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Type of Project:	Shelter Housing, Durable Solution	Country:	Croatia
Approach:	Two Step Approach	Realisation Year:	2000-2004
Project name:	Cross Border Return Program in the Knin Area	Version: 1	Date: June 2003





Initial Situation, Context

In the operation "Storm" of August 1995 some 120'000 Croatian Serbs fled from their homes in Croatia to Serbian territory. Most of their livable houses have later been "legally" occupied by Bosnian Croat settlers, invited by the former Croat Government to occupy the empty properties. In 1998 Croatia launched a program for return and accommodation of IDP's, refugees and resettled persons. But many of the legal owners can not return because their property is destroyed, damaged or occupied by settlers.

Goals, Beneficiaries

Contribute to the sustainable return of refugees across the borders between FRY, BiH and Croatia by improving the housing situation of the refugees **and** returnees through reconstruction of damaged houses and provision of alternative accommodation. Improve the economic situation of the beneficiaries through incomegenerating activities in close cooperation with SDC/DCE.

Approach

The "Two Step Approach" of SDC in Knin dos not just provide housing facilities for returning Croatian Serb families but also searches for durable solutions for Bosnian Croats settlers who occupy Serb properties and thereby prevent them to return. By solving the housing problem of Croat settlers the Serbian property will be vacated and allows the returnees to be re-housed in their own properties ("two step approach"). This approach gives therefore a durable solution for two families by rehabilitating only one property by self help or with a contracted reconstruction. SDC is financing the building-materials or contractors, designs plans and implements site- and cost control.

Partner(s)

Essential is the close cooperation with UNHCR Office Knin, the Croatian authorities, especially APN (Croatian State Housing Agency) and the concerned municipalities. For the coordination of cross-border aspects a close cooperation with the SDC Shelter Offices in Sarajevo and Belgrade is important. The Project also works with the Association of Bosnian-Croat Settlers and with NGO's active in the housing sector in the Knin area as well as with the SDC/DCE Return and Integration Program in Knin.

Implementations/Results

- a) SDC supports the beneficiary in the reconstruction of an unfinished or damaged house that he has acquired with his own means. This is appropriate for families with financial assets or who can secure a loan.
- b) SDC supports the Government (APN, Municipalities or state enterprises) which will then rent the rehabilitated houses/apartments to selected beneficiaries. This solution is appropriate for families with restricted financial means. Local material is used and the reconstruction is in line with the local building standards. The selection of the beneficiaries is done in coordination with UNHCR and the communities.

Reconstructions

Year	Family Homes	Apartments	Total
2000-2001	98	10	108
2002	23	9	32
Beneficiaries	583 P.	66 P.	649 P.

Cost, Financing

Financing by SDC and FOR (Federal Office for Refugees). Cost per unit (house) is approx. CHF 15'000 or CHF 3000 per beneficiary according to the size of the families. SDC supports the reconstruction/construction only if other partners contribute as well (settler, APN, community.)

Problems/Constraints

Approach is dependent on goodwill and cooperation of Croatian authorities. Reluctance on their part can seriously hamper project implementation. Lack of financial means at APN and/or suitable property near the settlers temporary accommodation are also limiting. Available funds of SDC do not allow a large scale solution for the existing problems in Croatia with a lot of properties occupied by Bosnian-Croat Settlers. There are no other donors in Croatia with a similar two step approach. This approach is not a solution for the most vulnerable cases. The beneficiaries have to be able to purchase a property and to build/rehabilitate their new homes themselves or to rent a rehabilitated home.

Lessons learned What was useful in the approach?

The Two Step Approach has defused a tense situation in the population and has a multiple effect by assisting two families with a single housing solution (cost efficiency). The local authorities, UNHCR and the communities appreciate the flexibility of this approach

Lessons learned What should be done different next time?

There is a need to convince other players of the "Two Step Approach". There is a need to look out earlier for other donors (which will step-in after SDC is phasing out in 2004)

Preconditions and Limitations for this approach

- Political acceptance of approach by national and local political authorities
- Availability of basic information on property ownership, functioning legal system
- Close Cooperation with UNHCR for identification of beneficiaries
- Project Field Office with administrative and technical capacity to implement housing projects

Evaluations

Evaluation Cross Border Program HH/SKH in Croatia (Knin), November 2001 by H. Gloor SDC/HA

For further information

Recommended Contacts:	Peter Gafner, Project Leader, SDC/HA
Recommended Institutions:	SDC/HA, desk Europe +CIS
Recommended books/reports:	SDC/HA Fact Sheet June 2002: "The Swiss Contribution"
Relevant other projects (links):	similar SDC/HA Projects in Bosnia and Serbia

Annex: (technical drawings, schemata) see page: 3-4

Type of Project:	Shelter Housing Durable Solution	Country:			Croatia
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Procedures Checklist

General Information

The Two Step Approach is applicable in areas where private property is occupied by settlers. The characterristics of this approach are:

- a In a first step, a durable housing solution must be provided to a settler family who occupies private property.
- b In a second step, the vacated property is given back to the rightful owner. This enables the owner to return and repossess his house.

Goals, Beneficiaries

Primary beneficiaries in this programme are Bosnian Croat settlers or local IDP's who are occupying private (Serb) property. Secondary beneficiaries are (Serb) house owners who are willing to return and to repossess their house.

PROJECT IDENTIFICATION

- 1. Problem Detecting: SDC Initiative
- a Is there an awareness of the high number of settlers occupying private property in the relevant area?
- b Is there a commitment of the Government to provide durable housing solutions to entitled settlers?
- c Is there a pressure of the International Community to solve the property issues and to return occupied property to the rightful owners?
- d How are the specific situations in the involved Municipalities?
- 2. Concept: SDC Initiative + APN + MUN
- a Analyse the needs of potential beneficiaries
- b Determine those beneficiaries who are entitled to durable housing according to Government regulations
- c Analyse the capacity of potential beneficiaries to contribute physically or financially to the durable solution
- d Analyse the capacity of potential beneficiaries for private solutions
- e Assess the volume and conditions of durable solutions offered by APN and Municipalities
- **3. Motivation:** SDC Initiative + Municipality + APN
- a Motivate APN and others to purchase and provide suitable houses/apartments in preferred locations
- b Motivate beneficiaries to contribute physically or financially to their durable housing solution
- c Motivate beneficiaries to consider private durable solutions

PROJECT STRUCTURE

- 4. Partnership: SDC Initiative + APN + Municipality
- a Discuss and agree on tripartite agreement on construction
- b Discuss and agree on criteria for the selection of beneficiaries
- c Prepare first draft of Agreement based on preliminary discussion
- 5. Responsibility (Agreement): All Partners
- a SDC: in charge of technical documentation and construction supervision, finances reconstruction
- b APN + MUN: provide public housing objects including necessary permits
- c Beneficiary: provides private housing object including necessary permits

PROJECT IMPLEMENTATION

- 6. Building works: SDC
- a Elaborate the technical documentation and Bill of Quantities
- b Provide approval from the relevant partners
- c Organise tendering and contract award
- d Organise contracting
- e Run the project monitoring and supervision
- f Organise the Certification of Completion
- g Organise the final account
- h Organise the document for handover
- 7. Selection of Beneficiaries: SDR + SCR + UNHCR + CFSW (Municipality)
- a Propose potential beneficiaries (letter of recommendation from APN/MUN)
- b Interview potential beneficiaries and discuss proposal for durable solution
- c Discuss and select beneficiaries according to jointly agreed criteria

Legend

MUN: Municipality

APN: Croatian State Housing

SDC: Swiss Agency for Development and Cooperation

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