



THE BAHAMAS RENTAL ASSISTANCE

POST DISTRIBUTION MONITORING REPORT 2020

Programme implemented by
The Bahamas Red Cross Society and IFRC

Photo credit: American Red Cross/Holly Baker



Executive Summary

This Post Distribution (PDM) Report presents the findings of the **Rental Assistance programme in Grand Bahama** implemented by The Bahamas Red Cross Society (BRCS) with support of the International Federation of Red Cross and Red Crescent Societies (IFRC). The programme sought initially to provide a transitional shelter solution to **235 vulnerable households** affected by Hurricane Dorian. Eligible households receive a sum of 700 Bahamian dollars (BSD) for six months. At the start of the programme, BRCS delivered rental payments through cheques which then switched to bank transfers. The programme directly provided the rental grant to the head of the household, and the person was responsible for paying the rent to the landlord/landlady as per the agreement signed between both parties. IFRC extended the rental assistance to 20 extremely vulnerable beneficiaries three additional months.

A PDM survey was conducted in August 2020 following a robust methodology to find out the immediate results, trends, beneficiary satisfaction and their plan for durable shelter solution. BRCS surveyed 94 beneficiaries representing 238¹ beneficiaries who at least received one-month rental amount following a structured questionnaire via phone. Most of the participants of the survey are female head of households (79%), and the majority of the respondents belongs to the age group 40-69 years.

The post-distribution monitoring found that rental assistance made a positive contribution to the outcome of the programme. Indirectly, it also contributed resuming the livelihood activities. Payment made to the beneficiaries had a positive impact on beneficiaries and rental market. One hundred per cent of participants reported satisfaction with the programme.

A key finding was that not all the persons interviewed were aware of the selection criteria. Out of the 64% who knew the reason for being selected, 77% reported they were chosen because Dorian destroyed their house, and 14% stated it was due to loss of income. 96% correctly knew the duration of the rental assistance, and 98% reported that they would receive 700 BSD per month, but the record (signed proof of payment) shows that 100% received 700 BSD.

80 % of respondents stated that rental amount 700 BSD was enough or more than enough, while 20% said that amount was not enough. This finding is in line with the beneficiary's record; 188 (79%) beneficiaries' receipts show that the monthly rent they pay is equal or less than 700 BSD, while 21% beneficiaries pay more than 700 BSD. This analysis indicates that the rental value of 700 BSD/month was appropriate to meet the rental needs of most of the beneficiaries.

40% reported that they experienced challenges while finding a rental place, among these respondents, 14 said high rent, 20 'others' category and four other categories of safety, security, risk of eviction and ventilation was reported by one each of the respondent. Interviewees reported no concern while withdrawing money, and 99% said that receiving or using rental cash caused no conflict in the household. The programme focused on ensuring that while signing the agreement with property owners, beneficiaries follow the minimum housing standards. Minimum housing standards include safety, security, ventilation, toilets, washing areas, kitchen & appliances, adequate living space, access to electricity, sewer, market, schools, transport, and other services. The PDM found that most of the beneficiaries followed these standards.

¹ Six beneficiaries who received 1-month rental amount were disqualified for further assistance due to ineligibility, were also part of the survey population.

94% reported that the rental assistance was timely, compared to 6% who stated that rental payment was not on time. The majority (88%) preferred the bank transfer followed by 6% other who think cheque was a better option.

Although 60% said not knowing how to report an issue or provide feedback, all the beneficiaries received information with the BRCS landline numbers, and the BRCS Grand Bahama branch office received many calls inquiring about the next cheque distribution and dates. Also, each month the beneficiaries would come to BRCS office to drop the landlord receipts and collect their cheques. 50% reported that they used the available reporting and feedback mechanisms when responding to a different question.

75% of respondents reported that rental assistance has a positive impact on the beneficiaries' livelihood, and it helped them focus on the resumption of their livelihoods and other income-generating activities.

Almost half of the beneficiaries' plan to move back to their original homes before the hurricane, and the rest stated that they would most likely continue the rent. It is deduced from the responses that some (up to 10%) will rent a cheaper place or may adopt negative coping strategies to meet the rental needs after end of rental assistance.

85% of beneficiaries indicated that their opinion about the Red Cross is better than before, and 15% has reported no change in their opinion.

On another positive note, the PDM found a high level of beneficiary's satisfaction with the programme. 100% of respondents are satisfied or very satisfied with the programme. This was also validated through the analysis of other variables which directly or indirectly contribute to the satisfaction of the people reached.



This report concludes that rental assistance was timely and appropriate to the context. The option to provide the rental grant to the beneficiaries instead of the landlord significantly contributed to maintaining a competitive market. Also, the adoption of minimum housing standards ensured that beneficiaries identify safe, secure, and habitable shelter. It also finds some gaps in beneficiary involvement in the process and



lack of knowledge on existing complaints and feedback mechanism and recommends reinforcing complaints and feedback mechanism. It also identifies that at the end of the programme, up to 10% of beneficiaries will have no dignified solution for rent which needs to be discussed with the Department of Social Services.

Programme Overview

The Bahamas Red Cross Society (BRCS) supported by IFRC is responding to Hurricane Dorian (1 September 2019) to support affected families to recover their lives and livelihoods in Grand Bahama and Abaco islands. The hurricane displaced thousands of families who took refuge in collective shelters, hotels, churches or with relatives, and few continued to stay in the inundated houses.

In Grand Bahama, detailed damage assessments were conducted in the East End and the West End. In the East, the level of destruction was more severe, and a significant number of houses needed major repairs and others were totally destroyed. Therefore, there was a need for major repair support, reconstruction of houses and rental/host families' support. In the West End, the majority of the houses were flooded and are in need of minor repairs support, as well as rental/host families support because in most cases the houses are unliveable since doors, windows and electricity systems were damaged. In Grand Bahama, support through financial assistance was considered feasible and as a good solution since markets are functioning in the non-affected areas, and access to affected areas has been cleared.

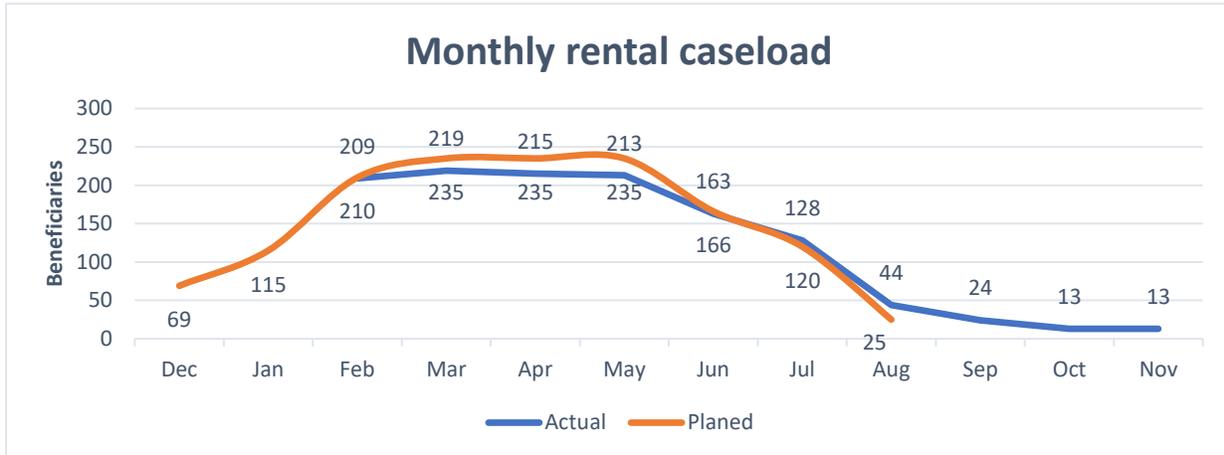
BRCS is providing rental assistance as a transitional shelter solution to 235 vulnerable households whose homes are inhabitable (destroyed or severely damaged) due to hurricane Dorian in Grand Bahama Island. People who were renting houses before hurricane Dorian are also eligible for the programme. The rent amount is 700 BSD and duration is six months except for 20 most vulnerable beneficiaries, who will receive nine months' rent. A small number of beneficiaries moved back to their homes after completing repairing their houses before the end of the programme, and six beneficiaries who received the first's month rent were found ineligible during the review of the programme were removed from the programme.

Programme target	Actual	Nos of families who received at least one-month rental grant
235 families	232 families	238

Note: 6 families were disqualified after receiving one-month rent because they did not meet eligibility criteria, this brings total to 232 families who received rental assistance.

The rental programme's design aimed to provide ownership to the beneficiaries to identify and manage their rent maintaining their prestige, and dignity. Beneficiaries identified accommodation following minimum housing standards and signed an agreement with the landlord for a minimum duration of 6 months. Beneficiaries had to provide the rent receipts to the programme team before requesting the next rental payment to minimize the payment disputes between landlords and renters and for the accountability perspectives.

Until March 2020, BRCS made rental payments through the distribution of cheques to the beneficiaries. Due to the challenges faced by distributing cheques, the IFRC programme team recommended BRCS to make payments through bank transfers instead. Cheques distribution was also halted due to COVID-19 restrictions in Grand Bahama. Finally, in April, BRCS transferred rental grants to the beneficiaries' account via bank transfers easing the process.



Till the writing of this PDM report, 199 households have received up to six months' rent, 20 families up to nine months, 6 households one month and 13 households are still receiving the rental payments, these households requested BRCS for rental support through the hotline. They were assessed and selected after completing vulnerability assessments. This last rental group will receive their final payment in November 2020.

Objectives of Post Distribution Monitoring

The objective of this PDM is to determine whether the programme achieved its intended results at an output level and find out any unintended consequences and trends to improve the programme, enhance future learning and to reinforce accountability to the beneficiaries and back donors. Furthermore, it measures the beneficiaries' satisfaction with the program and their plan after end of this rental assistance.

The specific objectives of this PDM are to assess;

- Beneficiaries satisfaction with Rental programme.
- Red Cross service through the process
- Delivery method BRCS used in the programme
- How the assistance was used.
- Challenges and identify potential risks or undesired impact
- Feedback and complaint mechanisms

Methodology

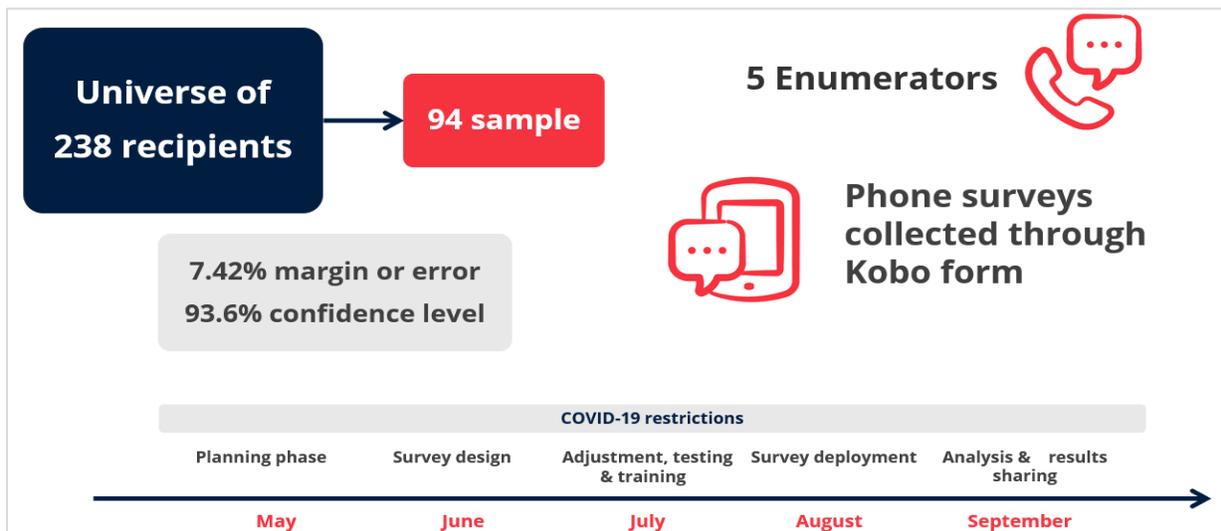
Sample Selection: The survey population consisted of heads of households who received rental assistance from BRCS in Grand Bahama. The universe was 238 recipients who had received at least one instalment of rental assistance regardless of delivery mechanism (cheque or bank transfers). A sample of 94 was selected, giving a 7.42% margin of error and a 93.6% confidence level. Sample selection was randomized.

Data Collection Tools: IFRC Shelter, PMER and IM delegates jointly developed the questionnaire, which was reviewed by IFRC Senior Shelter and Construction Advisor, Protection, Gender and Inclusion (PGI) delegate and Community Engagement & Accountability (CEA) delegates. The questionnaire was also reviewed by Information Management (IM) delegate to make it compatible with ODK and to make it convenient during analysis. The survey presented 30 questions and took an average of 10 minutes to be applied.

Five BRCS community mobilizers were trained on purpose and aspects of PDM, pretesting of the questionnaire was done at Grand Bahama, and adjustments were made after validation. The questionnaire was coded on Open Data Kit (ODK).

Later a webinar was organized to provide surveyors with key messages on community engagement and accountability (CEA), receiving feedback and also Protection, Gender and Inclusion (PGI) considerations when sensitive feedback is received.

Survey administration: Five community mobilizers administered the survey; made phone calls to the selected sample of phone numbers. They explained the purpose of the survey, the time required to complete it and asked for informed consent. The data collection started on 5 August and finalized on 25 August 2020; hence the programme deployed the survey for ten days. Almost 22 people did not pick up the call or were not able to be reached. Other numbers replaced those following the same sampling technique. On average, surveyors made two attempts to get through the beneficiaries.



Limitations: This report is based on quantitative data collection and analysis only. Focus Group Discussion (FGDs) could have supplemented the quantitative data and information collected from individual responders could have been triangulated, but due to COVID-19 movement restrictions and safety measures, it was not possible to conduct FGDs. Furthermore, the effect of the COVID-19 are multipronged; ranging from stress to loss of income and livelihood, so the extent to which COVID-19 has influenced the behaviour of the respondents is not known. In addition to this, post-distribution monitoring has been implemented each month following a short

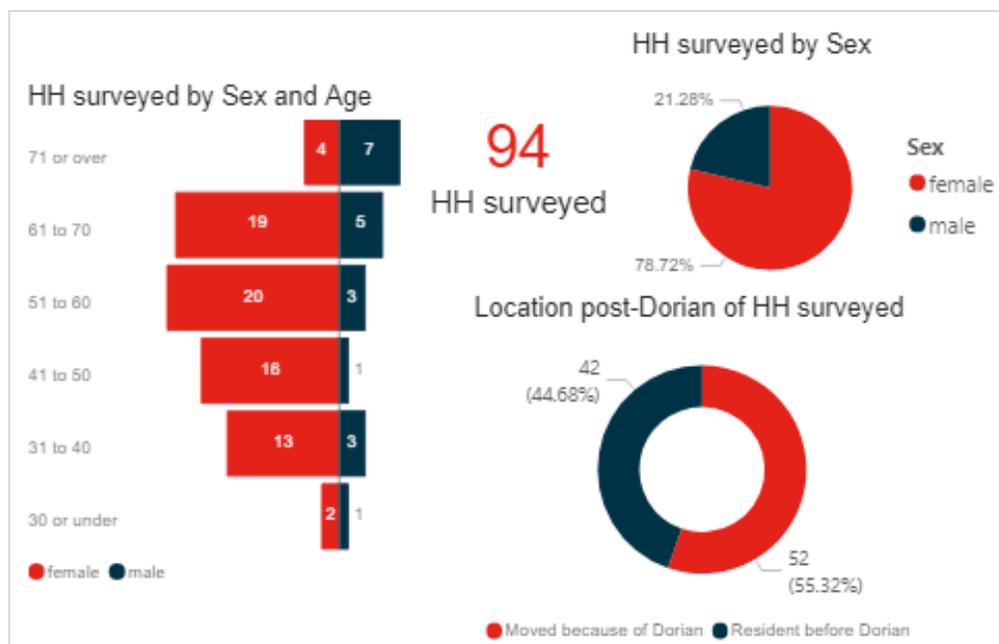
questioner to understand any particular issue and the relation between the landlord and the renter. These calls were also being made to the landlords. So, the responses can also be influenced by survey fatigues.

Ethical considerations: Full consideration has been given to the principles of respect, beneficence, and non-maleficence. Beneficiaries were informed about the purpose and whole process of the survey; they were also informed about voluntarily participation, and that the information provided by them will be anonymously used, the survey was administered after getting consent from respondents.

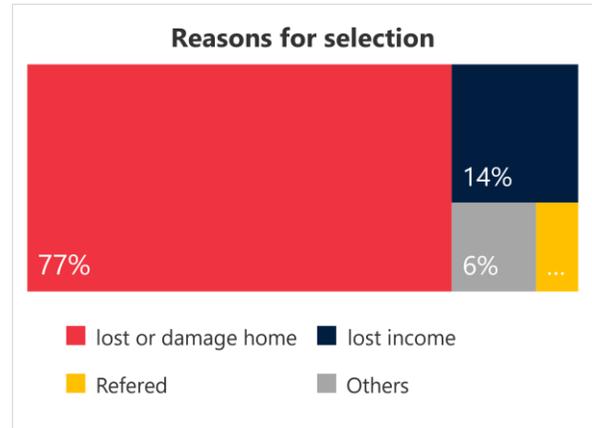
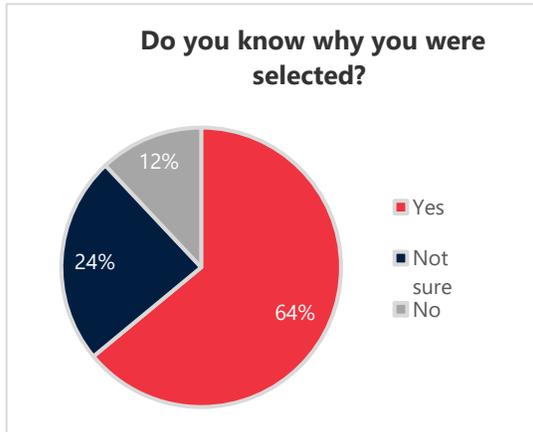
PDM Survey Analysis

1. Demographics:

Ninety-four participants representing 238 households were interviewed who received at least one instalment of 700 BSD. The chart reflects, the sample population was predominantly female head of households. Further analysis indicates that the majority of the respondents are from 40 to 69 years of age. This is also in line with the information recorded on the beneficiary datasheet and the context where rental support was provided.



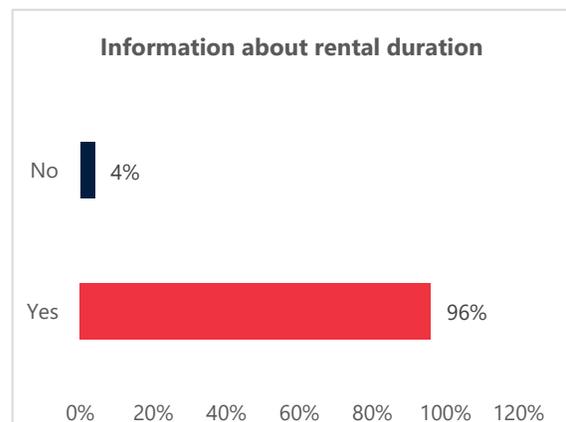
2. Programme understanding and the selection criteria: to find out the beneficiaries understanding about the programme, selection criteria, per months' rent and duration of the rental support, five questions were asked. Below charts count the responses, and analysis has been carried out:



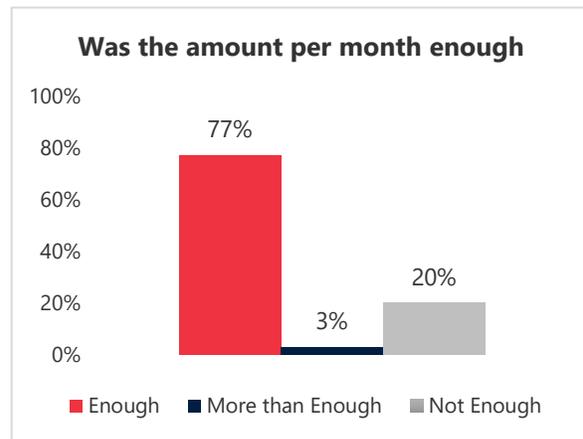
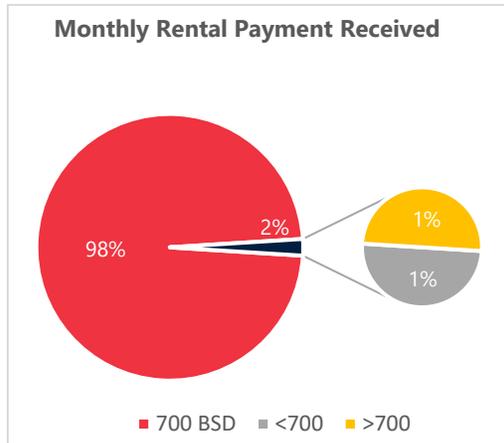
About 12% of the respondents were not aware of the selection process, another 24% reported they were not sure, while 64% were aware of the selection process and criteria. The most likely reason that some beneficiaries were not aware of the selection process is due to the fact that 94 families were referred by the Department of Social Service to BRCS directly, this most likely resulted in some beneficiaries not being fully aware of our selection process. However, it is important to note that IFRC/BRCS remained in continuous contact with all beneficiaries on a monthly basis.

Among 64% of the respondents who were aware of the programme selection criteria, 77% reported that main reason for their selection was damaged or destroyed home and another 14% indicated that loss of income was a reason for their selection.

Amount per month and duration of the rental assistance: About 98% of respondents reported that they received 700 BSD per month, while 1% reported that they received more than 700 and 1% reported less than 700. The possibility is, either a person receives or does not receive 700 BSD because payment is made through cheque distribution or bank transfer and value is fixed. After receiving rental payment, beneficiaries sign a proof of payment. Also, there are programme beneficiaries who are mentally challenged, and some are too old, so outlier in the data may exist.



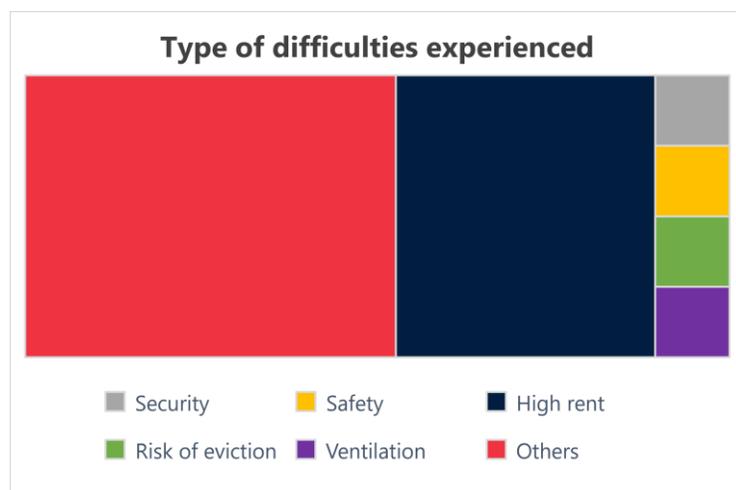
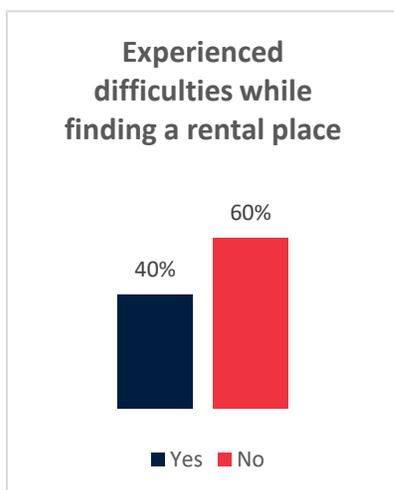
92 (96%) respondents knew the duration of rental assistance, while 2 (4%) respondents did not know the duration even though this information was stated on the agreement that beneficiaries signed.



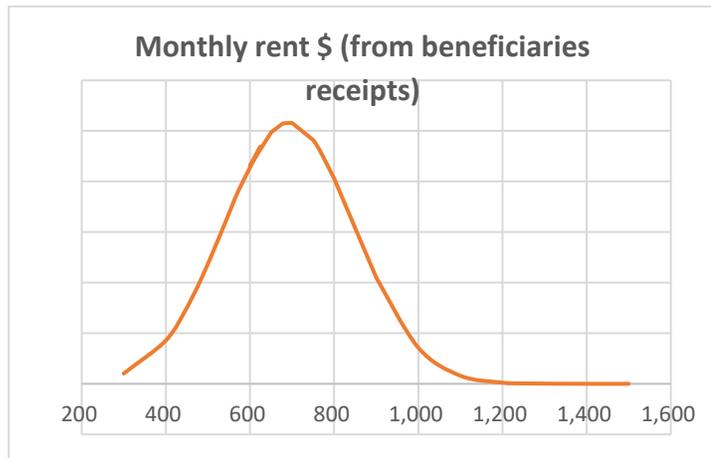
3. Feedback on the programme: the third part of the PDM survey was to receive feedback on the programme, sufficiency, efficiency and challenges faced by the beneficiaries.

Sufficiency of the rental amount: Responding to the following question ‘Was the amount of money received from rental assistance’ Enough, More than enough or Not enough to cover the rent’, most of the respondents (77%) reported that it was enough to cover the rent, another 3% and 20% reported more than enough and not enough respectively. 80% positive response implies that the rental value of 700 BSD was appropriate in the Grand Bahama post-hurricane context.

Challenges in securing rental place: Five different questions were asked to find out the challenges or concerns that beneficiaries wanted to report. No significant issues were reported except difficulties finding a suitable rental place. The majority (60%) of respondents reported that they did not experience any challenge finding a place while 40% of respondents reported that they have experienced difficulties finding a suitable rental place. Similarly, 88 beneficiaries (94%) had no issue with the landlord, while 6 (6%) reported some issues with landlords/property owners.



A range of response options (dignity, discrimination, safety, security, risk of eviction, small place, availability of water and electricity, toilet, washing facility, sewerage and other) were provided to the respondents to capture the difficulties experienced by the beneficiaries. About 14 respondents reported that high rent was a challenge, and four other respondents reported that security, safety, ventilation, or risk of eviction was an issue. Except for these five issues, no other difficulty from the range of given response options was reported.



Actual amount of rent/month paid by beneficiaries

Above data also reflect that the minimum standard was followed by the beneficiaries, and no significant habitability issues were reported. A small number (8%) reported that they had issues with paying a deposit, first and last month rent.

The normal distribution curve in above figure indicates that most of the beneficiaries paid rent between 600-800 BSD/USD. One amount was 1,900 BSD, which seems outliers in the data and has not counted for. As can be seen from the right leg of the curve, there are four beneficiaries who pay from 1100-1500 BSD.

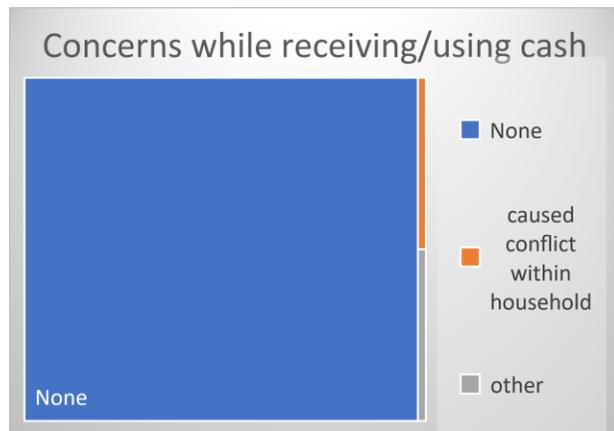
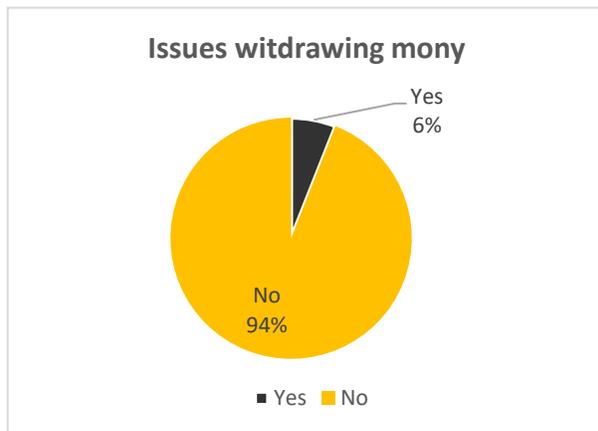


It was ensured that beneficiaries adopt minimum housing standards (Safety, ventilation, toilets, kitchen, appliances, adequate living space, electricity, access to market, schools, transport, and other services)

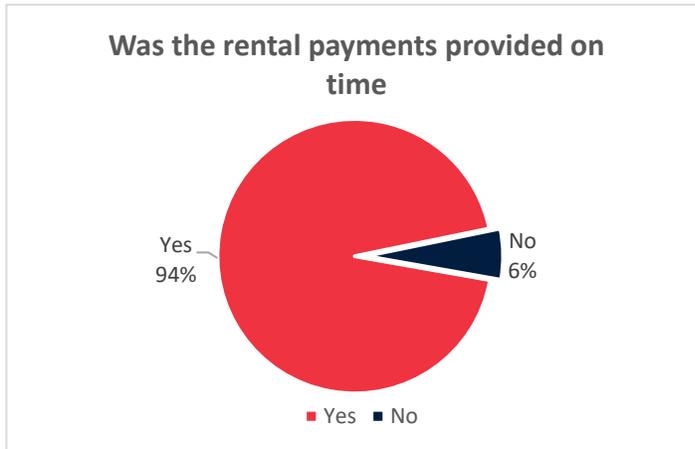


BRCs conducting a monitoring visit with a mother who is part of the rental programme. Grand Bahama. Source: BRCS.

Concerns while withdrawing or using rental cash:



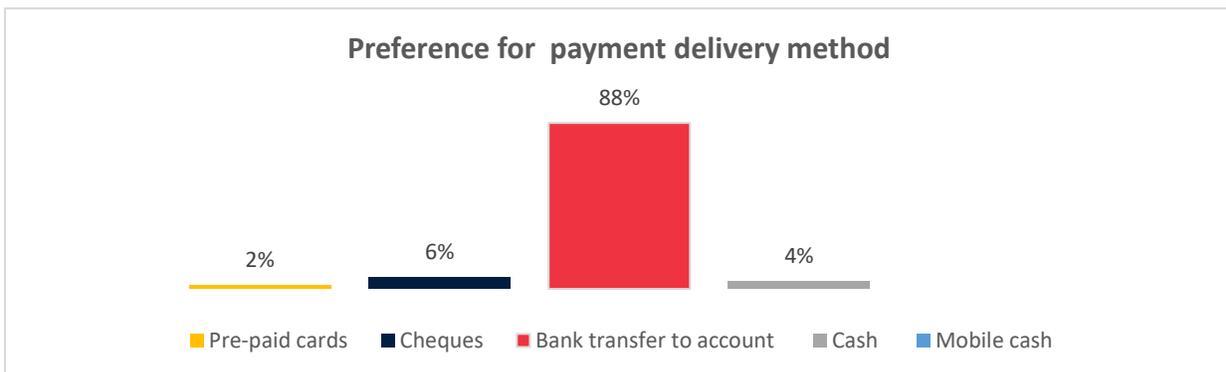
98% reported no issue in receiving or using rental assistance while 1% reported that control over cash received for rental assistance had caused some conflict within the household.



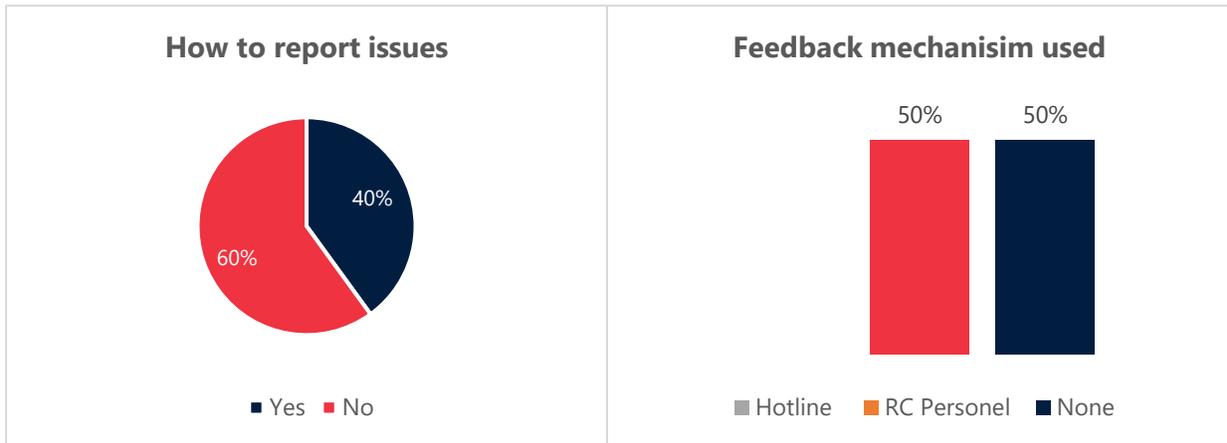
Issue receiving rental payment on time:

About 94% of respondents reported that they received rental payment on time, and 6% reported that they did not receive it on time. There has been switchover between cheque distribution and bank transfer. Cheque distribution has been affected due to the COVID and some delays in the transition from cheque distribution to bank transfer due to some procedural issues. The findings of the survey indicate that beneficiaries are satisfied with the time it took to get the money to pay the rent.

Distribution method: Feedback was received on the method of delivery from the respondents. High Preference was given to the payments through bank transfers (88%) respondent preferred payment through bank transfers while another 6% preferred payment through cheques, 4%, and 2% preferred payment through cash, and mobile money, respectively.

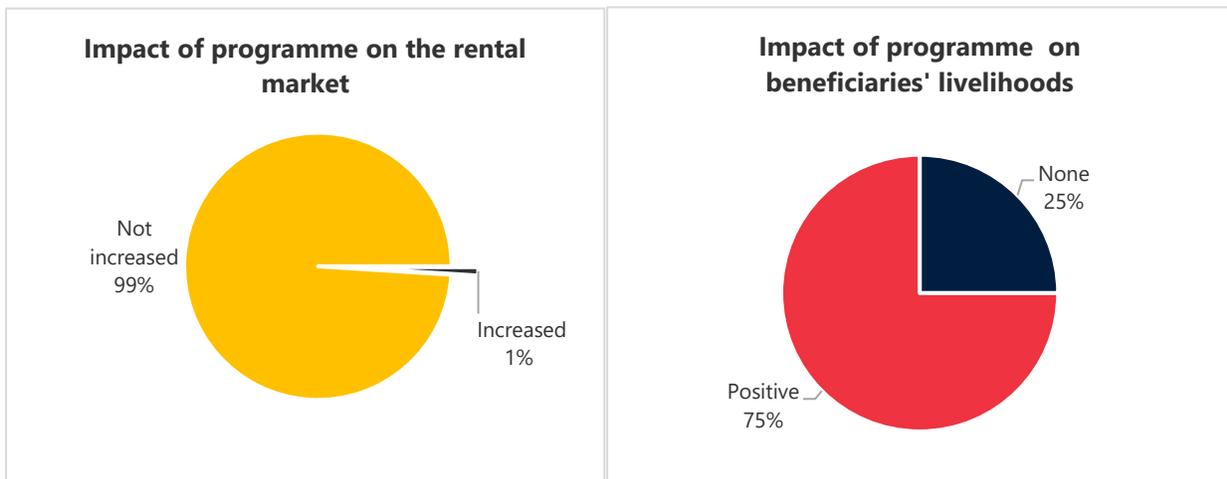


Reporting Issues and Feedback Mechanism: it was interesting to note that 60% of the respondents showed that they did not know the ways to report an issue while staff used to call every beneficiary at the end of each month to update the payment sheet and inform them to collect the cheques. Beneficiaries often called staff to get an update on cheques or payments.



Half of the respondent indicated that they had direct communication with the Red Cross staff and half did not feel the need for reporting, nobody used BRCS hotline for report and feedback, but most of them used BRCS landline number

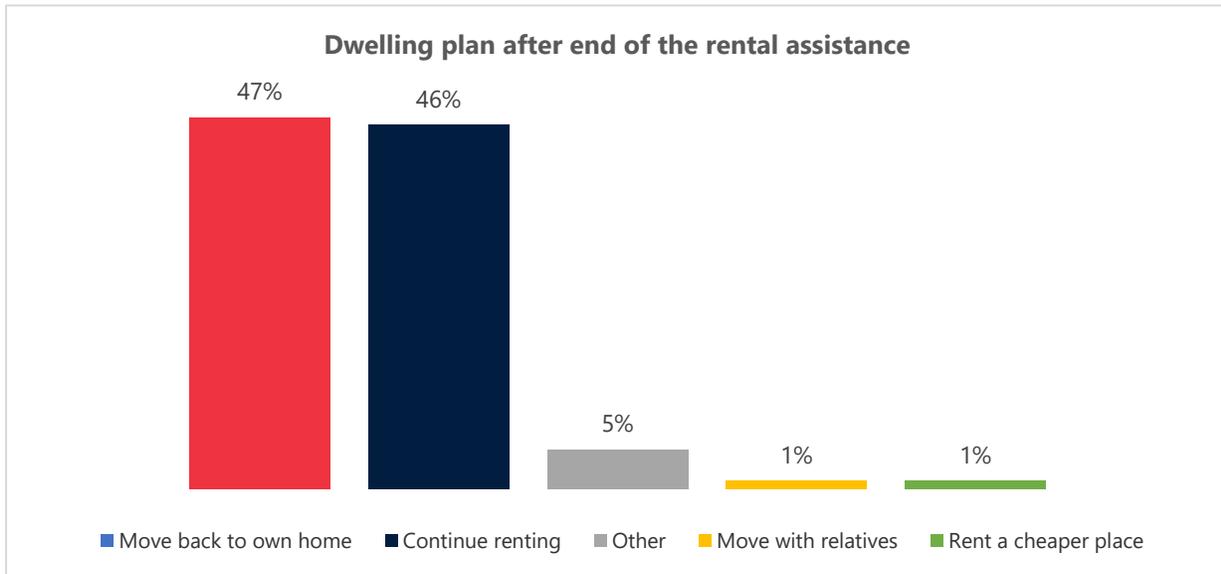
Impact of rental assistance on market and beneficiaries' livelihood; how the rental assistance has impacted the rental market, and the livelihood of the household was crucial to know and to list out any adverse/unintended results, but results are very encouraging as rental assistance programme did not affect the rental market and rents did not increase as reported by 99% of the respondents.



This implies that programme design was appropriate and has no adverse impact on the local rental market. The distribution of rental amount to the beneficiaries instead of property owners provided an opportunity for the beneficiaries to negotiate the rent and save some money for other purposes. This negotiation indirectly controlled the rental market, which could increase substantially after a displacement of this nature.

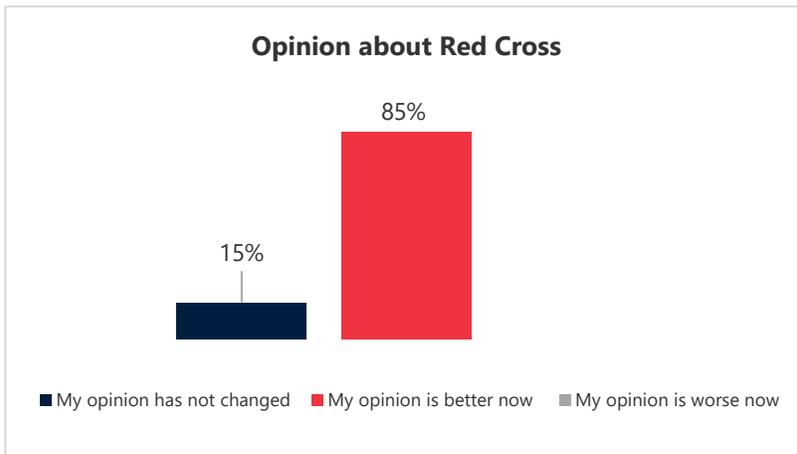
Similarly, 75% of respondents reported that rental assistance has a positive impact on the beneficiaries' livelihood. Rental assistance helped them focus on the resumption of livelihood and other income-generating activities.

Plan after the end of the rental assistance:



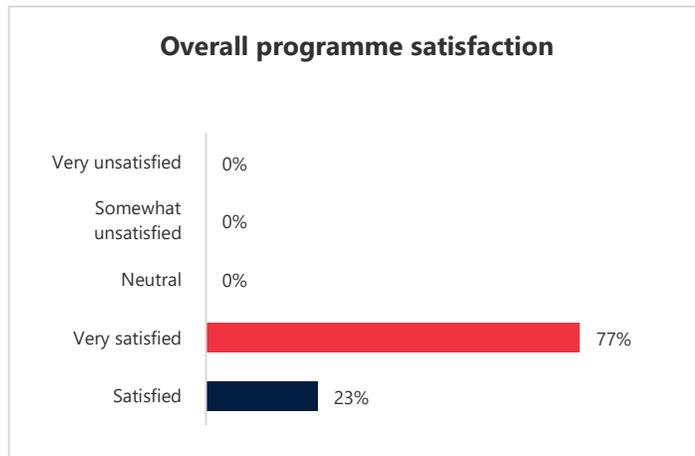
As the data reflects, 47% of the respondents are planning to move back to their homes, and the rest of the beneficiaries will most likely continue renting. 5% of beneficiaries reported other, 1% will move back to the relatives, and 1% stated that they would look for a cheaper place. It is likely that beneficiaries who reported that they would rent a cheaper place may face challenges to afford this rent in the future.

Beneficiaries opinion about the Red Cross: Beneficiaries opinion about the Red Cross was measured, and 85% indicated that their opinion about the Red Cross is better than before and 15% has reported no change in their opinion. Nobody has reported that his or her opinion about the Red Cross is worse now. This has been confirmed by another question, where 97% of respondents reported that all staff were professional.



Programme satisfaction: Beneficiaries satisfaction regarding the rental programme was measured on a Likert scale. Respondents were given five response categories ranging from very unsatisfied to very satisfied.

Highest level of satisfaction with the programme was found. 100% of respondents are satisfied or very satisfied with the programme. This result is also validated by analysis of other variables which directly or indirectly contribute to the satisfaction of the programme beneficiary. For example, the sufficiency of the rental amount, timeliness of the rental payments, the positive impact on the beneficiaries' livelihood and positive response from 98% respondents showing no concern related to receiving or using the rental grant.



Conclusion

The analysis of the data indicates that rental assistance was appropriate to the context and timely. In the absence of rental assistance, the situation of the beneficiaries would have been worse off. The rental assistance not only provided a transitional shelter solution, but it helped them resuming the livelihood activities. Most of the responded said: *"At least I had one less thing on the list to be worried"*. Rental assistance had no negative impact on any aspect, including the rental market, which remained stable during the programme duration. Option to pay rental payment to the beneficiaries instead of landlord significantly contributed to maintaining the market competitive as well as the adoption of minimum housing standards ensured that beneficiaries identify safe, secure, and habitable shelter.

The analysis also finds out that a small percentage of the beneficiaries were not fully aware of the selection criteria; these are beneficiaries who were referred by the Department of Social Service (DoSS) mainly.

A large number of the beneficiaries reported that they were not aware of complaint and feedback mechanism and half of the beneficiaries stated that they never used any mechanism, in-fact they were using some sort of mechanism. Except physically and mentally challenged beneficiaries, everyone had to drop the landlord receipts at the BRCS office each month prior to the collection of cheque, and most of the beneficiaries used to call at BRCS landline numbers and staff to get an update on the payment. In addition to this, BRCS staff used to make follow up calls every month to every beneficiary and landlord to find out any issue beneficiary or landlord/landlady is facing.

Almost half of the respondents are planning to move back to their houses; this implies that rental assistance also supplemented the repair of their homes. Another half of the beneficiaries will continue renting, and some of them (up 10%) would be looking for cheaper rental places.

Recommendations

The following recommendations are highlighted for this and future programming of BRCS and IFRC in-country:

- **Feedback mechanisms:** Though beneficiaries have been in regular contact with BRCS staff through phone and they have been visiting BRCS office monthly. Still, many of them stated that they are not aware of how to report issues. It is recommended to frequently inform beneficiaries through regular monitoring calls about complaint and reporting mechanism available to them. The centralized hotline system based in Nassau (free call) created further challenges to inform beneficiaries that the Grand Bahama branch is not the place to call. Hotline number managed and established by Grand Bahama branch instead of Nassau would have been more effective.
- **Selection criteria:** There is a need to involve beneficiaries in the selection process and inform them about the key eligibility criteria except scoring. In the cases, where the government entities rerefer cases to the National Society, there is a likelihood that beneficiaries may not be aware of National Society eligibility criteria and selection process as was the case in Grand Bahama. The initial plan by the surge shelter team was to obtain all names of affected households from DoSS for rental enrolment. After enrolling first batch of the beneficiaries from the list given by DoSS, it was realized that this type of partnership is challenging to establish in an emergency and perhaps should not be attempted at such an early stage of the operation. A more focused effort on creating an internal registration and selection process earlier in the operation should have been carried out, allowing the team to communicate the process more easily with potential beneficiaries.
- **Exit strategy:** beneficiaries are moving back to their homes who have completed the home repair and some of them restarted the livelihoods. There will be approximately 10% programme beneficiaries who will need further rental support; this matter should be discussed with the Department of Social Service (DOSS).

Annexe-1

Beneficiaries Stories

Belinda Williams

"Dorian ruined my house and everything in it, water gushed into the house and flooded it up to the ceiling, I lost my home and business", says Ms Belinda William mother of three young children.

She moved to her sister house immediately after Dorian, after staying there for a while she moved to her husbands' parents' home. Her mother-in-law suggested her to explore the rental assistance options with NGOs, Red Cross, or government. At that time, she was receiving food from Bahamas Red Cross, which gave



her the opportunity to request rental assistance. She applied for rental assistance but did not get any response from the Bahamas Red Cross at that time.

However, a few weeks later got a call from a Red Cross staff member and responded to a few questions and two weeks later, she got another call. *"This was the first week of January when I got a call again from Red Cross and was informed that I have been selected for the rental assistance program and would be receiving rent for 6 months, all I had to do was find a suitable rental place and sign an agreement with the property owner and with Red Cross, the time when I lost everything and even my hope, I could not imagine that I would receive such news, this news was just a blessing for me and my family".* After signing the agreement, she moved to a rental house and living a life of dignity from that time on. She was unable to reopen her business yet. Moreover, COVID added more strain to his family. She smiles with joy and says *"I had another blessing when I got the news that I have been extended for 3 more months, without this support I and my family would have been in a desperate situation".*

She also pointed out that there were some ups and down in receiving cheques at the beginning, and the landlady was strict with the rent payment. However, issues related to the delays were resolved, and payments were on time later. *"Overall, I would say that rental assistance was just a blessing from God for me and my family".*



Mrs Annamae Delva

Mrs Annamae, a 60 years old mother of two, has been living in her house for 34 years with her husband and two daughters. Her house survived during hurricane Francis and Jane but could not withstand against the force of Hurricane Dorian. She says *"Dorian was Terrific, it destroyed my home, a home we built out of pocket"*. Prior to hurricane Dorian, she had just returned from a major shopping trip, and her eldest daughter purchased a car along with costumes and clothing to travel on tour. She further adds *"but nature had a different plan for us, we lost everything, due to this immense loss and mental trauma my husband suffered a stroke"*.

After Dorian Annamae family was displaced and moved to her sister's home in Coral Reef. The house was over-crowded, and it was not convenient for her to stay there for a long time, this led her to approach the local Red Cross branch where she got selected for rental support. *"I was so pleased to hear this; I had a very good life and living conditions before Hurricane Dorian, but Hurricane threw me onto the streets"*. She further adds *"Though my sister was very supportive, I did not want to bother her, also I wanted to have my own place, but I had no means, thanks to Red Cross, with this rental support I was able to find a place of my choice."*

Norma Williams narrates the story of Hurricane Dorian

"It looks like spirits coming through the door", these are the words that came out of Norma Williams' mouth when she was in a home during the rage of Hurricane Dorian.

She told us that she kept repeating the sinner's prayer and had to focus on faith to get her through this. She recalls holding on to the side of the closet door and watch the next side of the room shake, and before she knew it, the walls were gone. The glass from the windows shattered and flew everywhere, but she had escaped.

She had to seek shelter elsewhere, and to her surprise, she was turned away and ended up finding shelter in a church. The wind was so fierce that persons had to lock arms together so they wouldn't be blown away. During praying and holding on, she felt a pain in her leg and saw the blood she felt weak and realized that she had a cut on her leg. Many children that had been separated from their parents were also in the church. *"It was an apocalypse"* I don't think some of those persons died because of the hurricane they died of a heart attack," she says.

She left for Nassau and later came to Freeport and was informed by a friend that Red cross might be able to assist her, she applied and enrolled in the rental program. *"COVID added more fire to my situation, the rental assistance gave me hope for life, minimized my trauma, and I am able to think for life now,"* she says.

Stephon Rahming

Mr Rahming and his wife had just taken their son to Texas to start college; his wife remained behind with their son while he returned home. He explains his ordeal *"water flooded the house, and it was raising higher and higher, me and my dog climbed into the rafters and stayed there for three days with no food or water to drink, I saw each part of my house being destroyed by water"*. He lost his house and livelihood, in addition to routine expenditures he has to bear the educational expenditure of his newly enrolled college student. He says, *"I had a lot of worries, but the immediate worry was to find accommodation and pay the rent"*. He approached Red Cross and enrolled for rental assistance. *"Rental Assistance gave me a breathing space to restart my livelihood,"* says Mr Rahming. He further adds that rental assistance not only helped him with shelter, but it allowed him to restart his life and livelihood as well as repair of his house. *"Sooner, I will be back to my house and begin the journey again"* thanks to Red Cross.