



# Community-led or self-led housing recovery

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# Acknowledgement

I acknowledge the Boon Wurrung and Woi Wurrung peoples of the Eastern Kulin Nation as the Traditional Custodians of the unceded lands and water on which I live, work, teach and learn. I pay respect to their Elders past, present, and emerging. I acknowledge that sovereignty was never ceded. I commit to unlearn what I have learnt in the Colonial structure (knowledge, values and practices) and focus on listening and self-reflection to build the sovereign relationship with Country, First Nations peoples, and cultures.

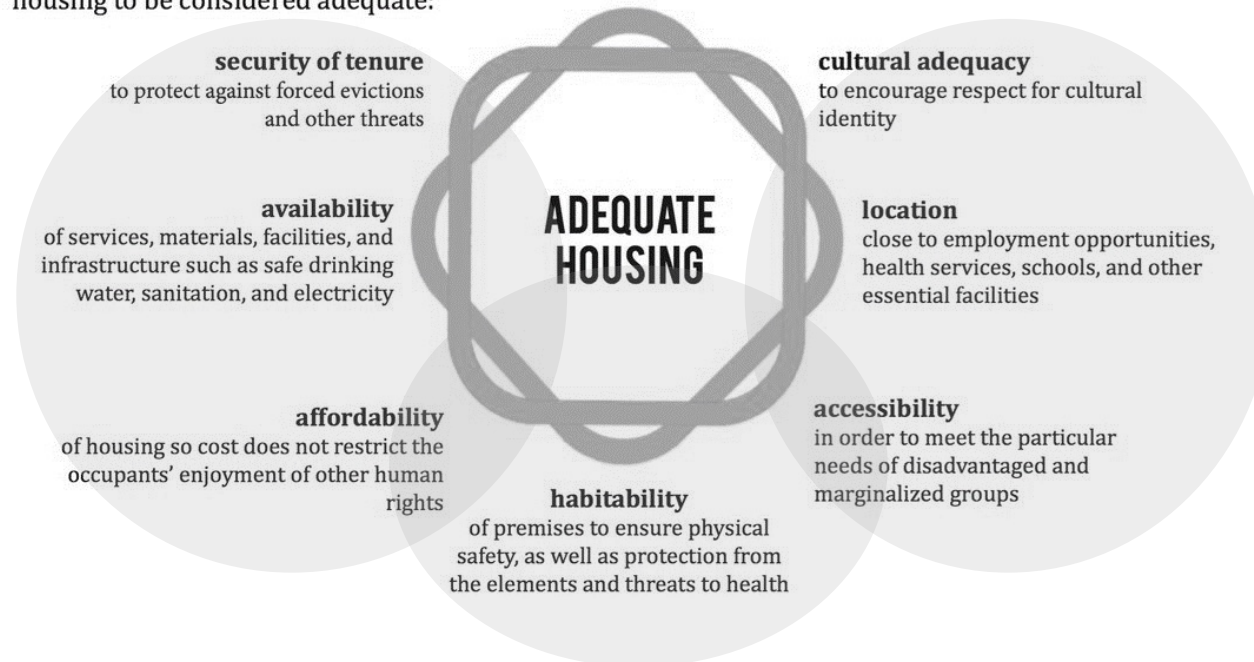
# Question



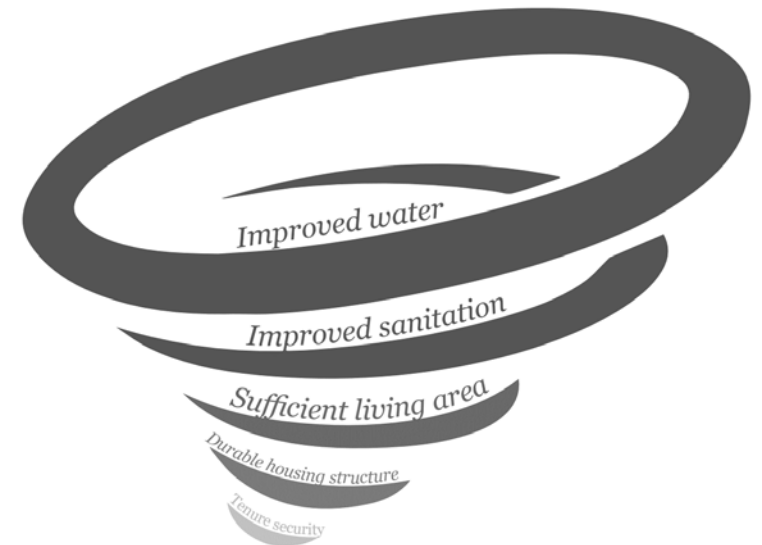
1. Where are you joining us from today?

# Right to adequate, safe, inclusive & dignified housing

Under international law, what is considered 'adequate' varies from country to country and from community to community. According to the UN, the following criteria must be met in order for housing to be considered adequate:



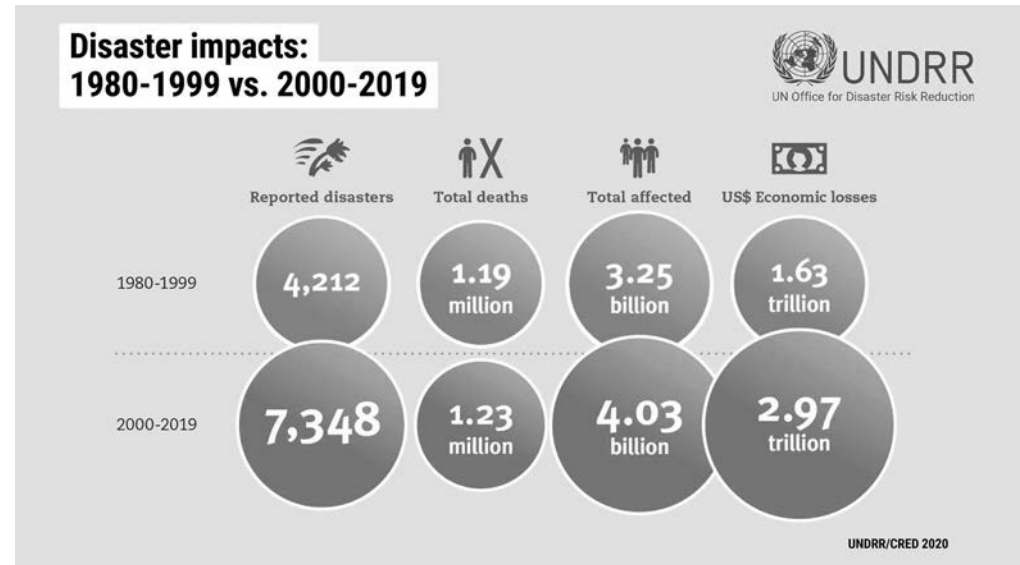
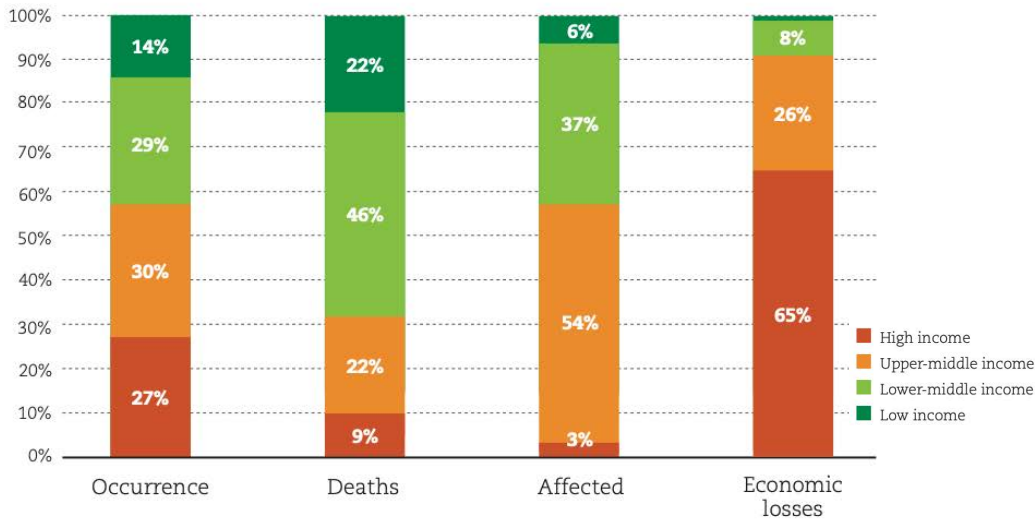
A human rights based approach to adequate housing (Source: UN-Habitat)



Basic attributes of adequate housing (Source: UN-Habitat, 2003)

# Nexus of housing and disasters / conflict

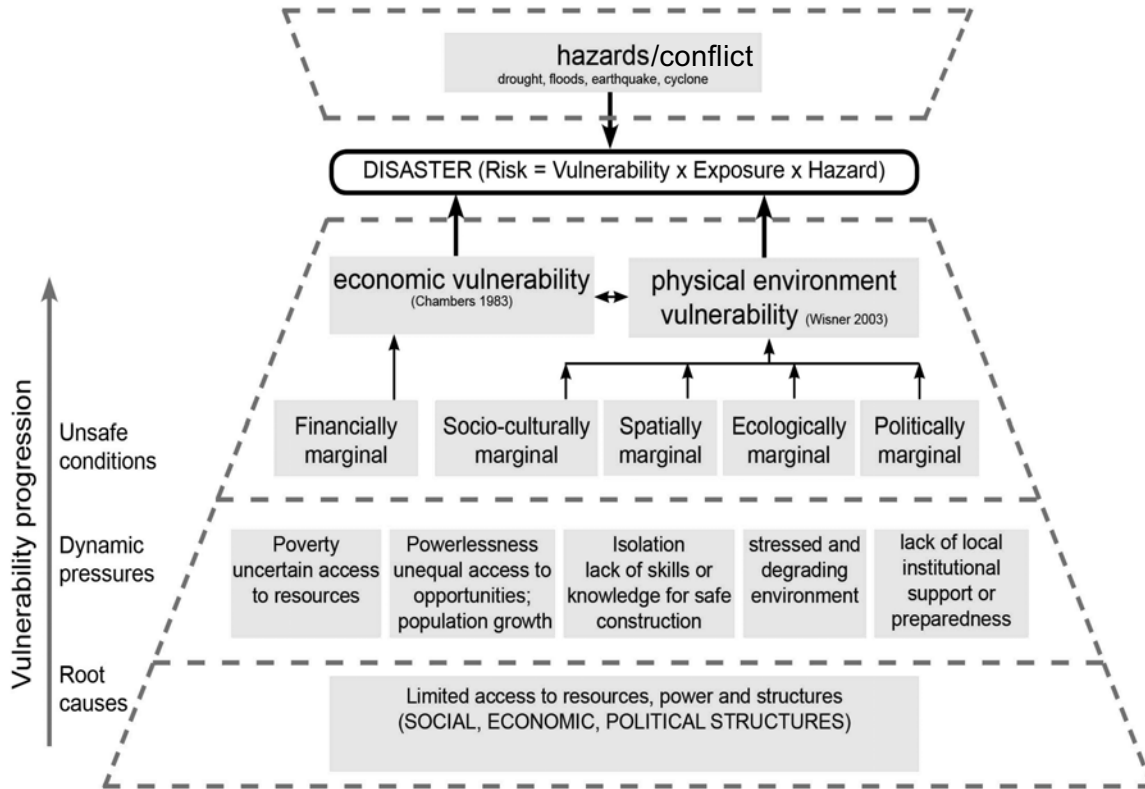
From 2000-2019, “an average of 130 people [in low-income countries have] died per million living in disaster-affected areas, compared to just 18 in high-income countries” (CRED EM-DAT & UNISDR 2018). This equates to seven times more impact, in terms of lives lost, on one community than another, exposed to the same magnitude of a natural hazard (Iyer-Raniga & Vahanvati, 2020).



Climate-related and geophysical disasters from 1998-2017 (Source: CRED 2018)

Disaster Impacts (Source: UNDRR, 2010, 2018)

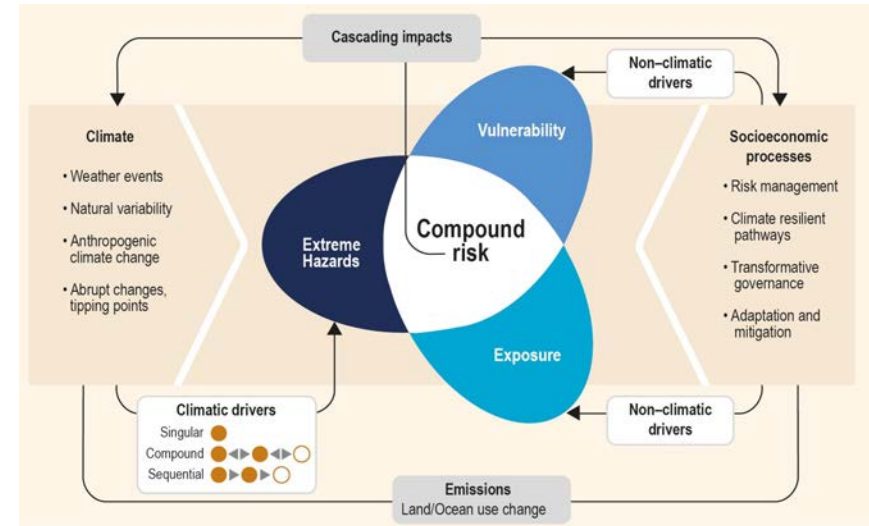
# Disasters/ conflict/ crisis



Pressure and Release model (Source: Vahanvati, M. Adapted from Wisner et al. 2003)

“A serious disruption of the functioning of a community or a society at any scale due to hazardous events interacting with conditions of exposure, vulnerability and capacity, leading to one or more of the following: human, material, economic and environmental losses and impacts.”

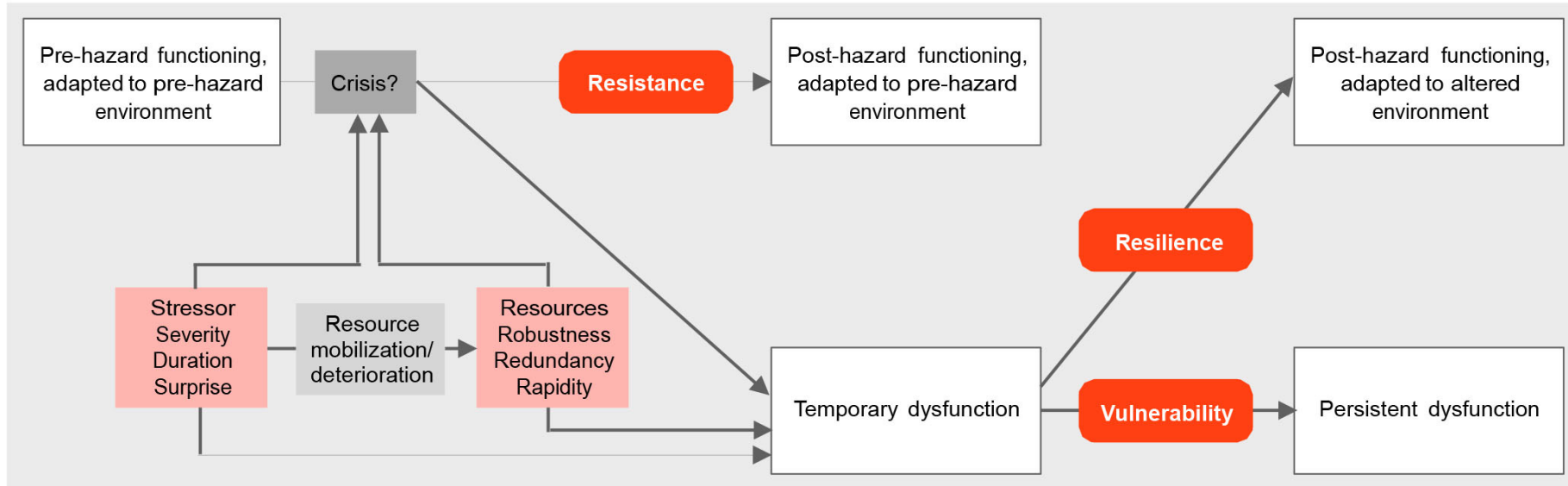
Terminology (Source: UNDRR, 2023)



Disaster Risk Dimensions (Source: IPCC, 2022)



# Disasters/ conflict/ crisis

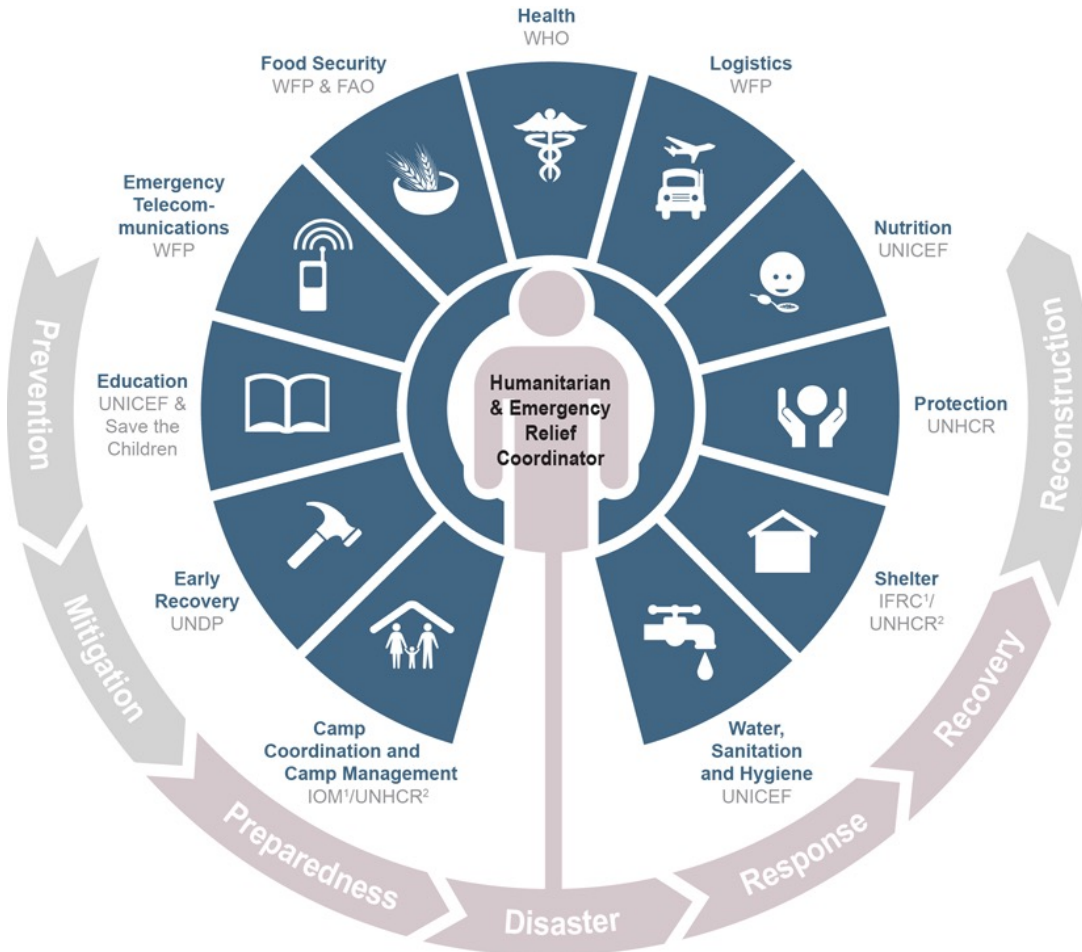


Model of hazard resistance and resilience over time (adapted from Norris et al. 2008:130): Resistance occurs when resources are sufficiently robust, redundant or rapid to buffer or counteract the effects of the immediate stressor (hazard); such robustness is rather hypothetical, making a temporary dysfunction most likely. Resilience occurs when resources are sufficiently robust, redundant or rapid to buffer or counteract the effects of the stressor in such a way that a return to functioning, adapted to the altered environment, is enabled. Vulnerability occurs when resources were insufficiently robust, redundant or rapid to build resistance or resilience - leading to persistent dysfunction. The more severe, enduring and surprising the stressor, the stronger the resources must be to create resistance or resilience.

Model of hazard resilience and resilience over time (Source: IFRC 2008)

# The UN-cluster system

## Need for Humanitarian – Development nexus



### In Ukraine

- Ukrainian Red Cross
- UN Economic Commission for Europe (UNECE)
- UN OCHR
- UN HCR





# Questions – before discussion

2. What processes dominate during housing recovery?
3. Who are key decision-makers?
4. What resources are essential for housing recovery?

# Housing Recovery Process

## 1. Preparatory Planning and Assessment

- Damage and Needs Assessment
- Beneficiary selection for targeted assistance
- Organisational and governance structure

## 2. Recovery Program Design

- Location of housing (in-situ, relocation)
- Type/s of housing (temporary, permanent, core, transitional)
- Assistance package, type and disbursement (technical, material, financial, socio-psychological)

## 3. Implementation approach

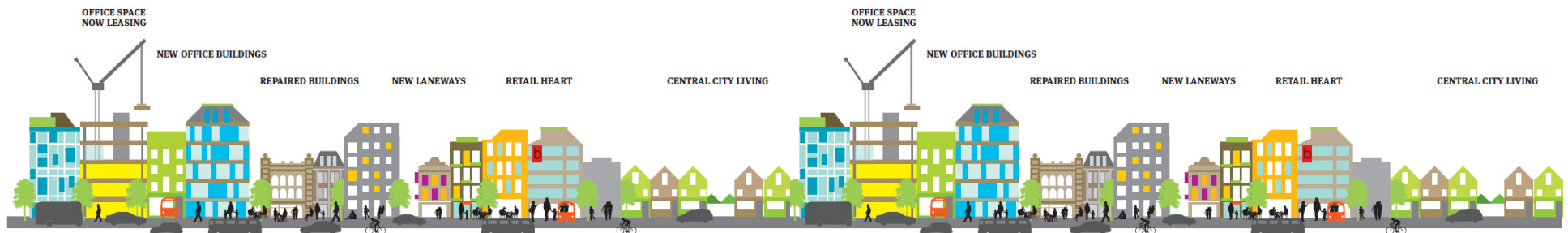
- Contractor-driven or government-driven
- Self-help or owner-driven or community-led recovery

## 4. Discussion

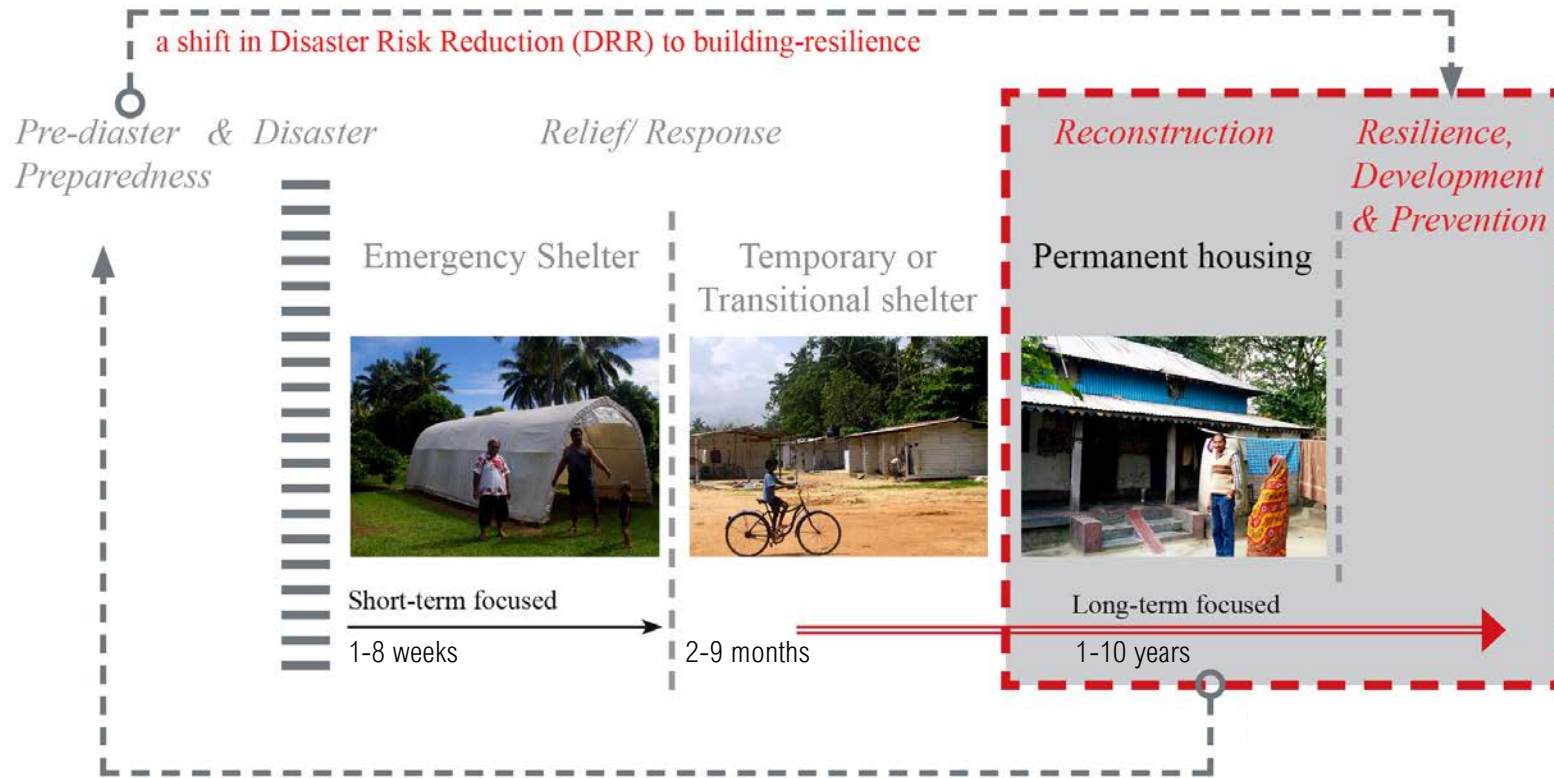
# Recovery program design and implementation

## Recovery program design requires decision-making for:

- Where to locate housing (in-situ, relocation)?
- What type/s of housing provision (temporary, permanent, core, transitional)/ (single, multi-unit, medium density)?
- Who gets assistance – home owners, renters, social housing, squatters etc.?
- What sort of and how much assistance package (technical, material, financial, socio-psychological)? Will assistance be uniform for all?
- What will be the assistance disbursement mechanisms (via banks, vouchers, materials, via contractors, via NGOs)? And in how many tranches?
- Who will rebuild houses - **contractors, agencies, public-private-partnership, owner/self/community?**
- How will monitoring and evaluation of construction quality be undertaken?



# Housing recovery process

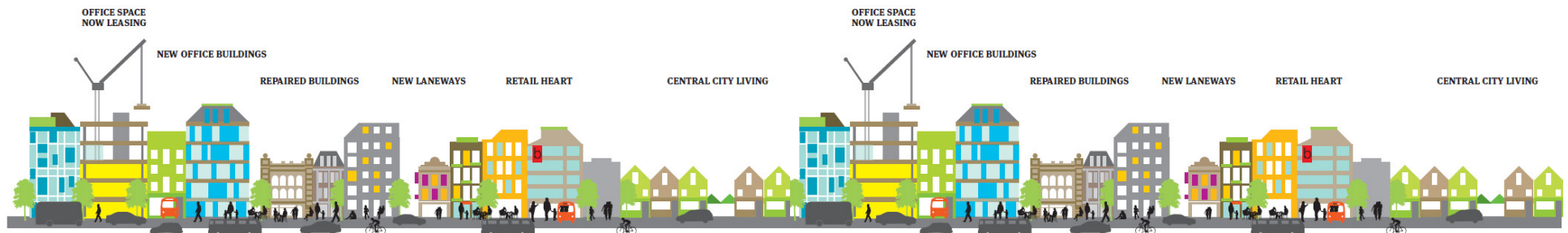


Types and location of housing (Source: Vahanvati, M. 2018)

# Recovery program design and implementation

## Implementation approaches:

- Cash approach
- Contractor-driven/Agency-driven
  - In-situ vs
  - In Relocated sites (E.g. 2005 Katrina hurricane, USA, 100% government sponsored, contractor-driven program)
- Owner-driven (ODR) / Assisted self-help/ Supported self-recovery
  - E.g 2001 Gujarat earthquake, India, 80% ODR, 20% public-private partnership
  - Variations in terms of NGO top-up, in-situ/ off-site or cooperative-based

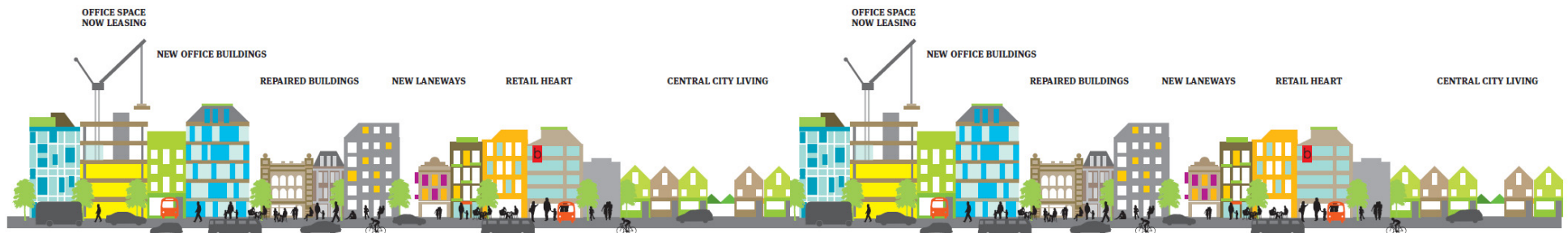


# Recovery program design and implementation

The implementation approach relies on a number of factors, including:

- The scale and spread of **destruction**
- **Complexity** of construction system
- Pre-disaster housing **culture** – was it self-built or built by developers/ contractors?
- **Capacities** of households as well as local agencies, especially to incorporate disaster-safe and climate adaptive measures
- The timeframe

E.g. the larger the damage or the more complex the construction system, the more likely it is to employ contractor-driven approach to housing recovery)





# Contractor- or agency-driven approach

Case study - 2010-2011 Canterbury earthquake sequence, Christchurch, NZ

## Positives

- Newly established centralised authority - the Canterbury Earthquake Recovery Authority (CERA) – with unprecedented powers and wide-ranging control, to expedite building zone, permits, construction and inspection processes.

## Negatives

- A top-down, command-and-control/ hands-off approach to recovery
- Disenfranchised residents in Christchurch
- Insurance weakness/ over reliance – e.g. insufficient financial resources for multiple earthquake claims; lack of timely buy-outs or delayed insurance claims processing



(Image source:  
Cretney, 2016)

# Outcomes of contractor- or agency-driven approach

**Housing reconstruction** when contracted to professional construction companies, and when the target communities have little say in the location, housing design or construction materials and technology, it is termed as a contractor driven approach.

- Typically adopts a ‘one-size-fits-all’ design of housing, in name of equality, efficiency (e.g. planning and building application process) and speedy delivery
- May introduce foreign construction technology, which the country may not have relevant construction skills in maintaining
- Have occasionally led to culturally and climatically inappropriate housing solutions.



This suggest importance of “social and political dynamics in shaping the experience of cities and their citizens in long-term disaster recovery.”  
(Cretney, 2016)

Cultural disregard in housing and settlement reconstruction, post-1993 earthquake, Latur, India (Source: Desai and Desai, Aquillino 2011)

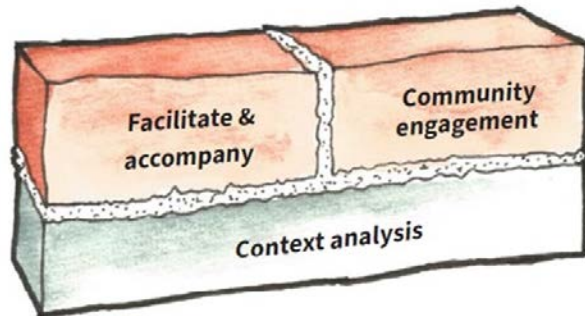
# Supported self-recovery



**Shelter self-recovery** refers to “the process whereby crisis-affected households recover a living space relying on their own resources and capabilities, mobilising their social networks and without formal external assistance.”

**Supported/ Assisted self-recovery** = whereby additional assistance is provided to communities to assist with self-recovery efforts.

This approach reverse the recovery process by starting with people at the centre, and their active role in decision-making throughout the process.



Three building blocks of supporting shelter self-recovery (Source: Global Shelter Cluster, 2022)



Self-recovery guidance (Source: Global Shelter Cluster, 2022)



# When & where can supported self-recovery work?



Supported shelter self-recovery is appropriate where crisis affected people have:

1. Land tenure rights
2. Construction skills or have access to skilled labour
3. Poor accessibility (i.e. remote or rural areas)
4. Socio-cultural realities - Capacities, experience or culture of self-help or collective community action (e.g. mutual aid networks during covid-19 times, community gardens and urban regeneration groups).
5. Political realities – cultures with strong hierarchies
6. Time pressure – participatory process are slow initially, and hence, may not be appropriate where shelter is urgently needed.



Self-recovery guidance (Source: Global Shelter Cluster, 2022)

# Owner-driven housing reconstruction approach



**Definition:** *An Owner-driven housing reconstruction is a process in which the residents (including house owners, renters or squatters) who lost their shelter due to hazard or disruption are mobilised (or enabled with informed decision-making power) to act for themselves for rebuilding their houses, through financial, technical, material and social support and enabling policy framework. (Vahanvati, 2017, p.26).*

**Supported shelter self-recovery is appropriate where crisis affected people have:**

1. Political realities – cultures with strong hierarchies
2. Socio-cultural realities – People’s capacities, experience or culture of self- or collective-action. Construction skills; Poor accessibility (i.e. remote or rural areas); Land rights
3. Time pressure – participatory process are slow initially.

**Misinterpretations/ misconceptions:**

- Term “owner” is misinterpreted as land/ house “owners” only.
- ‘Owner-driven’ equated to a ‘do-it-yourself’ approach; and perceived to be time consuming.
- Perceived as demeaning or devolving nation-states’ or CSO responsibility.



IFRC. (2010). "Owner Driven Housing Reconstruction Guidelines."

# Owner-driven or supported self-recovery approach

Case study – 2005 Katrina hurricane, Broadmoor, New Orleans, USA

## Positives

- The Federal Emergency Management Agency (FEMA) setup decentralized governance
- Disaster recovery funding in the private (NFIP) and public sectors through insurance, direct aid, disbursements, tax breaks, tax credits and subsidies (Hofmann, 2022).

## Negatives:

- Communities were not considered part of the formal governance system i.e. lack of agency for communities and local government
- Caused “excessive planning fatigue”.
- Government devolves their responsibility (can also stigmatise those with limited capital)
- Promotes capitalists' ideals and individualizes responsibilities

**Effective resources management**, such as housing recovery financing was of utmost importance, however, **the** temporal analysis reveals a **disconnect between the insurance and buy-out claims-management systems.”**

After the financial resources, the second dominant process was **the implementation and management of governance**, (i.e. building permits, construction and inspection processes). (Hofmann, 2022)



# Co-operative and Owner-driven approaches

Case study – 2001 Gujarat earthquake, India

Cooperative reconstruction approach relates to mobilising a community (as a whole), rather than individual families, to undertake reconstruction together. (Barakat, 2003)

## Pros

- Strengthen community relations
- Facilitates psychological recovery
- Even distribution of skills and labour
- Less burden on individual households

## Cons

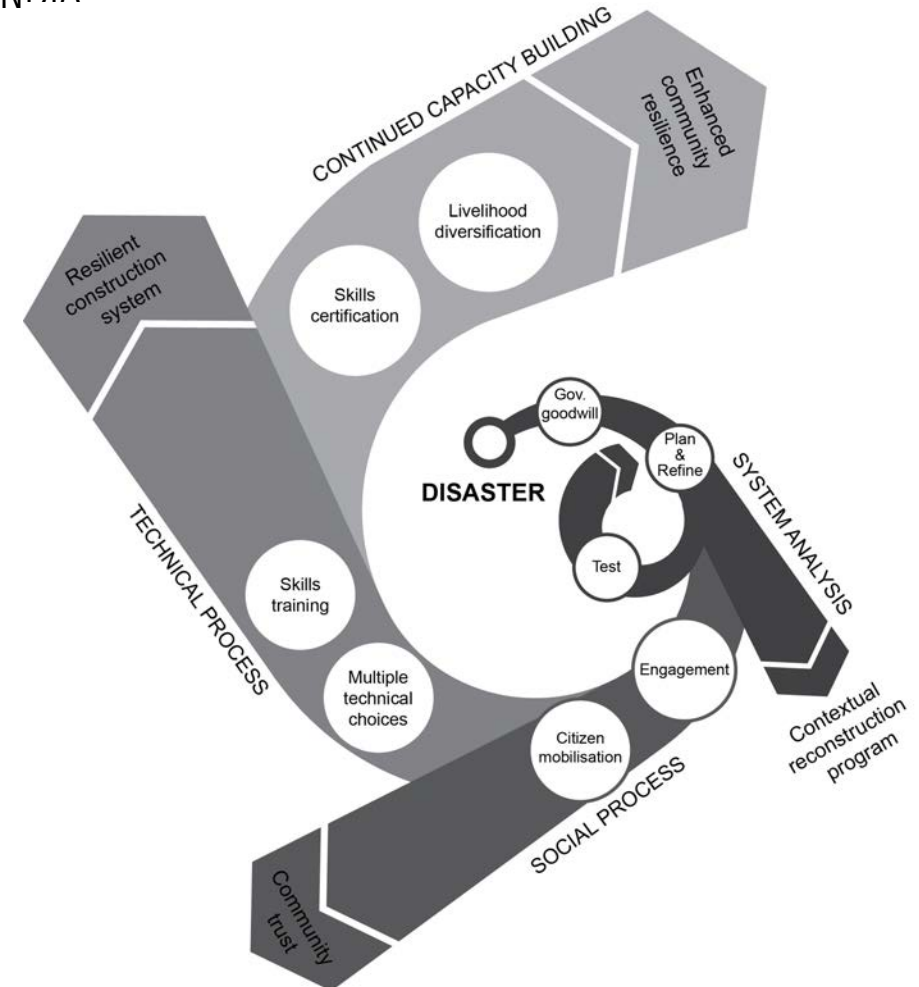
- Potentially, unsuitable for post-conflict communities
- Requires carefully organised and managed groups, for it to succeed
- Ability of community group to to clearly articulate project goals, objectives and targets
- Good relationships between the community and implementing agency

# Owner-driven approach

Case studies - 2001 Gujarat earthquake and 2008 Bihar Kosi River, INDIA

## Positives

- **Set up a dedicated authority**, public-private partnerships,
- **Reconstruction approach amended to owner-driven reconstruction** due to influence of many Indian civil society organisations (CSOs)
- **Contextual systemic analysis-based resources allocation**. E.g. funding primarily provided by the state government with loans from multilateral agencies, as World Bank and Asian Development Bank
- **Non-uniform funding** based on damage, house type and location. Citizens and agencies were encouraged to top up gov. funding by 50% at the minimum.
- **Awards**: The government claimed to have rebuilt over 200,000 houses and repaired over 900,000 houses, in a phenomenal 2 years time, winning the the prestigious UN Sasakawa award in 2003, and and a Commonwealth award.



Vahanvati, M. (2018). Thesis: Owner-driven housing reconstruction as a means of enhancing disaster resilience of at-risk communities in India. Doctor of Philosophy, RMIT University.

# Co-operative approach

Case study – 2001 Gujarat earthquake, India  
Mansi complex, Ahmedabad, Gujarat

A damaged apartment block in Ahmedabad

SHAKESH RAVAL



## BEFORE MAY 2000 TARIFF REVIEW

- Comprehensive "Fire" policy offered cover for earthquakes in a package that included fire, lightning, explosion, storm, cyclone, flood, inundation, riots, strike, terrorism damage, bush fire and many other perils.

## AFTER REVIEW

- Earthquake policy is separately sold, costing Rs 4,000 for a Rs 1 crore sum assured for a residential building in a city like Ahmedabad. Being marketed on a low key, very few bought the add-on cover.

2001



Today



Top: coverage in Gujarat (Source: <https://www.indiatoday.in/magazine/cover-story/story/20010212-gujarat-earthquake-insurance-firms-to-pay-only-about-rs-50-crore-despite-huge-loss-775761-2001-02-11>)

Right: 2001 earthquake impact on Mansi Complex, Ahmedabad after half one block of the buildings collapsed (Source: [https://www.conservationtech.com/india-UNESCO/Ahmedabad-subweb/3-A%27bad--Modern%20bldgs Insurance.htm](https://www.conservationtech.com/india-UNESCO/Ahmedabad-subweb/3-A%27bad--Modern%20bldgs%20Insurance.htm))



# Co-operative approach

Case study – 2001 Gujarat earthquake, India  
Sangemarmar and Shikhar Apartments, Ahmedabad, Gujarat

2001



Today – Sangemarmar Apartments



Shikhar Apartments



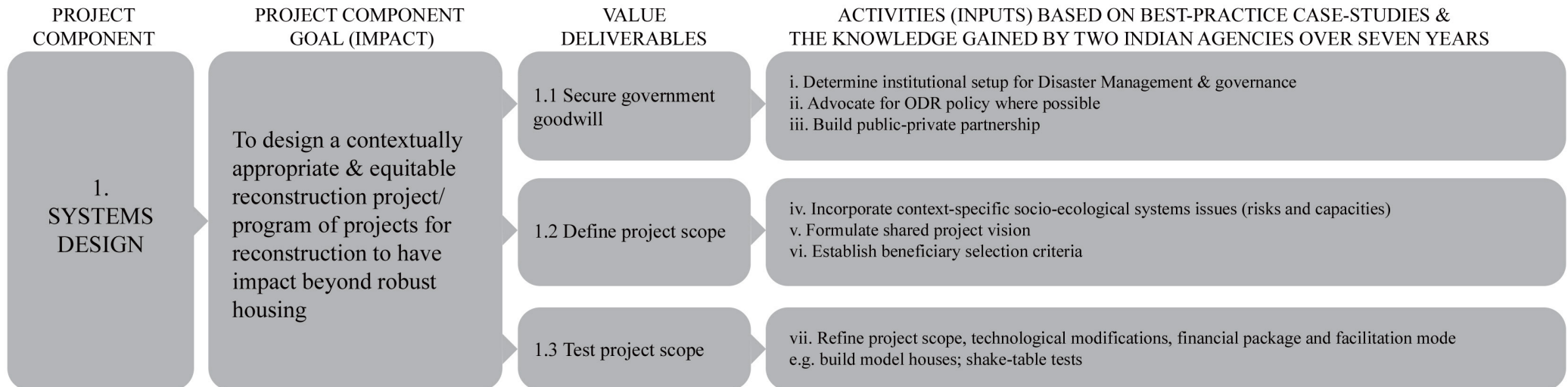
2001 earthquake impact on Sngemarmar apartments (Left) Source:<https://www.chsguru.com/2012/02/gujarat-builders-ordered-to-pay-rs-14.html>) and Shikhar apartments (right) (Source: Google maps)

# Owner-driven approach – GOVERNANCE STRUCTURE

Case studies - 2001 Gujarat earthquake and 2008 Bihar Kosi River floods, INDIA



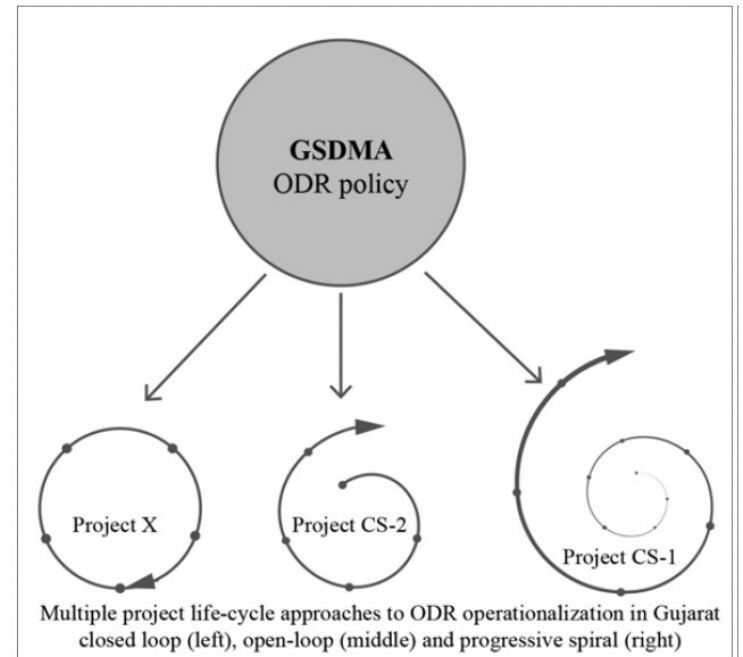
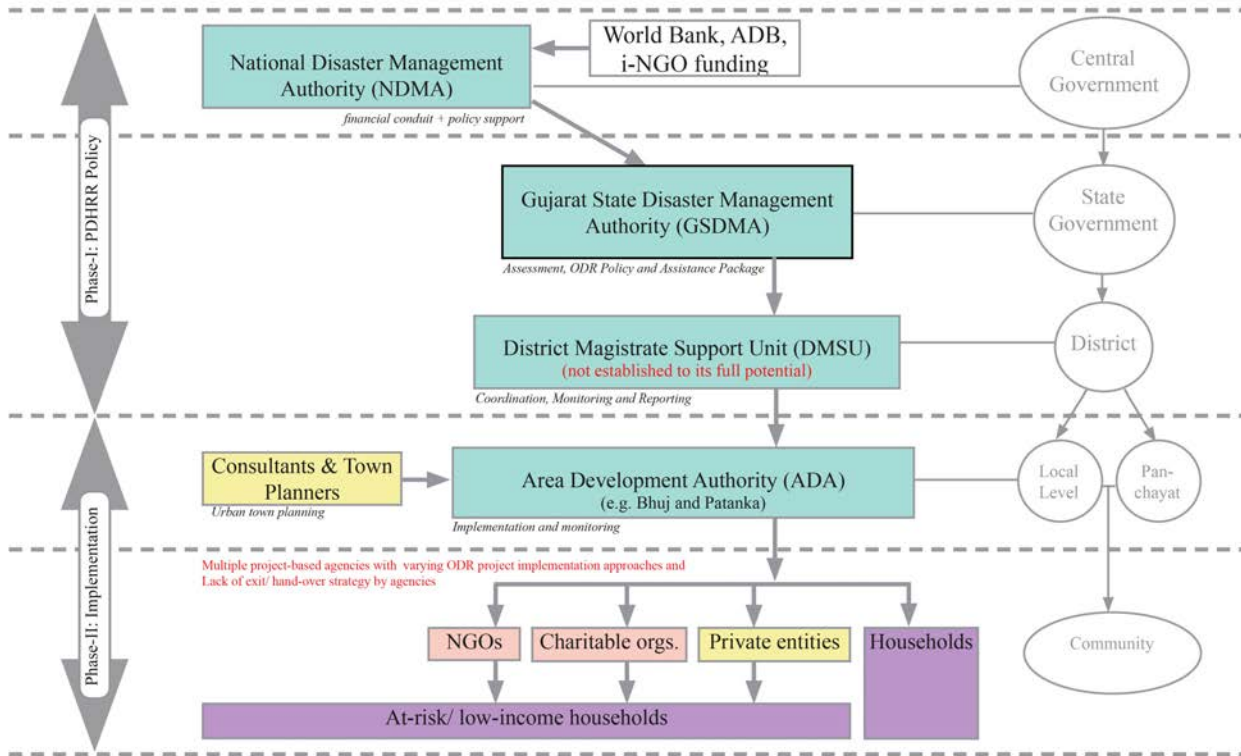
*“Context analysis can be a passive account of pre-existing physical and/or socio-economic conditions. In contrast, systems analysis brings into play the interconnected relationships between the various components and between what already existed and future goals.” (Vahanvati, 2018)*



(Source: Vahanvati, 2018)

# Owner-driven approach – GOVERNANCE STRUCTURE

Case studies - 2001 Gujarat earthquake and 2008 Bihar Kosi River floods, INDIA

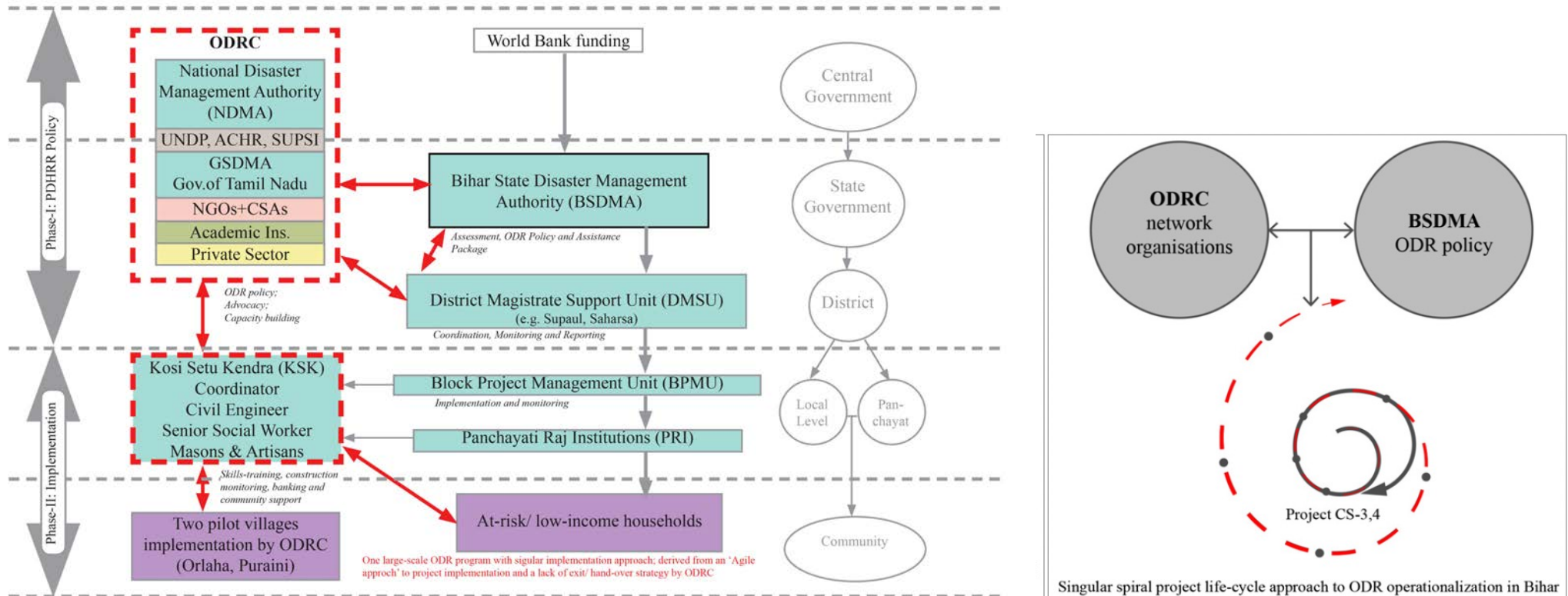


Institutional structure with roles and responsibilities for management and implementation of ODHR in Gujarat post 2001 earthquake (source: Vahanvati, 2018)



# Owner-driven approach – GOVERNANCE STRUCTURE

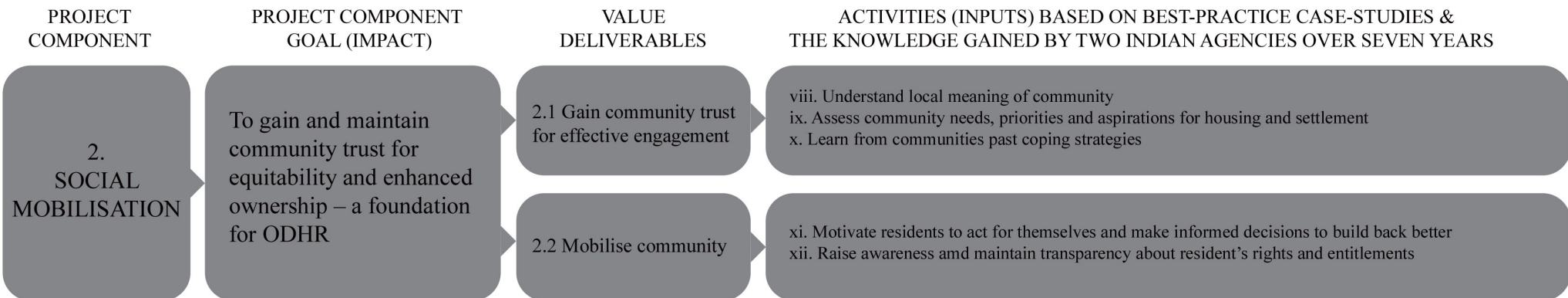
Case studies - 2001 Gujarat earthquake and 2008 Bihar Kosi River floods, INDIA



Institutional structure with roles and responsibilities for management and implementation of ODHR in Bihar post 2008 Kosi River floods (source: Vahanvati, 2018)

# Owner-driven approach – SOCIAL MOBILISATION

Case studies - 2001 Gujarat earthquake and 2008 Bihar Kosi River floods, INDIA

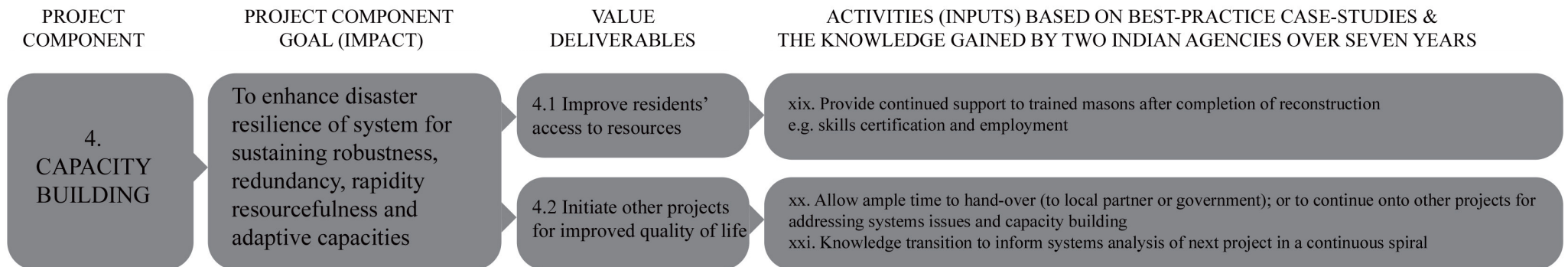


Institutional structure with roles and responsibilities for management and implementation of ODHR in Bihar post 2008 Kosi River floods (source: Vahanvati, 2018)

# Owner-driven approach – RESOURCES & CAPACITIES

Case studies - 2001 Gujarat earthquake and 2008 Bihar Kosi River floods, INDIA

- **Resources/ Capital** – can include money, information, tools and technology. **Resourcefulness/ Capacities** – people’s skills and abilities to continuously evolve or re-organise oneself
- **Capability set** – Human development concept proposed by Amartya Sen (1985) is anchored in the concept of ‘capability’ which relates to people’s capability to achieve a level to personal well-being (resources + valued activities = to be in a more valued state of being/ functioning).



Institutional structure with roles and responsibilities for management and implementation of ODHR in Bihar post 2008 Kosi River floods (source: Vahanvati, 2018)

# Ukraine: Recovery program design and implementation



How can Ukraine government and people design their housing recovery programs, which sit at the nexus of meeting the present needs of housing, as well as address systemic issues and strategic goals of climate resilience, environmental sustainability, dignified process and affordability?

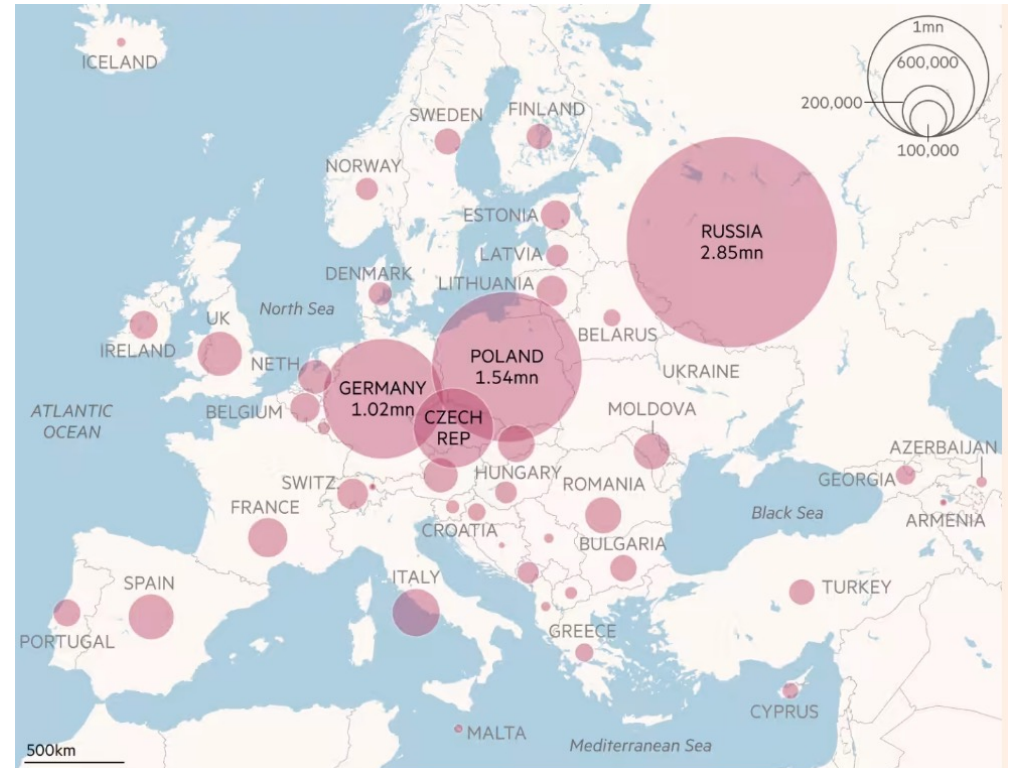


# Ukraine: Preparation, Planning and Assessment



Source: [Institute for the Study of War](#), [AEI's Critical Threats Project](#), [Financial Review research](#)

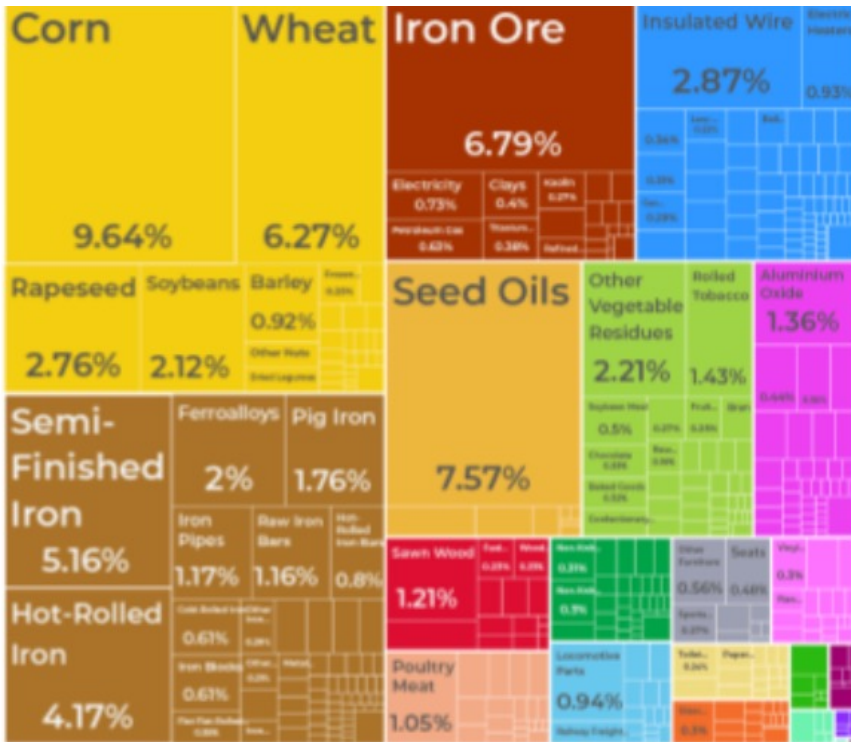
5.4 million IDPs (IOM, January 2023)  
8 million refugees (UNHCR, February 2023)



Estimated refugee recording (Dec 2022) (Source: UNHCR, [Financial Review research](#))

# 1. Ukraine: Preparation, Planning and Assessment

7.1 million people are pushed into poverty and reversed 15 years of development progress (World Bank, 2023)



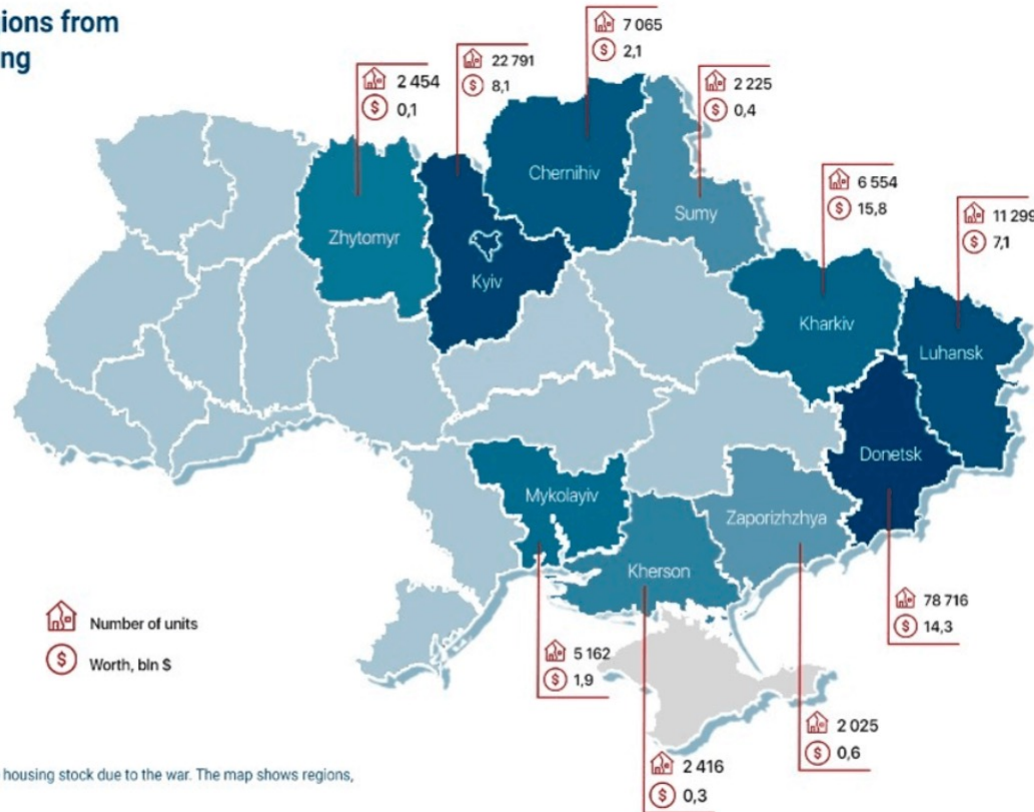
Ukraine's main exports (Source: Al Jazeera) <https://www.aljazeera.com/news/2022/2/28/russia-ukraine-crisis-in-maps-and-charts-live-news-interactive>

Satellite photos taken Aug 2022 and Feb 2023 of Petrivka, Eastern Ukraine (Source: Financial Times, ©2023 Maxar Technologies)



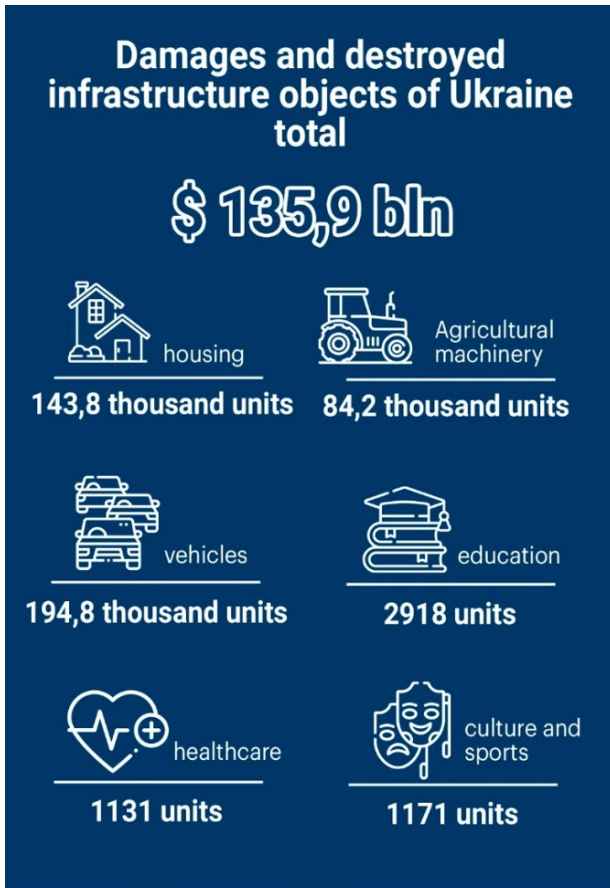
# Ukraine: Preparation, Planning and Assessment

Map of the ten most affected regions from destruction and damage to housing stock, November 2022\*



\*In total, 22 regions of Ukraine were affected by damage to the housing stock due to the war. The map shows regions, where at least 2,000 objects were destroyed or damaged.

# Ukraine: Preparation, Planning and Assessment



Property type	Damage assessment, \$ billion
Residential buildings	52,5
Infrastructure	35,6
Enterprise assets, industry	13,0
Agriculture and land resources	6,6
Social sphere	0,2
Vehicles	2,9
Education	8,2
Trade	2,4
Energy*	6,8
Healthcare	1,7
Utilities	2,3
Culture, tourism, sports	2,1
Administrative buildings	0,8
Digital infrastructure	0,6
Financial sector	0,1
Environment**	14,0
<b>Total</b>	<b>135,9</b>

- US\$411 billion, which is **2.6 times the country's estimated 2022 GDP**, will be needed for reconstruction and recovery
- Transport (22 percent), **housing (17 percent)**, energy (11 percent), social protection and livelihoods (10 percent), explosive hazard management (9 percent), and agriculture (7 percent)
- **1.4 million residential units** damaged or destroyed

(Source: The World Bank, 2023; <https://www.worldbank.org/en/news/press-release/2023/03/23/updated-ukraine-recovery-and-reconstruction-needs-assessment>)

Assessment of housing stock and infrastructure damage (Source: Kyiv School of Economics, <https://kse.ua/about-the-school/news/as-of-november-2022-the-total-amount-of-losses-caused-to-the-infrastructure-of-ukraine-increased-to-almost-136-billion/>)

# Ukraine: Recovery program design and implementation



- Where to locate housing (in-situ, relocation)? – Do you think most people would want to rebuild their homes on the same location as they used to live or would they like to relocate?
- What type/s of housing provision (temporary, permanent, core, transitional)/ (single, multi-unit, medium density)? Do you think Ukraine needs a mid-term core/transitional shelter as well as long-term permanent housing solution? Or would most people be able to live with their friends and family, so as to invest all resources into rebuilding permanent housing?
- Who gets assistance – home owners, renters, social housing, squatters, cooperative housing etc.? Since there is 90% home ownership (with rising rental market due to displacement)?
- What sort of and how much assistance package (technical, material, financial, socio-psychological)? Will assistance be uniform for all? Any ideas of what sort of assistance package would best meet the housing needs? Should the assistance package be uniform for all, or pre-disaster property value based or damage assessment based or needs based?
- What will be the assistance disbursement mechanisms (via banks, vouchers, materials, mortgages)? What diverse mechanisms exist?
- Who will rebuild houses - contractors, government, public-private-partnership, owner/self/community? Most developed countries tend to rely on capitalist, market-driven or individual responsibility based approach.
- How will monitoring and evaluation of construction quality be undertaken? What governance mechanisms, policies and actors have been put in place to manage housing recovery? Currently, there is high expectations towards the States for housing provision.

# Assisted self-recovery: Owner-driven approach in Ukraine



Galyna Sukhomud,  
Research Associate  
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/New Housing Policy (Kyiv, Ukraine)

# Assisted self-recovery: Owner-driven approach in Ukraine



Evidnovlennya (started May 10, 2023)

- Compensations up to 200 000 UAH (apr. 5,000 EUR) for restoration of partly damaged houses
- Currently total 4.4 billion from the Fund for Liquidation of the Consequences of Aggression
- Priorities for war veterans, the families of fallen soldiers, mobilized, people with disabilities. Otherwise “first come first served approach”
- Those residential units on government controlled territory
- People who have not repaired their housing



First week of Evidnovlennya (Source: Ministry for Communities, Territories, and Infrastructure Development of Ukraine, Facebook <https://www.facebook.com/Ministry.for.restoration/posts/pfbid0qvRyiYcA8rh43zXirn5VMN5CJMDP3bHFpVFhEFeEn9f4CTjX3J3yvnDUkT8Hj17eI>)



# Assisted self-recovery: Owner-driven approach in Ukraine



## Benefits:

- Enables return home
- Amplification of existing resources
- Responds to the property rights

## Risks:

- Difficult to scale up: 1.4 million units damaged or destroyed (World Bank, 2023) / relatively small amount of units can be financed by Evidnovlennya currently
- Return to status quo with unresolved questions about maintenance, etc.
- Unresolved construction issues in case of restoration of individual units in multi-apartment buildings with multiple units damaged
- Restoration of individual units without restoration of communities (individual return, no return at all)
- No considerations for sustainability, quality of urban environment
- Considerations regarding vulnerability and prioritisation: first come first served, lack of alternatives for the displaced from occupied territories

# NGO-led / civil-society led housing recovery in Ukraine

Co-Haty, Metalab



Source: Co-haty, Metalab <https://www.metalab.space/co-haty-eng>

# NGO-led / civil-society led housing recovery in Ukraine

Co-Haty, Metalab



- Volunteer initiatives of collective rubble cleaning, reconstruction, around the country
- Repair Together
- BUR (Building Ukraine Together)



Source: Repair Together <https://www.repair-together.com/>

# NGO-led / civil-society led housing recovery in Ukraine

## Co-Haty, Metalab

### Benefits:

- Community restoration/re-building
- Healing of social ties and trauma healing
- Amplification of existing resources
- Architectural/urban experimentation and possibility for new solutions

### Risks:

- Small scale
- Not a comprehensive housing or planning solution
- Unclear access mechanisms for target groups
- Burn-out and exhaustion of volunteers
- Considerations regarding vulnerability and prioritisation: first come first served, lack of alternatives for the displaced from occupied territories



# Questions

5. Which housing recovery process (or approach) would best suite Ukraine?
6. What are community capacities in Ukraine for housing recovery?
7. What are government capabilities to enable communities to lead their recoveries?





Thank you

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