



SHELTER2HABITAT

DEVELOPING RESILIENT HABITATS AFTER A DISASTER

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Photo Cordaid

Habitat is more than just Shelter and Housing. In its Shelter2Habitat program Cordaid applies participatory techniques to empower communities and supports them with access to technical expertise and finance for (re)building adequate and safe habitats. With such support a community will be able to restore their habitat faster, cheaper and more adequate, preventing loss of community lives and livelihood when a disaster occurs. Adequate housing and resilient habitats are essential to form a truly flourishing community that is inclusive, safe and resilient. As an immediate relief response Cordaid provides basic shelter, which allows to be incrementally upgraded to an adequate house, embedded in a resilient habitat.

Shelter is a place giving temporary protection from bad weather or danger, whereas **housing** is a durable structure giving permanent protection. **Habitat** constitutes the enabling environment for flourishing communities by connecting to physical, economic and social networks.

WHY THE NEED

Nearly one billion people live in slums, who increasingly face disasters due to climate change. Cities in developing countries are growing rapidly, most of them along the sea or waterways (delta cities). The inhabitants living in these cities are threatened by flood risks and storms more than any other natural hazard (Mind the Risk report, 2013). Over 283 million inhabitants could potentially be affected by earthquakes and 157 million people are at risk from strong wind.

“The new Shelter2Habitat strategy uniquely positions Cordaid for coordinating larger emergency relief and development operations: building institutions and markets, spending scarce resources efficiently, responding to community preferences, promoting incremental development, and gradually transitioning from subsidy-based aid to market-driven development.”

Matt Nohn, Harvard Loeb Fellow and Director, Rapid Urbanism

KEY ASPECTS

- Cordaid applies Shelter2Habitat in high-risk countries and/or urban slums
- Cordaid implements ‘resilient shelter and housing recovery’ activities, in conjunction with ‘life saving’ emergency relief and ‘temporary’ recovery activities including wash, livelihood and infrastructure components
- Cordaid’s resilient recovery fits in a (to be developed) neighborhood plan and requires involvement of all stakeholders
- Cordaid bridges the gap between emergency and development funds earlier and caters for involvement of private sector parties, by applying developmental “resilient recovery” techniques from the onset of the disasters, in combination with smart financial instruments and networks

After recent disasters, a large number of households (80-90%) do not receive shelter assistance. Most shelter interventions are short-term relief and therefore do not support the resilient developments of their habitat. Our purpose is to build resilient habitats by focusing directly on long-term programs, while leveraging short-term relief subsidy to longer term market-based development loans.

THE SHELTER2HABITAT APPROACH

The Cordaid Shelter2Habitat approach supports community-driven processes, which ensure that the needs and priorities of the people are met and that interventions are effective. Coordinating with all relevant stakeholders bridges the gap between bottom-up and top-down processes. We thereby transition from subsidy-based relief to market-based development. Promoting an integrated development process matches the incremental housing process with successive affordable loans. At the start of a program the loans will be very small and short-term (also possible in forms of in-kind contributions) and are likely supported with subsidies. During the program the loans will increase, the repayment period lengthened and the subsidies decreased.

OUR VALUES AND AMBITIONS

- Cordaid believes that habitat is more than just shelter or housing: habitat provides crucial access to social, physical and economic networks
- Cordaid respects the DO NOT HARM principles. Our Shelter2Habitat interventions shall:
 - strengthen people's processes
 - strengthen local markets
 - strengthen the environment
- Cordaid thrives to be transparent and accountable in order to ensure equity and efficiency
- Cordaid thrives for creating development models that are fully scalable and replicable, acknowledging:
 - a. The significant magnitude of the need, and
 - b. The limited resources of all stakeholders including households and communities
- Cordaid responsibly balances subsidies provided during relief and recovery with both the burden and prospects of market-based development over the longer term.

GOOD PRACTICE

HAITI



Photo Architecture for Humanity

Training to build earthquake resistant housing

Building urban reconstruction

3 neighborhoods where community action planning was undertaken and communities were formed

600 individuals were trained and formed in
9 official building groups

1400 earthquake resistant houses with **200** sanitation facilities and **3** community centers were built

3 projects currently in implementation, linking reconstruction to development

GOOD PRACTICE

THE PHILIPPINES



Photo Juan Miguel Torres

Constructing owner-driven houses in the Philippines

Resilient recovery

30 houses repaired and **62** new typhoon-resilient houses under construction

74 local residents trained as carpenters

172 on-going construction of safe comfort rooms which can be used as evacuation rooms

323 beneficiaries assisted to get land right documents to secure their property

HOW WE DO IT

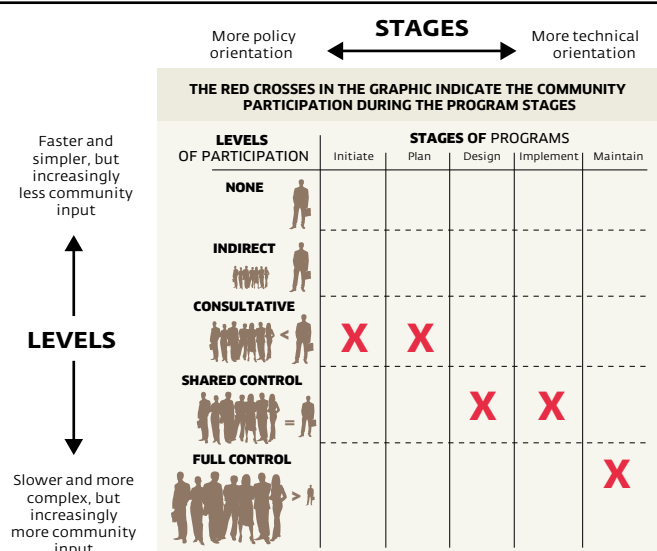
Community ‘controlled’

The community is the first responder and most important stakeholder during an emergency. Cordaid supports the community to ‘drive’ or where applicable even ‘fully manage and control’ housing processes to ensure that the right needs are met and the interventions are effective. We support, co-create and design with the community the following activities:

- Project initiation/participatory project assessment
- Planning of project/program towards habitat
- Design of a shelter/house and allocation of a budget
- Implementation: Construction of shelter/house, set of community, construction water systems, etc.
- Operation and Maintenance
- Monitoring and Evaluation

This results for example in owner-driven houses in the Philippines, where the community is involved in the process towards developing resilient habitat.

FRAMEWORK OF PARTICIPATION AND STAGES OF PROJECTS

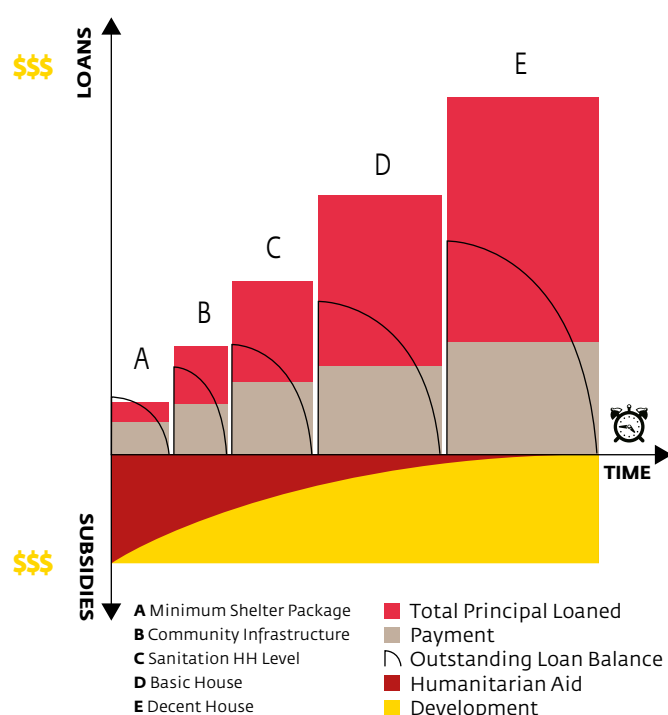


Credit Goethert & Hamdi (1997). Adapted in 2015 by Cordaid.

From Subsidy to Market Loans

Cordaid creates a clear exit strategy by moving from subsidy-based humanitarian intervention to market-based self-sustaining value chains, empowering flourishing communities. The subsidy should save lives, given the humanitarian need for life-saving shelter. Subsidies correlate with the impact of calamity (e.g. disaster), with externalities (e.g. public health) and market/governance failures. However, every shelter intervention should pave the path for market-based incremental shelter to housing to habitat improvements. Financial institutions can possibly offer a soft loan for initial investments, followed by market-based or crowd-in microfinance assistance. The scale should be manageable in order to make it attractive for commercial and social investors to finance.

FROM SUBSIDY TO MARKET LOANS



Credit Matt Nohn (2014). Adapted in 2015 by Cordaid.

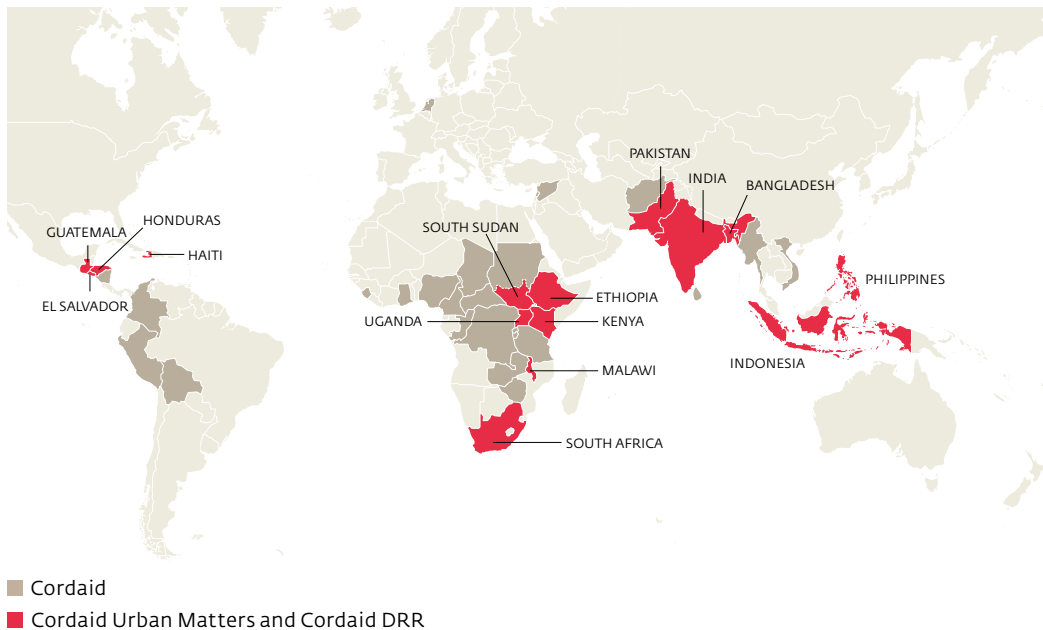
Engagement of Stakeholders

Shelter2Habitat is a multi-stakeholder process with the involvement of inter alia neighbors and citizens, local authorities, the national government, project developers, innovators, service providers, NGOs, CBOs, academia and international parties. Cordaid's strength lies in nourishing partnerships with all stakeholders. To work successfully with many partners across different intervention stages, Cordaid's role changes from funder, direct implementer, advocate, convener and facilitator during the process. To bridge the gap from current relief operations and actual need successfully, Cordaid may need to shift its geographic focus to supporting communities across larger geographics. We then match scarce resources from other international partners to the magnitude of the local need, according to the local preferences identified during Community Action Planning.

“Cities and urban areas are complex and dynamic environments and when a disaster hits an urban area the challenges are numerous. However, I think that if we already in the relief period work towards adequate housing and resilient habitats with all relevant stakeholders building on (pre)existing processes, we save time, money and will be more successful in meeting actual needs.”

Inge Bouwmans, Program Expert Urban Matters

CORDAID URBAN MATTERS AND DISASTER RESPONSE FOOTPRINT



TRACK RECORD

100

Years in Disaster Management

25

Years in Urban Development

Cordaid has a 100-year track record in development aid in over 39 countries. Our expertise lies in managing and executing large projects for the European Union, World Bank, Dutch government and other multilateral organizations.

The knowledge and expertise of Cordaid in Shelter and Housing, in combination with urban development and financial models, makes Cordaid ideally situated to commonly find and implement habitats for the increasing urbanization rate in high-risk areas in developing countries. Our extensive local and international partner network, including local government authorities, community organizations and knowledge institutions, adds to our experience.

OUR ROLE

Cordaid's strength lies in enabling partnerships with and between communities and national as well as international stakeholders. We coordinate an integrated strategy for immediate relief, short-term recovery and long-term development period. Furthermore, we make sure the strategy is locally embedded and institutionalized. Supporting the stakeholders in transitioning smoothly from providing shelter to enabling resilient housing and habitat is one of our tasks, as well creating a clear exit strategy by moving from subsidy-based humanitarian intervention to market-based self-sustaining value chains. These value chains empower flourishing communities and thus involve the private sector.



Nicely built and painted houses in Guiuan

ABOUT CORDAID

Cordaid is based in the Netherlands and has country offices in 11 countries. We have been fighting poverty and exclusion in the world's most fragile societies and conflict stricken areas for a century. We deliver innovative solutions to complex problems by emphasizing sustainability and performance in projects that tackle security and justice, health and economic opportunities. Cordaid is deeply rooted in the Dutch society with more than 324,000 private donors. Cordaid is a founding member of Caritas Internationalis and CIDSE.

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