households were then informed about their enrolments and were given further instructions to identify the accommodation following minimum living standards.

Rental Market Assessment

It was determined that no rental market assessment was required in Grand Bahama because the Bahamas Red Cross had a strong understanding of the rental market and rental practices in the Bahamas. Both the Red Cross and the Department of Social Services were also only supporting a small number of households combined; this was small when compared with the overall stock on the market. DoSS was running a rental programme before the Hurricane Dorian and had clear understanding of the rental market in the Freeport area of Grand Bahama.

A rapid rental assistance feasibility assessment was undertaken in Abaco, and although it was clear that there were shelter needs that could in theory be met through rental assistance, it was determined that due to the significant destruction in Abaco post Hurricane Dorian that there was not adequate un-damaged rental stock. Therefore, the rental programme continued localised in Grand Bahama, while the repairs programme targeted both Grand Bahama and Abaco.

Security of Tenure

From the Bahamas Red Cross' strong understanding of rental practices in Grand Bahama, it was decided that the risk of evictions and abuse was limited in this context. For example, because of the good supply of rental stock, should the landlord try to threaten eviction, the tenant family could move. Also, in this context, landlords were known in the community and there would be potentially social repercussions should the landlord try to abuse their power (even if limited). The Bahamas also has a strong rule of law should any illegal evictions be threatened. Therefore, checking of the agreement between tenant and landlord was not required and only an agreement between agency and the tenant family was required as part of the programme. The purpose of the agency/tenant agreement was to ensure that the tenant family understood what the financial support was intended for and that they understood other conditionality related to the programme.

As discussed later, the Red Cross paid the rental payment to the tenant family which also empowered the tenant household to choose where they lived. This further helped to address any power imbalance in favour of the more vulnerable tenant household.



Family assisted by Rental Assistance programme, Source: The Bahamas Red Cross Society

Minimum Accommodation Standards

The household was orientated with respect to the minimum standards once they were enrolled in the programme. However, once they had found accommodation, they believed was acceptable, a Bahamas Red Cross shelter team member checked the accommodation using the check list shown in Annex A. This form was also used to check the time period that the property was available to rent, and the landlord's details were collected.

The Bahamas Shelter Sector (the body of humanitarian agencies working together to coordinate shelter assistance) adopted the Bahamas Red Cross/IFRC Minimum Accommodation Standards following a review of standards from agencies and government.

Rental Payment

A key difference between the Department of Social Services (DoSS) rental assistance programme and the Bahamas Red Cross/IFRC programme was that the DoSS paid the rent directly to the landlord, whereas the Red Cross paid the tenant family. This was based on learning from the Haiti earthquake response in 2010 where the Red Cross had undertaken significant rental assistance programming, and the tenant family was empowered in their negotiation and throughout the tenancy period with the rental payment transferred to the tenant rather than the landlord. In the Bahamas, the household was given USD700 per month for rent whether the rental accommodation cost this amount, or they were able to find it cheaper, as long as it met the agreed minimum standards. This incentivised the household to negotiate with the landlord, helping to minimise any potential inflationary impact on the market and empower the recipient tenant family. Whenever, the rental payment amount provided by Bahamas Red Cross exceeded the rent, the family could use it to meet other essential needs such as utilities, for example. From a review of the actual costs of rent (since all programme participants were required to submit the rental receipts to Bahamas Red Cross to be eligible for the next month's rental payment), it was seen that the average rent paid was USD688. It was not found that families tried to reduce the rent by opting for sub-standard accommodation, and indeed this would not have been possible given the adequacy checks by Bahamas Red Cross staff.

Payment Transfer Mechanism

Payment by cheque was initially chosen as the transfer mechanism for the rental payment, with the cheque paid to the tenant family. There is high inclusion in the formal banking sector in the Bahamas and therefore recipients were able to pay the money into their bank accounts before making their payments to the landlord either via their own cheques, bank transfer or cash. This method was also selected to assist with monitoring to gather the financial documentation (such as receipts of rent payment) required by the Red Cross' finance department. However, due to COVID-19, it was decided to change this transfer mechanism to bank transfer to minimise COVID-19 risks for the tenant and Bahamas Red Cross staff and volunteers. Nevertheless, for the final payment, it was decided to do this by cheque to ensure all the final documents (such as receipts) were returned. From informal discussions with tenant households, the preferred transfer mechanism was bank transfer, however, for the Bahamas Red Cross to support monitoring and gathering of documentation, the payment through cheque was made.

Monitoring

Each month Bahamas Red Cross staff and volunteers followed up with the respective recipients to check that they were still in the same accommodation or if they had moved (in which case a fresh minimum housing standards check was required) and that they were still in need of the rental support. Some households were able to leave the programme early because they had repaired their damaged home.

Monitoring took place largely through phone calls (especially with the onset of COVID-19 restrictions) with both tenant families and landlords contacted to understand if any problems had arisen (including to monitor if there was any risk of eviction, as part of the support related to security of tenure).

From the Post Distribution Monitoring⁵ of the rental programme, there was high satisfaction with the rental programme reported by recipients.

⁵ IFRC (2020) The Bahamas Rental Assistance: Post Distribution Monitoring Report 2020, available from: <https://adore.ifrc.org/Download.aspx?FileId=366251&.pdf>



Rental Assistance programme recipient receiving cheque. Source: IFRC

Information Management

There were challenges related to the information management database that developed as the programme evolved. Some information was collected by paper at the beginning of the operation, but it was then difficult to digitalise and led to some errors in the database. There were also significant issues with not recording landlord contact details at the start of the programme which initially caused problems with monitoring. There were also some issues with recipient tenants and landlords changing their mobile numbers, and for some vulnerable people (such as older people or those with certain types of impairments) it was a struggle in using the remote ways of working required due to COVID-19, and significant staff and volunteer follow-up and support was needed.

It should be noted that on all programmes the data points needed at the start of the programme are often not the same as at the end of the programme. There is need to consider and forecast information management needs throughout the programme cycle; however, this has to be balanced with what is feasible to collect at the beginning of the programme and systems often evolve with time.

Exit Strategy

The rental assistance programme commenced without full reflection on the exit strategy; however, it has been found that the vast majority of households supported have been able to recover their livelihoods, repair their damaged homes to enable them to move back, or find other housing solutions.

During June 2020, a review was conducted based on beneficiaries' responses to the monthly monitoring calls and it was found that up to 75 households would likely need further rental assistance. Upon further investigation of data and discussions with households, this was later reduced to 60 (26% of those supported). Due to additional budget being identified, a further three months of rental assistance could be provided to 20 very vulnerable households from the original case load supported. For these 20 households, it was hoped they would be able to recover livelihoods, repair their homes or find other housing options within this time. The file of each beneficiary was reviewed to find out the change in economic status and vulnerability during the programme and further clarification was sought via phone calls. A committee comprised

of three key staff members was formed to review the eligibility for further support. Twenty extremely vulnerable cases were recommended for extension, while the remaining 40 cases were referred to DoSS for support. It is not known how many of these cases the DoSS was able to take on, since they were also facing significant pressures due to the COVID-19 response. It was hoped that the staggering of referrals back to DoSS as the programme closed would help to ease the burden on the DoSS to identify funds to support these households.

Although it was not possible to assist all vulnerable households because of the large number of affected people and the limited capacity to respond, the Red Cross did offer other assistance packages such as a livelihood programme and a house repair programme (described in this case study), and further consideration could have been given to involving those in the rental assistance programme in these other programmes to help support the recovery of these households more holistically. This was not opted for because the Bahamas Red Cross determined it was better to help more recipients when needs were high and there were limited resources, instead of supporting only a few though to a greater extent.

Linking Cash and Social Protection

Linking Cash and Social Protection is a theme of significant interest to the Red Cross Red Crescent Movement, and this rental programme can be considered as a contribution to this theme in the following respects:

- It ***aligns*** with the government's social protection programme related to rental assistance, through the payment of the same rental payment transfer value and provides support to a similar case load (similar eligibility criteria) as the DoSS programme.
- It provides a ***design tweak*** in that it makes the rental payment to the tenant household (the target recipient of assistance) rather than the landlord, to empower the tenant household.
- Partially it can be seen as ***horizontal expansion***, allowing more people to be assisted with rental assistance because referrals of families were given by DoSS and many were taken on.

However, due to the onset of COVID-19, it was not possible to further explore the modality with the DoSS. For example, advocacy with DoSS to adopt payments to tenants rather than landlords could have been explored. It would also have been beneficial to have had more regular coordination meetings with DoSS as part of the discussion on referring back Bahamas Red Cross-supported tenant households where they had been unable to recover a sustainable housing solution and were in need of further support.

KEY LEARNING

- **Pre-crisis rental market and rental practices knowledge** – The Bahamas Red Cross knowledge of the rental market and rental practices, specifically that there was a large volume of rental accommodation relative to the size of the Red Cross and DoSS programme, and knowledge of risks relating to eviction, allowed the response to move quickly into the implementation phase.
- **Through rental assistance a shelter option could be provided that offered a permanent housing standard of accommodation in an emergency** - The programme used existing housing stock for temporary accommodation, which provided, more space, greater comfort, a healthier environment and greater dignity when compared to what may be normally provided in an emergency post-disaster which is temporary structures, often constructed from less durable materials and of a much lower standard than permanent housing. This was greatly appreciated by recipients and was appropriate in this context where it was an urban environment with significant rental stock post-disaster. This led to high satisfaction with the project.

- **Payment to the tenant and not the landlord was appropriate** - In this context, it helped to empower the tenant in negotiations and the relationship more generally with the landlord throughout the tenancy period. Although the rental payment amount was very close to the average rent paid by the tenants, for the tenant family who paid lower rent, being allowed to retain any savings, assisted them in other essential needs (such as utilities) and incentivised them to negotiate with the landlord. The negotiation may have also had an impact on reducing the potential for inflationary effects on the rental market.
- **Working with Department of Social Services** – This was important and assisted with referrals to the Bahamas Red Cross programme, and at the end of the programme, referrals back to the DoSS rental programme was made. The rental payment amount was also aligned, and many referrals were accepted from DoSS with verification. They could be seen as part of the theme of linking cash to social protection which is of strategic relevance to the IFRC which co-leads this sub-working group of the Grand Bargain workstream. It can be considered an opportunity to advocate with DoSS for the modification of their future rental programmes to make the rental payment to the tenant rather than the landlord. This advocacy can be undertaken using the success of the Bahamas Red Cross programme to highlight the benefits of this change and that any risk of funds not being used as intended when transferred to the tenant family directly is minimal and can be mitigated.
- **Information Management** - Processes needed to be set up as comprehensively as possible at the outset, considering what processes and activities will be undertaken throughout the programme cycle. Some information was collected by paper at the beginning of the operation and it was then difficult to digitalise and led to errors. Paper collection often happens at the start of operations during an emergency, especially when a national society has limited equipment available for digital data collection, when power and connectivity is still disrupted, or where a national society is more comfortable with paper data collection.
- **The exit strategy** - should have been more clearly determined at the outset. This could have involved referral to other programmes (within the Red Cross or externally) supporting home repairs or livelihood recovery. It is appreciated there are always resource constraints and funding does change, and the Bahamas Red Cross made the difficult and justifiable decision to support more households rather than assist the same households with multiple programmes of support.

It may also have been possible to have agreed at the start with the Department of Social Services, DoSS, that Bahamas Red Cross would help alleviate the peak in demand for rental support through their own programme, but that the vulnerable renters who had not managed to recover a sustainable housing option at the end of the Bahamas Red Cross rental assistance would be referred back into the regular DoSS rental support welfare programme.

From the outset, it may also have been appropriate to build-in resources (budget) and criteria to allow a small proportion of vulnerable tenant families to receive a few additional months of rental assistance. The criteria could be focused on those that the additional months of support would most likely lead to a sustainable housing option being established.

- **Undocumented migrants** – Undocumented migrants did not come forward to receive assistance with rent, and this may have been because migrants may have felt that this was too much of a risk. At the time, the government was advising that only Bahamas citizens should be assisted, although the Red Cross and other humanitarian actors normally assist people on the basis of humanitarian need regardless of status. Where possible, efforts should have been made to advertise through channels that could have best reached migrants (such as church groups for example) to highlight the Red Cross Fundamental Principles and advertise the potential rental assistance. Migrants may still not have applied however, because they may have felt that the rental assistance programme was too visible, whereas the multi-purpose cash programme was blanket-targeted, had limited follow, and the delivery mechanism (of pre-paid visa card) was more welcomed by migrants.

REPAIRS PROGRAMME



Internal home repairs being undertaken in Abaco, April 2020 Source: IFRC



Roof assessment for repairs in Grand Bahama, May 2021 (Source: IFRC)

REPAIRS PROGRAMME

Overview

567 households were supported to undertake minor repairs to a value of USD6,000 from the Bahamas Red Cross/IFRC. This was implemented on the Islands of Abaco (347 households) and Grand Bahama (220 households). This repair grant was given in three tranches and was intended to address non-structural damage and make the home at least partially habitable to allow safe reoccupation of the family home. On the Island of Abaco, the Bahamas Red Cross/IFRC also partnered with the NGO CORE (formerly J/P Haitian Relief Organisation), where CORE provided an additional USD4,000 to each household. The additional amount given by CORE on the Island of Abaco, relates to Abaco suffering more significant damage than Grand Bahama, the island being more economically vulnerable, and prices of construction materials expected to be higher (due to supply issues caused by the hurricane).

The objective of the repairs program was to ensure that families have at least one dry lined room, functional WASH and kitchen facilities and that the external structure of the house (roof and walls) would be adequately sealed. Priority repairs included making the home watertight, secure, safe and ensuring functional utilities. This was an owner-driven repairs programme with the household directly managing the works themselves. The household complemented the support from the Bahamas Red Cross / IFRC with their own funds and funds of other agencies and the government's small homes repair programme to be able to complete other elements of the repair on their homes.

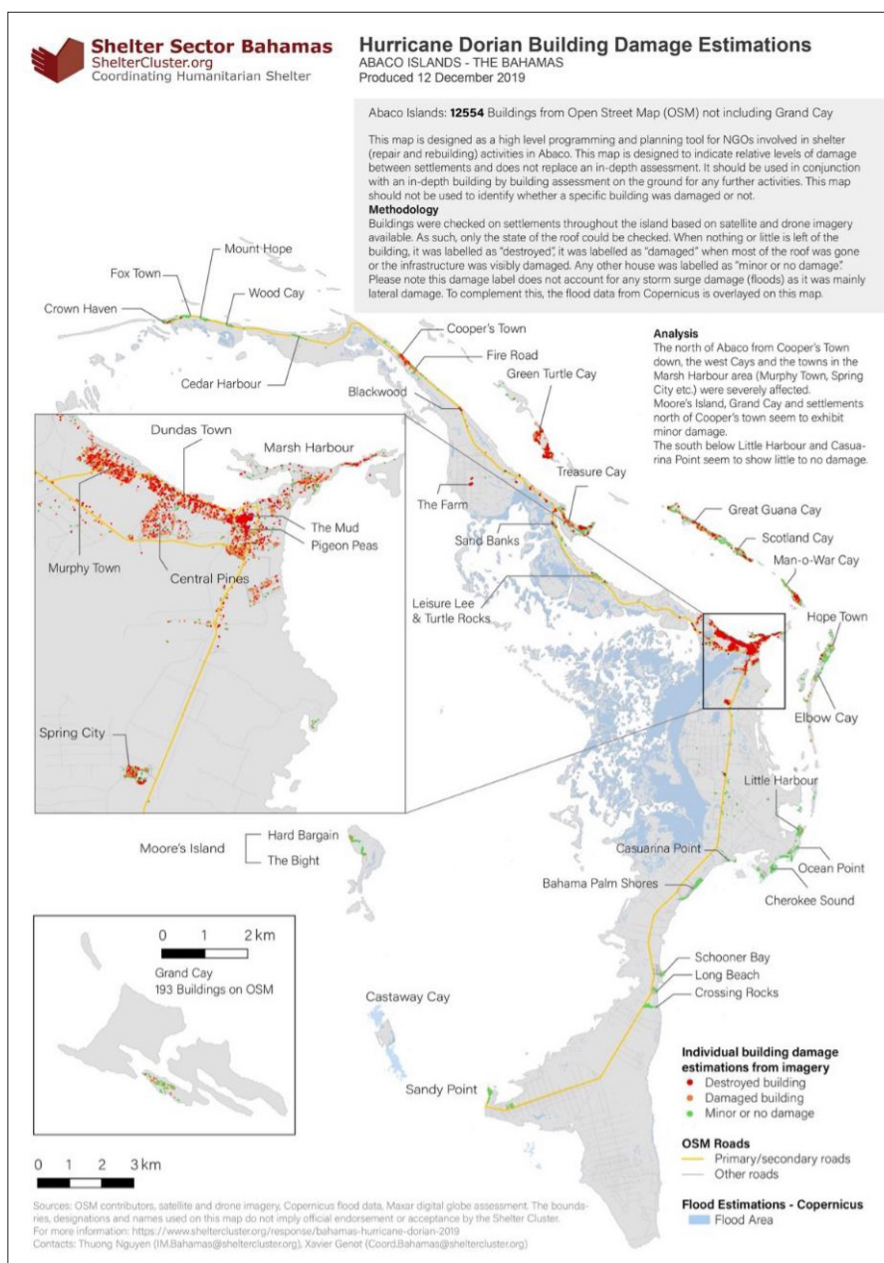
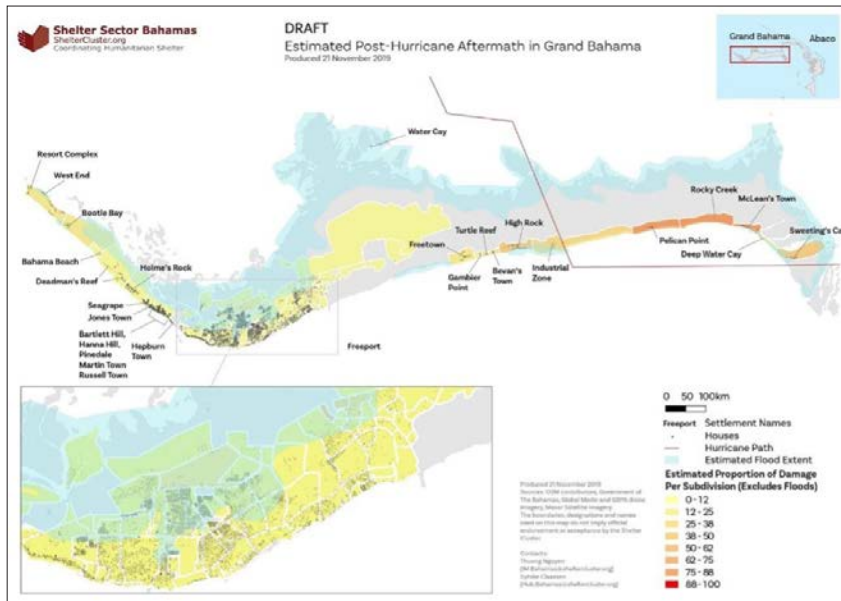
Damage

There is limited official information related to damage levels in Grand Bahama and Abaco where the repairs programme was focused; however, IDB, ECLAC and PAHO/WHO (November 2019)⁶ estimated damage to the housing sector on the islands of Abaco and Grand Bahama as \$1.48 billion, 88.9 percent of which took place on Abaco, stating:

"Housing was the sector most severely affected by Hurricane Dorian. Several residential settlements along or near the coastline suffered heavy damage as a result of the intense force of winds and storm surge or was impacted by falling trees and flying debris. Houses and residences suffered significant damage to the structural elements, roofs, flood damage, and other components of the buildings."

The Bahamas Shelter Sector (the coordination body for humanitarian shelter in the Bahamas) did attempt to issue guidance to shelter partners on damage levels gained from remote sensing information. However, the government found a sensitive issue, and this was subsequently withdrawn. Sensitivity around damage data is not uncommon in countries where the economy relies significantly on foreign investment and tourism. These maps, however, are now re-published here since it is believed that enough time has passed.

⁶ <https://reliefweb.int/report/bahamas/assessment-effects-and-impacts-hurricane-dorian-bahamas-executive-summary>



In general, the majority of structures damaged in Abaco and Grand Bahama took the form of either:

- Timber-framed structures with asphalt or similar roof shingles;
- Concrete block masonry perimeter walled structures with timber stud internal walls and timber-framed roof structures with asphalt or similar roof shingles.

These structures were typically single storey structures; however, there were also some two-storey structures. In Marsh Harbour (the main city in Abaco) and Freeport (the main city of Grand Bahama), there were also some concrete-framed structures with apartments which suffered damaged.



Housing damage caused by Hurricane Dorian on the island of Abaco, Bahamas, 2019, Source: IFRC

In areas that suffered high wind damage only, typically there was significant roof damage; however, some structures suffered total destruction. In areas that suffered both wind and tidal surge, there was often widespread destruction. Many timber-framed structures which had suffered past flooding and went into the hurricane already weakened were particularly vulnerable.

In Abaco, it was recognised that there was a greater need for assistance than on Grand Bahama; this was partly based upon the greater level of damage. However, it was also based upon Abaco being less economically developed than in Grand Bahama. From rapid market assessments of construction material vendors in January and February 2020, it was also believed that prices of construction materials in Abaco would be higher, and there was more disruption to supply due to port damage, for example, allowing suppliers to charge a premium.

Repair Objectives

The Bahamas Shelter Sector (the humanitarian agencies and government coordinating to deliver shelter assistance in the Bahamas) defined two packages of assistance related to repairs. One related to structural repairs (an assistance package of \$10,000-12,000) and the other related to non-structural repairs (\$6,000-\$12,000 of assistance). It was recognised that the assistance package value range was large, but this was justified because the level of damage can be quite variable, and houses were of different sizes and method of construction.

The Bahamas Red Cross/IFRC response targeted vulnerable households in need of non-structural repairs. As per the sector guidelines⁷ this aimed to ensure a home was:

1. Watertight
2. Secure
3. Safe
4. Sanitary
5. Habitable

In this respect, the Red Cross aimed to ensure repairs that allowed for at least one dry lined room, functional WASH and kitchen facilities and that the external roof, walls, doors and windows were sealed.

Coordination with Government and Humanitarian Agencies

IFRC deployed a Shelter Sector Coordination team to support government and humanitarian agencies to coordinate the response which assisted humanitarian agencies (including the Bahamas Red Cross Shelter programming team) to understand:

- the most impacted areas,
- to understand the assistance proposals of the government,
- to understand humanitarian agencies intentions (specifically where they intended to work).

Nevertheless, there were significant challenges in coordination which related to:

- Availability of damage data was limited.
- A large number of small NGO and faith-based groups to whom coordination and harmonisation of packages of assistance and standards was relatively new.
- Given that few agencies had the resources to assist those with major damage or totally destroyed homes, there was likely to be an unmet shelter gap.

Targeting

Geographic areas were selected that were both damaged by Hurricane Dorian (although with recognition that this repairs programme would target non-structural repairs) and would have limited presence of other humanitarian responders.

The household selection criteria consisted of two main categories:

- i. Socio- economic vulnerability
- ii. Physical damage – due to the cost of construction in the Bahamas, it was decided to only target those with minor damage, such that with the use of the Bahamas Red Cross / IFRC funds, the house could be made habitable. This allowed more households to be targeted with limited funds and maximised the number of people whose shelter needs could be met with this response option.

⁷ Shelter Sector Bahamas (19 February 2020) Technical Guidelines, Chapter 5 Non-Structural Repairs, available from: <https://www.sheltercluster.org/bahamas-hurricane-dorian-2019/documents/20200219-technical-guidelines-shelter-sector-bahamas> [accessed March 2021]

This required both a socio-economic vulnerability screening and a shelter technical assessment.

The process in Grand Bahama was quite complicated and included the following steps:

1. The Bahamas Red Cross had generated a database from those applying to them or referred to them for support. This included a range of socio-economic data and house damage data (self-reported). This was screened using demographic and house damage characteristics. The data was filtered and the households whose homes were structurally damaged or destroyed or outside the Freeport area were excluded. Freeport was targeted on Grand Bahama because there were significant needs in this area. Assessment of damage level was necessary because the size of grant was only able to support those which required minor repairs. Those selected (more than 700) were then further assessed via phone using a scorecard system.
2. The Grand Bahama Port Authority, the private entity governance body that controls Freeport and some surrounding areas, had collected applications from residents through a web-based application process. Up to 74 families were referred to the Bahamas Red Cross for assessment using the scorecard system and technical assessment, and of these, six households were found eligible for the programme.
3. Community assessments were also undertaken and geographically targeted in areas of damaged housing and higher socio-economic vulnerability within Freeport. It became clear that this was necessary when it was established that a number of vulnerable people had not applied for assistance via the other channels. The community assessments consisted of a Bahamas Red Cross team visiting these areas and assessing households door-to-door who were available, and delivering flyers to households who were not in, to encourage applications. The use of flyers when households were not home when visited recognised that many who lived in those houses may have temporarily relocated and would likely visit their damaged home periodically. This method also utilised a snowball technique where households assessed were asked if they knew of other vulnerable households who might be eligible for the programme.
4. Following the socio-economic scoring, those that scored highest were visited first for the technical assessment to confirm the level of damage was suitable for the repairs programme that would focus on non-structural damage only. It was appreciated by the programmes team at the time that this led to a risk that some of the most vulnerable would not be assisted; however, it was assessed that other agencies and the government would be assisting these families.

The following is the score card used in the repair programme:

Selection Criteria GB Home Repair Programme		Score (0-10)	Total Possible
Family composition	HH headed by a single person/parent	5	29
	HH headed by person over 60	5	
	HH headed by person under 18	8	
	HH has children under 5	5	
	HH has pregnant or nursing women	6	
	HH has more than 4 members	5	

Selection Criteria GB Home Repair Programme			Score (0-10)	Total Possible
Physical difficulties (main income earner)	Main income earner has difficulty seeing	No difficulty	0	10
		Some difficulty	3	
		A lot of difficulty	5	
		Cannot do at all	10	
	Main income earner has difficulty hearing	No difficulty	0	10
		Some difficulty	3	
		A lot of difficulty	5	
		Cannot do at all	10	
	Main income earner has difficulty walking	No difficulty	0	10
		Some difficulty	3	
		A lot of difficulty	5	
		Cannot do at all	10	
	Main income earner has difficulty remembering	No difficulty	0	10
		Some difficulty	3	
		A lot of difficulty	5	
		Cannot do at all	10	
	Main income earner has difficulty with self care	No difficulty	0	10
		Some difficulty	3	
		A lot of difficulty	5	
		Cannot do at all	10	
Main income earner has difficulty communicating	No difficulty	0	10	
	Some difficulty	3		
	A lot of difficulty	5		
	Cannot do at all	10		
Other members of HH have difficulty with:	Seeing		5	30
	Hearing		5	
	Walking		5	
	Remembering		5	
	Self-care		5	
	Communicating		5	
Any member of HH has serious chronic health condition			8	8
Impacted by Hurricane Dorian	Hurricane Dorian had a negative impact on HH income	Low	3	10
		Moderate	5	
		High	7	
		Extreme	10	
	Loss of family member		10	10
Appliance/ furniture's/ cabinets in the house damaged due to fl		6	6	
Hosting hurricane-affected people		6	6	
Income	No income		10	10
	200/week		8	
	201-400/week		6	
	401-600/week		3	
	600/week		0	
HH has no insurance or insurance will not cover the damage due to hurricane			6	6
Total Possible scores				175

Note that where the criteria are met, the scoring shown in the pink column is added to the score up to the maximum for that section shown in the white column.

Recipient selection was a far simpler process in Abaco than Grand Bahama and involved directly advertising the programme for potential recipients to apply. This involved advertisements on community boards, at churches, through local media and use of interagency community engagement platforms (including WhatsApp groups).

In Abaco, the Bahamas Red Cross worked in a few specific settlements based upon assessments and coordination with government and agencies. This was found to be more efficient when compared with the targeting required in Freeport, where houses were spread across Freeport because of the nature of the damage.



Bahamas Red Cross undertaking assessments. Source: The Bahamas Red Cross Society

Implementation approach

Prior to defining the final implementation approach, different methodologies were explored. To enable the programme to be implemented at speed, as a pilot, a partner was sought who was already working in repairs in both Abaco and Grand Bahama. In Grand Bahama, SBP (formerly St. Bernard Project, an NGO that had responded in Louisiana to Hurricane Katrina), was working in “muck and gut” of damaged houses and working at pace from early in the response. “Muck and gut” consisted of removal of damaged dry wall, furniture and fittings, and cleaning of the home to prepare for repairs. In the context of the humid Bahamas, this was very important to stop further degradation of structural timber which would make the

house difficult to repair if structural elements were allowed to rot. The SBP modality of working involved their own labour and materials. They were also partnering with other humanitarian agencies.

To explore this modality the construction of 10 houses in Grand Bahama was piloted with SBP in April 2019. SBP's role was to scope and manage the works, including contributing their own labour. Bahamas Red Cross would supply USD6,000 of materials per household. However, due to internal IFRC logistical process challenges, it was not possible to supply SBP with the materials in a timely manner and it was decided to try another modality of response and not continue with the partnership with SBP. An owner-driven reconstruction approach was subsequently adopted as the modality for delivering the repairs programme. The benefits of owner-driven housing are explained in the next section.

As described previously, it was recognised by the Red Cross and others that there was more damage in Abaco and that Abaco was less economically developed. Recovery in Abaco was also likely to be delayed because of the significant debris and damage to critical infrastructure (such as the port infrastructure). Here the Red Cross decided to partner with CORE, with the Bahamas Red Cross/IFRC providing USD6,000 and CORE providing USD4,000, working one after the other with the same household. American Red Cross, a major donor to the appeal and with an office established in the Bahamas also had significant experience of working with CORE in the Haiti Earthquake 2010 response. Further to this American Red Cross was also partially funding CORE in the Bahamas.

Nevertheless, the scope of works in Abaco, in terms of the performance requirements related repair remained the same (at least one dry lined room, functional WASH and kitchen facilities and that the external structure of the house, roof and walls, to be adequately sealed). CORE provided significant shelter staffing resources to support the implementation of the programme, and both CORE and Bahamas Red Cross/IFRC shelter team in Abaco worked as one joint team. Since the fourth and final tranche of payment for the household was the USD4,000 from CORE (the first three from Bahamas Red Cross/IFRC) the shelter team was focused on following up with recipient households to ensure the works and programme could complete to plan allowing CORE to depart the Bahamas at the end of the programme on time.

Owner-driven methodology adopted

Owner-driven reconstruction is a well-tested modality with significant historical use and development by the Red Cross Red Crescent Movement. With this methodology, the occupying household is responsible for directing and managing the construction works and is supported by the humanitarian agency with financial and technical assistance. Often the financial assistance is conditional upon construction progress and quality standards. This also means that the humanitarian agency does not get involved in the logistics and organisation of materials and labour, but rather the household itself organises this, either directly or through a construction contractor. Some of the main benefits include:

- Empowerment of the household in what works are undertaken and how they are undertaken (although it is respected that there is often conditionally related to the financial assistance).
- Often better quality of the works (especially when supported technically) since the household has more control and are incentivised to strictly manage and supervise the works (since it is their house, and they can control what happens)
- A greater sense of ownership of the works undertaken and a greater ability to maintain and repair in future.

Construction Regulatory Framework

The regulatory framework in Abaco and Grand Bahama was slightly different. In Grand Bahama, the Freeport area was targeted for support, which falls within the jurisdiction of the Grand Bahama Port Authority (GBPA). The GBPA is a private entity that has a concession for the running of Freeport and some surrounding areas with the Commonwealth of Bahamas government. GBPA has its own supplementary building code (supplementary to the national building code) and its own licensed contractors' system. To become a licensed contractor, it is required to submit information on professional qualifications and examples of previous work for inspection to the GBPA.

Since the Bahamas Red Cross programme aimed to address non-structural repairs, in theory, if other limits were not exceeded (such as works being required of more than 25% of the value of the house, or replacing more than a certain area of roofing), no GBPA building permit and building control approval was to be required. However, any works would still need to comply with the national building code and the GBPA supplemental building code.

In Abaco, only the Commonwealth of the Bahamas 2003 Building code was applicable, which was based upon the historical South Florida Building Code. The regulatory framework was not as strict as that found in Freeport, Grand Bahama, since the system related to approving contractors was not fully in place; however, the building control process was in place. Nevertheless, the vast majority of humanitarian agencies (including the Red Cross) were not undertaking more than minor and non-structural works. This meant that the works did not require a permit.

Housing Land and Property Rights

The Bahamas has a number of Housing Land and Property Rights (HLP) issues that the Bahamas Red Cross needed to explore further when working on repairs to ensure the smooth running of the programme. This predominately involved due diligence related to:

- Supporting those who had lost documentation due to the hurricane,
- Supporting households who live in a house on "Generational Land", where the legal owner of the land may have died generations ago without a Will and probate being undertaken (to formally divide up the land) and this may have continued for generations.

A small number of households selected for the programme could not provide evidence of ownership and it was appreciated that it would take time to resolve these issues and the programme was time limited. Therefore, a due diligence process was established where it was agreed to enrol the recipients in the programme if the following conditions were met:

1. The property is on the name of occupier's parents or spouse.
2. The occupier is putting some effort/money into the repair.
3. The occupier has evidence that he/she has initiated the transfer process for the property on his/her name.
4. Proof of residence (Utility Bill covering the time of residency at the damaged property, must be resident as of 31 August 2019)
5. Letters or agreements signed by other family members indicating that the household has rights to use the land, repair and use the house.
6. Explicitly asked to the target household "how many people claimed this as their permanent address at the time of the hurricane?"

The following check list was then completed if property documents were not readily available:

Description	Yes	No
Utility bill (electricity or water) in the name of potential beneficiary		
Signs of habitability by the potential beneficiary and their family		
Evidence of some rehabilitation work mucking, cleaning etc.		
The potential beneficiary is willing to sign an affidavit		
Occupier has evidence that he/she has initiated the transfer process for the property on his/her name.		

Four ticks were required in the Yes column and a signed affidavit by the household to confirm they have rights to use and repair the property to allow enrolment in the repairs programme.

This system of due diligence was found practical to undertake and did not unduly discriminate against those with challenges proving their HLP rights. Nearly all target recipients once the due diligence was completed were able to be enrolled in the programme, and during the programme, no HLP issues (such as relatives making claims to the house and stopping works) occurred.

Scope of Works and Conditional Cash Tranches

The Bahamas Red Cross shelter team conducted a household survey/damage assessment using a “Home Repair Assessment Form” checklist as part of the household selection process. Once the household was confirmed for inclusion in the programme, this form allowed a scope of works to be agreed with the household such that it was clear what works had to be completed to allow the next tranche of the conditional cash amount.

The cash grant was provided in the following instalments:

Tranches	Amount	Milestone
1st for Phase 1 (Advance Payment)	\$3000.00	Advance for labour and materials related to “muck and gut” and mould remediation. This was often the scope of Phase 1. Paid upon signature of the agreement.
2nd for Phase 2	\$2300.00	After completion of Phase 1 and 2 of the scope of the work. Phase 2 often consisted of minor roof repair, doors and windows repair, and floor repairs at least so that 1 room and the kitchen was habitable.
3rd and final for Phase 3	\$700.00	After completion of Phase 3 which includes repair of bathroom facilities.

The general scope of works included mucking out, gutting, mould remediation (which was quite an involved process) minor roof repair, doors and windows repair, floor repairs, minor electrical and plumbing and redecoration. The scope of each phase was determined from the technical assessment of damage and agreed with the household as part of an agreement signed between the household and the Bahamas Red Cross. *Please refer to Annex B for the Abaco Project Flowchart for a concise overview.*

An orientation session was undertaken with the homeowners by the shelter team inspectors to ensure the household understood the agreement on the scope of works, and to understand how the household was going to complete the works (with the vast majority using licensed GBPA contractors in the case of Grand Bahamas and registered contractors in Abaco).



Completing roofing in Abaco (Source: BRCS/IFRC)

Additional Roofing Support

At the end of the project, it was found that 10 vulnerable households in Grand Bahama who had not been able to find funds from other sources had completed their roofs using roofing felt rather than using a waterproof membrane (such as Grace Ice and Water Shield) and roof shingles. This was believed compliant with building codes but would not be durable. It was therefore decided to assist these 10 households with an additional USD3,000 to ensure they completed their roof to a similar durability standard to other households in the programme. This was undertaken at the very end of the programme to try to reduce any potential for other households enrolled in the programme to complain that some households were receiving more funds than they were.

Additional Support to People with Disabilities (Mobility Impairments)

Up to 13 vulnerable households (11 in Abaco and two in Grand Bahama) who had household members with disabilities, and specifically with impairment mobilities, received additional support of USD2,400. The purpose of this was to allow installing access ramps, handrails, doorway widening, bathroom modifications, and any other home modifications as required. The transfer amount was based upon discussions with contractors, and the same amount was given to each selected household for them to manage the spend. However, the exact works were discussed, and scope agreed with the households' contractors by the Bahamas Red Cross shelter team.

To select these recipients for this additional support specifically targeted at mobility impairments the initial vulnerability score card was reviewed, and the following selection criteria were used:

- Main Income Earner has a lot of difficulty walking
- Main Income Earner cannot walk at all
- Main Income Earner has a lot of difficulty with self-care
- Main Income Earner cannot do self-care at all
- Other household member has difficulty walking
- Other household member has difficulty with self-care

In Abaco from the 347 households on the repair programme, 76 homeowners had answered 'yes' to one of the above criteria. The social mobilisers as a team then used their knowledge from monitoring visits and knowledge of the community generally and conducted visits to the homes to determine the 11 that needed this additional support in Abaco. A similar process took place in Grand Bahama. From monitoring visits, it was seen that these funds were used for ramps, handrails, and bathroom modifications. Generally, the standard width of doors in the Bahamas was already wide enough for the households selected.

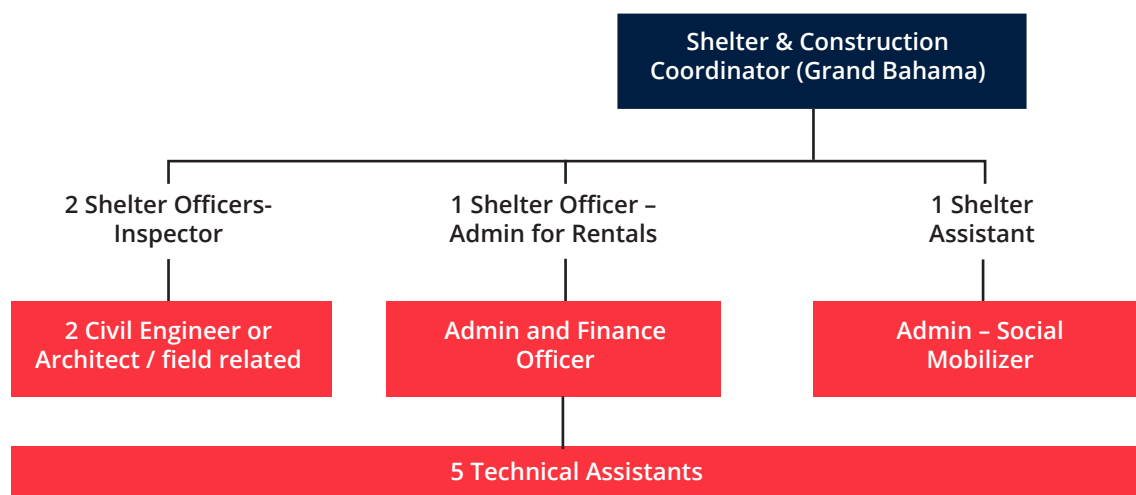
In both Abaco and Grand Bahama, BRCS made inspections of households to increase access for movement-impaired residents.



Source: BRCS/IFRC

Monitoring, Supervision and Community Engagement

The following extract of an organogram was developed in February 2020 for Grand Bahama, and a similar organogram with approximately similar staffing was developed for Abaco. Please note this is for both the rental and repairs programme.



Source: IFRC February 2020, Shelter Presentation, Internal

From review, it is believed that that staffing levels were broadly appropriate, given the context of the Bahamas, where both material quality and contractor workmanship quality is generally considered high. As shown in the organogram extract for a programme involving both a rental and repairs, there would normally be:

- A **Social Mobiliser** with potentially a social worker or similar background whose role may include supporting in the socio-economic vulnerability assessments, case work to resolve issues such as gaining agreements from siblings to allow the recipient to agree to undertake works on the house, monitoring visits, or liaising with landlords and tenants on issues that arise. Where it is thought that there may be significant Housing, Land and Property rights risks (e.g., a large number of generational land issues), there may also be an additional social mobiliser with a basic legal (such as a legal secretary) background.
- An **Administration and Finance officer** for processing the conditional cash transfer and rental payments, and collecting any documentation required for financial and administrative records.
- **Built Environment professionals** (such as civil engineers, architects or master builders) to undertake the technical assessments, set and agree the scope of works, some technical monitoring visits, negotiations with problem contractors, follow-up on inadequate quality of construction and oversee the technical assistant's work.
- A number of **Technical Assistants** who should ideally have some built environment basic technical background (e.g., student/apprentice level on an engineering, architecture or associated built environment course). Primarily, the assistants would support with agreeing the scope of works, undertake and document the repair works as they progress and feed any issues up to the more senior Built Environment professionals for follow-up.

Nevertheless, although finding adequate staff in Grand Bahama was possible, recruitment of suitable staff in Abaco was very difficult and the Red Cross Shelter Coordinator for Abaco was mostly the sole Red Cross staff member on the Abaco shelter programme. Nevertheless, the project in Abaco achieved its outcomes because the staff from CORE worked as one team with the Red Cross staff member.

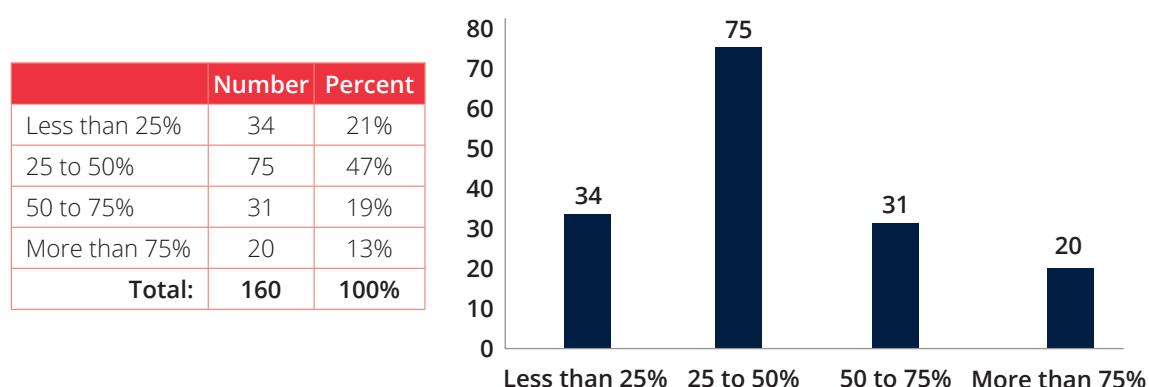
Although the monitoring and supervision was significantly impacted by COVID-19 restrictions, regular visits by the shelter team inspectors, observing safety protocols, were undertaken to check that: the works were progressing, were undertaken to an adequate quality standard and to confirm when the next tranche of cash was to be released to the household. See Annex C for an example of a Technical Inspection Checklist. When COVID-19 restrictions meant that movement by the shelter team was not possible, remote calls were held with the household although visual inspections were still required for the release of tranches at the key inspection points in the project.

In Grand Bahama since the recipients of the repairs programme were a small number of households that were scattered throughout Freeport, Bahamas Red Cross communicated directly with the households through visits and phone calls. Recipients also had access to the Bahamas Red Cross hotline number to register any feedback and complaints. To supplement individual house-to-house monitoring, small focus group discussions (FGDs) were held in October 2020 to better understand recipient challenges. One common issue reported in a number of the FGDs was that some of the women head of households had difficulties managing the contractors and that there was a risk that the contractors were trying to take advantage of these households on price and quality of work. To respond to this, the Bahamas Red Cross shelter team provided additional support to these women to help manage the contractors through additional visits and dialogue with the contractors with the owner also present.

It was also reported that during COVID-19 restrictions, material prices increased. However, it was not possible to adjust the programme transfer amount to help address this due to the fixed budget. This did not diminish the households' ability to progress with the works, since they were already investing funds to repair the house (given that the Red Cross contribution was to allow one habitable room, sealing off, kitchen and bathroom to be repaired). Households sourced funds from a range of sources such as from loans, savings, their own income, and other humanitarian agency and government support.

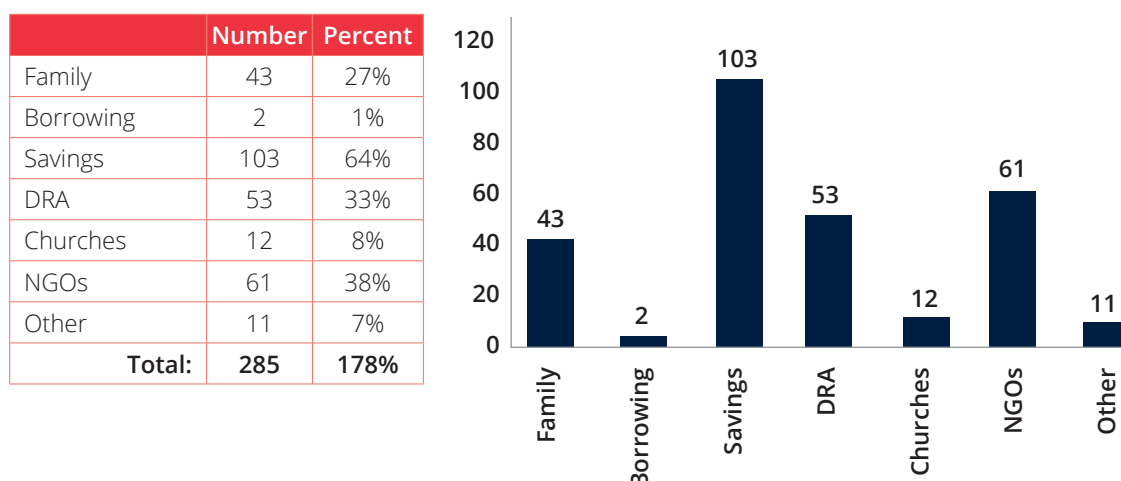
The following extracts from the Abaco Post Distributing Monitoring gives an indication of how much of the works were funded by the Red Cross and how much by other sources.

“Q4: How much of the cost of repairing your home was covered by the funds from our programme?”



Source: IFRC/BRCs (December) 2020 PDM Survey Findings Analysis

"Q5: What other sources of funding did you use to repair your home?"



Source: IFRC/BRCs (December) 2020 PDM Survey Findings Analysis

As can be seen, the Red Cross repairs grant was in general a significant contribution to the overall cost of repair, but the majority of recipients had to find funds from other sources to complete the overall repair of their home.

In the Grand Bahama repairs programme, two dropouts occurred and in Abaco, five dropouts occurred (all post enrolment agreement signing). These occurred after the first instalment had been paid out, and for several months, the Red Cross shelter team tried to encourage the households to engage with the programme. The reason for the dropouts varied mostly related to the household focusing on other priorities such as re-establishing their livelihoods, and one household going through a relationship dispute and therefore not being able to subsequently stay committed to the repairs programme.

KEY LEARNING

- **Owner-Driven Reconstruction** - Once again owner-driven reconstruction was shown to not only be effective in supporting a repair programme responsive to the households needs and empowering of the household, but also that it could be undertaken at speed. This was particularly the case when compared to the pilot undertaken in Grand Bahama where it was found the procurement processes did not facilitate timely delivery of materials. Nevertheless, in some contexts, it will be appropriate to provide materials in-kind and IFRC procurement processes should be reformed as a preparedness measure to support timely response.
- **Targeting and selection** – There was significant learning related to targeting and selection. The contexts of Abaco and Grand Bahama needed different ways of working.

The process in Grand Bahama took time and involved significant staffing resources to undertake both the socio-economic assessment and the technical assessment. This was because it was necessary to review the referrals of both the Grand Bahama Port Authority (GBPA) and review the list of those who registered generally for assistance with the Bahamas Red Cross. In addition to this, community visits were then required when it was determined not all of those potentially eligible for assistance and vulnerable had applied. In Freeport, Grand Bahama potential recipients were also spread across Freeport rather than being concentrated in a few areas, which also increased assessment time. Whereas, in Abaco,

the shelter team was able to target specific geographic locations and advertise afresh for applications from the outset because specific settlements were agreed through discussion with government and other humanitarian agencies. This allowed them to stream-line their targeting and selection process. They also did not have a local authority with referrals to verify.

Both approaches were valid for their contexts; however, the Red Cross as an auxiliary of government is likely to often be involved in referrals from local government (similar to GBPA) and other organisations, and it is therefore necessary to allow adequate time and staff resourcing of this process (if it is known significant verification of referrals is to be required).

Given that the Bahamas is situated in the Hurricane Belt, it may also be possible to undertake preparedness activities within Bahamas Red Cross with local government and other organisations so that they are better able to collect data in a way that could speed of verification to allow recipient selection and therefore, assistance delivery to be speeded up in future.

- **Housing Land and Property Rights** – The due diligence approach adopted in relation to generational land (where the target household may not be the official owner, but an older generation family member is) was practical and worked well. In particular, getting statements from siblings highlighting no objection on the repair or that the target household had permission to undertake the repairs and live in the house, could be a model used in future responses with similar issues. In this response→→ this approach allowed the enrolment of several vulnerable households which otherwise would have been excluded from the project; this would have discriminated against those with more precarious forms of tenure (those without official ownership documents) which is already a form of vulnerability.
- **Quality of Repairs** – In general the quality of repair work was very good in both Abaco and Grand Bahama. In a very small number of instances, it was noted that the repair quality varied on initial inspection during monitoring visits, such as in relation to the incorporation of disaster risk reduction (DRR) elements such as hurricane straps and clips. However, on follow-up, this was subsequently rectified where possible. In theory, this risk was managed through using Contractors from approved lists (either registered with the Government of the Bahamas or with the Grand Bahama Port Authority), and through their need to comply with the Building Code. In practice, there were a small number of instances where the Contractors failed to fully comply with all elements of the building code initially. This could have potentially been solved through the use of quality check lists by the Red Cross supervision team or through training of the recipient household and/or contractors.

Households invested their own funds or funds from other sources for the majority of the house repair. For example, anecdotally it has been reported that a typical full repair may cost USD40,000 (of which Bahamas Red Cross provided USD6,000), it is not surprising therefore that some households achieved much higher quality finishes and detailing in repairs than households which had more limited resources. Generally, it was found that all repairs were of a high standard and this was attributed to the high quality of materials available in the Bahamas, and because the level of construction knowledge and expertise of contractors was found generally to be very good. However, given the range in quality (from good to very good, related to investment of resources by the household), to an outsider, it could be perceived that there was inequity of assistance.

- **COVID-19 necessitated remote working** when movement restrictions were in place, which were generally reported as a success. It may have been possible to consider greater use of video calls to remotely review progress and where possible, quality of construction works.

- **Some vulnerable households needed more support to manage Contractors** – as found from the Focus Group Discussions in October 2020, some women-headed households felt that they were being taken advantage of by Contractors on price and quality. In future programmes of this nature, this risk should be identified at the start and resources put in place to provide additional support to households with special needs.
- **Additional Support for People with Disabilities** – It was exemplary to see additional budget resources allowed support to households who had members with impairments, with additional funds to allow the home repairs to meet their specific needs. Asking questions using the Washington Group Short Set questions in the vulnerability assessment and then using this data to highlight those households which required further assessment for additional support was also exemplary and should be highly commended. Often the link between understanding vulnerability for scoring/selection and for additional and specific support is missed. Nevertheless, the focus was on mobility impairments and those with other impairments domains (e.g., vision, hearing, cognition, self-care and communication) may also have specific needs related to shelter and settlements which may have benefited from additional conditional cash support, so these members should not have been screened out before more detailed assessment of needs and the potential for support was undertaken. The conditional cash amount may also have needed to be varied by specific need and identified modifications required; however, it is appreciated that for smooth running of the programme, there are often bands of support established and assistance cannot be completely tailored. There may also have been funding from government grants that some households could have been assisted to apply for related to disability modifications to the home.
- **Inequity** – Given the high cost of construction in the Bahamas, the Shelter sector allowed for layering of assistance with potentially one family receiving assistance from multiple agencies and the government. However, this undoubtedly led to some households receiving significantly more assistance than other, just because an agency was targeting within a specific geographic area, and because some households were more able to negotiate or be found more eligible (for government assistance). This was a significant challenge for ensuring an equitable response driven by need.
- **Unmet needs for those with fully damaged homes** – Given the cost of reconstruction in the Bahamas (estimated as between USD60,000 and USD100,000 for a new build small home, excluding land costs), nearly all humanitarian agencies did not target those with fully damaged houses. However, there were undoubtedly some people who were as vulnerable or more vulnerable than those who required repairs. The Bahamas Red Cross had to take the decision to assist more people than just the few and were able to stay within Shelter Sector guidance to help justify this. Nevertheless, more could have been done to find a way to target these households for other assistance or advocate on their behalf. The Red Cross assisted some of these households with fully damaged homes with rental assistance to help “buy time” while other recovery strategies by the household were explored or while livelihoods recovered.

This balance of assisting more vs. assisting few but with significant needs, could be best looked at with a rapid cost-effectiveness analysis when considering response options; however, there is not normally adequate time to do this post-disaster. It would be expected that had a rapid cost-effectiveness analysis been undertaken, this would have found a good balance and provided a more solid justification that detailed a range of considerations. This cost-effectiveness analysis could have also assisted with matching appropriate response option to caseload.

ANNEX A: CHECKLIST FOR RENTAL HOUSING ADEQUACY ASSESSMENT

Check list of living standards for rental assistance

Name of Household: _____ People who live in the HH: _____
 Address of the previous affected household: _____ Level of Damage: _____ Date of replacement: _____
 Name of the Landlord: _____ LL's contact number: _____ LL TIN Number: _____
 Address of the landlord: _____ Access to Markets: _____ Children's Playground: _____
 Privacy: _____ Access to Schools: _____

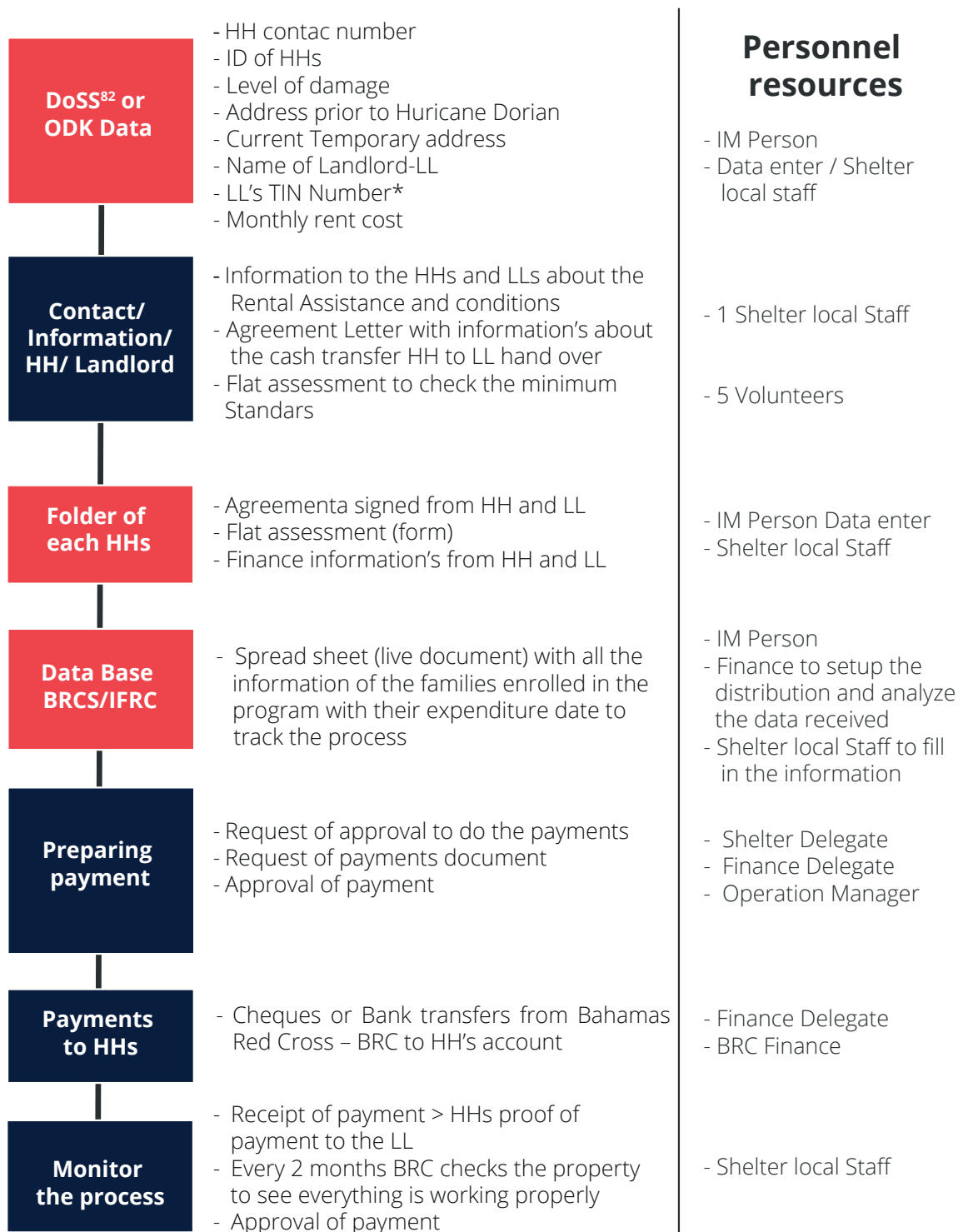
Rooms		Minimum standard		Exists Y / N	Describe Furniture		Condition		
							Good	Accepted	Bad
Flat			Humidity in the apartment						
Living room		Minimum 3.5 m2 per person	Windows safe ventilation						
			Lamp						
1 bedroom			Windows safe ventilation						
			Lamp						
2 bedroom				Windows safe ventilation					
			Lamp						
kitchen			Stove						
			fridge						
			sink						
Bathroom			Toilet						
			Washbasin						
			Shower or Bath						
Other									

Procedure:

- | | | |
|--|------------------|--------------------------------|
| - Indicate the LL and assess the possible flat | Start: _____ | Max. duration: _____ |
| - What is the time period for the rent: _____ | | |
| - The apartment has been checked and is usable (LL, Beneficiaries) | Date done: _____ | BRCS/ IFRC Volunteer: _____ |
| | Date done: _____ | Signature Beneficiaries: _____ |
| | | Signature Landlord: _____ |

Date of check the Apartment	Beneficiaries signature	BRC Responsible Volunteer

ANNEX B: FLOWCHART OF THE RENTAL ASSISTANCE PROCESS



ANNEX C: ABACO PROJECT PROCESS FLOWCHART

BRCs/CORE Abaco Home Repair Assistance Program: Progress Report for Exterior Repair Work

Name:		Pkg: A1	Index: 258
Address:	Dundas Town	Central pines back road close to BPL power station it's a concrete house	

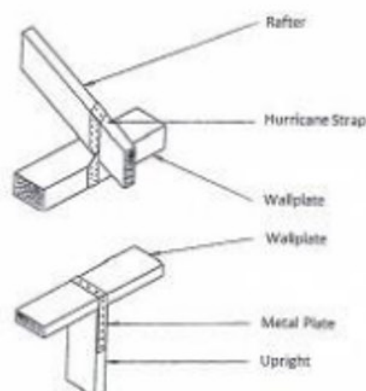
Package A: Exterior Repairs

Activities

1. Repair damaged roofing sub-structure (rafters, joists, wall plates, hurricane straps)
2. Repair/replace damaged plywood and install new underlayment.
3. Recondition septic tank/pit and incidentals to ensure uninterrupted flow of septage.
4. Repair and/or replace all exterior doors and all windows.
5. Install roof cover (shingles or metal sheets) and drip edges



- 1 Leak barrier/plywood
- 2 Underlayment (peel & stick)
- 3 Starter strip shingles
- 4 Shingles
- 5 Attic Vent (if applicable)
- 6 Ridge cap shingles



Inspection Checklist for Home Repairs

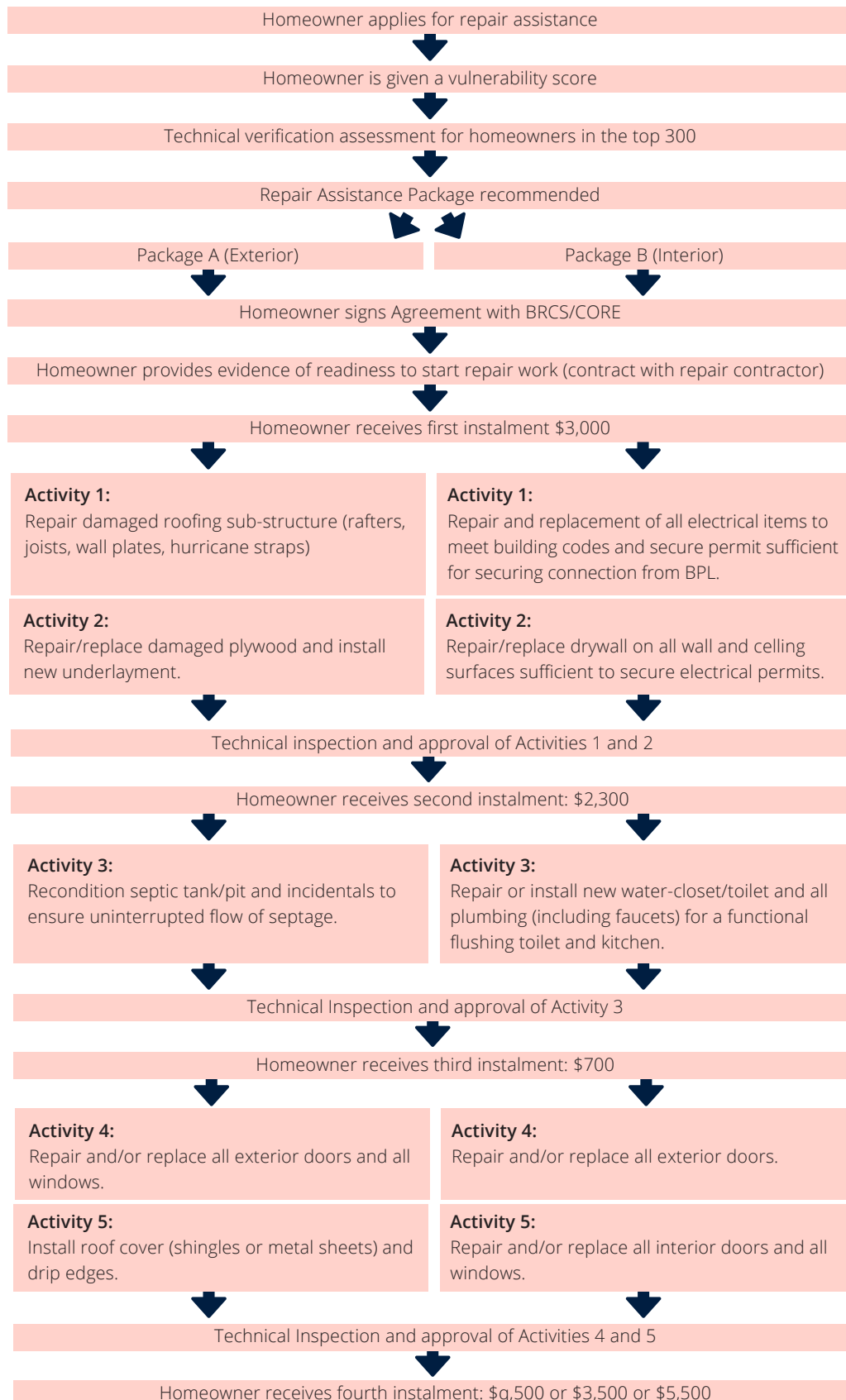
No	Item for verification	Pointers	Sign	Date
1	Roof: All damaged rafters, joists, wall plates, and hurricane straps have been repaired or replaced.	On hurricane straps, check for no holes without nails	CORE [Signature]	7-30-20 2020
2	Roof: All work related to Leak barrier/plywood and underlayment (peel & stick) has been completed.	Look for visible gaps at leak barrier or light through cracks	CORE [Signature]	7-30-20 2020
Approved for 2 nd instalment. Aengus Ryan, Shelter Coordinator. [Signature] Date: 31/7/20				
3	WASH: The septic tank and related sanitation systems are functional.	Look for caps and covers to all vents and sealed inlets	CORE [Signature]	7-30-20 2020
Approved for 3 rd instalment. Aengus Ryan, Shelter Coordinator. [Signature] Date: 31/7/20				
4	Envelop: Exterior doors and windows have been repaired or replaced as per safety and security standards.	Look for cracked windowpanes and lock/latch at doors	CORE [Signature]	Sept 2 2020
5	Roof: Roof cover (shingles or metal sheets), and drip edges, fascia installed.	Look for completion of installation at ridge and valleys	CORE [Signature]	Sept 2 2020
Approved for 4 th Instalment. CORE: [Signature] Date: Aug Sep 2				

Notes and Observations (continue on back of sheet as required):

Approved for Final Payment by CORE: [Signature]

ANNEX D: TECHNICAL INSPECTION CHECKLIST

BECS/CORE Central Abaco Home Repair Assistance Program: Process Flowchart



THE FUNDAMENTAL PRINCIPLES OF THE INTERNATIONAL RED CROSS AND RED CRESCENT MOVEMENT

Humanity

The International Red Cross and Red Crescent Movement, born of a desire to bring assistance without discrimination to the wounded on the battlefield, endeavours, in its international and national capacity, to prevent and alleviate human suffering wherever it may be found. Its purpose is to protect life and health and to ensure respect for the human being. It promotes mutual understanding, friendship, cooperation and lasting peace amongst all peoples.

Impartiality

It makes no discrimination as to nationality, race, religious beliefs, class or political opinions. It endeavours to relieve the suffering of individuals, being guided solely by their needs, and to give priority to the most urgent cases of distress.

Neutrality

In order to enjoy the confidence of all, the Movement may not take sides in hostilities or engage at any time in controversies of a political, racial, religious or ideological nature.

Independence

The Movement is independent. The National Societies, while auxiliaries in the humanitarian services of their governments and subject to the laws of their respective countries, must always maintain their autonomy so that they may be able at all times to act in accordance with the principles of the Movement.

Voluntary service

It is a voluntary relief movement not prompted in any manner by desire for gain.

Unity

There can be only one Red Cross or Red Crescent Society in any one country. It must be open to all. It must carry on its humanitarian work throughout its territory.

Universality

The International Red Cross and Red Crescent Movement, in which all societies have equal status and share equal responsibilities and duties in helping each other, is worldwide.



The International Federation of Red Cross and Red Crescent Societies (IFRC) is the world's largest humanitarian network, with 192 National Red Cross and Red Crescent Societies and around 14 million volunteers. Our volunteers are present in communities before, during and after a crisis or disaster. We work in the most hard to reach and complex settings in the world, saving lives and promoting human dignity. We support communities to become stronger and more resilient places where people can live safe and healthy lives, and have opportunities to thrive.

Follow us:

www.ifrc.org | twitter.com/ifrc | facebook.com/ifrc | instagram.com/ifrc | youtube.com/user/ifrc | tiktok.com/@ifrc