



## **ABBREVIATED RESETTLEMENT ACTION PLAN HOME REPAIR PROGRAM**

This ARAP covers the methodology for each Phase of the home repair program moving forward and will guide as a lessons-learned template for the future temporary resettlement plans of this program.

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## **ANNEXES**

Annex 1: Information booklet on the home repair process

Annex 2: Beneficiary Compensation Form

Annex 3: Household Census

## 1 Introduction

This Abbreviated Resettlement Action Plan (ARAP) is part of the Emergency Recovery Project I (ERP I), financed by the Sint Maarten Trust Fund managed by the World Bank. A major activity under ERP I is the repairs of damaged houses with improved technical standards via a Home Repair Program. The objective of the Home Repair Program is to repair and, where necessary, rebuild the roofs of homes that suffered hurricane damage. The works consist of the repair or replacement of the roof structures and other small related repairs (windows, doors, block work, plasterwork, electrical, etc.) for the selected damaged homes.

The home repair program will target repairs of the homes of the most vulnerable households selected based on administrative, socio-economic and economic criteria and procedures acceptable to the World Bank. In preparation of this activity, approximately 600 potential beneficiaries in need of assistance were registered by the Ministries of VROMI and VSA in the aftermath of hurricanes Irma and Maria.

The final list of potential beneficiaries included in the home repair component will be selected based on social and technical criteria. The social selection of the homes to be included in the program will be based on the criteria focusing on the most needy and vulnerable households.

The project is implemented in two phases. The pilot phase includes 14 households, which were qualified after a social and technical assessment. The second phase 120 households was based on the outcome of the social and technical assessment. This ARAP for the final (17) homes plus 2 that are still being redesigned was separated in 2 batches (streams). The methodology presented in the first ARAP was used for each subsequent phase of houses. A census was prepared with details of the beneficiaries, their entitlement, record of consultations, issues raised and how they were addressed.

*THE SAME METHODOLOGY WAS USED FOR THIS ARAP AND WILL GUIDE AS A LESSONS LEARNED TEMPLATE FOR ALL FUTURE COMPENSATION RELATED TO TEMPORARY RELOCATION PLANS FOR THE HOUSING RECOVERY PROGRAM.*

*BENEFICIARIES ARE TO RELOCATE TEMPORARILY DURING THE HOME REPAIR WORKS TO MITIGATE ANY HEALTH AND SAFETY RISKS OF LIVING WITH HOME REPAIR WORKS BEING CARRIED OUT. THIS ARAP IS BEING PREPARED IN LINE WITH THE LAWS AND REGULATIONS OF THE GOVERNMENT OF SINT MAARTEN AND WORLD BANK POLICY ON INVOLUNTARY RESETTLEMENT (OP/BP 4.12)<sup>1</sup>.*

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<sup>1</sup> Link to World Bank Involuntary Resettlement (OP/BP 4.12)  
<https://policies.worldbank.org/sites/ppf3/PPFDocuments/090224b0822f89db.pdf>

## 2 Statement of Problem

Given the nature of the works under the pilot phase: home repair, beneficiaries cannot remain living in their houses while the works are being executed due to health and safety concerns. In these cases, prior to commencement of civil works, all household members will have to vacate the premises to mitigate health and safety concerns.

Given the unique nature of each house's damage, the extent of the damage and the remedial works required was assessed per site by an engineering firm that developed the technical assessment report that will guide the repairs.

While the scope of works for each house will vary, the major elements of the works covered under the program are as listed below and further explained in the Request for Bids (RFB) document.

- Removal, in part or in whole, of the existing roof sheeting.
- Demolition, in part or in whole, of the existing roof structure.
- Construction of a new roof or repair of the roof as directed according to the Employer's design intent roof layout and drawings as provided in the technical specifications.
- Modification of existing ring beam or construction of a new ring beam.
- All necessary block work, reinforced concrete work and related builder's works.
- Repair or replacement of damaged windows and doors.
- Mold removal.
- Plaster and paint as required.
- Restoration of house electrical wiring including the mains connection and placement of fixtures and fittings.

## 3 Legal Framework

Sint Maarten does not have specific laws or regulations on temporary displacement for these type of works, since the repair and rebuild of houses is normally the responsibility of the individual to come to an agreement with the construction company. Civil law applies and the individual and construction company sign a contract regulating the work, planning and liability for damages. Normally, it is up to the individual to decide if the house is still livable while the works are executed. This can vary. Since the government is funding the repairs through the Trust Fund, the World Bank Environmental and Social Safeguards Policies apply to manage and mitigate environmental and social risk and impacts. In this regard, the World Bank policy on Involuntary Resettlement (OP/BP 4.12) principles and approach guides the preparation of the ARAP and related compensation as per the requirements of the policy<sup>2</sup>. Therefore, in the project the government of Sint Maarten and the World Bank agreed to the preparation of the ARAP. The ARAP will be consulted further upon with the project affected persons, cleared for disclosure by the Government and the World Bank. (Note for all future projects the Beneficiaries will be consulted in advance of finalizing their specific ARAP).

Based on the decision by Council of Ministers on November 17<sup>th</sup>, 2017 and the Council of Ministers approved policy): 'Post-Irma Financial Aid to Homeowners returning dwellings into a livable state – Roof Repair Assistance', the following eligibility criteria apply:

1. Beneficiaries are legal residents of Sint Maarten;

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<sup>22</sup> Link to World Bank Involuntary Resettlement (OP/BP 4.12)  
<https://policies.worldbank.org/sites/ppf3/PPFDocuments/090224b0822f89db.pdf>

2. Beneficiaries must be homeowners of the dwelling that needs repairs, and the dwelling has to be the primary residence of the beneficiary;
3. The Beneficiary's residence is uninsured or underinsured with an insurance settlement and,
4. Beneficiaries must have a monthly income of ANG 4,000.- or less; or,
5. Beneficiaries who rent out rooms or apartments must have a total monthly income less than ANG 4,000.-.

#### **4 Impacts Caused by Temporary Displacement**

It is estimated that per house the works can be done within 1-6 months. The period for which the beneficiaries will receive compensation was identified by the technical assessment along with the contractor's works plan indicating in which timeframe the repairs will be completed. In the event there is any possible delay, due to unforeseen circumstances, this will be signaled by the Supervision firm that will supervise the works. The only anticipated cause of the delay would be due to major changes in the weather over a long period.

The beneficiaries who meet the criteria for vulnerability will get extra assistance from NRPB in close coordination from VSA in temporary relocation where needed. In each particular case, a social assessment of the situation will be done based on the attached assessment form by the Activity Manager (see Annex 1). Based on this report an assistance package will be tailored to the situation. This assistance will be determined on a case by case basis in order to cater for their circumstances. It is anticipated that in these scenarios NRPB will manage the temporary relocation for the person in close coordination from VSA. Criteria for "Vulnerable" under the project means there is no option to relocate based on a combination of the following indicators: 1) no income whatsoever. 2) low level of support (no safety net from family/friends). 3) no access to services (medical/financial). 4) complicated medical situation. 5) more than 5 dependents. In general, if 3 or more indicators are present, there is a high risk of vulnerability and the case will be assessed further.

For example, a very elderly person that cannot stay with family and has a complicated medical condition (like severe disability) will be assigned as vulnerable case and will be resettled by NRPB. In this situation the individual will be resettled using all the appropriate experts and services required for their needs and not provided cash compensation. Special attention and preference will be given to vulnerable groups such as: pensioners, disabled and single mothers with children who are identified as having difficulty in resettling during the works.

#### **5 Methodology of Consultation**

There are two steps in determining eligibility of a household for the home repair. Firstly, there is a social verification and assessment of their social and economic situation in light of the predetermined criteria. The criteria are verified via a house visit. Secondly there is a technical assessment to determine whether the damage can be fixed within the roof repair scope. If the damage is too extensive the structure of the house may not be stable enough for home repair.

The social assessment for all persons who applied for home repair assistance in Phase 1 & 2 have been completed in August 2019. The beneficiaries were consulted in this process. The team drew from the expertise of the Community Development team from VSA who have experienced social workers who continually work in the communities and with the most vulnerable populations within Sint Maarten.

During the visits of the social workers from VSA, VROMI and the World Bank in the preparatory phases of the project, most of the beneficiaries indicated that they were eager to have their home repaired as quickly as possible. It was determined that repairs would require for persons

to vacate their homes due to environmental and health reasons (dust, mold). Sint Maarten - after the hurricanes Irma and Maria- is faced with an increased shortage of affordable housing. This, plus the fact that most of the hotels suffered severe damages and are in the process of rebuilding limits the options for government to offer alternative housing arrangements to the beneficiaries. Given these circumstances, offering assistance by means of a lump sum for rent and costing of storage was chosen as the most viable solution. Beneficiaries will sign a homeowner agreement indicating they give consent for the repairs and to leave the dwelling, upon receiving the compensation package. In exceptional cases, if persons do not want to leave the dwelling, the Activity Manager, will in partnership with the beneficiary, try to find practical solutions to address their concerns.

The project has deployed an online system referred to as CRM, (*a custom built application using Dynamics 365 platform. Dynamics is part of the Microsoft Office Suite of products*) using IPADs to streamline all the consultations and communications with the Beneficiaries. This system captures each individual survey, communication, and consultation online and can be used to extract useful data, findings and demonstrate transparency. Through this process feedback and ongoing consultations can be monitored.

The consultation process was primarily one on one given the geographical distance between households and also due to the personal nature of the work and target group (mostly elderly). The consultations were carried out directly with the households by the Activity Manager and were recorded and logged. During the consultation, the Activity Manager informed the beneficiaries that a trusted party can be present. The Activity Manager will be the liaison for the beneficiaries throughout the entire process from start of works to temporary relocation and back into the home. A direct contact number has been allocated and promoted to the beneficiaries, which will be managed by the Activity Manager. After the consultation, continuous engagement with the beneficiaries will be conducted. The process of the works will be monitored and communicated to the beneficiaries. The Activity Manager has prepared an information booklet on the home repair process (as part of the continuous consultation and engagement process) and will be in direct contact with neighbors throughout the process of the works. The booklet is attached as Annex 1.

Major 6 engagement steps of the relocation process are:

1. Social assessment (via house visit to assess the personal situation of the household, vulnerability and eligibility) by a team of Social Assessors led by the Activity Manager.
2. Technical assessment (site inspection) by an engineering consultant firm hired by the NRPB.
3. Consultation and preparation for temporary relocation by the Activity Manager.
  - a. Consultation with a personal visit by the Activity Manager to reassess vulnerability, explaining the homeowner agreement, the temporary relocation process and steps in order to finalize ARAP.
  - b. Signing of Homeowner agreement by NRPB, Contractor and Beneficiary.
  - c. House visit by the Activity Manager to update the beneficiaries on the works plan.
  - d. Inspection to confirm temporary relocation and obligations of the homeowner agreement are met.
  - e. Start works by contractor and Supervised by engineering consultant.
4. Monitoring works and reporting to beneficiaries by the Activity Manager.
5. Guiding beneficiaries back to their dwelling by the Activity Manager.
6. Monitoring during warranty period by the Activity Manager.

## **6 Compensation and Proposed Assistance to Vulnerable Beneficiaries**

All beneficiaries will be offered a monthly allowance per household to assist with the costs of the temporary resettlement for the full duration of construction, until the

Supervisor issues a completion certificate. This allowance is to assist with temporary accommodations and to protect household items, which includes storage cost plus the cost of transportation to and from the storage facility. In case the beneficiary is a landlord and rents out the apartment or house furnished, the landlord is entitled to compensation of moving and storage costs under package 5 (see table 1). The renter is entitled to resettlement compensation packages 1 till 4 based on household makeup or package 6 in vulnerable cases (see table 1). The amount of rental allowance is based on the ongoing market rates and depends on the number of household members. Households with vulnerable persons will be provided assistance on a case to case basis to contract services to pack and relocate their property (see Chapter 4). As mentioned in chapter 4, this package will not be a cash allowance, but the costs will be covered by the project for the appropriate services to ensure a successful temporary resettlement. This will be determined on a case by case basis by NRPB using the existing expertise and internal processes of the government. This process will be handled by the Activity Manager.

A compensation form (see Annex 2) was developed to collect the banking information and payment method for the designated compensation package according to the makeup of each beneficiary household so that the funds can be disbursed by FM. The compensation package will be processed via wire transfer directly to each beneficiary bank account. All of the beneficiaries currently collect pension via their bank account, so the funds will be sent to that bank account per the request of the beneficiary. All beneficiaries will receive their relocation packages prior to the start of construction work on their homes.

**Table 1: Compensation scheme<sup>3</sup>**

Packages are based on the number of persons in the household

Solutions	Temporary relocation Solution
Package 1: Single household	Rent allowance \$500 + \$600 allowance for storage costs + \$75 moving per trip
Package 2: (2 persons household)	Rent allowance \$650 + \$600 allowance for storage costs + \$75 moving per trip
Package 3: (3 persons household)	Rent allowance \$800 + \$600 allowance for storage costs + \$75 moving per trip
Package 4: (4+ persons household)	Rent allowance \$950 + \$600 allowance for storage costs + \$75 moving per trip
Package 5: Additional costs for landlord in rental cases	\$600 allowance for storage costs + \$75 moving per trip
Package 6: Vulnerable	Set up in hotel or appropriate facility – alternative living (approximately expenses \$100 per night – not cash compensation) + costs moving and storage

## 7 Outcome consultations with impact analysis beneficiaries

<sup>3</sup> These costings were developed using market research within Sint Maarten in 2017 based on average rental and storage costs.

The program is implemented in several stages with batches of eligible households. The methodology of this ARAP will be used for each batch and particulars of each group's details in a table which will be sent separately with the table of the total budget for no objection.

Vulnerable cases: vulnerability will be identified by indicators provided by VSA to complete the consultation and the impact analysis.

Once the Contractor Agreement was signed, the Activity Manager contacted each of the Beneficiaries by phone to schedule an appointment for the consultation engagement per chapter 5 to determine which package the household qualifies for under the compensation scheme of Chapter 6 table 1. Due to COVID-19, the consultation was done by phone. When conditions were relaxed, we resumed in person consultations.

Each beneficiary will be given a folder that contains;

- Pamphlet with information for the homeowner about the Trust Fund, NRPB and the World Bank.
- The Draft homeowner agreement with 3 annexes;
  - Compensation Form
  - Grievance Redress Mechanism (Complaint Procedure)
  - Summary of Works (Technical Assessment report)

The information in the pamphlet contains contact information of the Activity Manager, prepares and briefs the beneficiaries of steps that need to be taken before the works can begin as well as how and where to file a complaint with the contact information.

During the consultation, the Activity Manager will explain the beneficiaries;

- the entire process step by step
- the content of the homeowner agreement page by page
- the compensation package and collects information for method of payment.
- and assessed each individual case of vulnerability.

All households will receive their compensation packages prior to the start of construction work on their homes. See attached census revalidated by phone in April 2021 that identifies the makeup of each household. (Annex 3<sup>4</sup>). The entire household must vacate the home 1 week prior to the start of works.

The outcome of the public consultation for private home repair Phase 2 & 3, held on October 30, 2019 at the Belair Community Center was that all beneficiaries very much appreciated the outreach from the project on the impending move. They, however, indicated that they were frustrated at how long the process is taking to get their houses fixed. Their main concern was when will the works begin and are they obligated to vacate the homes during the works. The beneficiaries were informed that for health and safety concerns they will have to leave the house, but that they will receive an allowance to assist them to find alternate accommodations during the period of the repairs. A presentation was given outlining the various processes involved, highlighting the procurement process, hence the lengthy process to get the works started. The presentations also included a review of the ESMP and steps to be taken to manage health and safety concerns as works progressed and where to access a GRM.

## **8 Responsible Agency**

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<sup>4</sup> The census details will be revalidated once restrictions related to COVID are lifted and be carried out according to required health guidelines.



The Government of Sint Maarten has developed an institutional structure for the implementation of Trust Fund projects: the National Recovery Program Bureau (NRPB). In close coordination with the Ministries, the NRPB is responsible for the preparation, coordination, execution and evaluation of the projects that will be financed through the World Bank Trust Fund.

The NRPB has a project manager for the overall implementation of all Activity under ERP1. For the management of the home repairs program, a dedicated Activity Manager was hired by NRPB. She works closely with VSA staff. The Activity Manager reports to the ERP1 Project Manager. VSA is the main Line Ministry and provides support in the implementation of vulnerable cases and stays in close contact with NRPB during the implementation. As this is a World Bank Project the NRPB must adhere to World Bank rules and regulations. Overall, NRPB is responsible for the ARAP and the implementation thereof, and is responsible for carrying out the social assessment. The Activity Manager will take lead in the process from assessment to implementation, reporting on the progress and data collection on the verification and assessment process and monitoring of the execution of the Home Repair Activity.

The NRPB has hired team of social assessors for social assessments and other related Activity in the implementation of the ARAP. The NRPB has also hired a technical supervisor to manage the contractors against their terms of reference and project timeline. The NRPB is responsible for the Financial Management of the program and procurement. The NRPB is also responsible for handling complaints.

**Table 2: Project timeline**

<b>Timeline</b>	<b>Activity</b>	<b>Responsible</b>	<b>Comments</b>
January-August 2019	social assessment of Phase 2 is 700+	Team 6 social assessors	Depending on timely procurement Assessment consists of: 1. Call 2. House visit: <ul style="list-style-type: none"> <li>• Verification documents</li> <li>• Assessment situation household</li> <li>• Information about ARAP</li> </ul> 3. Advice eligibility and follow up actions (referrals/provide alternative housing)
August 2019	Finalize list eligible beneficiaries for Phase 2 & 3	NRPB and SG VSA	The final listing was sent to NRPB/WB for no objection.
March 2023	Temporary relocation Phase 3	Activity Manager / NRPB	Information on Temporary relocation Allowance Grievance redress mechanism Signing homeowner agreements
March 2023	Work start Phase 3 Group 1	NRPB	
Expected July 2023	Expected return date Phase 3 Group 1	Activity Manager VSA/NRPB	

## 9 Source of Budget and Cost Estimate – Entitlement Matrix

The damages to this batch of houses are more extensive, with duration of works taking up to 5 months on 4 houses. Whereby 60% of the houses will be finished in two (2) months. The estimated beneficiary compensation for 17 houses in Phase 3 will be around \$60,050.00 if works are completed according to schedule. With 2 additional houses under redesign with a combined total of about 15,850, bringing the total beneficiary compensation for Phase 3 (19 houses) to \$75,900.

**Table 3: Budget (USD) <sup>5</sup>**

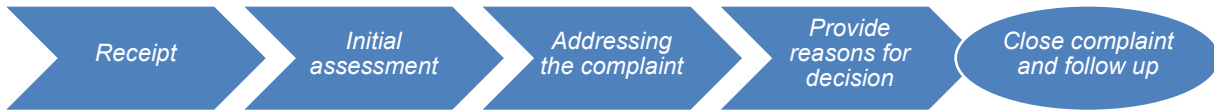
Package	Package cost	Quantity	Monthly Total
Package 1: Single person	Rent allowance \$500 per month + \$600 allowance for storage costs + \$75 moving per trip	7	\$ 14,850.00
Package 2: 2 persons household	Rent allowance \$650 per month + \$600 allowance for storage costs + \$75 moving per trip	5	\$ 20,100.00
Package 3: 3 persons household	Rent allowance \$800 per month + \$600 allowance for storage costs + \$75 moving per trip	1	\$ 2,950.00
Package 4: 4+ persons household	Rent allowance \$950 + \$600 allowance for storage costs + \$75 moving per trip	6	\$ 38,000.00
Package 5: Additional costs for landlord in rental cases	\$600 allowance for storage costs + \$75 moving per trip	-	
Package 6: Vulnerable	Set up in hotel or appropriate facility – alternative living (approximately expenses \$100 per night – not cash compensation) + \$600 allowance for storage costs + \$75 moving per trip	-	
	<b>Estimated Monthly Total of Temporary Relocation Phase 3</b>	<b>19</b>	<b>\$75,900.00</b>

The budget is calculated on a monthly basis. The source of the budget will be the Sint Maarten Recovery Trust Fund.

## 10 Grievance Redress Mechanism

See the attached complaints procedure, which is applicable on all works under the Trust Fund. A short, abbreviated complaint procedure will be shared with all beneficiaries and contractors in order to ensure they are informed prior to the commencement of the works. Since the implementation of the ARAP falls within the competence of the NRPB, they will handle the complaint.

Process:



Receipt

- During this ARAP the primary point person for community engagement will be the Activity Manager. The Activity Manager has a hotline for direct contact with the program.
- The Activity Manager will manage this line and is the first point of contact for any complaints and will assist them in following the official NRPB Grievance procedure. The Activity Manager will respond immediately (real time) and help guide the Beneficiary to formulate the grievance and guide the complaint through the process.

Formal grievance process as managed by IRC/NRPB

- NRPB will acknowledge receipt of each complaint promptly, and preferably **within 5 working days**.
- Where possible, complaints will be resolved at first contact with the Bureau.
- After acknowledging receipt of the complaint, the Bureau will confirm whether the issue/s raised in the complaint is/are within the control of the Bureau.
- The Bureau will advise the complainant as soon as possible when it is unable to deal with any part of their complaint and provide advice about where such issues and/or complaints may be directed (if known and appropriate).
- After the initial assessment of the complaint, the Bureau will respond within 5 days with a solution and/or next steps and timeline
- Within 6 weeks, the complaint will be addressed and handled.
- Only in complex cases, this period can be extended. The complainant will be informed accordingly.
- The Bureau will keep the person making the complaint up to date on the progress, particularly if there are any delays.
- The outcome of the complaint will be communicated using the most appropriate medium and provide the reasons for the decision, including which actions the Bureau took.

After addressing the complaint and informing the complainant (including options for review if the complaint is not addressed to the satisfaction of the complainant) the Bureau will close the complaint. Complaints are free of charge and can be filed at the Bureau.

## **11 Monitoring/Follow up Activity**

The Program Manager will be responsible for overseeing and monitoring the work. The Activity Manager will communicate with the homeowner a minimum once a fortnight to give a progress update. As part of this exchange they will ask if they have any concerns or questions.

The Activity Manager will also keep them informed of the plan to return to their home and recommended move-in date.

Once settled back in the Activity Manager will make a house visit with a technical supervisor to ensure the repairs and the return has occurred smoothly. This will be done within the works warranty period. This visit will be reported in project files and to the Program Manager.

## **12 Evaluation**

The follow up reports will be compiled and evaluated based on positive or negative feedback. If there are any significant findings these will be reported to the IRC/NRPB for follow up.

List of attachments:

1. Social assessment form
2. Grievance mechanism
3. Standard draft Homeowner agreement
4. Census for each batch with cutoff date, beneficiaries, entitlements and consultation report and documentation of beneficiary acceptance of terms<sup>6</sup>.

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<sup>6</sup> The census and its details are submitted to the Bank for review but the details re confidential and not disclosed to the public.