

CASE STUDY

BAHAMAS 2019–2020 / HURRICANE DORIAN

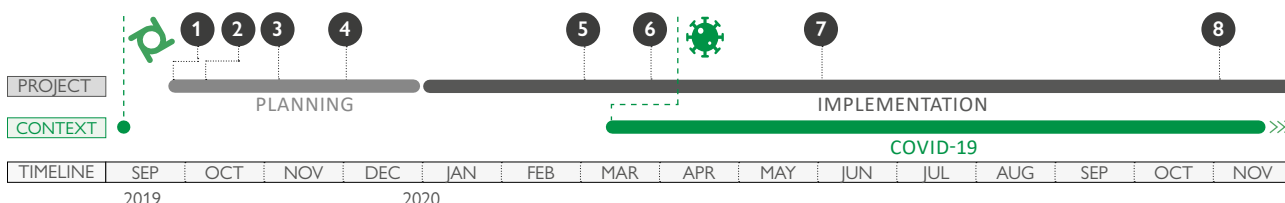
KEYWORDS: Conditional Cash Transfer, Government engagement, Rental assistance

CRISIS	Hurricane Dorian, September 2019
PEOPLE AFFECTED	Approx. 9,000 HHs (29,472 individuals)*
PEOPLE WITH SHELTER NEEDS	Approx. 15,000 individuals**
PROJECT LOCATION	Grand Bahama, The Bahamas
PROJECT OUTPUTS	<p>232 HHs received rental assistance (Grand Bahama)</p> <ul style="list-style-type: none"> - 212 HHs received 6 months of assistance - 20 HHs received 9 months of assistance <p>3,055 HHs assisted with Multi-Purpose Cash support (Grand Bahama and Abaco)</p> <p>567 HHs assisted with minor repairs support (Grand Bahama and Abaco)</p>
SHELTER DENSITY	Approx. 15-20m² per person
DIRECT COST	USD 700 per HH/month (rental assistance)
PROJECT COST	USD 5,257 per HH (on average, rental assistance program)
<p>* Source: Assessment of the Effects and Impacts of Hurricane Dorian in the Bahamas (IDMB, PAHO, UN ECLAC, WHO)</p> <p>** Source: The Caribbean Disaster Emergency Management Agency (CDEMA)</p>	

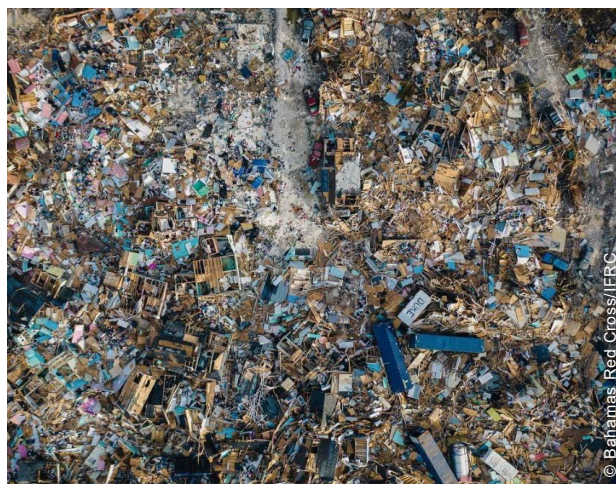


PROJECT SUMMARY

A rental assistance program was undertaken on Grand Bahama as part of a wider recovery effort (that included a home repair program, livelihoods support, and multi-purpose cash), in response to Hurricane Dorian which hit the Bahamas in September 2019, causing widespread damage. Rental assistance of USD 700 per month was provided to enable access to safe and adequate rental accommodation for households whose homes had suffered major damage or destruction. The purpose of the program was to “buy time” for recipients to enable them to recover their livelihoods, repair their homes or find alternative housing solutions.



- Sep 2019:** Hurricane Dorian significantly impacted the islands of Abaco and Grand Bahama and the surrounding Cays.
- 1 Late Sep 2019:** Multi-purpose cash (MPC) distributions started.
- 2 Oct 2019:** Rental assistance program team set up and assistance modality finalized.
- 3 Nov 2019:** Finalization of target household selection criteria, procedures, assessment and reporting tools.
- 4 Dec 2019:** 1st month rental assistance payment made to the first cohort of 69 HHs.
- 11 Mar 2020:** WHO declared the novel COVID-19 outbreak a global pandemic.
- 5 Mar 2020:** 219 HHs concurrently supported with rental assistance.
- 6 Late Mar 2020:** Switch in transfer modality from cheque to bank transfer.
- 7 Jun 2020:** 13 new households enrolled.
- 8 Nov 2020:** Rental assistance completed.



Hurricane Dorian significantly impacted the islands of Abaco and Grand Bahama and the surrounding Cays.

CONTEXT

The Bahamas is made up of over 700 islands and sits within the Atlantic Hurricane Belt. It is typical for the Bahamas to experience several high-speed wind events each year. Housing in the Bahamas is vulnerable to both high winds and storm-surge damage.

The Bahamas is highly dependent on financial services and tourism. It is a low-tax environment and a large number of wealthy individuals are based in the country. This means that the Bahamas has one of the highest average incomes per capita in the world, but this masks significant vulnerability amongst parts of the population, including undocumented migrants for example. The low-tax environment also has the potential to impact the capacity of the government to recover from widespread destruction such as that brought by Hurricane Dorian. The high average income per capita also limits access to international assistance funds.

SITUATION BEFORE THE CRISIS

The Bahamas has a high rate of home ownership with approximately 59% of homes owned and 35% rented. Within Freeport, the main city on Grand Bahama, housing stock mainly consists of single story houses with concrete block external walls, timber stud internal walls and timber-framed roof structures with asphalt or similar roof shingles. There are also small concrete frame and concrete block apartment buildings. Outside of Freeport structures are typically timber framed or concrete block single story structures.

Some homes had suffered significant damage from past hurricanes without adequate repair which may have caused water damage and weakened structures. The building codes in the Bahamas are considered broadly adequate for wind loading, however, the compliance with the codes by some builders and homeowners (when undertaking work themselves) can sometimes be lacking.

SITUATION AFTER THE CRISIS

Hurricane Dorian hit the Bahamas between the 1st and the 3rd of September 2019. It was the strongest documented Atlantic Hurricane to directly impact a landmass. 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 were in need of food or shelter following the hurricane, with an estimated 5,000 people evacuating to Nassau, the capital. The Government stated Dorian caused USD 3.4 billion in losses and damage in the country. There was very limited official information on overall numbers of houses damaged. As with other contexts which are relatively dependent on tourism and foreign investment exact damage information was very sensitive.

NATIONAL SHELTER STRATEGY/RESPONSE

Due to the high cost of reconstruction, the national shelter response by humanitarian organizations was predominately aimed at households whose homes had suffered minor damage. Many organizations provided in-kind assistance for clean-up and repair. Conditional cash for repairs support was offered by humanitarian organizations and the government. The government response included the Small Home Repair Program, which offered cash grants from USD 2,500 for those with minor damage up to USD 10,000 for totally damaged houses. However, it was recognized that this was only a contribution to house reconstruction, since a fully damaged house could cost USD 60,000 to 100,000 to rebuild for a small 2-bedroom permanent house. The Department of Social Services (DoSS) also offered rental assistance of USD 2,100 for three months paid to the landlord for a number of families in need. This was later expanded to USD 4,200 for six months.

With respect to repair and reconstruction support there were gaps related to support for:

- Non-citizens (as government assistance was targeted at Bahamas Citizens);
- Households with totally destroyed homes;
- Households who were under-insured (government assistance eligibility criteria required households to have no insurance)
- Households with damaged houses residing on Crown land or Generational land where lack of documentation caused issues in accessing government assistance or deterred agency assistance.

PROGRAM STRATEGY

The organization provided shelter support through three projects:

- Multi-Purpose Cash (MPC) support of USD 3,620 over three months to assist with basic needs including those related to housing, utilities, transport, food and water, communication, furniture, education, clothing and health costs.
- Housing repair support - cash assistance of an average value of USD 6,000 to support repair to homes with minor damage.
- Rental assistance of USD 700 per month for 6 months.



Hurricane Dorian caused extensive damage to homes and infrastructure.

There was no overlap of targeted households between the MPC support, housing repair support and rental assistance. This case study focuses on the rental assistance project.

RENTAL ASSISTANCE

The purpose of the rental assistance project was to enable access to safe and adequate housing to “buy-time” while households recovered their livelihoods, repaired or rebuilt their homes, or found alternative housing arrangements.

As the Bahamas is a tourist destination, rental housing was available on the market. It was determined that the number of households being supported with rental assistance (both by the organization and by DoSS) could be easily absorbed by the rental market.

Initially the project was due to provide support for 3 months, but further funding becoming available meant this was extended to 6 months. This proved to be very important given the additional impact of the COVID-19 pandemic on recovery.

COORDINATION WITH DOSS

The rental assistance project was aligned with the DoSS rental assistance program and aimed to support DoSS with the surge in need for rental assistance. The organization took referrals from DoSS and at the end of the project referred very vulnerable cases back to the DoSS.

The rate of rental assistance provided – USD 700 per month – was consistent across the organization’s project and the DoSS program. Through a design tweak, the organization provided rental payments to the tenant households rather than directly to landlords (which was the approach taken by the DoSS). Due to the onset of the COVID-19 pandemic, there was not the opportunity for advocacy to the DoSS on the benefits of potentially shifting their approach from paying the landlord directly, to making payments to the tenant households.

TARGETING

The rental assistance project focused on Grand Bahama only. There were three distinct ways that applications for rental assistance were received by the organization:

1. Direct applications for assistance were received through the organization’s reception desk and helpline;

2. Applicants were referred through the organization’s caseworkers; and
3. Households were referred by the DoSS.

Applicants were shortlisted based on eligibility criteria: that their home was destroyed or had sustained major damage and was uninhabitable. A vulnerability assessment was then carried out to prioritize eligible applicants, which included questions on demographic and socioeconomic characteristics, disability, and the impact of Hurricane Dorian. Washington Group questions¹ were used to ask about disability. A “light-touch” verification was undertaken for the households who were referred to the organization by the DoSS since it was believed households had already gone through a rigorous assessment by the DoSS.

PROJECT IMPLEMENTATION

IDENTIFYING SUITABLE RENTAL ACCOMMODATION

Households identified suitable accommodation to rent that met minimum safety and adequacy standards. Criteria included minimum space per person (for example at least 2 separate rooms for sleeping for a family of 4), and requirements for windows, ventilation, lighting, kitchen (with minimum appliances), bathroom, running water and electricity, in addition to the accessibility to jobs, markets, children’s playgrounds and schools. Organization volunteers and staff verified that accommodation met the agreed criteria. Due to the housing market in Grand Bahama having significant rental housing stock it was not difficult for households to find somewhere adequate to rent at a suitable price.

WRITTEN AGREEMENTS

Based on the organization’s existing understanding of rental practices in Grand Bahama it was decided that it was not necessary for the organization to check the rental agreement made between the tenant and landlord, as the risk of eviction in the context was low. An agreement between the organization and each tenant household was put in place to ensure that the household understood that the cash support was to be used for rental payments, and that they understood other conditionalities related to the project.

¹ See www.washingtongroup-disability.com



Homes outside of Freeport, the main city on Grand Bahama, are typically timber framed or concrete block single story structures.



Rental assistance applicants were shortlisted based on eligibility criteria and prioritized through a vulnerability assessment.

PAYMENT PROCESS

The rate of rental assistance provided to each household was USD 700 per month, for a six-month period. Cheques were initially chosen as the transfer mechanism for the rental payment. The USD 700 was paid to the tenant household, who then paid rent to their landlord.

All households received the flat rate of USD 700 rental assistance regardless of whether the actual rental accommodation cost was lower. The approach of making the payment to tenants rather than directly to landlords was intended to empower tenants and incentivise them to negotiate rental costs, helping to minimize any potential inflationary impact on the market. This approach was based on learning from the Haiti earthquake response in 2010 where the organization had undertaken a large rental assistance program. Any saving was kept by the tenant household and was used to meet other needs. A review showed that the average rent paid was USD 688 per month.

MONITORING AND FOLLOW-UP

Each month organization staff and volunteers followed up with the household to check that they were still in the same accommodation – or if they had moved, 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 project early because they had repaired their damaged homes.

MAIN CHALLENGES

Adapting payment and monitoring mechanisms due to COVID-19. Cheques were initially used as the rental assistance transfer mechanism. To receive the next cheque, tenants would bring the receipt confirming their previous rent payment to their landlord into the organization's branch office. This helped with monitoring and ensuring there were no problems being encountered by the tenant family, and it also supported the organization's finance department with the documentation. To minimize in-person interactions in the context of COVID-19 the transfer mechanism was changed to bank transfers. The information management and monitoring processes also had to be revised. This involved repeated requests to households for the required documentation. Towards the end of the project the COVID-19 risks and restrictions had reduced so it was decided to make the final payment by cheque to ensure the households had provided all the documentation required by the organization's finance team prior to the final payment.

Remote monitoring due to COVID-19. Remote working made follow-up and monitoring more difficult, especially with the elderly and those with certain impairments. Due to COVID-19 restrictions the physical inspections of the accommodation for adequacy, and in person interviews with tenants and landlords had to be replaced by virtual approaches.

LINKS WITH RECOVERY

The rental assistance allowed the “buying of time” post-disaster, where households instead of needing to concentrate on finding the money to pay for rent, were instead able (as described by many in the post-distribution monitoring) to invest in the recovery of their livelihoods, which then had a significant impact on the households' overall recovery. During the period of rental assistance many households were able to recover their livelihoods, access assistance from other humanitarian organizations or the government, or arrange financing through banks or informal (family) means. This allowed them to repair their previous homes to make them habitable and leave the rental accommodation, or through the recovery of their livelihoods to continue paying rent at the end of the assistance. 12 households left the rental assistance project early and moved to their homes after repairing them.

In June 2020, a review found that 60 households would need further rental assistance beyond the six-month support period. Some additional budget meant that the organization was able to extend rental support for 20 extremely vulnerable households for a further three months, while the remaining 40 households were referred to the DoSS.

The organization ran parallel livelihoods and house repair projects. Further consideration could have been given to involving households receiving rental assistance in these other projects to help catalyze their recovery. This was not opted for because the organization determined it was better to help more recipients when needs were high and there were limited resources available.

WIDER IMPACTS

Using much of the learning from this response and others in the region (such as rental assistance in response to the Americas migration crisis) the organization has developed a global step-by-step guide to rental assistance programming which has received positive feedback from the humanitarian shelter sector.



Rental assistance aimed to “buy time” while households recovered their livelihoods, repaired or rebuilt their homes, or found alternative housing arrangements.

STRENGTHS, WEAKNESSES AND LESSONS LEARNED

STRENGTHS

- √ **The organization's pre-crisis knowledge of the rental market and rental practices in the Bahamas** (specifically knowledge of risks related to eviction) allowed the response to move quickly into the implementation.
- √ **High standard of accommodation.** The project used existing permanent housing stock for temporary accommodation, which provided a high standard of accommodation.
- √ **Payment made to the tenant rather than the landlord.** This approach helped to empower tenants in negotiations on cost and in the relationship more generally with the landlord throughout the tenancy period, and enabled tenants to retain any saving made. The negotiation may have also had an impact on reducing the potential for inflationary effects on the rental market.
- √ **Aligned approach with the Department of Social Services (DoSS).** The rental payment amount was consistent between the organization's project and the DoSS rental assistance program. A joined-up approach between the organization and the DoSS enabled the organization to receive referrals from DoSS, and at the end of the project to refer households with ongoing needs to the DoSS for further support.

WEAKNESSES

- × **No undocumented migrants received rental assistance.** Undocumented migrants are one of the most vulnerable groups in the Bahamas. It was seen that undocumented migrants were likely to come forward to receive MPC support (which provided 3 months of support) as this was given to all those evacuated, but were unlikely to come forward for more visible types of assistance that required a greater level of follow up. Although undocumented migrants were eligible to apply for the rental assistance project, all households who received rental assistance were Bahamas citizens.
- × **More reflection on the exit strategy from the outset would have been of benefit.** Stronger linkages with other programs supporting repairs or livelihoods could have been made to help catalyze recovery. Options for referral for particularly vulnerable households could have been built into the project strategy from the start.
- × **Stronger verification of DoSS referrals needed.** At first, the organization only did "light-touch" verification of households referred by the DoSS. It was later found that far more rigorous verification was required as a small number of referred households were found to be ineligible.
- × **Stronger information management system needed.** The project experienced information management issues as a comprehensive system was not in place from the beginning of the project.

LESSONS LEARNED

- **Where adequate existing rental accommodation is available, rental assistance should be considered** so that a high standard of temporary accommodation can be made available during the emergency phase.
- **Better learning from Multi-Purpose Cash (MPC) support could have improved wider strategy development.** Collecting more nuanced Post Distribution Monitoring data from the MPC program – on housing expenditure, housing conditions, and the ability of households to continue payments for housing once the MPC assistance ended may have led to a different balance of the types of support provided (rental assistance, shelter repairs) or may have impacted the targeting or duration of the rental assistance project design.
- **Ensure appropriate information management systems are in place from the beginning of the project,** considering all processes and activities associated with the project, since it can be difficult to make substantial changes to systems part way through a project.
- **Barriers to inclusion in rental assistance need to be identified and addressed.** In addition to referral mechanisms, direct application routes are needed (as was in place in this case). Relying on referrals could risk excluding specific groups from receiving assistance. In this case other barriers prevented undocumented migrants from applying for rental assistance.
- **The exit strategy needs to be considered and monitored from the outset of the project.** This needs to be considered both in relation to linking to wider programming to support recovery, reducing the need for rental assistance, and in relation to the potential for referral of households who may still require rental assistance when the project comes to an end.