

# CARIBBEAN REGIONAL RESILIENCE BUILDING FACILITY



**GFDRR**  
Global Facility for Disaster Reduction and Recovery



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## Caribbean Physical and Financial Resilience Building Program

### Countries

Dominica, Saint Vincent and the Grenadines, Barbados, Saint Lucia, Grenada

### Caribbean Regional Resilience Building Facility Component

Expanding Financial Protection Against Disasters in the Caribbean Sovereign Countries

### Amount Approved

€988,400 / \$1,150,000

### Duration

08/2020 – 05/2023

### Context and Objectives

Caribbean countries are exposed to high levels of risk from meteorological and geophysical hazards, which have significant negative impacts on their economic and fiscal stability. These natural hazards are being exacerbated by the adverse impacts of climate change - intensifying hazard patterns and increasing stress on water availability, coastal investments, and livelihoods. The high costs of recovery and reconstruction have resulted in increased debt, unsustainable budgetary deficits, and unreliable funding streams for many countries in the Caribbean.

Building code implementation has a crucial role to play in disaster risk reduction. The application of standards for safe siting and construction supports a shift from managing disasters to reducing underlying risks. In developed economies, building code compliance is also a factor of growth and sustainability of the property insurance industry. With appropriate coordination, both regulations

and property insurance reinforce one another to achieve risk reduction in the physical environment. In countries with effective property insurance systems, the feasibility of underwriting is always facilitated by the competence of the local regulatory authority in assuring both code compliance and reasonably predictable building performance under prescribed loads. Since neither lenders nor insurers have the capacity to manage plan reviews or site inspections independently, the presence of a competent regulatory system and an adequate building code makes this type of leverage for public safety possible.

The objective of this project was to increase financial resilience and incentivize physical resilience in the housing sector, emphasizing the complementarities between risk financing and physical risk reduction.

### Main Activities and Outputs

- Completion of Building Regulatory Capacity Assessments.
- Development of an inventory of assets.
- Creation of a probabilistic risk assessment model and system.
- Model sensitivity analyses.
- Recommendations and support technical assistance on innovative financial products.
- Strategic support for the regional host organizations.

### Results

*Increased capacity of the public and private sector building professionals on implementing the OECS building code and contributing to a more resilient built environment in Dominica.*

The Training of Trainers (ToT) brought together building professionals from the public and private sector in Dominica to increase their capacity to implement the OECS building code. The ToT modules covered: a)

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the essentials of the OECS building code, b) the principles of engineering, c) the results of the cost-benefit analysis of retrofit options for the most prevalent housing typologies in Dominica, and d) risk communication and public outreach for strengthened stakeholder engagement.

*Increased demand for similar training programs to be implemented more widely in Dominica and in other OECS countries, namely St. Lucia.*

ToT participants, both in person and virtual, expressed the need for more trainings like this to be held. Currently, for building professionals there are limited opportunities to maintain or advance knowledge in engineering, architecture, or building sciences. Many of the professionals that participated in the training expressed a desire to contribute to a culture of building safety in Dominica and St. Lucia and that a good starting point for doing so would be to have regular training.

*Increased collaboration and understanding between public and private sector building professionals.*

An intention of the ToT was to build more empathy between public and private sector building professionals so that mutual understanding can be enhanced, thereby strengthening coordination in the field and resilient construction. The ToT was designed and developed to bridge these gaps and create opportunities for discussion and collaboration through various exercises and a site visit. Ultimately, the ToT enabled greater dialogue between public and private sector building professionals and facilitated greater familiarity with the different perspectives at play, which may contribute to enhanced coordination and ease of doing business going forward.

*Increased interest from public and private building professionals for how the financial sector can incentivize resilient construction.*

Several times during the workshop, building professionals raised the issue of the financial sector (e.g. banks and insurance companies) having an important role to play in creating requirements for resilient construction. Participants expressed a desire to have more engagement with financial sector actors to find solutions to bridge these gaps in Dominica.

### **Partnerships and Coordination**

The World Bank implemented this project in close collaboration with regional partners including the Caribbean Disaster Emergency Management Agency (CDEMA), the CARICOM Regional Organization for Standards and Quality (CROSQ), the Caribbean Development Bank (CDB), and the Organization of Eastern Caribbean States (OECS). The team coordinated its efforts with the relevant EU delegations.