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Final Report

Croatia: Earthquake

 International Federation
of Red Cross and Red Crescent Societies

DREF Operation n°	MDRHR003
Date of issue: 5 February 2021	GLIDE n° EQ-2020-00040-HRV
Operation start date: 22 March 2020	Operation end date: 31 October 2020
Host National Society: Croatian Red Cross (CRC)	Operation budget: CHF 217,255
N° of people affected: 50,000¹	Number of people assisted: Up to 20,000 assisted indirectly, 2,220 assisted directly
Red Cross Red Crescent Movement partners currently actively involved in the operation: Staff and volunteers from the National HQ of Croatian Red Cross (CRC), RC city branch Zagreb and RC city branch of Donja Stubica are involved in the Zagreb Earthquake response activities – a total of 1,181 staff and volunteers so far. Beside them ICRC (Belgrade office) is also actively involved in the Zagreb Earthquake response activities.	
Other partner organizations actively involved in the operation: The Government of the Republic of Croatia's Headquarters for Crisis Coordination, Ministry of Interior; the Civil Protection Directorate; Ministry of Health, the Croatian Institute of Public Health; the State Commodity Reserves; Ministry of Education, Ministry of Defence, Ministry of External Affairs, Ministry of Economy, Crafts and Entrepreneurship, Ministry of Demographic, Family, Youth and Social policies, City of Zagreb, Krapina-Zagorje County, local NGOs.	

A. SITUATION ANALYSIS

Description of the disaster

The 5.4 magnitude earthquake struck on 22 March 2020 at 6:24 a.m. local time about 10 km north of downtown Zagreb at a depth of 10 km, affecting the capital and Krapina-Zagorje county. The Croatian Red Cross immediately responded to the needs of the people affected. After the first earthquake, a total of 2,400 aftershocks struck until mid of September out of which some 180 were above 1,3 magnitude per Richter scale causing further damages on already damaged buildings. On 23 March 2020, the Mayor of the City of Zagreb declared a state of natural disaster caused by the earthquake in the City of Zagreb. In the historic center of the city extensive material damages were reported including both towers of Zagreb Cathedral damaged.

The National Civil Protection Directorate and Zagreb Emergency Management headquarters established the joint management of the crises immediately after earthquake occurred and activated the civil protection mechanism with forces to respond to the crisis including the Croatian Army Construction units to assist in clearing the ruins. A total of 1,702 Croatian Red Cross volunteers and staff had been activated immediately after the earthquake and were active during the first month after disaster. Also a few hundred civil constructions engineers have been recruited by the Civil Protection of the City of Zagreb to conduct the preliminary inspection of the damaged buildings.



CRC staff and volunteers patrolling the streets of Zagreb. Photo: CRC

¹ Based on CRC estimation, according to the initial number of applications for damage assessment.

The first response to the earthquake was the rapid damage assessment and clearing of ruins on one hand, and on the other hand, the provision of accommodation, food and care for people whose homes were the most affected by the earthquake.

Over 1,500 people had to move out of their homes because of unfavorable housing conditions, out of whom some 630 persons have been temporarily housed in alternative accommodation in Zagreb student dormitory “SD Cvjetno” and hotel bungalows in Donja Stubica as well as some 1,000 persons housed with friends, families or in private apartments since 22 March 2020. As some people have been already allocated some more permanent alternative accommodation by the state or city of Zagreb, at the beginning of September 2020 some 300 persons were temporarily housed in alternative accommodation in Zagreb student dormitory “SD Cvjetno” and hotel bungalows in Donja Stubica – 241 in Zagreb student dormitory and 49 in Donja Stubica hotel bungalows. The rest of the people moved out meanwhile to accommodation leased by the state or City of Zagreb.. The remaining people in Zagreb student dormitory were moved from Cvjetno student dorm to another Zagreb accommodation from 11 until 15 September (Zagreb hostel).

On 15 May 2020, the Government of Croatia adopted a decision on paying a housing lease to owners who cannot return to their houses and apartments before complete reconstruction – i.e. red flagged buildings. By the end of July 2020, a total of 254 families with a total of 678 family members were given decisions on lease payment for alternative apartments.

The number of damaged dwellings – houses, apartments - and public buildings has been determined at a total of 26,400 out of which some 6,400 are unusable and requiring reconstruction. A total of 30,500 applications on damages have been filed to Zagreb and Krapina authorities until 6 May 2020 when the application deadline expired. The number of damaged buildings is slightly less than the number of applications received. The official direct damages on buildings is estimated at EUR 5.6 billion. The reconstruction costs are estimated in the range from EUR 5.6 billion to 13.3 billion – (the first estimate if minimum reconstruction will be carried out and later if the full anti-seismic reinforcement of the building will be undertaken to bring them in line with the earthquake-resistant construction standards).

 **25,580**

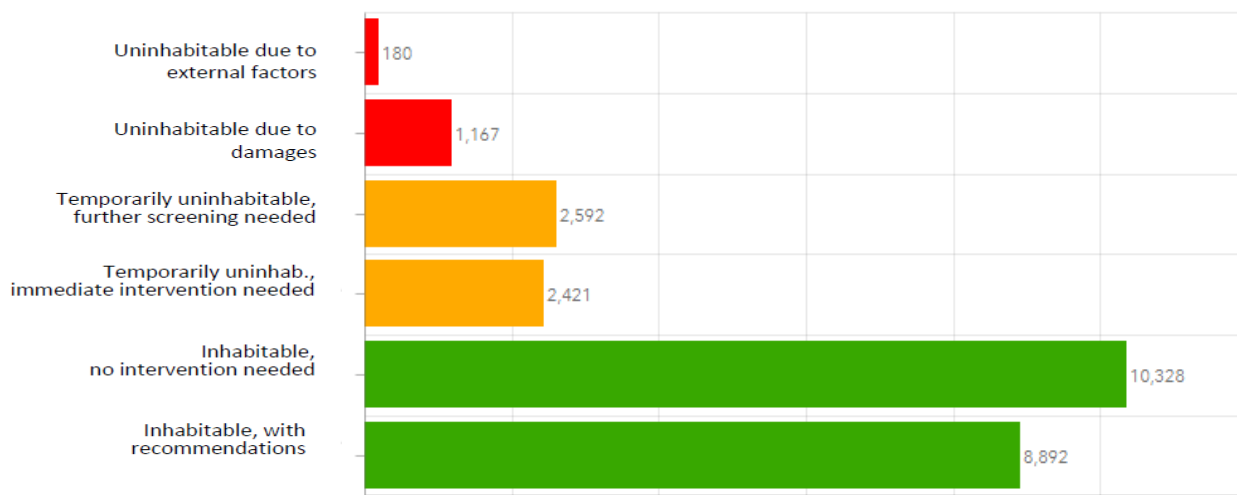


Table 1: Damage assessment data finished by 1 July without data on additional inspection of 792 buildings;
 Source: <https://www.hcpi.hr/>

In accordance with the pre-established methodology, civil construction engineers collected relevant data and made recommendations to the citizens on the use of houses and apartments as well as public buildings with some immediate recommendation on basic interventions. Altogether a total of 26,372 buildings including residential, commercial and historic buildings had been inspected and given a grade according to the degree of the damage. The graph above shows the data on the construction inspection: Red marks indicate uninhabitable building due to external influences or damages, yellow marks indicate temporarily unusable objects awaiting closer inspection or emergency response measures required and the last green marks representing objects usable with or without limitation.

The first construction inspection had been finalized by 1 July 2020 with a total of 25,580 damaged buildings in Zagreb out of a total of 30,500 filed requests for buildings inspections. After that as requested by owners, additional inspection

was done on 792 buildings out of which some 245 had been assessed as uninhabitable or temporary uninhabitable. On top of the number of damaged buildings in the City of Zagreb, a total of 59 houses have been severely damaged in Krapina-Zagorje County in settlements of Donja Stubica, Gornja Stubica and Marija Bistrica – out of that a total of 41 houses inhabitable and abandoned by their owners.

Approximately 400 public buildings suffered severe damages and had become unusable out of which some 83 schools, kindergartens and the University of Zagreb buildings. Also a few Zagreb hospitals needed reconstruction in order to be used in full scale as well as a number of historical buildings – the Zagreb Cathedral, the Croatian Parliament building, National Archive building among others.

At the same time, the Government drafted the Law on reconstruction of buildings damaged in the earthquake that was published at the end of May for public hearing. At the end of July 2020, the Law was sent by the Government to the Parliament to be on the first Parliament session reading immediately after the new Croatian Parliament Assembly was convened and the new Croatian appointed following the Parliamentary elections held on 5 July. The Law on Reconstruction was finally adopted by the Croatian Parliament on 11 September 2020.

Summary of current response

Overview of Host National Society

The Croatian Red Cross is part of the government's operational forces in emergencies in their capacity as the auxiliary to the public authorities in the humanitarian field and has established cooperation with relevant stakeholders in the field of disasters in prevention, response and recovery. The response of the CRC in emergencies is regulated with the Civil Protection and Red Cross law in Croatia. Regular activities include assisting vulnerable and marginalized people with social and psychosocial support, food, household items (to cover basic needs) and other related services as well as the Tracing service activities.

When the earthquake occurred, the resources of the CRC were already engaged to respond to the ongoing COVID-19 outbreak, already stretched in their resources. The HQ and branches were providing assistance on a daily basis to more than 25,000 people – mainly older people who were restricted in outside movement, persons in home isolation or quarantine as well as persons affected by COVID-19 who are treated at their homes. Since the earthquake, the CRC HQ as well as CRC local Red Cross branches of Zagreb and Donja Stubica have been engaged in providing assistance to victims of Zagreb earthquake.

The National Society has responded to the disaster in Zagreb and Krapina-Zagorje County with a total of 1,181 volunteers and staff with a focus on relief distributions (shelter items, food, hygiene material) and psychosocial support (PSS) since the first day of disaster. Primary regions of activity are the area of Zagreb City and Krapina-Zagorje County. CRC responded immediately by setting up tents as temporary shelters in Zagreb in cooperation with city of Zagreb that remained at a few Zagreb center locations for a week before being disassembled. As the earthquake victims whose houses had become inhabitable were accommodated in solid buildings (Zagreb student dormitory and hotel bungalows in Donja Stubica) almost immediately after earthquake, the temporary tent accommodation was used only for the first two days to shelter people whose houses were damaged and/or who were scared to stay in their homes.

So far, the CRC distributed food and household items to the people affected by the earthquake: 7.9 tons of food, 12,169 litres of water, 1,750 hot drinks, 549 blankets, 1,393 personal hygiene sets and 385 space hygiene kits were distributed. Also, the Red Cross has joined forces with the football fan club 'Bad Blue Boys' and on the top of the above, distributed some 540 humanitarian packages to earthquake victims, 1,920 deliveries of food and medical supplies, also providing support with roof material for some 340 roofs on family houses as well as roof tiles for smaller roof repairs on 400 houses.

As this crisis was combined with COVID-19 outbreak, PSS activities were conducted by phone lines or in person mainly on individual basis (one-on-one) due to the restrictive epidemic measures on social contact.

At the beginning, the main concerns of the affected persons have been related to the fear of another earthquake and coping with distress due to slow construction assessment and uncertainty about the future. A total of 1,730 persons had been supported directly with psychosocial support program: 630 in organized accommodation, 190 in their homes or privately arranged accommodation and 910 over free telephone lines for PSS.

The psychosocial support (PSS) phone line for Zagreb and Krapina-Zagorje county had received a total of 910 phone calls by 31 October 2020, but with very few calls from mid-September. Majority of the phone calls on PSS line are now connected to other assistance claims and information provision since the PSS assistance to earthquake victims has been switched to outreach and individual psychosocial support. As the lock-down COVID-19 restrictions were lifted by the end of May, all PSS activities were focused to outreach and individual PSS support to victims in alternative accommodation especially those in Zagreb dormitory and Stubica hotel bungalows but also to other people in alternative

housing. So far, psychosocial support with personal contact has resulted in 2,955 PSS services provided in person and receiving 910 PSS-related calls.

Infographics: Report on CRC Response to Zagreb Earthquake by 31 October 2020



EARTHQUAKE RESPONSE



FIELDWORK ACTIVITIES



169 staff
1012 volunteers



4993
volunteer
hours



2955 PSS
services provided
910 PSS calls

CRC HAS DISTRIBUTED



7.9 tonnes of food
12169 litres of water



1393 personal hygiene kits
385 spatial hygiene kits



1750
hot beverages



1020 warm meals to people
with walking disabilities



540 blankets



900
warm meals

CRC AND BAD BLUE BOYS



distributed **540**
humanitarian aid
packages



340
roof restorations



1920 groceries
and medicines delivery



roof tiles provided for
400 houses

FREE PHONE LINE 0800 1188

CRC teams have been present from the first day in Zagreb and Donja Stubica temporary accommodations providing psychosocial and material assistance to the earthquake victims – a total of 58 staff and volunteers. The teams comprise of 12 CRC volunteers as well as 20 local branch Zagreb volunteers in Zagreb Student Dormitory, 10 volunteers and 6 staff of local branch Donja Stubica as well as CRC psychosocial team (PSS team) with 6 staff and 2 volunteers along with 2 local branch Zagreb staff. The CRC support teams have been active in alternative organized accommodation of Zagreb and Donja Stubica since 23 March in Zagreb providing people with material assistance along with continued psychosocial support.

The main focus of the CRC HQ PSS team was on the people accommodated temporary in a student dormitory in Zagreb as well as those who stayed in their houses located close to the earthquake epicenter Markuševac and neighboring areas at the outskirts of Zagreb. Initial assessment was also done in Krapina-Zagorje County where majority of organized accommodated people have been only staying during night in the alternative accommodation and during the day trying to repair their houses.

Initial assessment of the PSS team showed that many people currently residing in student dormitory were facing physical and mental health problems that had been present before and are exacerbated by the earthquake. Many of the affected people has been from socially marginalized, vulnerable groups or already receiving support from social welfare. *For detailed description of PSS activities, please see the Health section below.*

Other activities that CRC conducted in the dormitory Cvjetno included transportation of persons from their residence to SD Cvjetno, distribution of food to persons with reduced mobility, distribution of hygiene and PPE supplies, as well as transportation of persons from SD Cvjetno to the prescribed or agreed location. A total of 42 staff and volunteers were included in those activities on daily basis so far.

Six employees of the Donja Stubica City Red Cross and an average of 10 volunteers continuously provided support to people affected by the earthquake in Krapina-Zagorje County, whose houses are damaged including those in alternative accommodation. Due to extensive damage to some of the buildings, a couple of affected families were moved to Terme Jezerčica hotel bungalows, some moved in with families and friends, and some remained in auxiliary facilities in their yards.



Visit of CRC staff to a person accommodated in a Zagreb student dorm. Photo: CRC

Overview of non-RCRC actors in country

The Croatian Government activated the European Union civil protection mechanism (EUCPM) on 23 March 2020. In an immediate response, the European Commission had already helped mobilize tents, beds, mattresses, heaters and sleeping bags from Slovenia, Hungary, Austria and Italy to be dispatched swiftly to the affected areas.

The Croatian Army members repaired the damage caused on Zagreb streets, roads and building front gates during a two-day engagement.

Members of the Croatian Army in coordination with the Civil Protection Headquarters, the Zagreb City Authorities, the Zagreb Public Fire Station, rehabilitated the narrower and wider Zagreb area by removing the ruins from the streets and removing unsafe parts of damaged buildings. During the first days after the disaster, a total of 420 Croatian Army members were engaged in the field with 10 engineering machines together with civil protection members (firefighters etc.).

On 23 March 2020, the Mayor of the City of Zagreb issued a Conclusion declaring a natural disaster caused by an earthquake in the City of Zagreb. Injured persons, natural and legal persons whose property has been found to be damaged by natural disasters are invited to report damage to property to the City Commission of the City of Zagreb for the assessment of damage caused by natural disasters.

Seven European countries have offered in-kind assistance: Austria, France, Hungary, Italy, Lithuania, Montenegro and Slovenia:

- The donation from Austria consists of 100 family winter tents (4x4 for five people), 100 tent lighting kits, 800 field beds and 200 adult sleeping bags.
- France also offered help, from which three tents for 10 people, 120 beds and 120 sleeping bags arrive in our country.
- Hungary 200 folding mattress beds, and the donation arrived in Croatia on March 23.
- Italy donated 26 self-inflating tents and more than a thousand tent floors.
- Lithuania offered assistance of 21 tents for 6-8 people, 21 electric heaters, 200 sleeping bags, 200 folding beds.
- Montenegro sent a truck with the help of 30 tents for 4 people, 200 electric heaters, 250 sleeping bags, 200 blankets, 100 washers for sleeping bags, which arrived on 24 March.
- On 22 March, assistance came from neighboring Slovenia, each with 60 folding beds and sleeping bags, 20 electric heaters for S2 tents and 10 winter tents for 6-8 people.

The Croatian State Ministry of Construction and Physical Planning started drafting the Law on Reconstruction a few weeks after quake with construction experts actively participated in the drafting. The drafted law was finally adopted by Croatian Parliament on 11 September 2020 after intense Governmental and Parliament consultations and procedures including public discussion. In parallel a detailed recovery program and other implementing documents were drafted.

On 15 May, the Government has delivered a Decision on financing the rent for the housing of persons, whose real estate was damaged in the earthquake in the City of Zagreb, Zagreb County and Krapina-Zagorje County. Owners of family houses, apartment owners and protected tenants who lived and had registered residence or stay at the time of the earthquake in family houses, apartment buildings and residential and commercial buildings in area of the City and which in the preliminary inspection of buildings have been marked as N1 (unusable - due to external influence) and N2 (unusable - due to damage) and therefore not suitable for housing until renovation, were eligible for funded rent or lease of replacement apartments.

By end of July a total of 254 families with a total of 678 family members were given decisions on lease payment for alternative apartments. Majority of them have already found apartments for lease and moved out of temporary organized accommodation in Zagreb student dormitory by the beginning of September. Above that a total of 21 families have been allocated alternative apartments by the City of Zagreb so far.

In mid-May the Croatian Red Cross received direct donation from the Austrian Red Cross in the amount of EUR 10,000. Also, another donation in a total amount of USD 125,000 was allocated by Coca-Cola Foundation to contribute the CRC Response to Zagreb Earthquake.

Needs analysis and scenario planning

Needs analysis

The most urgent needs based on CRC own assessments and observations as well as those by CRC branches were in the areas of shelter and shelter-related basic household items, food assistance and PSS. Those were changed as the situation developed and people were moved first to student dorms and hotel bungalows and later to more permanent alternative accommodation.

Alternative accommodation was provided in Zagreb Student Dormitory and in Terme Jezerčica hotel bungalows in Krapina-Zagorje County for people whose apartments and houses were severely damaged and inhabitable. A total of 630 people were accommodated there by mid-September with average duration of stay of 2 months. More than 1,000 persons moved to privately organized alternative accommodation as they had to leave their houses as well.

As some people started to reconstruct their houses and apartments on their own or moved to state-leased apartments, on 11 September there were some there were some 241 people in temporary accommodation in Zagreb (student dormitory) and 49 people in Krapina-Zagorje county (Terme Jezerčica hotel bungalows), a total of 300 persons in temporary accommodation. The remaining people from Zagreb student dormitory were moved to another Zagreb organized accommodation from 11 until 15 September – Arena Hostel. At the end of October some 187 beneficiaries were accommodated in Zagreb Arena Hostel as well as 49 people in Krapina-Zagorje County hotel bungalows.

In the area of Donja Stubica, Gornja Stubica and Marija Bistrica, 41 families with 122 family members were relocated as their houses have to be fully reconstructed due to the high degree of damages. Out of them, a total of 14 families with 49 family members are still in the temporary accommodation of Terme Jezerčica hotel bungalows. The rest of 27 families moved at first with their families and friends and later they stayed in makeshift and auxiliary facilities in the backyard of their own houses – some of them provided with the housing containers located in their own backyards. A total of 9 families returned to their homes, but none of them from Terme Jezerčica hotel bungalows.

Almost all lock-down restrictions connected to COVID-19 epidemic has been lifted off by the end of May 2020 due to quite good state of epidemic situation in Croatia. Due to deteriorated situation with COVID-19 epidemic in August and especially in October some additional restrictions have been introduced but not as it was during March and April lock-down.

Operation Risk Assessment

The main risk had been uncertainty of the people to be assisted as there were no specific information on the damages and remediation, especially concerning families still in organized temporary accommodation or other accommodations they have found on their own (leased apartments or with their families and friends). The main focus should be to provide them with some deadlines and reconstruction assistance as well as a permanent alternative accommodation for those whose homes cannot be reconstructed before September (student dormitory cannot be used as alternative shelter after September). With the Law on Reconstruction adopted as of 11 September 2020 and moving of displaced citizens to more permanent alternative accommodation, the majority of the risks had been significantly decreased.

During the whole duration of the DREF operation implementation, there was also a risk and fear of COVID-19 appearing in the organized accommodation facilities, which required additional effort by CRC volunteers and staff. CRC has managed to prevent the spread of COVID-19 in both organized accommodations with daily work and adherence to the instructions of the public health system.

B. OPERATIONAL STRATEGY

This DREF operation aimed to meet the immediate needs and support the early recovery of the most vulnerable population affected by the earthquake in Croatia. Focus had been on city of Zagreb and Krapina-Zagorje county.

The operation was implemented by the Croatian Red Cross headquarters in cooperation with the affected branches: RC local branch of Zagreb and RC local branch of Donja Stubica located in Krapina-Zagorje county.

Despite COVID-19 outbreak and all movement restrictions, the CRC staff and volunteers worked on a daily basis with the people affected the most by the earthquake but respecting all restrictions and personal protection measures during restrictions on social contacts with beneficiaries.

The initially planned implementation period of the original EPoA was set to finish on 31 August 2020. On 4 June 2020, the Croatian Red Cross requested the extension of the operation's implementation period to 31 October 2020 that was approved by IFRC on 23 June. The Amendment no. 1 to the DREF Project Funding Agreement was signed on 21 July 2020. The main reason for the extension was the prolonged time the CRC needed for payment of the Unconditional Cash/Voucher Assistance for the affected people. The preparation of the application procedure for the cash assistance was ongoing but it could not be finished until the preliminary screening of the damages the City of Zagreb was still ongoing. Previously we envisaged that the first screening of buildings in the City of Zagreb would be finished by mid May 2020 providing us with enough time to implement the cash grant application procedure by mid-August. Another reason to start the application period later than originally planned was the ongoing political campaign for Parliamentary Elections in Croatia set for 5 July in which Zagreb Earthquake was one of the political debates.

By the beginning of July, the preliminary screening on housing damages was finished and resulted in a total of 1,347 fully damaged private houses and apartment buildings in Zagreb and additional 59 in Krapina-Zagorje county that were screened as totally damaged and abandoned by their inhabitants. Some 5,000 buildings in Zagreb have been screened as yellow (orange) and need some reconstruction (*see graph on page 2*).

The preparation of the procedure for the registration of application was finished by mid-July – finishing of the instructions and cash transfer system as well as the web application and database for registering applications and for selecting applicants for CVA support based on the targeting criteria. The application procedure (registration of potential beneficiaries and collection of requests) started on 21 July to be initially finished by 17 August that finally ended on 14 September with two extensions meanwhile – the last one by 14 September.

The application procedure has been initiated through a public call published on the official website of the Croatian Red Cross and in Croatian national and regional media on 20 July 2020. By the end September and beginning of October CRC Commission decided all filed requests with some additional period needed to process complaints. The actual cash payments via bank transfers started on 19 October 2020 and were finished by 30 October 2020 to a total of 252 households with 582 family members.

The timetable for the implementation of the cash transfer support to the people affected by the earthquake consequences was set as follows:

1. Development of instructions for payment of CRC financial support, including determination of the targeting criteria
2. Determining the transfer system and defining the method of payment of CRC financial support
3. Registration of potential people to be assisted through the established form
4. Collection and processing of received requests by use of web application for registration and processing the requests
5. Resolution of received requests by CRC Commission whose members are CRC local branches of Zagreb and Donja Stubica representative as well as 1 CRC HQ member
6. Delivery of decisions to applicants (positive and negative)
7. Processing and resolving complaints
8. Payment of CRC cash grants to positive decided requests
9. Resolution of complaints by CRC Commission on Complaints whose members have been CRC HQ staff.

By provision of the cash grant support, the Croatian Red Cross ensured a one-time humanitarian aid to the most affected citizens with the aim to assist with early recovery and helping them to re-organize their lives. The amount of cash grant support per person/family member from DREF operation was HRK 700 or CHF 100, but the overall unit support per person was raised with an additional 1,000 HRK or 143 CHF, which the CRC has funded from other sources. The

recipients of cash grants were the owners of the most severely damaged houses and flats and their family members who had to move out of their damaged homes and who comply with social vulnerability criteria including all people who were accommodated in organized accommodation – Zagreb organized accommodation and Donja Stubica hotel bungalows, inhabitants of the apartment buildings in the City of Zagreb, Zagreb County and Krapina-Zagorje which had been marked as uninhabitable with “red” and “yellow” marks.

As of 14 September 2020, a total of 280 applications with 663 family members were filed (218 requests by applicants in Zagreb with 473 family members and 62 requests in Donja Stubica in Zagorje-Krapina County with 190 family members.) Out of all filed requests, 252 requests were eligible including a total of 578 family members who comply with social vulnerability criteria and degree of housing damages or had been moved out their homes to organized accommodation. 28 requests with 81 family members were not eligible. Regarding rejected requests, the Croatian Red Cross received a total of 3 complaints within the appeal period of 5 days upon reception of a Decision of the Commission for Deciding on Request. Out of that, one was resolved positively and two were rejected by the Commission for Complaints due to green marks on their residential buildings or apartments.



Local Branch Zagreb: Collection of requests for cash grants in Zagreb student dorm.
Photo: CRC

The unit amount of cash grant per family was raised to HRK 1,700 the Main Board of the Croatian Red Cross on 2 October 2020. Therefore, the families whose claims were positively resolved were paid a total of HRK 989,400 with a unit amount of HRK 1,700 per family member. Out of that the amount of HRK 407,400 was provided from the DREF project, the amount of HRK 514,488 from the Coca Cola Foundation project and the amount of HRK 67,512 from other donations from citizens and companies. Payments of one-time cash grants to all eligible requests, including the positively resolved claim after completion of the complaint procedure, were completed on 30 October 2020.

The CRC public relations team also provided media with information and public releases on daily basis with relevant information to prevent rumors and educate population. The Croatian Red Cross posted the updates on the operation on its webpage and Facebook page on regular basis.

C. DETAILED OPERATIONAL PLAN



Shelter

People reached: 630

Male: 40%

Female: 60%

Outcome 1: Communities in disaster and crisis affected areas restore and strengthen their safety, well-being and longer-term recovery through shelter and settlement solutions

Indicators:	Target	Actual
# of people provided with temporary shelter	500	630

Output 1.1: Shelter and settlements and basic household items assistance is provided to the affected families.

Indicators:	Target	Actual
# of people provided with temporary shelter	500	630
Replenishment of shelter items (Tent lighting, Electrical material for shelter i.e. extension cord, cables, multiplugs, Heaters, aluminum folding field-beds – replenishment stock)	(yes)	yes

Progress towards outcomes

Upon the request of the civil protection authorities, a temporary tent camp with 60 tents was set up at Franjo Tuđman Square by Croatian Red Cross immediately after the earthquake on 22 March 2020. The camp was able to accommodate up to 500 people respecting the social distance required as of the COVID-19 measures. The tent camp was an emergency shelter option for people who did not feel safe to return home in case of another quake. The temporary shelter at Franjo Tuđman's Square was removed after a week when majority of people returned to their homes or moved with their families and friends or were provided with temporary accommodation in solid buildings. Majority of affected people had been temporarily accommodated in the Zagreb student dormitory and Donja Stubica hotel bungalows – a total of 630 persons.

All shelter items planned by EPoA for replenishment stock were procured and purchased as well as delivered to CRC by beginning of August - tent lighting, electrical material for shelter i.e. extension cord, cables, multiplugs, heaters, aluminum folding field-beds.

Challenges

During the whole duration of the DREF operation implementation, there was a risk and fear of COVID-19 appearing in the organized accommodation facilities, which required additional effort by CRC volunteers and staff. CRC has managed to prevent the spread of COVID-19 in both organized accommodations with daily work and adherence to the instructions of the public health system.

Lessons Learned

Please see annex 2 and 3 below.



Livelihoods and basic needs

People reached: 582

Male: 60%

Female: 40%

Outcome 1: Livelihood assistance provided to the most affected victims of Zagreb earthquake

Output 1.1: People are provided with unconditional/multipurpose cash grants to address their basic needs

Indicators:	Target	Actual
#of people who received unconditional/multipurpose cash grants	960	582

Progress towards outcomes

Displaced individuals and families were supported to cover their basic needs. Based on the first assessment information, CRC planned to provide 960 persons with multipurpose cash grants in order to assist them in organizing their lives. The originally planned value of the grant was CHF 100 per person which is lower than the social benefit a person can receive on monthly basis from Croatian Social Welfare Center to organize their lives out of their homes.

The preparation for cash grants payment was finished by mid-July – the identification of beneficiaries who have to be cross-checked with official data on damaged housing as well as the instruction on collecting the applications with personal data. As described previously, the application process was prolonged as the review of damaged buildings had been finished in Zagreb area only at the very beginning of July.

Therefore, the actual grant application procedure commenced on 21 July 2020 and was finished on 14 September 2020. The other reasons for the delay were the Parliamentary Elections in Croatia held on 5 July 2020 as well as quite late preparation of the Law on Reconstruction that was finished in the second half of July and sent to the Parliament. The earthquake was a topic of the political campaigns of the Parliamentary Elections, and immediately after that, the Law on Reconstruction was in the first Parliament reading in July, the CRC decided to delay the publication of the call for request for the end of July in order to avoid any political interference in public media space.

As a very modest number of requests were registered by 17 August, the deadline was extended twice for 4 weeks by 14 September. During the two extensions, the CRC also expanded the social criteria to all people who had to move out from the damaged houses and have been staying in organized accommodation.

As of 14 September 2020, a total of 280 applications with 663 family members were filed (218 requests by applicants in Zagreb with 473 family members and 62 requests in Donja Stubica in Zagorje-Krapina County with 190 family members.) Out of all filed requests, the eligible are 252 requests with 582 family members who comply with social criteria and degree of housing damages or had been moved out their homes to organized accommodation. 28 requests with 81 family members were not eligible. Regarding rejected requests, the Croatian Red Cross received a total of 3 complaints within the appeal period of 5 days upon reception of a Decision of the Commission for Deciding on Request. Out of that, one was resolved positively and two were rejected by the Commission for Complaints.



Local Branch Zagreb: Distribution of material assistance to beneficiaries in Zagreb Student Dorm.
Photo: CRC

The payment of CRC cash grants to eligible applicants started on 19 October 2020 and was finished by 30 October 2020 with payment of cash grants via bank transfers to a total of 252 households with 582 family members.

The implementation period for payments of unconditional multipurpose cash grants in the initial EPoA had been initially set to 31 August 2020. On 4 June 2020 the Croatian Red Cross requested the extension of the operation's implementation period by 31 October 2020. The requested extension was based on the above stated reasons due for which the CRC decided to commence with request collection in July. The extension included additional period needed for collection and resolution of request as well as actual time to pay the cash grants to eligible beneficiaries.

The Croatian Red Cross created a web application for cash grants requests filing and their recording in a data base that enabled quite prompt and efficient preparation of decisions and their mailing to the beneficiaries as well as payments of cash grants to private bank accounts of the eligible beneficiaries.

Families whose claims were positively decided as eligible – 252 requests with 582 family members, were paid a total of HRK 989,400 (CHF 141,342.86) with a unit amount of HRK 1,700 per family member. Out of the total amount, HRK 407,400 (CHF 58,200) was provided from the DREF project, HRK 514,488 (CHF 73,498.29) from the Coca Cola Foundation project and HRK 67,512 (CHF 9,644.57) from other donations from citizens and companies. Payments of one-time cash grants to all eligible requests, including the positively resolved claim after completion of the complaint procedure, were completed on 30 October 2020.

The amount of support per person or family member from DREF operation was HRK 700 or CHF 100 but it was raised with additional HRK 1,000 or CHF 143 the CRC funded from other sources. The decision on the unit amount of cash grant per family member in the amount of HRK 1,700.00 was adopted by the Main Board of the Croatian Red Cross at an-online session on 2 October 2020.

Challenges

The number of 582 eligible beneficiaries who received the cash grants, is quite lower than initially planned by EPoA with set target at 960 beneficiaries. There are few reasons for that:

1. The main one was that majority of people who had left their apartments decided not to file request as the amount of cash grant per person is quite lower than their expectations having also in mind they have to prepare some paperwork in order to be able to apply i.e. to be eligible.
2. As mentioned before, the amount of assistance is lower than a social benefit allowance for the most deprived people and quite lower than the cash allowance people can receive for housing needs.
3. Also a number of people were not eligible as they not comply with the social vulnerability criteria – the main area with damaged buildings and family houses is the very center of Zagreb where there are lot of public and business properties as well as lot of apartment owners who have a good socioeconomic status.

Lessons Learned

Please see annex 2 and 3 below.



Health

People reached: 2,911

Male: 40%

Female:60%

Outcome 4: Transmission of diseases of epidemic potential is reduced

Output 4.1: Community-based disease control and health promotion is provided to the target population

Indicators:	Target	Actual
# of staff and volunteers who are deployed to the EQ response equipped with basic PPE for field work – disinfectants, masks and gloves	100	1,181

Outcome 6: The psychosocial impacts of the emergency are lessened

Indicators:	Target	Actual
# of people reached with psychosocial support	1,450	1,730

Output 6.1: Psychosocial support provided to the target population as well as to RCRC volunteers and staff

Indicators:	Target	Actual
# of RC staff and volunteers reached	50	50

Output 1.5: PPE-related goods (NFIs) which meet Sphere standards and training on how to use those goods is provided to the target population

Indicators:	Target	Actual
# of staff and volunteers are equipped with basic PPE – disinfectants, masks and gloves	100	1,181

Progress towards outcomes

Since earthquake hit City of Zagreb and Krapina-Zagorje county on 22 March 2020, CRC psychosocial support teams had been present on the ground, assisting and supporting the affected people and reaching those the most vulnerable. **1,730 people have been supported directly with psychosocial support program:** 630 people have been reached in organized accommodation, 190 in their homes or privately arranged accommodation and 910 over free telephone line for psychosocial support. As many of them (still) have various coping difficulties, different psychosocial support services have been provided 2,955 times in person.

COVID-19 restrictions conditioned the presence of the CRC teams, especially when it has come to group activities which were not possible from March until mid-May during the first lock down. Hence, the PSS activities included free psychosocial support by phone line, individual psychosocial support, organized activities for children in child safe space and two educational videos for children: how to keep safe during and after earthquake and coping with stress.



PSS activities with children in Zagreb reception center in student dormitory. Photo: CRC

children: how to keep safe during and after earthquake and coping with stress.

Free psychosocial support phone line was established as part of COVID-19 response, but as earthquake hit, all phone calls in Zagreb and Krapina-Zagorje county was related to coping with earthquake consequences. Many people calling the phone line had extremely difficult stress reactions as usual social support systems were not available and fear of aftershocks still ongoing, especially in areas of epicenter. In many cases PSS volunteers available on the phone referred affected people to relevant institutions and organizations, gave them relevant information and updates on where to ask assistance, but also provided much needed emotional support. The psychosocial support phone line for earthquake victims in Zagreb and Krapina-Zagorje county had total of 910 phone calls by end October. It was set up immediately on the day of the earthquake. The number of phone calls were decreasing significantly during summer of 2020 as people found ways to cope with the situation and the first aid period passed.

Individual face-to face psychosocial support was provided in the organized accommodation centers, first student dormitory and afterwards in a hostel, but also to affected people in their homes. The main focus of the PSS team remained with affected people accommodate in the collective centers – mainly in the student dormitory in Zagreb where the majority of people were temporary accommodated by beginning of September and then in Arena hostel upon moving the remaining displaced persons. Since the number of COVID-19 cases in Croatia has been changing as well as overall state of affairs regarding pandemic, staff and volunteers have been following recommendations to minimize the possibility of an outbreak (wearing protective masks and gloves, minimizing the number of children in Child safe space). With regards to that the PSS activities implemented in organized accommodation have been as it follows: free psychosocial support phone line, individual psychosocial support, the Red Cross library, organized activities for children and child safe space.

Up to 31 October individual psychosocial support was provided to total of 820 people with a total 2,955 different PSS services in-person – 630 people in organized alternative accommodation and 190 in privately arranged accommodation (some of them in auxiliary accommodation or shelter close to their damaged homes).

Many people were having difficulties to cope with the situation, especially those whose houses were not completely destroyed. The main reason is lack of information about the financial part of the reconstruction of those partially damaged houses and hence uncertainty about the future. The PSS team had also been tracking the rumors which were mainly related to the exact date of leaving the student dormitory. The CRC has been minimizing the effects of rumors by giving exact information and acting as a link between stakeholders.

In the first three months PSS teams visited Zagreb reception center every day as the needs were quite high. Afterwards the visits decreased to three times per week and in the last month of the reporting period two times per week. In different phases of response, people's difficulties also changed: lack of information, uncertainty about the future and feeling of being left behind was some of the strongest. As already mentioned, earthquake happened just 2 days after complete lockdown due to COVID-19. Usual media attention and many organizations on the ground were missing at the time and Red Cross was the main pillar of support to the affected people. Because of this, the feeling of being left alone was, and still is, one of the strongest feelings.

One of the vulnerable groups with the CRC PSS teams focus have been older people accommodated in the reception center. They often needed assistance in communication with institutions and organizations, delivery of hot meals and catering for other medical needs. RC PSS team often advocated for their access to services and referred them to relevant stakeholders. The second group with many needs were people with previous mental health issues. As access to psychiatric hospitals was enabled only for people in risk of suicide or if they act as a threat for others, PSS teams supported them with contacting their psychiatrist, providing psychological first aid and negotiating with them about taking medicines. The third group were children, which will be described in detail under child safe space.

The Red Cross library was set up as it was assessed as one of the main needs of people accommodated in the reception center as the access to these services was restricted. 13 children and adults borrowed more than 60 books during the reporting period.

Child safe space was set up in Zagreb organized accommodation at first to provide assistance on basis one-on-one with children who had, according to their parent's assessment, difficulties in coping with the situation. As restrictions were lessened, a smaller group of children was organized to have some social support as the schools were online



PSS provided to older people in Zagreb hostel Arena. Photo: CRC

and many of them damaged. To support them with online school, PSS team organized learning assistance. As part of the program, 3 circus workshops were organized in student dormitory where children exercised their motor and perceptive skills. In total 21 children participated in the child safe space. Parents of children who left the accommodation (and program), reported about high appreciation of support received as child safe space program enabled them to cope better with stress themselves which had better influence on children wellbeing as well.

Two educational videos were produced in cooperation with one of the Croatian children theatre: one was made as a quiz on earthquake and it sends messages on how to keep safe during and after earthquake. It has been published on CRC Facebook page at the end of May and had 53,059 organic reaches and 100 shares. Access to the video is possible via link: [Kvizotres – edukativni video o postupanju u slučaju potresa](#). The second video on how to cope with stress has been also published on CRC Facebook page in September and had 2,487 organic reaches and 28 shares. Access to the video is possible via link: [Antistres potres – tri tajne kako ostati smiren](#).

Staff and volunteers who participated in the CRC response were supported through one organized online group session, daily operational debriefings and individual supporting sessions. Main issues which came out were regarding provision of assistance and support while having physical barrier (e.g. masks, gloves etc.), which was challenging to get used to, especially in the first phase of the response. Total 50 staff and volunteers were supported through group and individual sessions.



Circus workshops for children. Photos: CRC

Challenges

No challenges encountered.

Lessons Learned

Please see annex 2 and 3 below.



Water, sanitation and hygiene

People reached: 20,000

Male:7,500

Female:12,500

Outcome 1: Hygiene provision for earthquake victims

Indicators:	Target	Actual
Output 1.5: Hygiene-related goods (NFIs) which meet Sphere standards and training on how to use those goods is provided to the target population		
Indicators:	Target	Actual
# staff and volunteers equipped with basic disinfectants and other PPE	100	1,181
Output 2.4: Hygiene promotion activities are provided to the entire affected population.		
Indicators:	Target	Actual
#of people reached with hygiene promotion activities	20,000	20,000

Progress towards outcomes

People who stayed in two organized alternative accommodation after the earthquake were not tested on COVID-19 and there were no indications that they were sick. People in home-isolation who had to move to different alternative

accommodation were placed in specially organized quarantines. There was a total of 630 people in the shelter at all times whose number varies on daily basis but it was never lower than 500 with a current total at 405.

A total of 1,078 hygiene kits have been distributed to people from the CRC warehouse stock as well as 700 hygiene kits purchased through this EPoA.

The procurement of 700 hygiene kits as planned by EPoA was finished at the end of July. Delivery and distribution of hygiene kits were finished at the beginning of August 2020. As some hygiene items have been procured from in-kind donations, procurement of towels planned by DREF operation has been canceled and the remaining funds reallocated to other hygiene items procurement.

Due to COVID-19, all necessary protection measures have been taken to protect CRC staff and volunteers as well as people reached, with emphasis on older and chronically ill persons.

The hygiene promotion activities undertaken by CRC have reached at least some 20,000 persons reaching the initially planned target.

Challenges

Please see annex 2 and 3 below.

Lessons Learned

Please see annex 2 and 3 below.



Protection, Gender and Inclusion

People reached: 2,220.

Male: 1,020

Female: 1,200

Outcome 1: Communities become more peaceful, safe and inclusive through meeting the needs and rights of the most vulnerable

Indicators:	Target	Actual
#of people who have access to food and medical supplies	150	2,220

Output 1.1: Programs and operations ensure safe and equitable provision of basic services, considering different needs based on gender and other diversity factors.

Indicators:	Target	Actual
# number of vulnerable groups transported to safe accommodation	50	300

Progress towards outcomes

The number of users in need for deliveries of groceries and medicines to their door steps as well as transportation assistance was originally estimated as 150 persons, but later it has been exceeded and reached 2,220 people. This number included chronically sick victims of earthquake as the group at the highest risk to be affected by COVID-19 diseases.

Almost all lock-down restrictions due to COVID-19 epidemic have been lifted off by the end of May 2020 due to improved epidemic situation in Croatia. Even with deteriorated epidemic situation since end of September, the newly introduced restrictions had been quite modest and did not require the same CRC response as before during spring time. Therefore there has been no need for additional provision of food and medical supplies deliveries to elderly and other vulnerable groups of people affected by the earthquake.

Challenges

No challenges identified.

Lessons Learned

Please see annex 2 and 3 below.

Strengthen National Society

S1.1: National Society capacity building and organizational development objectives are facilitated to ensure that National Societies have the necessary legal, ethical and financial foundations, systems and structures, competences and capacities to plan and perform

Output S1.1.4: National Societies have effective and motivated volunteers who are protected

Indicators:	Target	Actual
# of volunteers involved in the operation who are insured	70	Volunteers insured from other resources

Narrative description of achievements

An online "Staff and volunteers support" training session was held on April 21 and repeated several times in the next months. Volunteers were insured throughout the whole operation by the National Society. Main focus of the online training session was on providing support to staff and volunteers working with the beneficiaries on daily basis. Despite COVID-19 outbreak and all movement restrictions, the CRC staff and volunteers have been working on a daily basis with the people affected the most by the earthquake but respecting all restrictions and personal protection measures during restrictions on social contacts with people.

The CRC staff and volunteers who were engaged in the operation implementation for more than 6 months were equipped with personal protection equipment which includes masks and disinfectants as well as visible CRC clothing and polo shirts. Through the DREF budget some 45 clothing sets with 350 pieces of cloths have been purchased as well as 114 pieces of t-shirts in order to make our volunteers and staff visible to the public. The visibility for the field work has been secured for a total of 45 CRC staff and volunteers as well as some 70 additional volunteers who were distributed with the polo shirts. A total of CHF 12,719.41 was spent on clothing of volunteers and staff working with the earthquake victims. Out of that a total of CHF 11,139.09 was spent for purchase of some 45 clothing sets with 350 pieces of cloths and a total of CHF 1,580.32 for purchase of 114 pieces of polo shirts in order to make our volunteers and staff visible to the beneficiaries. The visibility for the field work has been secured for a total of 45 CRC staff and volunteers as well as some 70 additional volunteers who were distributed with the polo shirts.

As the Croatian Red Cross secured additional funding for purchase of clothing for staff and volunteers from other resources – additional CHF 16,851.04, the procurement procedure was conducted for a total of 29,570.45 CHF (206.993,14 kn) in line with the IFRC procurement rules and regulations. Some 102 sets of cloths and footwear – 870 pieces of cloths and footwear as well as a total of 135 polo shirts were purchased.

Challenges

Compared to the projections, there was some overspending on some of the PPE items and disinfectants, due to reallocating the budget towards masks, as gloves were covered from other resources. The variance was also due to very high volatility of exchange rate of CHF against HRK and EURO during the first wave of COVID-19 pandemic. Consequently, when the DREF budget was planned, the CHF rate was significantly higher than it was during the project implementation. For that the difference between the planned budget and the DREF funding per actual exchanged rate HRK against CHF is some 6,786.46 CHF.

Lessons Learned

Please see annex 2 and 3 below.

International Disaster Response

Output S2.1.3: NS compliance with Principles and Rules for Humanitarian Assistance is improved through the integration of CEA approaches and activities

Indicators:	Target	Actual
% of target population satisfied with level of consultation, information and involvement in the operation	70%	N/A
% of target population satisfied with support received	70%	92%

Narrative description of achievements

Evaluation of implemented EPoA – BSS and LLW

The Croatian Red Cross implemented the beneficiary satisfaction survey (BSS) conducted as a telephone survey from 10 to 13 November 2020 among the beneficiaries of cash grants with objective to evaluate the CRC DREF project activities after the earthquake. The main aim of the evaluation was to determine whether the beneficiaries were satisfied with the activities carried out and the assistance provided to them by the Croatian Red Cross. **The interview was conducted with a total of 220 persons (one adult per households) – 179 in the City of Zagreb and with all 41 households in Krapina-Zagorje County.** Majority of beneficiaries were satisfied with the assistance received from the Croatian Red Cross which included humanitarian aid, financial assistance, psychosocial support, support in exercising rights and transportation (to medical facilities etc.). The evaluation report on beneficiary satisfaction is attached to this report with enclosed survey questionnaire.

The survey results showed that the highest percentage of people who received financial assistance got the information from the Croatian Red Cross staff and volunteers or through the communication with their friends, acquaintances and family members. The vast majority of beneficiaries were satisfied with the assistance received from The Croatian Red Cross, although some of them stated to be partially satisfied or unsatisfied. When asked about the reasons for dissatisfaction, the majority of beneficiaries stated the amount of financial assistance received is not sufficient to cover their current needs. They were also mostly satisfied with the way the financial assistance was distributed, although some of them were not satisfied with the duration of the call and repeated postponements. All in all, if they could choose between financial and material support, most of them would choose financial support.

Also the lessons learnt workshop (LLW) was held with a total 16 staff and volunteers from CRC HQ and two CRC local branches of Zagreb and Donja Stubica that took part in the implementation of DREF operation activities. The report on LLW results is attached to this report. Due to COVID-19 restrictions, lessons learned workshop (LLW) was held online via Zoom on 9 December 2020 with 16 participants from National society and local branches participated in the workshop.

Topics discussed were related to the main pillars of the project as it follows: relief, coordination, mental health and psychosocial support and cash transfer program. During the workshop participants discussed achievements, challenges, lessons learned and future steps. **As the earthquake response was an emergency within an emergency and first complex emergency for Croatian Red Cross, results were satisfying.**

One of the main lessons learned was the quite successful implementation of the cash transfer program which will enable much easier work in future. CRC piloted the Cash Grant program with set of visible criteria for beneficiaries eligibility as well as a newly developed web-application for request collection and data base that enabled us to produce the written decision and do all payments to beneficiaries quite promptly.

Please see the Livelihoods and basic needs section on the handling of complaints.

Challenges

The participants identified the following main challenges to be further advanced in the future: definition of criteria for beneficiary identification as challenge in every operation – especially for cash grants assistance but also other forms of assistance, building an information management system in emergencies and joint contingency plan for the NS and Red Cross local branches especially with the city branch of Zagreb to be worked on and further developed in the future.

Lessons Learned

Please see annex 2 and 3 below.

Effective, credible and accountable IFRC

Output S4.1.3: Financial resources are safeguarded; quality financial and administrative support is provided contributing to efficient operations and ensuring effective use of assets; timely quality financial reporting to stakeholders

Indicators:	Target	Actual
# of financial reports produced	N/A	2

Output S4.1.4: Staff security is prioritised in all IFRC activities

Indicators:	Target	Actual
% of staff aware of security regulations	100%	100%

Narrative description of achievements

The DREF Project Funding Agreement (“PFA”) between the International Federation of Red Cross and Red Crescent Societies and the Croatian Red Cross concerning the Provision of Funding to the National Society for a DREF Operation MDRHR003 – Croatia: Earthquake (the “Project”) was signed on 15 April 2020 and approved at the amount of CHF 202,967. The estimated duration of the project was from 22 March to 31 August 2020 but the deadline for project implementation was extended to 31 October 2020 by the Amendment no. 1 to the DREF Project Funding Agreement signed on 21 July 2020.

The instalment by IFRC was paid to the Croatian Red Cross on 17 April 2020 in the amount of 202,967.00 CHF. The CHF funding was exchanged to Croatian currency HRK on 7 October at exchange rate of 7.00 HRK for 1.00 CHF. During the DREF operation implementation, a total of CHF 175,524.32 was spent which is about 86% of the funding received from IFRC (see financial report for details).

Challenges

Risk of COVID-19 entering organized accommodations required additional effort by CRC volunteers and staff.

Lessons Learned

Please see annex 2 and 3 below.

D. Financial Report

The budget of this DREF operation was **CHF 217,255**. After finalizing the operation, there remains a balance of **CHF 30,183**, which will be returned to the DREF account per standard IFRC procedures. [Please refer to the attached financial statement for details.](#)

The major donors and partners of the Disaster Relief Emergency Fund (DREF) include the Red Cross Societies and governments of Belgium, Britain, Canada, Denmark, German, Ireland, Italy, Japan, Luxembourg, New Zealand, Norway, Republic of Korea, Spain, Sweden and Switzerland, as well as DG ECHO and Blizzard Entertainment, Mondelez International Foundation, and Fortive Corporation and other corporate and private donors. The IFRC, on behalf of the National Society, would like to extend thanks to all for their generous contributions.

Contact information

Reference documents

Click here for:

- [Emergency Plan of Action \(EPoA\)](#)
- [DREF Operation Update](#)

For further information, specifically related to this operation please contact:

In the Croatian Red Cross

- Robert Markt, Executive President; phone: +385 1 4655 814 (ext. 106); email: robert.markt@hck.hr
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- Antoine Belair, antoine.belair@ifrc.org

How we work

All IFRC assistance seeks to adhere to the **Code of Conduct** for the International Red Cross and Red Crescent Movement and Non-Governmental Organizations (NGO's) in Disaster Relief and the **Humanitarian Charter and Minimum Standards in Humanitarian Response (Sphere)** in delivering assistance to the most vulnerable. The IFRC's vision is to inspire, **encourage, facilitate and promote at all times all forms of humanitarian activities** by National Societies, with a view to **preventing and alleviating human suffering**, and thereby contributing to the maintenance and promotion of human dignity and peace in the world.

The IFRC's work is guided by Strategy 2020 which puts forward three strategic aims:



Save lives,
protect livelihoods,
and strengthen recovery
from disaster and crises.



Enable **healthy**
and **safe** living.



Promote **social inclusion**
and a culture of
non-violence and **peace**.

ANNEX 1 – Beneficiary Satisfaction Survey Report

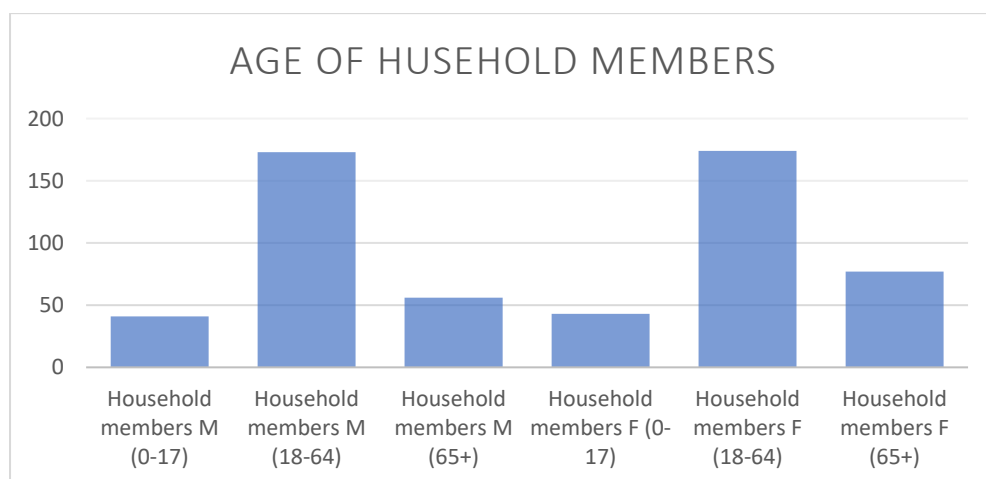
DREF Operation MDRH003 Croatia: Earthquake

Report on Survey Conducted among Beneficiaries of Unconditional Cash Grants on DREF Activities Satisfaction

Evaluation results

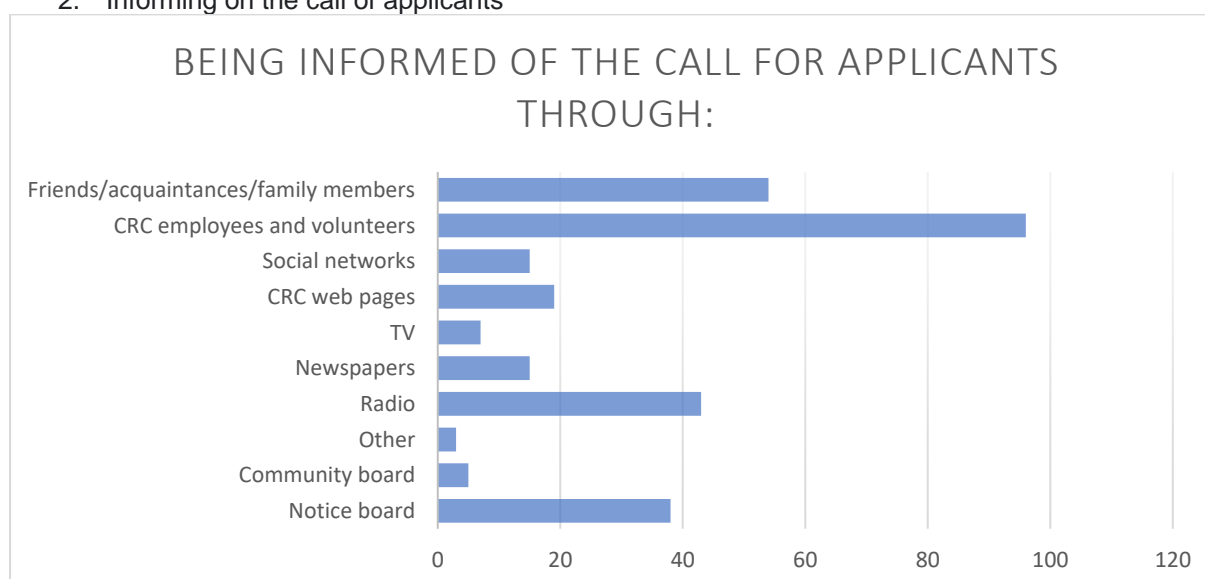
The IFRC DREF Operation MDRH003 Croatia: Earthquake unconditional cash grants evaluation was conducted in the period from 10 to 13 November 2020 among beneficiaries of cash grants. Telephone survey was conducted according to the questionnaire developed for the purposes of the evaluation. The main aim of the evaluation was to determine whether the people reached were satisfied with the activities carried out and the assistance provided to them by the Croatian Red Cross. The evaluation plan was to include 252 households which received financial assistance: 211 in the City of Zagreb and 41 households in Krapina-Zagorje County. Finally, the interview was conducted with 179 households in the City of Zagreb and with all 41 households in Krapina-Zagorje County. Other respondents refused to participate in the survey or did not answer the phone or the phone given was incorrect. Collected results are as follow:

1. Age breakdown of household members



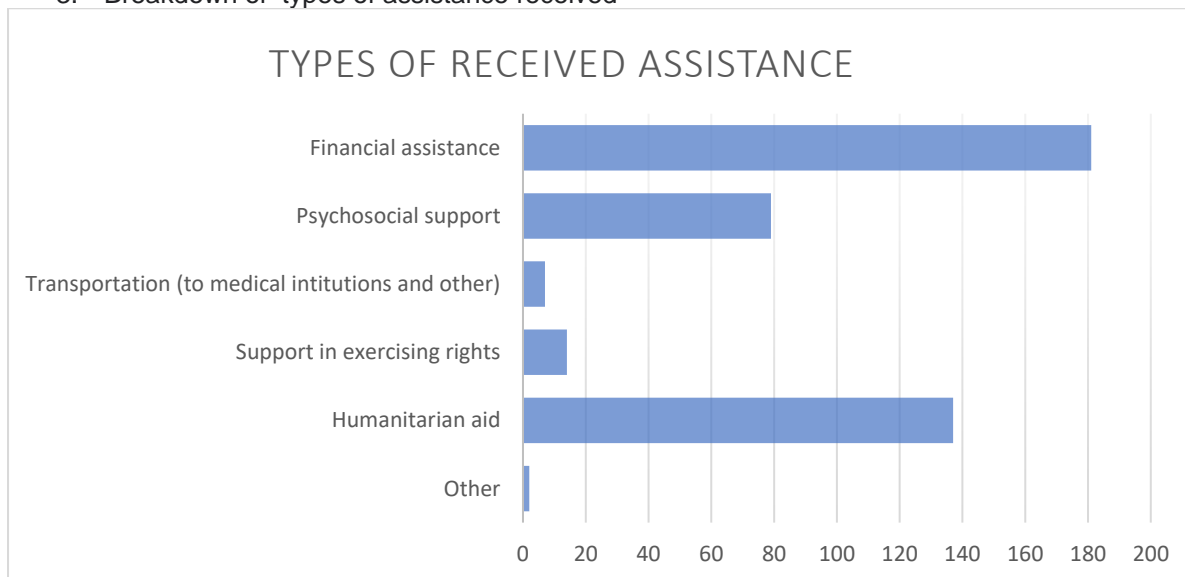
Most household members belong to the age group from 18 to 64, followed by the members aged over 65, while the least number of household members are children under 18.

2. Informing on the call of applicants



According to the survey participants, they mostly found out about the call for applicants through The Croatian Red Cross employees and volunteers, or through the communication with their friends, acquaintances and family members. Radio and notice board within the temporary accommodation facility were also a great source of information about it. Significant number of people received information through the CRC web page or social networks, while the small number of them learned about the call through newspapers, television or notice board.

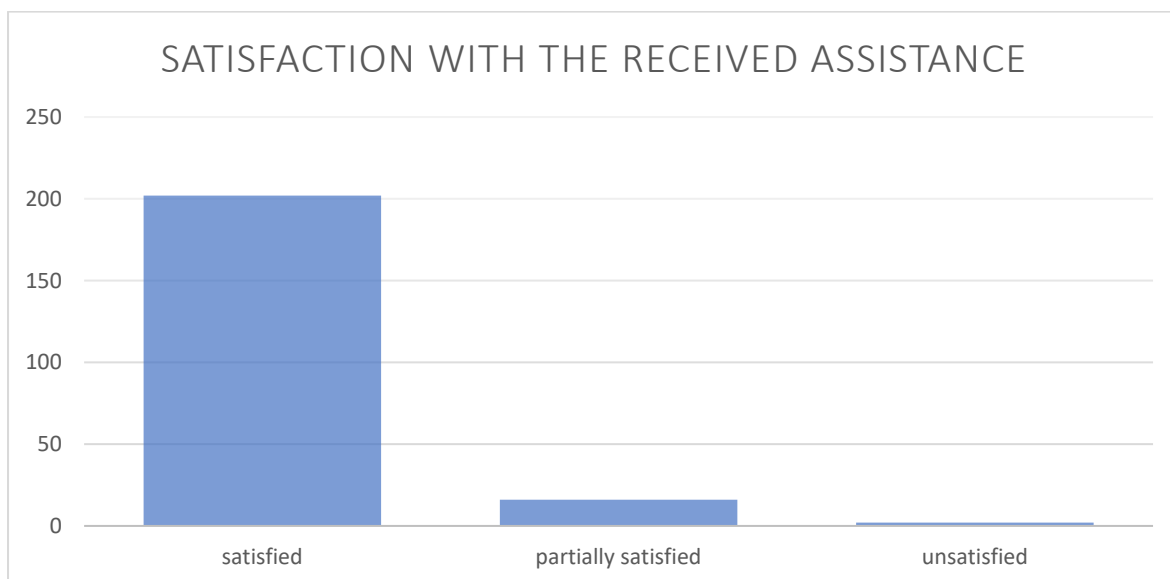
3. Breakdown of types of assistance received



Financial assistance represents the most common type of assistance received among the beneficiaries, followed by humanitarian aid and psychosocial support. A smaller number received support in exercising rights, and some of them needed transportation assistance.

When conducting the questionnaire by telephone, some respondents expressed concerns about constant quakes and disappointment with their current situation, hence they were provided with psychosocial support.

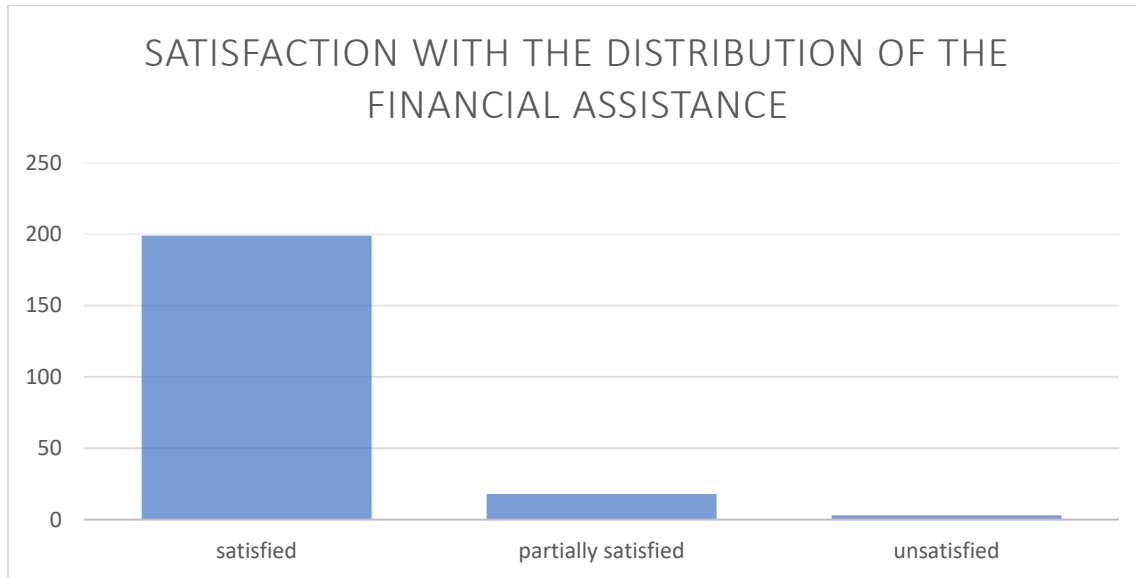
4. Accomplished satisfaction with the assistance



The vast majority of people were satisfied with the assistance received from The Croatian Red Cross, although some of them stated to be partially satisfied or unsatisfied.

When asked about the reasons for dissatisfaction, the majority of people stated the amount of financial assistance received is not sufficient to cover their current needs. Also, people felt that damage caused by earthquake should have been taken as additional criteria for higher amount of assistance per capita. Some dissatisfaction was regarding the content of humanitarian packages distributed to people accommodated in temporary Reception center.

5. Accomplished satisfaction with the distribution of the assistance



The people who participated in the survey were also mostly satisfied with the way the financial assistance was distributed, although some of them were partially satisfied or unsatisfied.

Reasons for partial satisfaction or dissatisfaction include the long duration and repeated postponement of the call for applicants and the expansion of criteria.

ANNEX 2 – Lessons Learned Workshop Report

Lessons Learned Workshop – Online, 9.12.2020

Due to COVID-19 restrictions, lessons learned workshop was held online via Zoom on 9 December 2020. In total 16 staff and volunteers from National society and local branches participated in the workshop.

Topics discussed were related to the main pillars of the project as follows: relief, coordination, mental health and psychosocial support and cash transfer program.

Relief

Red Cross local branches of Donja Stubica and City of Zagreb presented their work during the earthquake response. The possibility to include many volunteers in the EQ response was seen as important accomplishment, as the staff was already overwhelmed with assignments related to COVID-19. However, the CRC HQ support was highlighted as important, although it was mainly focused on in-kind support. In addition to this, as Red Cross city branch of Zagreb is covering much wider area, Bad Blue Boys football fan club supported them in distribution of in-kind donations to affected citizens.

Although Croatian Red Cross standardized food packages, there are still many donations outside of the standards and both NS and local branches have difficulties in declining in-kind donations. There is a space for improvement: changes are happening, but it is a slow process.

Some of the main challenges, but also lessons learned were concerning criteria for identification of people to be assisted: as per the policies people should be identified by local authorities, but the experience showed it is important for Red Cross to be prepared to step in for this assignment, where the role of RC Tracing service is extremely important.

Parallel with the earthquake there was an ongoing COVID-19 operation and most of the Red Cross resources were already directed to the local branches in Croatia, which made it more complicated to organize in the logistic point of view.

Coordination

Two important topics were discussed: external and internal communication.

As per the external communication it was focused on Civil Protection Headquarters for crisis management and the role of Croatian Red Cross, both on national and local level. Earthquake response was coordinated on a county level. Local Red Cross branches, as well as the National society concluded that the role of the Red Cross is sometimes unclear. Also, the Red Cross is given tasks which should be performed by other stakeholders, but Red Cross steps in as it is more operational than other civil protection forces. It is also stated that civil protection risk assessment and contingency plan should be revised as the current one is from 2014.

Local branches and NS had their own emergency boards established as an internal coordination system. Communication and coordination between the local branches and National society was assessed as satisfactory, but with a lot of space for improvement. One of the conclusions included drafting joint contingency plan of CRC NS and RC of City of Zagreb for the territory of City of Zagreb. An example of joint coordination was done in the earthquake response, where CRC NS had a liaison officer attending emergency board meetings in the RC branch. Also, CRC NS supported the branch with technical expertise in MHPSS and RFL. In addition to this, lack of educations for new staff and volunteers has been identified as one the gaps and something to note as future steps.

Key lesson learned is proper information management which is sustainable for any emergency response operation and which can be user friendly for both NS and local branches. Also, complex emergencies should be taken into consideration to enable distinguishing between two operations from one side and having joint information on the other. All of this would facilitate monitoring and reporting to donors.

Mental health and psychosocial support

Psychosocial support team reported about results and activities in reception centers and remote areas. One of the key aspects included referrals to relevant institutions and stakeholders and advocating for people affected with earthquake. This was also one of the challenges as access to services was very much restricted either due to COVID-19 restrictions either because of the damage of the institutions. With regard to restrictions due to COVID-19, it also influenced on how the activities will be organized and how many of them will be. **Key lesson** is experience in working in complex emergencies, as this is the first experience like this for Croatian Red Cross. Also, this situation showed how important it is to be prepared with PSS emergency kits which we used in the first days and later and made the work much easier.

Cash transfer program

Local branches and NS shared their perspective on how the CTP went. Challenges were similar to what surveyed participants stated in the conducted evaluation: more than one call for applications, changing of criteria (and restrictive criteria itself) and reaching all people in need. As per experience, one of the best ways to encourage people to apply for the financial assistance was talking to them face-to-face and being physically present in the area where people are residing or calling them directly. Also, administrative support in the form of database was very helpful during the implementation. One of the topics discussed was also related to amount of financial assistance, which was higher than originally planned as there were other donations for this purpose. The maximum amount possible for distribution, as per DREF policies is 100 CHF, which is less than minimum of social welfare benefit in Croatia. When this is taken into

consideration and compared with the amount of administration affected people must collect, there is possibility that the people's motivation to apply is low.

Annex 3 – Lessons Learned Workshop Outcome Table/ Action Plan

		Relief	Coordination	Mental health and psychosocial support	Cash transfer program
Reflections on what happened	External context	<ul style="list-style-type: none"> • On 23 March 2020, the Mayor of the City of Zagreb issued a Conclusion declaring a natural disaster caused by an earthquake in the City of Zagreb • The earthquake happened in the middle of an ongoing Covid-19 pandemic and lockdown • Identification of beneficiaries is the duty of the local government by the Law on civil protection system • Shelter (except temporary emergency tents) provided by by the State and local authorities in student dormitory and hotel bungalows • The Croatian Government activated the European Union civil protection mechanism (UCPM) on 23 March 2020 - Seven European countries have offered in-kind assistance in shelter items • in July 254 families with a total of 678 family members were given decisions on lease payment for alternative apartments • By September many families relocated from student dormitory to another more permanent accommodation • Relaxation of Covid 19 measures in June/July 	<ul style="list-style-type: none"> • The earthquake happened in the middle of an ongoing Covid-19 pandemic and lockdown • CRC as an Operational force in state CP system - active participation in decision making and execution process • Entities included in the operation and decision making – <ul style="list-style-type: none"> - The Government of the Republic of Croatia’s Headquarters for Crisis Coordination; - Ministry of Interior, the Civil Protection Directorate; - Ministry of Health, the Croatian Institute of Public Health; - State Commodity Reserves; - Ministry of Education - Ministry of Defence, - Ministry of External Affairs, - Ministry of Economy, Crafts and Entrepreneurship, - Ministry of Demographic, Family, Youth and Social policies, - City of Zagreb, • Krapina-Zagorje County, local NGOs. 	<ul style="list-style-type: none"> • Due to COVID-19 and earthquakes institutions were closed or damaged and access to services difficult • Restrictive measures due to COVID-19 	<ul style="list-style-type: none"> • Response and support from the other responsible institutions on different levels

		Relief	Coordination	Mental health and psychosocial support	Cash transfer program
	Internal context	<ul style="list-style-type: none"> • Decision making process based on information gained in the field (beneficiaries) and through coordination with other stakeholders, with respect on their roles and capacities • Already ongoing actions related to COVID 19 before the earthquake on the whole territory of the state for elderly who were restricted to get out of their homes, persons in home isolation or quarantine as well as persons affected by COVID-19 who are treated at their homes • In mid May the Croatian Red Cross received direct donation from the Austrian Red Cross in the amount of 10,000 euros contributing to EPoA of this DREF operation. Also another donation in a total amount of 125,000 US\$ has been allocated by Coca-Cola Foundation to contribute the CRC Response to Zagreb Earthquake. • 169 staff members and 1012 volunteers involved in the earthquake response 	<ul style="list-style-type: none"> • The operation implemented by the Croatian Red Cross headquarters in cooperation with the branches of affected areas: RC local branch of Zagreb (City of Zagreb) and RC local branch of Donja Stubica (Krapina-Zagorje county) • Coordination between RC branch of Zagreb and Bad Blue Boys (football fan group) –relief delivery and joint fundraising action • Coordination between CRC NS and Zagreb CRC branch – regular meetings, regular contacts on executive levels, PR activities coordination, CRC PSS activities supported by city branch, CRC NS supplement of relief goods delivered by local branch, CRC NS staff and volunteers on permanent stand by to support city branch activities 	<ul style="list-style-type: none"> • PSS emergency kits prepared • Limited support from PSS teams from other counties due to COVID-19 restrictions • Complex emergency and availability of CRC NS and local branches PSS staff and volunteers • CRC NS supported the branch with technical expertise in MHPSS and RFL 	<ul style="list-style-type: none"> • Coordination with local branches for work distribution • Coordinated activity within the CRC NS departments (e.g. DM, EU funds, legal department, PR etc.)

	Relief	Coordination	Mental health and psychosocial support	Cash transfer program
Achievements	<ul style="list-style-type: none"> • Temporary tents set up as an emergency shelter for people who did not feel safe to return home in case of another quake with capacity for 500 people respecting COVID 19 measures – active for a week • Damaged equipment replenished (40 tent lighting, 40 electrical material - extension cords, cables, multiplug), 10 tent heaters, 100 folding field beds • Delivered during immediate response: <ul style="list-style-type: none"> 1750 hot beverages 540 blankets 900 warm meals • Delivered by September: <ul style="list-style-type: none"> • 7,9 MT food • 12.169 l water • 1393 personal hygiene kits • 385 spatial hygiene kits • 1020 warm meals to walking disable persons • 2,220 people directly assisted • 1181 Staff and volunteers safe and protected with masks and disinfectants • The possibility to include many volunteers, as the staff was already overwhelmed with assignments related to COVID-19 	<ul style="list-style-type: none"> • Internal coordination very successful regardless of complex emergency • Sharing of findings and experience both internally and externally • 190.000,00 kn raised in CRC branch of Zagreb and BBB joint fundraising action <p>In coordination with BBB:</p> <ul style="list-style-type: none"> • 540 humanitarian aid packages • 340 roof restorations • 1920 groceries and medicines deliveries • 400 houses provided with roof tiles • Permanent coordination on National and County level 	<ul style="list-style-type: none"> • Timely response: PSS team assessed the situation on 23 March • Cooperation of PSS and RFL team • Many activities implemented and many beneficiaries reached regardless of restrictive measurements due to COVID-19 • Referrals to relevant institutions and stakeholders • Successful advocating for people affected with earthquake 	<ul style="list-style-type: none"> • successful implementation of the cash transfer program • developed database for a sustainable CTP • very satisfied beneficiaries

		Relief	Coordination	Mental health and psychosocial support	Cash transfer program
	Challenges	<ul style="list-style-type: none"> • Long duration of the assessment of damage as well as endorsement of the Law on reconstruction of the city of Zagreb causing uncertainty because there is no specific information on the damages and remediation, especially concerning families that are still in organized temporary accommodation or other accommodations they have found on their own (leased apartments or with their families and friend • Risk of COVID-19 entering organized accommodation required additional effort by CRC volunteers and staff • Inconsistent criteria for identification of beneficiaries • No available Government list of people affected by the EQ 	<ul style="list-style-type: none"> • Earthquake vs COVID-19 response, coordination of operation that under normal circumstances would require involvement of local branches' staff and volunteers (they were involved in response to COVID 19 on their own territories, as well as travel that was limited in whole country) • The role of the Red Cross was sometimes unclear • RC was given tasks which should be performed by other stakeholders • Lack of educations for new staff and volunteers 	<ul style="list-style-type: none"> • Communication and coordination with other institutions in enabling access for beneficiaries: damaged infrastructure and fear of infection • Adjustment of activities due to COVID 19 restrictions (for example not being able to organize group activities) • Limited HR: CRC HQ PSS team supported local branch as the travel between counties was restricted and staff and volunteers were already involved in COVID-19 response 	<ul style="list-style-type: none"> • City of Zagreb late data collection and assessment on damage and lack of beneficiaries' identification, which influenced the later distribution of cash assistance provided by DREF • Provision of information on cash grants to beneficiaries • Lack of beneficiaries' trust towards donations and financial support from the institutions in general • Difficulties with reaching all people in need • Repeated call for applications • Definition and change of criteria for each call which made it difficult for beneficiaries to follow up • Ability to respect the deadlines
	Looking ahead, planning Lessons learned	<ul style="list-style-type: none"> • Opportunity for capacity building in Complex emergencies • Cash distribution VS relief items distribution • Internal set of criteria for identification of beneficiaries 	<ul style="list-style-type: none"> • Working in complex emergencies • Emergency on the territory of city of Zagreb: coordination between NS and city branch • Need for proper information management which is sustainable for any emergency response operation and which can be user friendly for both NS and local branches • A liaison officer for NS and City branch of Zagreb as part of the model for coordination 	<ul style="list-style-type: none"> • Experience in working in complex emergencies: coordination between responses • Preparedness is a key: PSS emergency kits enabled faster response 	<ul style="list-style-type: none"> • Implementation of the CTP is lesson learned itself as it will enable smoother implementation in future • Development of a set of visible criteria for beneficiaries' eligibility • Development of web-application for request collection and database for quicker implementation • Defining the best ways to inform affected population about CTP • Feedback from beneficiaries based on evaluation results

		Relief	Coordination	Mental health and psychosocial support	Cash transfer program
	Next steps	<ul style="list-style-type: none"> • Involvement of lessons learned in CRC trainings and in CRC strategic documents • Advocacy for stronger presence of CASH distribution • Development of own beneficiary targeting method to be implemented in case of lack of official one • Logistic preparedness for the possible complex emergencies 	<ul style="list-style-type: none"> • Coordination – joint contingency planning of CRC NS and City of Zagreb RC branch for emergencies on the territory of the city of Zagreb • Civil protection risk assessment and contingency plan revision (the current one is from 2014) • Trainings for new staff and volunteers 	<ul style="list-style-type: none"> • Continued activities on PSS helpline and PSS activities in reception centre 	<ul style="list-style-type: none"> • Integration of lessons learned into internal procedures for the future period and learning accordingly

DREF Operation

FINAL FINANCIAL REPORT

Selected Parameters			
Reporting Timeframe	2020/04-2020/12	Operation	MDRHR003
Budget Timeframe	2020/04-2020/10	Budget	APPROVED

Prepared on 28/Jan/2021

All figures are in Swiss Francs (CHF)

MDRHR003 - Croatia - Earthquake

Operating Timeframe: 06 Apr 2020 to 31 Oct 2020

I. Summary

Opening Balance	0
Funds & Other Income	217,255
DREF Allocations	217,255
Expenditure	-187,072
Closing Balance	30,183

II. Expenditure by area of focus / strategies for implementation

Description	Budget	Expenditure	Variance
AOF1 - Disaster risk reduction			0
AOF2 - Shelter	18,328	20,663	-2,336
AOF3 - Livelihoods and basic needs	103,199	68,548	34,650
AOF4 - Health	43,055	44,412	-1,358
AOF5 - Water, sanitation and hygiene	10,650	8,588	2,062
AOF6 - Protection, Gender & Inclusion			0
AOF7 - Migration			0
Area of focus Total	175,231	142,212	33,019
SFI1 - Strengthen National Societies	41,172	30,147	11,025
SFI2 - Effective international disaster management	586		586
SFI3 - Influence others as leading strategic partners			0
SFI4 - Ensure a strong IFRC	266	14,713	-14,447
Strategy for implementation Total	42,024	44,860	-2,836
Grand Total	217,255	187,072	30,183

DREF Operation

FINAL FINANCIAL REPORT

Selected Parameters			
Reporting Timeframe	2020/04-2020/12	Operation	MDRHR003
Budget Timeframe	2020/04-2020/10	Budget	APPROVED

Prepared on 28/Jan/2021

All figures are in Swiss Francs (CHF)

MDRHR003 - Croatia - Earthquake

Operating Timeframe: 06 Apr 2020 to 31 Oct 2020

III. Expenditure by budget category & group

Description	Budget	Expenditure	Variance
Relief items, Construction, Supplies	157,140	130,805	26,335
Shelter - Relief	17,209	19,402	-2,193
Water, Sanitation & Hygiene	10,000	8,064	1,936
Medical & First Aid	27,531	33,362	-5,831
Teaching Materials	4,000	4,683	-683
Other Supplies & Services	1,500	1,580	-80
Cash Disbursement	96,900	63,714	33,186
Land, vehicles & equipment	2,500	2,077	423
Computers & Telecom	2,500	2,077	423
Logistics, Transport & Storage	10,000	10,518	-518
Storage	4,000	4,086	-86
Transport & Vehicles Costs	6,000	6,432	-432
Personnel	27,159	29,862	-2,703
National Society Staff	14,159	16,147	-1,988
Volunteers	13,000	13,715	-715
Workshops & Training	1,500	1,642	-142
Workshops & Training	1,500	1,642	-142
General Expenditure	5,696	750	4,946
Travel	550		550
Office Costs	4,896		4,896
Communications	250	100	150
Financial Charges		650	-650
Indirect Costs	13,260	11,418	1,842
Programme & Services Support Recover	13,260	11,418	1,842
Grand Total	217,255	187,072	30,183