4.2 Shelter and settlements

Shelter refers to a safe place for people to sleep, eat and carry out household functions. In urban areas, while there are a range of options for meeting shelter needs, there are also a number of challenges. In cities, many different forms of shelter exist, including shacks in informal settlements, apartments, individual rooms with shared services, shared accommodation, temporary hostels, high-rise buildings and individual houses. In many cities, people also live on the street and in parks in makeshift structures.

Settlements relates to the areas where people live and form communities, such as neighbourhoods, often with high densities, shared services and shared public spaces.

This section discusses some of the challenges and opportunities in enacting urban shelter and settlements activities. It covers damage assessments, cash transfer programming, technical support, settlements-based approaches, building local skills and recovery and location considerations. Examples are provided from rapid-onset disasters and protracted crises.
This section links to a number of others in this Good Practice Review. It links closely to Section 1.3 on displacement. The many forms of rights to live in places, i.e. tenure and its relationship to HLP rights, is a vital component of shelter, discussed in Section 4.1. Using cash, for example to subsidise rents for refugees, is also an important tool. Cash is discussed in Section 3.3. Shelter and settlements also relate closely to protection (Section 4.7) and WASH (Section 4.4). In programming terms, it especially relates to area-based approaches (Section 3.2), and links closely with market assessments.

4.2.1 Challenges

Addressing shelter and settlement needs in a post-disaster setting has been described as ‘one of the most intractable problems in international humanitarian response’. In urban areas there are a number of challenges, including:

- Density, leading to a lack of space. After a rapid-onset disaster spontaneous camps often appear, where households gather in open spaces such as parks and squares and may build temporary shelters. Space is at a premium, with ensuing problems of water, sanitation and protection.

- Verticality. Urban living includes living in high-rise buildings. After a rapid-onset disaster, the repair of such buildings may be outside the scope of operational agencies.

- Timeframe. In displacement situations, the shelter and housing needs of refugees and IDPs may last for years or decades. In post-disaster situations, people may be in temporary camps and living in makeshift shelters for years (as was the case in Port-au-Prince following the earthquake in 2010).

- Government controls. While this is an operational reality for all stages of programming across all sectors, in many post-disaster situations governments – for their own reasons – have prevented agencies from engaging in shelter recovery programmes, for example following the 2005 earthquake in Pakistan.

- Land ownership, which can be complex and varied. For instance, land that may appear vacant may be owned by absentee landlords; people living in ‘illegal’ settlements may be omitted from rebuilding efforts (see Section 4.1 on HLP rights).

- Linking to long-term municipal planning decisions. Temporary housing often becomes permanent, with quick decisions such as where to site a camp leading to long-term consequences. Where to locate camps therefore is a critical planning issue, but one that is sometimes overlooked when enacting relief and recovery operations (see below).

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• Diversity of stakeholders. The multiplicity of actors in urban settings (including the private sector, civil society, political parties and spontaneous volunteer groups), as with other sectors, means that time is needed for negotiation if a degree of consensus is required (see Section 1.5 on urban actors).

The Global Shelter Cluster’s inaugural *The State of Humanitarian Shelter and Settlements* report\(^\text{27}\) emphasises the need to take an ‘urban approach’ to enacting shelter programmes in cities, meaning taking a systems view of the city (discussed previously in Section 1.1), understanding the context (see Section 3.5), adopting a cross-sectoral approach (see Section 2.1), aligning humanitarian action with longer-term development and planning considerations, such as protection and HLP rights (discussed in Sections 4.7 and 4.1).

As the Global Shelter Cluster acknowledges, a systemic challenge in urban shelter provision has been that the global shelter approach, until relatively recently, has been geared towards the provision of physical shelter products, such as tarpaulins, tents, temporary shelters

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**Box 4.5 Urban shelter needs in the Nepal earthquakes**

Three of the 14 districts worst affected by the earthquakes in Nepal in 2015 were in towns and cities, with the government’s Post-Disaster Needs Assessment (PDNA) reporting that 25% of the damage occurred in urban areas. However, urban response was largely overlooked. One report notes that: ‘In urban areas, renters whose rental accommodation was damaged or destroyed by the earthquake are a potentially very vulnerable group that there is little information on, especially as they are outside of the reconstruction grant programme’.

Research among 13 international NGOs that responded to the earthquakes appears to confirm this omission. As one key informant stated, urban areas ‘got camps, relief items and cash, and there it stopped’. Another said that their organisation did not work in urban areas as these were ‘not comfortable’. A third key informant stated that ‘urban people have been left out just because they look better’. A fourth said that the response ‘missed urban affected communities, areas and issues’. In a survey of NGO personnel, in response to the statement ‘Sufficient attention was given to affected urban areas’, no one strongly agreed and 17% agreed, while 59% were neutral and 24% disagreed or strongly disagreed.

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(of various types) and shelter kits. While these can be useful in urban areas – especially tarpaulins and tents in an immediate post-disaster situation – temporary shelter in urban areas has proved problematic, for reasons including space constraints, the time taken to deliver it and the cost.\(^{28}\) There is also growing awareness of the environmental costs of the provision of temporary materials.\(^ {29}\)


### 4.2.2 Opportunities

Cities, by their nature, offer varied approaches and opportunities for shelter and settlements programming. Many do not include building temporary shelters (beyond perhaps tents in open spaces after a rapid-onset disaster), but rather are about reusing and/or reconstructing existing building stock (see damage assessments, Section 4.2.3), or using financial mechanisms and rental arrangements. For instance, support to rent apartments or rooms is widely provided in many displacement situations involving refugees and IDPs (see the Lebanon case study in Box 4.8). Figure 4.1 identifies different typologies for urban shelter pre- and post-disaster, for displaced and non-displaced populations.

Deciding what *not* to do is perhaps at least as important as deciding what to do. Rebuilding a ten-storey apartment building is probably beyond the timeframe, affordability and remit of most agencies. A key question, as with other sectors, must be: how can limited resources best help those affected? Concerning shelter, housing an urban population is more in the remit of city planning and government decision-making. To these ends, whatever actions aid agencies take in this sector ought to consider not only meeting immediate basic needs, but also, where possible, how to invest in the long-term recovery of affected households, especially the most vulnerable.

The essential fact (illustrated well by the Baghdad case study in Box 4.6) is that successful shelter programmes are heavily process-oriented. This is a key point repeatedly made throughout the Global Shelter Cluster’s *The State of Humanitarian Shelter and Settlements 2018* report – that failure to engage sufficiently in process, for instance the inclusion of


\(^{29}\) See Section 4.3 on debris management. This is also discussed by Jake Zarins in the chapter on ‘Leading by Example: Looking to the Future for the Shelter and Settlements Sector’, in Global Shelter Cluster, *The State of Humanitarian Shelter and Settlements 2018*. 


Figure 4.1  Urban pre- and post-disaster housing options

Pre-disaster settled population
Temporary or permanent shelter

Post-disaster non-displaced population
Temporary or transitional shelter; repair or reconstruction

Post-disaster displaced population
Temporary or transitional shelter

Settlement typologies

House owner-occupier

Apartment owner-occupier

House tenant

Apartment tenant

Land tenant

Occupy with no legal status

Disaster

House owner-occupier

Apartment owner-occupier

House tenant

Apartment tenant

Land tenant

Occupy with no legal status

Post-disaster non-displaced population
Temporary or transitional shelter; repair or reconstruction

Post-disaster displaced population
Temporary or transitional shelter

Settlement typologies

House owner-occupier

Apartment owner-occupier

House tenant

Apartment tenant

Land tenant

Occupy with no legal status

Durable solutions
Reconstruction, resettlement, reintegration

people in critical decisions on location, undermines eventual shelter programmes. As the report notes, quoting shelter practitioner Graham Saunders, programmes that do not engage sufficiently in process (and focus on the shelter product alone) ‘fail to maximize local enterprise opportunities or acknowledge cultural or contextual concerns, and reflect the relative lack of involvement of specifiers and end-users in the design and development process’.30

4.2.3 Damage assessments

Damage assessments are used to evaluate the state of buildings and infrastructure following a disaster. ALNAP and RedR31 identify the following forms of damage assessment:

- Rapid Visual Assessments (RVAs), an initial review of the quality of a building or infrastructure, undertaken by trained teams.
- Structural Integrity and Damage Assessments (SIDAs) undertaken by engineers and other suitably qualified personnel.
- Detailed Engineering Assessments (DEAs), also undertaken by engineers and other suitably qualified personnel.

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The research has recommended undertaking assessments on a neighbourhood-by-neighbourhood basis and being aware of population movements (given that, post-disaster, people may move temporarily elsewhere, and return later on).

See also Section 4.3 on debris management.

4.2.4 Using cash programming in shelter provision

As with other sectors, using cash provides greater choice in the kinds of activities that can be undertaken. Cash has obvious traction in urban areas where markets exist. For housing recovery, affected people may use cash for rent or to rebuild, or use the money to move to a better location – something which may be especially attractive to people living in poor-quality and unsanitary conditions (see the case study on Haiti in Box 4.9). Cash programming in relation to shelter also encourages an ‘owner-driven approach’ (as opposed to a ‘donor-driven approach’), long recognised as beneficial in supporting local people to make their own decisions.

In protracted crises, cash transfer programming provides options for households, in particular in cities where there are functioning rental markets (which is just about everywhere). Cash also has application in rapid-onset disasters, in terms of giving people greater choice, enabling local purchases of materials (thus supporting local markets, vendors and materials) and reducing transaction costs. Shelter practitioners also note that a challenge remains in ensuring technical quality (if technical assistance is not included as part of a shelter cash programme).

Box 4.7 RVAs in Nepal and Haiti

An RVA of buildings was carried out in Nepal after the 2015 earthquakes. Assessors conducted both internal and external inspections. Later assessments were carried out by engineers. After the 2010 Haiti earthquake, satellite imagery was used (comparing locations before and after the disaster) as part of a damage assessment process that took some 14 months to complete. Buildings were marked with a simple colour coding: safe buildings were marked green, more risky buildings yellow and dangerous buildings red.

Quality improvements can be achieved by adding conditions or restrictions on the use of funds by recipients of assistance. For example, conditional transfers imply that households meet certain quality targets before receiving the next tranche. Restricted cash transfers imply that recipients need to use the funds for specific purposes or buy from selected vendors. This allows for monitoring of the quality of construction materials.

Research from ALNAP and RedR\(^3\) notes that ‘cash response can create shocks in urban markets as it generates artificial inflation and impacts availability and access to markets’. To reduce this risk, the research recommends undertaking market assessments, for example of the rental market, construction markets and supply chains. Cash modalities and methods of market analysis are discussed further in Section 3.3 on cash and markets.

See also:


### 4.2.5 Providing shelter assistance with technical support

In shelter building programmes, combining materials with practical training and technical assistance is vital. Failure to do so may make rebuilt structures more dangerous than the ones that were there before. Experience also shows that, within neighbourhoods, decision-making needs to be transparent, with the ongoing engagement of affected households. This can be a lengthy process, but it is a vital one given that, for most households, a home represents their biggest asset. In shelter programmes using cash transfers, structural quality may not be fully adhered to by recipients of assistance, for example because stronger construction costs more money.

### 4.2.6 Settlements-based approaches

For recovery involving reconstruction, a settlements-based approach has been shown to work well in urban areas. Based on long-standing principles of urban planning, settlements-based approaches focus on long-term recovery programmes working with neighbourhood groups in local contexts, combining different sectors (such as WASH and protection).

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33 Grimaud and Campbell, *Shelter and Settlements Response in Urban Emergencies*. 


Settlements-based approaches have attracted a lot of interest in the last few years in particular. Also known as area-based approaches, this is discussed in Section 3.2. A wider settlements-based approach underscores that shelter and settlements programmes involve, not just shelter or housing, but also infrastructure, such as roads, walls and steps, and services, such as water, sanitation and lighting. Any programme therefore needs to treat this as a multifaceted reconstruction project, with associated technical skills, foresight, links to planning, adherence to building regulations and links to other sectors. This is complex and takes a long time.

4.2.7 Building local skills

If engaging in reconstruction, use this to contribute to the local economy and also strengthen skills. Supporting local businesses to supply construction materials that are locally sourced helps generate jobs and income. Shelter reconstruction programmes can include training for craftspeople, masons and carpenters, providing a form of investment in long-term recovery. Training should be high-quality, for example through the use of certified schemes recognised by employers (see Section 4.5 on livelihoods).

4.2.8 Recovery and location considerations

In the reconstruction of settlements, policy and practice has been to keep households in their original locations, if it is safe to do so, to maintain social and historic ties. The World

Box 4.8 Shelter support in Lebanon

Over 80% of Syrian refugees living in Lebanon are in urban areas. In 2013 the NRC began a programme working with landlords to improve existing buildings, to then rent out to refugees for a fixed period. The programme aims to assist refugees by investing in infrastructure and the local economy, for example through paying builders and other craftspeople to make improvements. As well as improving buildings, the programme focuses on adequate water and sanitation facilities and providing information, counselling and legal assistance, for example on contract disputes with landlords. A report on NRC’s activities states: ‘As a result of the intervention, NRC has supported thousands of vulnerable families with rent-free hosting, invested resources in the local community and increased the affordable housing market. Through household-level information and counselling, refugees have been able to access services and make use of their rights. An evaluation carried out in 2015 found that the win-win approach increased host community acceptance of refugees’.

Bank’s disaster recovery guidelines state that ‘Relocation disrupts lives and should be minimized’. Following the Haiti earthquake, UN-Habitat adopted a strategy of ‘safe return’ (i.e. rebuilding in the original neighbourhood if safe to do so); following the 1985 Mexico City earthquake, homeless residents were encouraged to camp close to or in their neighbourhoods while reconstruction took place.

This approach may not apply in all circumstances (for example where land is rendered dangerous from landslides). It is also questionable for people living in informal settlements and sub-standard living conditions. In these circumstances, relocation elsewhere may well be a better option. The case study in Box 4.9 presents experience following the Haiti earthquake, where neighbourhoods living in poor conditions have relocated.

In summary, there are a range of options for enacting programmes for people affected by rapid-onset disasters or forcibly displaced by conflict. At the same time, shelter programming is complex and multifaceted. Post-disaster reconstruction is slow, expensive and beset by challenges, some of which have been identified in this section. Urban shelter programming differs markedly from rural shelter recovery programmes (on which the experience of the shelter sector is largely based), and planned refugee camps, for obvious reasons of space, density, complex land ownership arrangements, markets and building restrictions. Urban shelter programmes are often as much (if not more) to do with rental markets and

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**Box 4.9 Construction in Canaan, Haiti**

Over 200,000 homes and more than a million people were displaced by the earthquake in Haiti in January 2010. The severity of the damage, combined with pre-disaster population densities (with many people living in poor-quality tenements), caused large numbers of people to move out of the capital, Port-au-Prince, to an empty piece of land called Canaan. By the end of 2016, the population of Canaan had increased to 200,000, making it the country’s fourth-largest urban area. This ‘represents a massive mobilization of local grass-roots organization and private and/or redirected humanitarian resources’. The rapid growth of Canaan is attributed to the government declaring the area public land in 2010, which led to informal growth and house-building by investors. This is not new – ‘Port-au-Prince had seen opportunistic rapid urbanization during previous periods of political and economic crisis over the past two decades’. The lessons from Canaan point to the capacity of affected people to determine and act on their own recovery.

landlords than they are to do with agency-driven physical reconstruction. Successful shelter programmes take note of this complexity and plan for long-term, neighbourhood-oriented and inclusive recovery programmes, such as those described in Section 3.2 on area-based approaches.