

# Shelter and Cash

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# Cash as a Shelter Tool – a little bit of history

- Documents of cash being given to those who lost their houses in natural disasters going back to the 19<sup>th</sup> Century (Chicago Fire of 1871)
- Modern advocacy for cash as a shelter tool goes back to the early 1980s (Ian Davis, et al)

# Advantages of Cash as a Shelter Tool

- Often, house shape and house damage is very individual, so cash allows an individual response
- Allows families to optimise their own resources (extra materials, extra labour supply)
- Gives families greater control over the timing (balancing of other needs, and other activities)
- Allows families to make their own choices about materials which might be (re-)usable for both non-permanent shelter, and later reconstruction
- Reduces re-selling/wastage

# Major challenge 1 – “long-term risk versus short-term risk”

- Another earthquake or tsunami may take place many unknown years in the future
- In places prone to different disasters, people may strengthen their houses against the ‘wrong’ disaster
- The risk of not having enough money, or not having livelihoods support, is there today
- Short-term risk will very often trump long-term risk in prioritisation of cash and housing design

# Major challenge 1 – “long-term risk versus short-term risk”

- Example:-- Haiti before 2010 – strengthening against cyclones, weakening against earthquakes
- Example:-- Nepal – creating shop fronts, and weakening buildings

# Major challenge 2 – “build back safer versus build back better”

- Example:-- Aceh – using cement to make ornate facades for buildings, instead of making earthquake-resistant wall columns
- The short-term risk was loss of ‘face’ and possible loss of livelihoods networks – much more important than the long-term risk of an earthquake

## Major challenge 3 – “not feeling secure enough to build”

- Kurdistan 2014:-- tenants buying multiple ‘useless’ water heaters, rather than repairing the house to protect themselves against the cold
  - They did not know when they would be forced to move, and did not want to invest in the landlord’s property

## Major challenge 4 – “the money is there, but the materials are not”

- Example:-- Pakistan, before 2005 – major deforestation meant that timber was no longer affordable. People chose (poorly understood) concrete blocks instead
- Example:-- Nepal – timber for ring beams is there, but too short to be fully effective
- Example:-- Nepal – corner stones are there, but too small to be fully effective

# Possible solutions

- Many solutions look at 'conditional cash'
- With lots of technical support

# Possible solutions 1 (rural home owners)

- Pakistan 2006-2009
- Government cash support, distributed in tranches
- Intensive technical support, at very localised level

# Possible solutions 2 (urban renters)

- Kurdistan 2014
- Using vouchers for first tranche, targeting permanent 'upgrade' construction materials for the house
- Using vouchers or cash for second tranche, for free use by renters (probably for more transportable shelter items – water heaters, etc)

Any additional challenges to add?

Any additional solutions to add?

Thanks!