

Annexure I

Matrix 6.27: Global Post-Disaster Housing Reconstruction Comparative Analysis

Ser	Areas of Comparative Analysis	India (Gujrat) Earthquake (2001)	Sri Lanka Earthquake/ Tsunami (2004)	Indonesia (Aceh & Nias) Earthquake/Tsunami (2004)	Katrina (USA) Hurricane (2005)	Pakistan Earthquake (2005)
1.	Scale of disaster	Dead: 25,000 Injured: 200,000 Displaced: 600,000 Houses Destroyed: 348,000 Damaged: 844,000	Dead: 35,322 Injured: 21,441 Displaced: 500,000 Houses Damaged/ Destroyed: 114,069	Dead/Missing: 167,900 Displaced: 513,500 Houses Damaged/ Destroyed: 113,500	Dead: 1,836 Missing: 705 Displaced: 0.6 Million Houses Damaged/ Destroyed: 70,000	Dead: 73,338 Injured: 128,304 Homeless: 3.5 million Houses Destroyed: 462,363 Houses Damaged: 109,956
2.	Reconstruction Strategy	80 % owner driven reconstruction programme & 20% public private partnership (NGO's) driven programme.	As of Nov.2006 policy change leading to 73% owner driven reconstruction programme and 27% donors/NGO's driven programme.	100% donors and NGO driven programme.	100% Government sponsored contractor driven programme.	100% owner driven reconstruction programme
3.	Government Financial Assistance	Uniform assistance package. Assistance of PKR 100,000 (US\$ 880) disbursed in 2 tranches for partially damaged houses and PKR 250,000 (US\$ 2200) disbursed in 4 tranches for fully damaged (destroyed) houses.		Uniform assistance package. Assistance of IDR 20 million (US\$ 2000) for reparable (damaged) house and IDR 42 Million (US\$ 4200) for full construction of house (destroyed)	Not a uniform package. Assistance based on actual value of house and insurance cover. Assistance of up to US\$ 150,000 available for homeowner.	Uniform assistance package. Assistance of PKR. 75,000 (US\$ 1250) for partially damaged house disbursed in 2 tranches and assistance of PKR175,000 (US\$ 2917) for fully destroyed houses disbursed in 4 tranches.
4.	Government Technical Assistance and Training	Government providing technical assistance through formal training programme under which 29,000 masons and 6,200 engineers trained. Additional trainings through donors' technical assistance packages also taking place.	Government providing technical assistance/advice but no formal training programme exists.	Technical assistance and training done by government through employing services of supervision consultants who are trained on new building codes and disseminating this information amongst beneficiaries. They also provided beneficiaries with construction checklist and	The US Federal Government through Pathway Construction Initiative provided \$5 million each to Mississippi and Louisiana to assist 7,700 workers enter the construction industry, while also assisting critical rebuilding efforts in those states. In each state, Reconstruction Centers of	The Government is providing technical assistance through launch of over 600 Army led Assistance and Inspection Teams (AI) as well as through establishment of 12 Housing Reconstruction Centers and engagement of services of over 26 NGOs. Till date over 834,324 people have received training in seismic resistance building

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5.	Governmental Material Facilitation	Government providing material facilitation through 1,082 Material Banks opened through which subsidized steel and cement as well as excise duty/sales tax exemption for building materials in certain areas such as Kutch.	No formal material facilitation mechanism rather interventions as and when required by District Secretaries.	BRR hired a technical advisor to assist in addressing the added stress of reconstruction on the supply chain and negate its impacts. This study/project was launched in 2006 to particularly deal with the Housing logistics challenge. WFP shipping services for carriage of construction materials also launched at the request of BRR and	No formal material facilitation mechanism in place.	The Government carried out a detailed analysis of the projected construction material requirements immediately after the disaster and formulated a strategy for establishing a building material supply chain. Consultation with the construction industry and the transporters were also held where benchmark prices were mutually agreed. Under the strategy 132 construction material hubs were also established in the affected

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6.	Disbursement Progress	As of 1 st quarter of 2006 disbursement are calculated at INR 37.54 billion (US\$ 950 million)	As of October 2006 housing disbursements stood at US\$ 98.15 million.	As of October 2006 housing disbursements stood at US\$ 557 million.	US\$ 113 million in housing assistance disbursed by US Department of Housing and Urban Development (HUD) in collaboration with Federal Emergency Management Agency (FEMA)	ERRA has so far disbursed PKR 48 billion (US\$ 800 million).
7.	Reconstruction Progress	911,000 damaged houses repaired and over 201,000 houses reconstructed as of the 1 st quarter of 2006. This shows that in 5 years almost 58% of the destroyed houses have been reconstructed.	61,019 houses were constructed out of 114,069 after a lapse of 3 years and 47,995 houses are under construction. So 53% of houses have been completed while 42% houses are under construction and 5% houses are yet to be reconstructed.	90,861 houses reconstructed after a lapse of 3 years out of 113,500 houses. So overall reconstruction progress is 80%.	2000 damaged housing units repaired and leased while 20,000 new housing units leased to affected families. Therefore reconstruction and rehabilitation progress is approximately 28%.	A total of 208,292 houses have been reconstructed so far which include 99,247 destroyed houses and 109,045 damaged houses. The constructed houses are as per seismically resistant standards. Additionally 349,000 houses are at various stages of construction in the affected areas. Therefore after the 1 st full year of reconstruction over 39% of the housing stock which were damaged /destroyed in the earthquake have been reconstructed.
8.	Ensuring compliance and building quality standards	Multi-hazard resistant construction ensured through payment of installments after engineer's certification. 3 rd party quality audit by National Council for Cement and Building Materials (NCCBM).	Construction as per minimum accepted standards ensured through direct donor/NGO assistance. 3 rd party technical quality audits conducted in most divisions.	Third party Monitoring and Evaluation through UN-Habitat to look at the performance of housing programme in respect to official building codes issued by the Indonesian Government.	Construction as per building codes ensured through respective housing authorities of the affected areas such as Housing Authority of New Orleans (HANO).	The disbursement grant released after the inspection and certification by the AI teams that the house is built as per seismically resistant standards. Additionally compliance monitoring teams have been launched and a 3 rd party Technical Audit is also planned.
9.	Communications Strategy	Many general campaigns on safety and hazard risk awareness launched using	Programme has suffered due to absence of a clear communication strategy and	Strategic level communications strategies not present rather field level	NGO's such as The Centre of Faith Based and community interventions	A comprehensive communications strategy was evolved and a public information campaign resultantly

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		electronic and print media and events such as festivals. However no housing specific campaign launched.	media relations strategy.	interventions by BRR such as community Outreach Programmes.	(CFBCI) developed and implemented a communication strategy including the production and distribution of Hurricane Toolkit; Recovery after the storm, an information guide to federal and local resources available to hurricane victims, and the organisations serving them. To date, over 50,000 hard copies have been distributed, and the publication has been posted on HUD's website. HUD sponsored several workshops and summits to advise local governments, non-profits and community groups of specific programmes and types of assistance available from HUD and provided programme-specific technical assistance.	launched. Print and electronic media was extensively used and TV/Radio programmes held as well as over 600,000 posters/pamphlets distributed. Press briefings and regular media visits to the affected areas were also arranged. NGOs partnering ERRA also formulated and launched their own information programmes during which relevant materials were disseminated and information kiosks established at the Housing Reconstruction Centers (HRCs).
10.	Grievance Redressal Mechanism	Grievance Redressal through normal legal procedures of courts and ombudsmen.	Formal grievance redressal mechanism absent, only normal legal channels available.	Informal grievance redressal mechanism.	135 FEMA Disaster Recovery Centers (DRCs) and local one-stop centers through out the affected region were established following the hurricane in January 2006. The centers were established to facilitate assistance to the public during the recovery efforts. Staff gave on-site referrals of the individuals and families	ERRA established 10 Data Resource Centers (DRCs) across the affected areas. These DRCs are handling the grievances such as CNIC information/CNIC duplication, missing bank accounts, information, account information duplication, no record found cases, account information up-dating cases. The centers are also working as information centers for any other problems.

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11.	Monitoring & Evaluation and Data Management	No formal M&E structure in GSDMA exists, however monitoring procedures established through Technical Assistance and housing beneficiary database established.	The Government's Development Assistance Database (DAD) continues to monitor recovery/reconstruction operations through collection of geographical and thematic disaggregated data. However some shortcomings of the DAD are that it has to depend on the regular inputs by donors and the fact that there are no established mechanisms to verify district level information.	Monitoring and Evaluation System established through UN-Habitat assistance. However information management still a challenge with gender disaggregated data not available.	Formal Monitoring and Evaluation exists a FEMA as well as concerned housing authorities. All individual agencies have own separate databases which in many cases have restricted access.	Monitoring & Evaluation Wing exists at ERRA. A housing specific beneficiary database exists at NADRA with disbursement details database displayed on ERRA website accessible to all. Reporting Monitoring and Evaluation Systems for housing as well as Training Monitoring Information System (TMIS). Gender disaggregated data available.
12.	Risk Transfer Mechanism	Insurance to 14 types of hazard for ten years at	Limited individual housing insurance policies.	Limited individual housing insurance policies.	FEMA's National Flood Insurance Programme	No concept of housing insurance in the affected areas.

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13.	Ensuring Transparency	premium of INR 367 (US\$ 9.2) deducted from the last financial installment by the State.	Direct payments into Bank Accounts through 2 state banks i.e. People Bank and Ceylon. 3 rd party beneficiary eligibility and financial audit conducted.	Establishment of an anti corruption unit with in BRR and launch of programmes as PQAM- Procurement Quality Assurance and Monitoring- as well as introduction of a staff integrity pact at BRR voluntary monitored by Transparency International (Indonesia)	(NFIP) provided funds to policyholders affected by hurricane Katrina to help them rebuild or relocate. Virtually all claims (99%) have now been closed. The Katrina NFIP claims represent more than \$ 16.1 billions in payment to more than 205,000 policy holders which is more than all other claims combined since the programme inception in 1968.	Direct Payments into bank accounts for which 660,000 accounts opened. Additionally external and as well internal audits through Auditor General of Pakistan' Office conducted. All disbursement data also available on ERRRA website.

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14.	Programme Implementation Challenges	Temporary shelters have become permanent, disbursement delays, owner tenant issues and equity issues.	Equity issues, relocation issues, weak communication strategy, conflict negative impact, land availability, environmental issues, land titles.	Land tenure/ownership, damaged land relocation, construction material costs, declining donor commitments, land and spatial planning.	OIG has opened three hurricane- related audits. High construction material costs, high labor costs, lengthy application procedure and lengthy processing time.	Further increasing compliances, focusing on no work started cases, and hazardous land issues.

ERRA TEAM**Annexure 2**

Ser	Name	Designation
1.	Mr Altaf M Saleem	Chairman
2.	Lt Gen Sajjad Akram	Deputy Chairman
3.	Brig Masood Ahmad	COS / Director General
4.	Brig Tariq Zaman	Director General
5.	Mr Gul Azad Khan	Director General
6.	Col Arshad Mehboob Khan	Deputy Director General
7.	Mrs Humaira Ahmed	Deputy Director General
8.	Mr Muhammad Raza Sabir	Director
9.	Lt Col M Rafique Javed Dhillon	Director
10.	Mr Yaren Khan Awan	Director
11.	Lt Col Shams-Ud-Din	Director
12.	S Zaheer Hussain Gardezi	Director
13.	Mr Tahir Sharif	Director
14.	Lt Col Ali Haider Kazi	Director
15.	Lt Col Usman Jilani	Director
16.	Lt Col Tariq Naseem	Director
17.	Lt Col Asghar Ali	Director
18.	Mr Ahsan Ali Mangi	Director
19.	Lt Col Muhammad Abrar	Director
20.	Mr Saeed Ashraf Siddiqui	Director
21.	Mr Wazir Islam	Director
22.	Mr Ghulam Murtaza	Director
23.	Maj Khalid Rashid	Director
24.	Mr Omar Hameed	Director
25.	Lt Col Ishrat Ullah Khan	Director
26.	Dr Ghulam Mustafa	Deputy Director
27.	Mr Muhammad Ilyas Khokhar	Deputy Director
28.	Mr Muhammad Shamim Khan	Deputy Director
29.	Mr Javed Iqbal	Deputy Director
30.	Mr M Waqas Hanif	Deputy Director
31.	Mr Muhammad Laiq Yousafzai	Deputy Director
32.	Mr Shahid Hafeez	Deputy Director
33.	Mr Muhammad Sayyar	Deputy Director
34.	Mr M Daud Ehtasham	Deputy Director

35.	Maj Nawazish	Deputy Director
36.	Mr Abdul Salam Shah	Deputy Director
37.	Mr M Saleem Akhtar Sial	Deputy Director
38.	Maj Junaid Waqas Iqbal	Deputy Director
39.	Maj Parvez Shah	Deputy Director
40.	Dr Waseem Tahir	Deputy Director
41.	Mr Ejaz Ahmed Bajwa	Deputy Director
42.	Mr Ghulam Rabbani	Deputy Director
43.	Mr Aamir Aziz	Deputy Director
44.	Ms Saheer Noor	Deputy Director
45.	Mr Zafar Abbas	Deputy Director
46.	Mr Shaukat Ali	Deputy Director
47.	Mr Muhammad Saleem Shahab	Deputy Director
48.	Mr Muhammad Khan Kaleem	Deputy Director
49.	Mr Mazhar Ali Khan	Deputy Director
50.	Mr Muhammad Latif	Deputy Director
51.	Mr Abdul Latif	Deputy Director
52.	Maj Absar Hussain Usmani	Deputy Director
53.	Mr Muhammad Jamil	Deputy Director
54.	Maj Waqar Ahmad	Deputy Director
55.	Mr Muhammad Amjad Zaheer	Deputy Director
56.	Mr Muhammad Safdar	Deputy Director
57.	Mr Muhammad Umer Al-Farooq	Deputy Director
58.	Mr Zahid Ullah Shah	Deputy Director
59.	Maj Sheraz Lateef Khan	SO to Deputy Chairman
60.	Mrs Kausar Parveen	PS to Chairman
61.	Imran Ahmed	Research Officer
62.	Mumtaz Ali	Research Officer
63.	Zeb Un Nisa	Sectoral Expert

ERRA's Advisors / Consultants

Ser	Name of Officer
1.	Mr Akhtar Ahsan
2.	Mr Naimatullah Abid
3.	Brig (R) Akhtar Javed Warraich
4.	Mr Tariq Bajwa
5.	Raja Hasan Abbas
6.	Mr Arshad Mirza
7.	Ms Shazia Haris
8.	Mr Ahmad Raza Sarwar
9.	Air Cdre (R) Naunehal Shah
10.	Col (R) F D Wajahat
11.	Mr Zahid Akhtar Zaman
12.	Ms Fareeha Umar
13.	Ms Christine
14.	Ms Shaiza Shahid
15.	Ms Mehwish Tariq
16.	Ms Madiha Batool
17.	Ms Iram Sardar
18.	Ms Reema Zuberi
19.	Mr Aamir Ikram Khan
20.	Mr Wajid Ali