

A photograph of a residential development. In the foreground, a row of yellow houses with white trim and small porches is visible. In the background, a row of blue houses with white trim and gabled roofs is visible. The houses are set in a grassy area with some trees in the distance. A faint rainbow is visible in the sky. A blue horizontal band with the word 'APPENDICES' in white serif font is overlaid across the middle of the image.

APPENDICES

INDONESIA



SRI LANKA

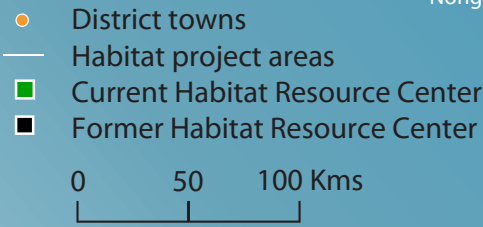




APPENDIX 1



APPENDIX 1





Major sources of donations for Habitat post-tsunami reconstruction (equivalent in US\$ at current exchange rates)

USA	35,890,000
United Kingdom	17,620,000
Singapore	10,280,000
The Netherlands	4,400,000
Indonesia	3,370,000
Sri Lanka	1,890,000
Germany	950,000
South Africa	850,000
Australia	620,000
Hong Kong	390,000
Ireland	350,000
New Zealand	250,000
Canada	210,000
India	190,000
Thailand	120,000
Hungary	60,000
Korea	60,000
Japan	10,000
Others	500,000
	78,010,000

Major donors to Habitat post-tsunami reconstruction programs (equivalent in US\$ at current exchange rates)

Singapore Red Cross	Singapore	9,540,000
Christian Aid (DEC funding)	United Kingdom	9,260,000
Samenwerkende Hulporganisaties (SHO)	Netherlands	3,990,000
Christian Aid (direct funding)	United Kingdom	2,550,000
Tearfund	United Kingdom	2,350,000
Realtors Relief Foundation	USA	1,700,000
Lowe's Charity/Education Foundation	USA	1,600,000
Global Village teams: Credit Suisse, Diageo, Martin Currie, Shelter, Reuters, Serco, NHBC, Shroders, Freshfields, HBOS, St Matthews, Saatchi & Saatchi, Centex, Quakers, Schroders, CEO, UCB, Equant	United Kingdom	1,570,000
National Association of Realtors	USA	1,120,000
Teammates for Kids Foundation	USA	1,010,000
Morris Foundation	USA	1,000,000
US\$800,000-US\$1,000,000		
Assemblies of God	Sri Lanka	
BASF Group	Germany	
Foster Family Foundation	USA	
Tsunami Disaster Fund South Africa	South Africa	
US\$600,000-US\$800,000		
Bush Clinton Tsunami Fund	USA	
Clear Channel Entertainment	USA	
Lafarge	France/Indonesia	
Music For Relief	USA	
US\$400,000-US\$600,000		
AIG Disaster Relief Fund	USA	
Citigroup Foundation	USA	
Danamon Bank	Indonesia	
Department for International Development (DFID)	United Kingdom	
Dow Chemical /Dow Agroscience Indonesia	Indonesia	
Dow Chemical Company	USA	
Erikshjalpen	Sweden	
General Electric Company	USA	
Honeywell	USA	
India Community Center	USA	

US dollars and other currencies at US dollar equivalent at October 2009 exchange rates.

Major donors to Habitat post-tsunami reconstruction programs (equivalent in US\$ at current exchange rates)

US\$400,000-US\$600,000		US\$100,000-US\$200,000	
Mills Corporation	USA	Amsterdam Airport Schiphol	Netherlands
Oprah's Angel Network-Homes	USA	Anonymous	USA
Plan International	Indonesia	Bintang/Heineken International	Indonesia
Y-GRO Ltd.	Sri Lanka	Caring House Project Inc	USA
US\$200,000-US\$400,000		Charles Schwab Corporation	USA
Aegon Transamerica Foundation	USA	Coca-Cola	Hong Kong
Anonymous	USA	Columbus Foundation	USA
Anonymous	USA	Community Concern	USA
Baptist World Aid Australia	Australia	Contessa Premium Foods	USA
Best Western International	USA	EDS Workplace Campaign	USA
Catherine Gowen	USA	First Church/Christ, Scientist	USA
Church World Service	USA	Flint Ink Foundation	USA
Cisco Systems Foundation	USA	Four Square Church	Sri Lanka
Department of Foreign Affairs (Irish Aid)	Ireland	Ganesha Productions Inc	USA
Disciples of Christ	USA	Gap Foundation	USA
EDS	USA	GCC	USA
Firmenich SA	Switzerland/Indonesia	Habitat for Humanity Canada	USA
Ford Motor Company	USA	Habitat for Humanity of Greater Los Angeles	USA
Habitat for Humanity Detroit	USA	HCF	USA
HCA Foundation	USA	Jersey Overseas Aid	United Kingdom
HCA Inc.	USA	L J Hooker	Australia
Morris, Ken and Linda	USA	Lien Foundation	Singapore
Northrop Grumman Litton Foundation	USA	Martin Currie Investments	United Kingdom
Obor Berkat Indonesia (OBI)	Indonesia	MAS Holdings	Sri Lanka
Reformed Church In America	USA	MASCO, HFHD, IACOC	USA
Ricky Martin Foundation	USA	McDonald, Jennifer C.	USA
Rumsey Community Fund	USA	Mercy Corps	Indonesia
Swiss Re Group	Singapore	Million Dollar Round Table	USA
United Auburn Indian Community	USA	New Zealand Aid	New Zealand
United Church of Christ	USA	Ogilvy & Mather, Asia Pacific	Hong Kong
World Concern (partnership)	USA	Parametric Technology Corp.	USA
Young, Marie Elise	USA	Prudential Foundation*	USA

US dollars and other currencies at US dollar equivalent at October 2009 exchange rates.

Major donors to Habitat post-tsunami reconstruction programs (equivalent in US\$ at current exchange rates)

US\$100,000-US\$200,000

Pumpkin Foundation, The	USA
Reich, Joseph and Carol	USA
Roy A. Hunt Foundation	USA
Schneeweis, Carol M.	USA
Sony BMG	USA
T. Rowe Price Assoc. Foundation	USA
United Technologies Corp.*	USA
Women's Tennis Association/Whirlpool "Aces for Homes" appeal	United Kingdom

US\$50,000-US\$100,000

Aegon	Netherlands
Anonymous	Indonesia
Bank of America Employees and Nick Jayanetti	USA
Barratt Developments	United Kingdom
BASF	Korea
Cargill Thailand	Thailand
Centex UK Ltd.	United Kingdom
Citigroup	Sri Lanka
Citigroup	Hong Kong
Citigroup	India
Freshfields Bruckhaus Deringer	United Kingdom
Gee Family Foundation	USA
Graham Brothers Entertainment	USA
Habitat for Humanity Asheville Area	USA
Habitat for Humanity of the Lehigh Valley	USA
Habitat for Humanity of Utah County	USA
Habitat for Humanity San Diego	USA
Habitat for Humanity Twin Cities	USA
Harley Davidson	USA
Hongkong Shanghai Banking Corporation	India
Hugh J Andersen Foundation	USA
JP Morgan Chase Foundation	USA

US\$50,000-US\$100,000

Lacey Commercial	USA
Lutheran Church Missouri Synod	USA
Marriott International, Inc.	USA
National Association of Home Builders (NAHB)	USA
Orica Limited	Australia
Ryan, William J.	USA
Sequis Life	Indonesia
Solomon, David and Mary	USA
Synergy	USA
Synod-Presbyterian Church	Singapore
The Pratt Foundation	Australia
UN Volunteers & UNDP Consortium	Indonesia
Valspar Corporation	USA
Westbury Homes plc	United Kingdom
Western Digital Foundation	USA
Young Presidents' Organization	Indonesia

US\$10,000-US\$50,000

Abels, Robert Mr. & Mrs.	USA
Abundant Life Family Worship C	USA
All Souls' Church, Langham Place	United Kingdom
Allen, Samuel E. Mr. & Mrs.	USA
Alliance Capital Management*	USA
AM NV Nieuwegein	Netherlands
AmCham Foundation (Hungary)	Hungary
American Apparel Inc.	USA
American Bankers Association	USA
American International School Budapest	Hungary
Amgen Foundation	USA
Amgen Foundation*	USA
Andersen, Eric	USA
Andrews, Melvin	USA
AnnCox Foundation, Inc.	USA

US dollars and other currencies at US dollar equivalent at October 2009 exchange rates.

Major donors to Habitat post-tsunami reconstruction programs (equivalent in US\$ at current exchange rates)

US\$10,000-US\$50,0000		US\$10,000-US\$50,000	
Anonymous	USA	Deutsche Bank	Sri Lanka
Anonymous	USA	Dewey Ballantine LLP	USA
Anonymous	USA	Dorrance Family Foundation	USA
Anonymous	USA	Dorsch Gallery	USA
Anonymous	New Zealand	Dr Jayasari Frenando	Sri Lanka
Aran, Andrew M Mr & Mrs	USA	Dragon Boat Association	Singapore
Ashley Furniture HomeStore	USA	Ellington Management Group, LLC	USA
Avante'	USA	Ethical Culture Fieldston Sch	USA
Baker McKenzie	Indonesia	F Higginson	United Kingdom
Bakers Footwear Group, Inc.	USA	Faith Methodist Church	Singapore
Bartch, Dale and Cheryl	USA	Ferguson Foundation, Leonard C	USA
BASF South East Asia Pte Ltd.	Singapore	First Data Western Union Foundation	USA
Bay, Charles	USA	First Magnus Financial Corp	USA
Best Western Hotels	United Kingdom	Franklin Public Schools	USA
Boise Cascade Corp.*	USA	Freddie Mac	USA
Bowen Designs Inc.	USA	Fremont Investment & Loan	USA
Braddock, Richard S.	USA	Fulbright & Jaworski LLP	USA
Burlington North Santa Fe*	USA	Gasiewicz, Philip Mr. & Mrs.	USA
Caldwell, Duke and Lori	USA	Gaston Memorial Hospital	USA
Catholic Daughters of Americas	USA	GE Foundation	USA
Charlotte Local Education Foundation	USA	Gemeente Heemstede	Netherlands
Chow, Carol	USA	Gerard Butler.Net Fan Club	USA
Club Asia/SIDRG	USA	Girdlers Company Charitable Trust	United Kingdom
Columbia Bank	USA	Global Santa Fe*	USA
Comrie, Inc.	USA	Grosvenor Atlantic Limited	USA
Cooperative Baptist Fellowship	USA	Group Four Securities	India
Crest Nicholson PLC	United Kingdom	Guardian Life Ins Company	USA
Dabruzzi, Rich and Maureen	USA	Haberman, Joseph and Abigail	USA
De Stiho Groep	Netherlands	Habitat for Humanity Arundel	USA
DeBartolo Family Foundation	USA	Habitat for Humanity Central Westmoreland	USA
DEDC Inc.	USA	Habitat for Humanity Halton	Canada
Del Monte Pte Ltd.	Singapore	Habitat for Humanity Lake County, Illinois	USA

US dollars and other currencies at US dollar equivalent at October 2009 exchange rates.

Major donors to Habitat post-tsunami reconstruction programs (equivalent in US\$ at current exchange rates)

US\$10,000-US\$50,000

Habitat for Humanity Lincoln County	USA
Habitat for Humanity Metro Jackson	USA
Habitat for Humanity Milwaukee	USA
Habitat for Humanity Nashville Area	USA
Habitat for Humanity of Beaufort County	USA
Habitat for Humanity of Dane County	USA
Habitat for Humanity of Fort Collins	USA
Habitat for Humanity of Metro Denver	USA
Habitat for Humanity of Northern Virginia	USA
Habitat for Humanity of Oakland County	USA
Habitat for Humanity of Westchester	USA
Habitat for Humanity Our Towns of Lake Norman	USA
Habitat for Humanity San Fernando/Santa Clarita	USA
Habitat for Humanity San Gabriel Valley	USA
Habitat for Humanity Santa Fe Inc.	USA
Habitat for Humanity of Bucks County Inc.	USA
Habitat for Humanity Trinity	USA
Hadley, Stephen and Ann	USA
Hall & Foreman, Inc.	USA
Hamilton, Richard and Jacqueli	USA
Hancock, Holly and Tom	USA
Harvard University	USA
Hill, Stephen and Deborah	USA
Holland & Hart Foundation	USA
Hubbell, William and Blanca	USA
Hurteau & Associes S.E.N.C	Canada
Ianni, Lawrence and Mary Ellen	USA
ING Asia Pacific	Hong Kong
International Code Council Foundation	USA
Intrepid Travel Pty Ltd.	Australia
Irish Bank	Ireland
Jackson, Kyle	USA

US\$10,000-US\$50,000

Jag Real Estate Investments	USA
John Lynch Inaugural Committee	USA
John Wagner Associates	USA
Johnson, Raymond Bernard	USA
Kalmbach Publishing Co.	USA
Karan-Weiss Foundation	USA
Katoen Natie Sembcorp Pte Ltd.	Singapore
King, Betty P.	USA
Koons, Joyce	USA
Lafarge North America Inc.	USA
Lakeside Capital LLC	USA
Long, Gary and Lee Carpenter	USA
Lutheran Church of the Redeemer	USA
Lyman Lumber Company Foundation	USA
Madison Carmelview Elementary	USA
Maersk Inc	USA
Manella Family	USA
Marvin's Inc.	USA
Mayer, Marc	USA
McLean Construction Co	USA
Milton Academy	USA
Miner, Mary M.	USA
Mondello Tsunami Day (Linders of Chapelizod)	Ireland
Mount Bethel United Methodist	USA
Murphy Foundation	USA
Neelan Thiruchachelvam Trust	Sri Lanka
New Community Church, Sidcup	United Kingdom
News Corporation Foundation*	USA
NTUC Fairprice	Singapore
Odel	Sri Lanka
Odyssey Healthcare, Inc.	USA
Ora International	Germany

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Major donors to Habitat post-tsunami reconstruction programs (equivalent in US\$ at current exchange rates)

US\$10,000-US\$50,000	
Outback Steakhouse	Indonesia
Owens Corning Foundation Inc.	USA
Petroleum Clearinghouse, The	USA
Phillips, Edward and Leslye	USA
Piemwaung Foundation	Thailand
PJM Interconnection LLC	USA
PMI Group	Australia
Progress Energy*	USA
Province of Hong Kong Sheng Kung Hui (Anglican)	Hong Kong
Qatar Airways	Qatar
Quirk, William and Marilyn	USA
R & R Foundation	USA
R.L. Blanton & Co., Inc.	USA
Rare Hospitality International	USA
Reuters PLC	United Kingdom
Rock Harbor Church	USA
Rockland Rotary Club	USA
Roden Stock	Indonesia
Rotary Foundation	USA
Royal Caribbean International	USA
Rueggsegger, Douglas	USA
Saint Vincent de Paul	Thailand
SAS Institute Australia Pty Ltd.	Australia
Schaffner Family Foundation	USA
Scott, Nadya	USA
Sedgwick Claims Management Services	USA
SEI Giving Fund	USA
Serco plc	United Kingdom
Shire plc	United Kingdom
Singapore American School	Singapore
SMG Agent for Palace Theatre	USA

US\$10,000-US\$50,000	
St.John's Villa Academy	USA
Stewart Milne Timber Systems	United Kingdom
Surfside Oceanfront Inn Suites	USA
Syngenta	Switzerland
Tellabs Inc	USA
Tellme Networks	USA
Terwilliger, Ron	USA
TKC - CNF Foundation	Canada
University of Mary Washington	USA
Valassis - Trade	USA
Valentine Charitable Trust	United Kingdom
Vincent Wilkinson Foundation	USA
White Rock Rotary Club	Canada
Willmore, Dena G.	USA
Willumstad, Robert Bruce	USA
Wine Tasting/Auction event	Singapore
Winston & Strawn LLP*	USA
Witney Town Council	United Kingdom
Witten, Richard and Elizabeth	USA
Word Made Flesh	USA
Young, Craig and Mary Beth	USA
Yurman, David and Sybil	USA
Zenoble, Sarah and Terry	USA

US dollars and other currencies at US dollar equivalent at October 2009 exchange rates.

* Matching Gift Partner



DEFINITIONS

Community-based disaster risk management:

A process in which communities are actively engaged in the identification, analysis, treatment, monitoring and evaluation of the risks they face. The objective is to reduce vulnerabilities and enhance the capacity to respond. Local people are at the heart of decision making and the implementation of disaster-risk management activities. The support of the most vulnerable people in a community is paramount. Local and national governments need to be involved and supportive.⁶³

Construction-related definitions in Habitat's tsunami-response:

- **Repair:** Cost of construction is less than 15 percent of the total cost of a new house. This normally involves minor repairs to plaster, floors, walls and roofs.
- **Rehabilitation:** Cost of construction is greater than 15 percent of the total cost of a new house. This can

involve major repairs to plaster, floors, walls and roofs. Existing homes may be dismantled and then rebuilt on the existing foundation.

- **New construction:** New structures constructed in the homeowner's current village on the same plot or on a site close by or on land that is less vulnerable to future disasters. Core house design: A small but well-constructed permanent structure that carries the expectation of further expansion by the homeowner partner when circumstances, such as the family finances, permit. A core house generally involves flooring and a roof with a single room, including a door and windows, plus provision for water and sanitation. The roof eaves may extend out creating a covered verandah. It is the standard acceptable Habitat intervention which is consistent with the notion of adequate housing.

Development agency: An organization or NGO that typically works with communities on a long-term basis.

Disaster: "A serious disruption of the functioning of society, causing widespread human, material or environmental losses which exceed the ability of the affected society to cope using only its own resources."⁶⁴

Disaster mitigation: Structural or non-structural measures taken prior to the impact of a hazard or disaster in order to reduce or minimize its effects. Examples include strengthening weak walls to improve lateral load resistance, sealing flat roofs to stop the corrosive effects of water leaks from compromising underlying structures, and installing cistern rainwater harvesting structures for proper drainage and to prevent water from collecting around houses.

Disaster preparedness: Measures taken in anticipation of a disaster to ensure that appropriate and effective actions are employed. Examples include communities coming together to identify vulnerabilities in their areas, and then establishing and testing village contingency plans to save lives and protect property.



Donor: Corporations, institutions and individuals providing resources, including implementing non-governmental organizations, multi-lateral institutions such as the United Nations and World Bank, and government entities.

Habitat Resource Center: A flexible approach to providing building resources and skills to broaden the reach of Habitat for Humanity's mission and home-building programs. Centers provide expertise in one or more areas such as: project and construction management; appropriate technology, including the production of low-cost, high-quality building materials; and providing construction-skills training for local people. In response to disasters, an HRC may focus on community-based activities, construction management and, later, the development of social business ventures and training.

Infill resettlement: Housing built near or within an existing community, often near existing infrastructure: usually involving a relatively small number of units.

On-site reconstruction: A newly-built house or an existing property that is rehabilitated or repaired, on the site of the home partner's previous home.

Relief agency: An agency or NGO that typically focuses on disaster response, including emergency shelter, such as providing tents, and temporary structures, such as wooden barracks.

Remote resettlement: Housing built outside of existing communities, usually at a significant distance from the coast and from existing infrastructure such as access to water, power and sanitation. The government or other donors may provide the land and services.

Save & Build Program: A Habitat housing microfinance program involving low-income families in a community who form savings groups. The groups, usually 10-12 families, save money and/or materials together. When a group has sufficient savings to build one house, Habitat donors and national and international offices provide matching loans to build two more, and construction on the three houses commences. Construction and saving continues until all families in the group are housed. A cycle normally takes about two years. Groups elect their own leaders — often women — to manage and monitor members' savings, decide which families are housed in which order, and provide "sweat equity" for construction. Save & Repair follows the same concept.

Social business ventures: Small businesses such as grocery stores set up by homeowners. These for-profit business enterprises are run by entrepreneurs from within the local community, principally benefiting the underserved and economically least well off.

Sweat equity: Sweat equity is the contribution by Habitat's homeowner partners to build their own homes and those of their neighbors, often alongside Habitat volunteers and staff. This is a requirement of regular Habitat programs.

Sweat equity reduces the monetary cost of the house and increases the personal stake of each family member in his or her new home.

Volunteers: Habitat offers volunteers the "hands-on" opportunity to help build or renovate houses in Habitat programs around the world. Global Village teams are volunteers who travel across international boundaries. A team that does not cross an international border is known as a domestic team, even if individual team members hold foreign passports. A First Builder team includes highly-skilled housing and construction workers who are able to work in extreme conditions after a natural disaster.



INSTITUTIONALIZING DISASTER RESPONSE

Habitat for Humanity's experience in post-tsunami reconstruction affirmed the organization's commitment to disaster response. It led to new policies and practices for responding after disasters, and disaster response becoming an acknowledged part of Habitat's 2006-2011 strategic plan. The plan called for six specific goals:

- adopt a disaster response plan that sets forth goals, policies and systems;
- improve finance systems for disaster response;
- train and organize a disaster-response team that can be quickly deployed;

- train local affiliates in disaster response;
- develop guidelines for working with donors, partners and volunteers in the context of disaster response; and
- improve communications systems between headquarters, area offices, national offices and local affiliates.

From the day after the tsunami struck, Habitat began accelerating the implementation of these goals. Even as programs were implemented, the experiences were fed into new, country-specific operational and financial manuals and processes, as well as organization-wide policies, procedures and protocols. By 2006, Habitat's Asia-Pacific area office was distributing these efforts through training courses and encouraging every Habitat national organization in the area to adopt its own disaster-response guidelines.

HABITAT'S RESPONSE IN NUMBERS

Cumulative Number of Families Served by Habitat for Habitat's Post-Tsunami Reconstruction Programs (As of 30th June)

	June '05	June '06	June '07	June '08	June '09	June '10
Indonesia	170	2,312	4,562	5,191	5,970	5,970
India	362	1,713	4,443	8,166	10,661	13,986
Sri Lanka	86	873	1,814	2,558	2,827	3,077
Thailand	56	153	1,116	1,587	1,917	2,067
TOTAL	674	5,051	11,935	17,502	21,375	25,100

*Estimates for 2010*Annual Number of Families Served by Habitat for Habitat's Post-Tsunami Reconstruction Programs (Year to 30th June)

	June '05	June '06	June '07	June '08	June '09	June '10
Indonesia	170	2,142	2,250	629	779	0
India	362	1,351	2,730	3,723	2,495	3,325
Sri Lanka	86	787	941	744	269	250
Thailand	56	97	963	471	330	150
Totals	674	4,377	6,884	5,567	3,873	3,725

Estimates for 2010

Endnotes

1. US National Geophysical Data Center (NGDC) NOAA Satellite and Information Service (web site revised July 2, 2008) http://www.ngdc.noaa.gov/nndc/struts/results?EQ_0=2439&t=101650&s=9&d=100,91,95,93&nd=display. As in many such large-scale catastrophes, accurate figures of casualties are hard to assess. The US Geological Survey initially recorded the toll as 283,100 killed, with 14,100 missing, and 1,126,900 people displaced. More recent analysis compiled by the United Nations suggests 229,866 people lost, including 186,983 dead and 42,883 missing.
2. Habitat's strategy in post-tsunami reconstruction was implemented by:
 - Project Management Committees: Habitat formed a Project Management Committee for each country to support, guide, and give professional input to Habitat's national and local-level efforts. Each PMC included representatives from the national office, the Asia-Pacific area office, Habitat's disaster-response office, and the international board of directors. The PMCs provided oversight and coordination as well as financial oversight. As national and local capacity was built up and with the bulk of tsunami-related reconstruction completed in most of the four affected countries, the PMCs transfer their operations to the national offices. This happened first in Thailand.
 - Internal transition: Habitat sought to improve the long-term capacity of its national and local level operations through transitioning tsunami-related operations to regular programs under national and local control.
3. Tsunami Evaluation Coalition (2006): 33 & 38, US National Geophysical Data Center (2008).
4. Tsunami Evaluation Coalition (2006):39.
5. The ratio of female versus male mortality from the tsunami varied from 1.2 to 2.1, depending on the community (Tsunami Evaluation Coalition (2006):35). This means that 1.2 to 2.1 times more females than males were killed.
6. Tsunami Evaluation Coalition (2006):34-36.
7. World Bank 2005 (Aceh and Nias): 76-77.
8. Tsunami Evaluation Coalition (2006): 33 and World Bank 2005 (Aceh and Nias): 75.
9. World Bank 2005 (Aceh and Nias): 39 and Tsunami Evaluation Coalition (2006): 39.
10. World Bank 2005 (Aceh and Nias): 43.
11. Government of Sri Lanka 2008: 2 and World Bank 2005 (Sri Lanka): 2. See also Kessler (Sri Lanka) 2007.
12. <http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/SOUTHASIAEXT/0,,contentMDK:20751445~pagePK:146736~piPK:146830~theSitePK:223547,00.html>
13. In 2007, UN-Habitat estimated that the total initial need was 80,120; the World Bank (see 2007 web site, www.worldbank.org) states that approximately 100,000 houses were needed to house the estimated 234,000 families displaced by the tsunami.
14. World Bank 2007, www.worldbank.org.
15. Asian Development Bank (2006); United Nations; Word Bank (2005): 49-50, 53.
16. Ibid: 50.
17. UN Office of the Special Envoys for Tsunami Recovery (<http://www.tsunamispecialenvoy.org/country/thailand.asp2005>). An additional 2,817 people remain missing. Some news sources quoted higher figures for the number of houses destroyed. The Chumchon Thai news report, for example, stated that 6,824 houses were destroyed, impacting 12,480 families.
18. UN Office of the Special Envoy for Tsunami Recovery (2005).
19. Brown, O. & A. Crawford (July 2006).
20. Tsunami Evaluation Coalition (2006): 44-48. The fact that accurate damage assessments took longer than anticipated, especially in Aceh, where communication links were destroyed, slowed national and international relief efforts. Furthermore, initial assessments proved inaccurate in some cases because local communities were not involved in data collection or validation, nor were completed assessments shared with affected communities or local officials.

21. Tsunami Evaluation Coalition (2006): 38. Authors of the report note that this amount includes the cost of the relief efforts such as international military services and transitional shelter and livelihood support. However, given that a number of resources, such as contributions by local communities, are not captured by this figure, the actual amount of resources spent was probably much higher. The total of US\$13.5 billion amounted to over US\$7,100 per living person affected by the tsunami (compared with US\$3 per person spent on survivors of the 2004 floods in Bangladesh). Ibid: 21.
22. Weir & Kessler (2007): 15.
23. See, e.g., Asian Coalition for Housing Rights (June 2006).
24. The majority of people found temporary shelter with host families. According to a UN report on temporary shelter in Aceh and Nias, from the 452,000 Internally Displaced Persons (IDPs) registered, 67,504 lived in self-settled tent camps, and 293,740 lived with host families, often extended family members (cited in World Bank 2005 (Aceh and Nias): 76).
25. Tsunami Evaluation Coalition (2006): 29
26. Ibid, citing Dercon 2006: 1-2.
27. Habitat Beneficiary Survey (2008). In the spring of 2008, Habitat for Humanity surveyed about 400 families who had received houses and asked them about their experiences. By keeping track of affected communities over the long term, Habitat hopes to learn more about how communities changed as a result of the tsunami. To help do this, documentation for every Habitat house provided during reconstruction is now archived at the respective Habitat national office. Habitat's continued presence in many areas makes it uniquely positioned to monitor, survey and report on progress among beneficiary families and communities, providing critical information about the lasting effects of its interventions.
28. Tsunami Evaluation Coalition (2006): 69, 71.
29. World Bank (2008).
30. Tsunami Evaluation Coalition (2006): 102.
31. The authors of the Tsunami Evaluation Coalition report, at p. 62, note that the unprecedented level of private funding received by international NGOs allowed them to operate with a high level of autonomy, outside of the usual accountability structures meted through government or large development institutions.
32. Specific costs related to the scale of response included:
 - Inefficiencies and waste due to "replicated offices and overheads";
 - Confusion and duplication of work, especially in damage assessment;
 - Competition between NGOs and donors for "projects, 'clients,' facilities, materials, staff and publicity, resulting in damage and high costs;
 - Inappropriate aid, resulting from time pressure, competition and the struggle for publicity;
 - The failure of inexperienced or irresponsible agencies to apply international humanitarian principles in their response efforts, thereby risking the quality of the response and the reputation of the international humanitarian community. Tsunami Evaluation Coalition (2006): 57.
33. Tsunami Evaluation Coalition (2006): 17, 102.
34. World Bank 2005 (Aceh and Nias): 79-80, also noting insufficient coordination, unclear policy guidelines, and the March 28th earthquake off Nias as factors causing delay. In noting reasons for delays in its own program, an Asian Development Bank paper stated: "Overall implementation was expected to take three years from mid-2005 with a completion date of June 2008. Due to a variety of factors, including serious capacity constraints by all parties involved (primarily BRR, but also EMS/ADB, contractors, NGOs and consultants), combined with relatively complex ADB planning and approval procedures, demand-supply imbalances in the construction sector (particularly in 2006 and 2007), plus the physical and cultural isolation of some of the sub-project locations (particularly on Nias and Simeulue) made this impossible to achieve. The construction reached 100% only in 2009." Steinberg, F. (2009) Asian Development Bank: 3.
35. Tsunami Evaluation Coalition (2006): 102; International Institute for Sustainable Development (2006); Fitzpatrick (Nov. 2007).

36. Weir & Kessler (2006): 15.
37. Only 22 percent of Habitat beneficiary families in Indonesia reported that they worked on the actual construction of their house. Habitat Beneficiary Survey, 2008.
38. Habitat's approach to on-site building varied by country. In Indonesia, approximately 96% of all houses were constructed on-site, 3% were small in-fill developments and only 2% were relocation developments. In Thailand and India, relocation was more common.
39. SPHERE Standards (2004). Ch. 4: 211-12
40. Resettlement projects, whether instigated by the government or through non-governmental organizations, were generally less successful. One Habitat project on land provided in Dikwella, Sri Lanka, was about 4 kilometers from the sea. The site lacked an access road for delivering construction materials and any form of bus service, although both are planned for the future. Because most homeowners lived in temporary shelters on their lots near the coast during project construction, sweat equity participation was low.
41. Weir & Kessler (2006): 15.
42. Kessler (2007) Sri Lanka: 5.
43. SPHERE Standards (2004). Ch. 4: 211-12
44. Weir & Kessler (2006): 7
45. The HRC Banda Aceh worked in Banda Aceh municipality and Aceh Besar district; HRC North Aceh/Sigli worked in Pidie district; HRC Meulaboh worked in Aceh Barat and Nagan Raya districts; HRC West Coast worked in Aceh Jaya district and had a construction satellite center in Riga. The centers, initially called "disaster response technical centers, operated from February 2005 until June 2007. HRC Meulaboh remained open until late 2008 working on various projects such as 202 houses and a water supply project (Singapore Red Cross), 200 houses (Christian Aid), 129 houses (DEC) and 167 renovations, as well as a greening and water supply project (Christian Aid). HRC Sumatra opened in Medan in December 2008.
46. The Banda Aceh office coordinated with various partners from the government, international NGOs, and donors, prepared monthly and quarterly program and financial reports, conducted monitoring and quality control, conducted bidding and approval processes for bulk purchases, monitored cash flow, prepared and submitted funds transfer requests, and coordinated with Habitat's Indonesian national office, the Asia-Pacific area office, and Habitat offices in donor countries.
47. Work at smaller resources centers focused on managing relations with village heads and communities; securing approvals and permits; conducting family and community orientations; handling homeowner applications; facilitating community mapping and community action plans; setting up panitia (community committees); sourcing local materials such as sand, gravel and lumber; sourcing local laborers; training masons and unskilled laborers; constructing houses; administering payroll for laborers; paying local suppliers; determining operational logistics; constructing water facilities; and warehousing supplies.
48. For a detailed description and photographs of the Habitat Resource Center in Batticaloa, see http://www.hfhsi.org/programs_ResCenterPics.html.
49. HFH India and National Association for Home Builders Care Disaster Response Center (2006).

50. Some critics noted the failure of organizations to coordinate, a breakdown that spanned all levels of operations. "[International NGOs] failed to coordinate with Community Based Organizations and local government authorities in many cases, resulting in misunderstandings, tension, and waste..... Agencies often focused first, on promoting their own brand, and second, on staying transparent and accountable to both affected people and to funders.....Competition among [international] NGOs and donors, the pressure to spend money quickly, and the lack of expertise and experience of many [international] NGOs contributed to low-quality results, despite the availability of money." Tsunami Evaluation Coalition (2006): 64-78. Habitat for Humanity's activities in many locations were impeded or undermined by this phenomenon. Problems acquiring sufficient quantities of affordable construction materials were one result. Weir & Kessler (2006): 6. spoke to the benefits of strategic coordination, stating that it allows "for donor coordination geographically, by development sector and, in the case of shelter, in both product and methodology. [Strategic coordination] can eliminate inequities in aid distribution that lead to intra-community disharmony as well as donor competition for high profile, accessible communities. It can also maximize the number of families assisted, expand the range of coverage of assistance and increase the types of associated shelter support mechanisms."
51. In India, alliances with local NGOs and community groups allowed Habitat for Humanity India to focus on project design and supervision, thereby facilitating construction of more houses. The alliance strategy was driven in part by the need to build on a large scale and to government standards that raised unit costs. Habitat had three broad types of partner relationship:
 - Habitat donated funds and the partner administered the housing component;
 - Habitat provided funds and staff support and the partner directly implemented the housing component; and
 - Habitat donated funds, and managed construction and volunteers while the partner managed relations with the community and government officials.Habitat joined with local NGOs with experience in infrastructure development. This allowed efficiency gains by both organizations, as well as a cost-share that facilitated construction of a greater number of houses.
52. Goyder (2007): 4
53. In Indonesia, the consequences of poorly coordinated responses were clear. Families within the same community received different houses, raising issues of inequity. In one town, donors built seven different housing models. All were based on a similar 36-sq.m. footprint, but their cost ranged from US\$4,000 to US\$9,000, according to Weir & Kessler (2006): 18. The large number of NGOs searching for beneficiaries caused delays, as villagers considered a variety of options (Ibid: 81). The quality of what was built ranged from "very good to dismal". Many NGOs were alleged to have no experience in housing and what they built had to be torn down, according to one expert (Mackinnon (2008)). Sometimes a failure to coordinate led to even greater problems. In one case, various organizations designed and constructed an expanded road running the length of the west coast without fully coordinating with those building houses along the route. While the project has the potential to provide a much needed corridor for commerce in the west coast, it also displaced families whose homes had just been built or rebuilt.
54. World Bank 2005 (Aceh and Nias): 109-110.
55. In 2005, Habitat contracted P.T. Blang Havillah Mas, a local Acehnese company, to supply local materials such as doors, window frames and panels to Habitat's house construction in Banda Aceh. The international non-governmental organization Opportunity International funded the local company to establish a wood-fabrication factory and to train local workers in the production of various wood-based products. Between June 2005 and February 2006, Habitat spent some US\$60,000 buying materials for 800 houses.
56. Habitat used cash-for-work programs, managed through other NGOs, to hire people to clear debris, help identify plot boundaries and undertake unskilled construction work. Later, the programs shifted to an output-based model.
57. The Irula people lived in huts next to mangrove forests in the northern part of Chennai, called Ennore. They traditionally caught snakes (for selling skins) and pigs (for food), until the government adopted wildlife protection measures that prohibited these practices. The Irula then turned to fishing for prawns in the mangrove swamps, although increased pollution from a government factory threatens this form of livelihood. The tsunami destroyed the Irula's huts, prompting Habitat to partner with this highly marginalized group.

58. The Vadivel family, among the first to receive a Habitat house in Amirthakali village in eastern Sri Lanka, met a team of First Builders from the US. "I thought the First Builders went around from country to country to help people," said daughter Manimala. "I only realized later that they were volunteers. I never thought that people from overseas would come to help us."
59. Tsunami Evaluation Coalition (2006): 17.
60. Steinberg, F. Asian Development Bank (2009): 6
61. Habitat Beneficiary Survey (2008).
62. A major impact of the post-tsunami reconstruction program was to strengthen Habitat's capacity in each country with regard to both disaster-response and regular programs. The reconstruction experience built capacity and strengthened all four Habitat national offices. The successful use of Habitat Resource Centers as local hubs prompted the leaderships of Sri Lanka and Thailand to change how they ran their activities. Each country replaced its traditional Habitat model of independently-governed, volunteer-run local affiliates with a network of resource centers. Local volunteers were encouraged to remain active and engaged in projects in their communities. But the affiliates no longer had the responsibilities and risks associated with managing programs, accounts, and mortgage portfolios.
63. Asian Disaster Preparedness Center (2004)"Community-Based Disaster Risk Management Field Practitioner's Handbook".
64. Tsunami Evaluation Coalition (2006): 41, citing to DHA, 1992, at 27.

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