



# MODEL EMERGENCY HOUSING POLICY FOR CARIBBEAN DISASTER EMERGENCY RESPONSE AGENCY (CDERA) PARTICIPATING STATES

## TABLE OF CONTENTS

	Page
PREFACE	3
INTRODUCTION	3
CONTEXT OF AN EMERGENCY HOUSING POLICY	3
GOAL OF EMERGENCY HOUSING POLICY	4
OPERATIONAL GUIDELINES	4
CONCLUSION	4
ANNEX 1: OPERATIONAL GUIDELINES	5
Introduction	5
Eligibility Criteria	5
Application procedure	6
Nature of Assistance	7
Amount of Assistance	8
Safe Construction	8
Inspection and Monitoring	8
Complementary Assistance	9



# **MODEL EMERGENCY HOUSING POLICY FOR CARIBBEAN DISASTER EMERGENCY RESPONSE AGENCY (CDERA) PARTICIPATING STATES**

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## **PREFACE**

This policy presents the operational guidelines for the provision of emergency housing assistance to victims in CDERA Participating States.

It is a model document to be adapted by States as appropriate to guide the provision of emergency housing in the immediate aftermath of a hazard impact.

## **INTRODUCTION**

### **Background**

1.01 The Caribbean region is exposed to a variety of natural and man-made hazards. Over the last few years, the impacts of natural hazards such as Hurricane Luis 1995, Langs Soufriere volcano in 1996, Hurricane Georges 1998, Hurricane Floyd 1999, Hurricane Keith 2000 and Hurricane Iris 2001, resulted in significant damage to the housing stock in the affected countries.

1.02 A well-established emergency housing policy to guide the process of providing assistance to devastated families and communities was largely absent during these events. In the absence of a clearly articulated policy, innovative approaches to the provision of this assistance emerged. This paper therefore seeks to distill these approaches whilst drawing on the current trends in the provision of emergency housing assistance globally.

## **CONTEXT OF AN EMERGENCY HOUSING POLICY**

### **Safe Home Construction**

2.0 The provision of emergency housing must be couched within an agenda that promotes the construction of safe homes. The first priority for each State should be the pursuit of a national programme that encourages safe housing through the use and enforcement of building codes, safe building practices and policies. This will include inter alia linkages with relevant professional bodies, training institutions and the insurance sector.

## **Relief and Shelter Management Policy**

2.1 The Emergency Housing Policy will be an integral part of the National Relief Policy that defines what assistance can be made available to the population during crisis situations. It will also be closely linked to the Shelter Management Policy, which will address the immediate short-term shelter needs and it must be viewed as an immediate input in facilitating the recovery efforts.

### **GOAL OF EMERGENCY HOUSING POLICY**

3.0 The Policy will facilitate the timely provision of safe housing to victims in the immediate aftermath of an emergency event.

### **OBJECTIVES OF THE POLICY**

The Policy will seek:

4.1 To establish a mechanism for providing emergency assistance to displaced households affected by an emergency to assist with meeting their disaster-created housing needs.

4.2 To provide guidelines for the construction and or repair of homes in the aftermath of an emergency event that are hazard resistant.

4.3 To assist households in replacing their critical damaged household goods.

### **OPERATIONAL GUIDELINES**

5.0 The Operational Guidelines for this policy are set out in Annex 1.

### **CONCLUSION**

6.0 The pursuit of such a policy has been informed by the recognition that Governments will:

- i. Move to promote safe housing construction at the national level.
- ii. Accelerate efforts to develop and implement a shelter management policy.
- iii. Pursue this policy within the framework of a comprehensive settlement policy.
- iv. Establish national disaster relief funds to support emergency housing and other emergency needs.

# **ANNEX 1**

## **OPERATIONAL GUIDELINES FOR EMERGENCY HOUSING**

### **INTRODUCTION**

1.0 Recognising the hazardous nature of the Caribbean environment and the repeated damage to the housing stock and dislocation of victims within the last decade, Government is establishing a set of operational guidelines for the provision of emergency housing to victims in the aftermath of an emergency.

1.1 A declaration of an emergency situation or a major disaster or disaster area will trigger the operations. A request for assistance to meet the disaster-created housing needs shall be made through the national disaster office.

1.2 The guidelines herein establishes the operational framework for eligibility, applications, the nature and amount of assistance, inspection and monitoring and complementary assistance such as Government subsidized insurance to be provided within this framework.

### **ELIGIBILITY CRITERIA**

#### **Applicant Eligibility**

2.0 Emergency victims in designated emergency or major disaster areas shall meet the following criteria to be eligible for emergency housing assistance:

(i) Own and occupy an uninsured/underinsured residence and have suffered a physical loss to this residence, personal property, or both during the disaster;

**or**

Do not own the uninsured/underinsured residence, but have suffered a physical loss to personal property during the emergency event. Family members sharing a residence will be eligible if they are not dependents of the owners of the residence.

(ii) Are citizens or residents of the affected country.

#### **Applicant Ineligibility**

2.1 Persons shall not be eligible for a emergency housing assistance if:

(iii) The damaged property can be fully repaired or replaced with the proceeds of insurance

(iv) The replacement value of the damaged personal property is extraordinarily high and not easily verified, such as the value of antiques, artworks, or hobby collections

(v) The only interest in the damaged property is in the form of a security interest, mortgage, or deed of trust.

## **Preferential Access**

2.2 Vulnerable groups such as the poor, elderly, the indigent and single mothers will be given priority for access to this assistance.

## **APPLICATION PROCEDURE**

### **Application Procedure**

3.1 Upon declaration of an emergency or major disaster or disaster area, affected households shall register an application for assistance with the national disaster office.

### **Award Procedure**

3.2 Government shall establish a National Disaster Relief Fund with a budget head for emergency housing assistance. The housing unit in collaboration with the national disaster office shall form an Emergency Housing Committee to administer the provision of assistance under this budget head.

### **Deadline for application**

3.3 Applicants for disaster housing assistance shall register with the disaster office within 45 days after the emergency declaration.

### **Approval/Disapproval**

3.4 Applications will be processed within fifteen (15) working days.

### **Verification**

3.5 The Emergency Housing Committee shall establish a procedure for the verification of applications for emergency housing assistance.

### **Appeals**

3.6 Appeals shall be made in writing and brought before the national housing within one month after the request has been denied. National housing shall convene a meeting with the Emergency Housing Committee within 10 working days of receipt of the application for a decision.

### **Time period for delivery of assistance**

3.7 Financial and operational assistance shall continue for no longer than 12 months after the date of the emergency declaration, unless the Government determines that due to extraordinary circumstances it would be in the public interest to extend this 12-month period.

## **NATURE OF ASSISTANCE**

## **Areas of Assistance**

4.0 Emergency housing assistance shall be provided for the following:

- (i) Home Repair
- (ii) Home replacement
- (iii) Replacement of essential household goods

## **Use of Assistance**

4.1 The assistance must be used to restore or replace homes or property damaged during the emergency event as nearly as possible to their condition before the emergency occurred, and as much as possible facilitate protection from possible future similar emergencies.

## **Home Repair Assistance**

4.2 Government shall provide the following assistance for Home Repair

- (i) A soft loan
- (ii) Materials and labour for repair of damaged homes
- (iii) Materials for self-help repair within guidelines for safe construction.

4.3 Where the emergency event has adversely affected more than 60% of the housing stock Government shall provide duty free concessions on building materials for a period of six months immediately following the declaration of the emergency.

## **Home Replacement**

4.4 Where the dwelling has been totally destroyed or rendered inhabitable, Government shall provide a hazard resistant starter home with basic facilities such as bathroom, eating, sleeping and dining/living area that can be easily upgraded to a more comfortable home.

4.5 For the elderly, living alone, the Government provided assistance shall consider duplex homes with lifetime tenancies or the construction of annex to a consenting relative's home.

## **Replacement of personal effects**

4.6 The Government shall establish a Register of essential household goods to be replaced (including bed, stove, refrigerator, table, chairs).

4.7 The Government shall allow duty-free concessions for up to 12 months after the emergency event to allow for the procurement of the replacement items detailed in the Register once proof of ownership and damage during the emergency, can be provided by the applicant.

4.8 The emergency housing committee in collaboration with the customs department shall establish a procedure and mechanism for access to these duty free concessions.

## **AMOUNT OF ASSISTANCE**

### **Maximum Allowable Grants**

5.0 The emergency housing committee shall establish a maximum allowable grant for repairs and the total estimated repair costs must not exceed the maximum allowable repair grant.

5.1 The emergency housing committee shall also establish a maximum allowable grant for replacements and the total estimated replacement costs must not exceed the maximum allowable replacement grant.

### **Access by Income Levels**

5.2 The emergency housing committee shall review every five years the following scale based on income levels in relation to per capita to determine the amount of the assistance to be provided.

- *Households with income in the range of US \$0-7,500 per annum qualify for 100% assistance.*
- *Households with income between US \$7,500 and \$10,000 qualify for 80% aid.*
- *Households with incomes between \$10,000 and \$12,500 qualify for 60% aid*

## **SAFE CONSTRUCTION**

6.0 The Government shall design model emergency housing that is hazard resistant.

6.1 Government shall encourage the training of artisans in safe construction practices as part of the vocational training programme for artisans to ensure that skilled labour is available for construction.

6.2 Skilled artisans, competent in safe building practices will be used for the construction of emergency housing and the repair of homes funded through this assistance.

## **INSPECTION AND MONITORING**

### **Inspection**

7.0 All emergency housing will be inspected to ensure compliance with the safe building practices.

7.1 The inspection of these facilities shall be undertaken within the normal government inspectorate functions; the use of private inspectors will be considered in special circumstances where the inspectorate is overwhelmed.

## **Monitoring**

7.2 National housing shall furnish quarterly status reports to the Emergency Housing Committee on the assistance being provided

7.3 Interim and Final audit of accounts shall be conducted by an external auditor on the management of funds for this assistance.

7.4 National Housing shall be the repository for all expenditure records and related documents for this assistance and shall retain this documentation for no less than three years after the event.

## **COMPLEMENTARY ASSISTANCE**

### **Government-subsidised insurance**

8.0 Recognising that the provision of insurance for low-income families may alleviate extraordinary strain on the public purse, Government shall mandate national housing in collaboration with the national disaster office to explore the viability of this approach and elaborate a strategy for its implementation.

### **Mitigation Loans**

8.1 As part of the national housing programme Government will examine the viability of providing mitigation loans to low-income owners to fund repairs that will mitigate losses. This assistance shall include elevation of flood-prone structures and strengthening or retrofitting of roofs.

### **Land**

8.2 The Government shall establish a land bank for emergency housing to cover relocation of homes as a mitigation measure or provision of homes in the aftermath of an emergency.

### **Public Education**

8.3 The Government information service shall be responsible for informing the public of the availability of emergency housing assistance and the procedures for accessing such.

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