PROPERTY COMPENSATION GUIDELINES

BASED ON IRAQI LAW 20, 2009 and LAW 57, 2015 (FIRST AMENDMENT)

AS OF DECEMBER 2018
Overview

Iraq has experienced a massive wave of displacement over the last four years that has caused an intricate housing, land and property situation. During the recent conflict, many Iraqi citizens have had their property rights violated, such as having lost possession of their property or have had their property damaged or destroyed by different actors 1. Approximately 5.8 million 2 Iraqis were forced to abandon their homes and leave their areas of origin as a consequence of fear of violence, lack of freedom of movement, lack of access to basic services. In conflict-affected areas, unlawful seizure, sale, systematic looting, and destruction of properties were highly common, and are consequently unable to return to their areas of origin or rebuild their homes and lives at the present day.

As a result, many IDPs cannot yet return to their area of origin, are not able to re-establish their lives, or do not have the financial resources to rebuild their homes. Enjoying tenure security and access to housing is a human right and humanitarian and governmental actors have a responsibility in ensuring that the rights of people are restored and respected.

Purpose of the Compensation Guidelines

These guidelines have been drafted to support HLP partners who are working on compensation in Iraq. The guidelines are based on Iraqi Law 20 of 2009 3 and Law 57 4 of 2015 in relation to the compensation of all Iraqi citizens affected by damages caused by war operations, military accidental mistakes and terrorist actions in Iraq.

It should be noted that the below guidelines will focus on people who have property/ownership rights and no other types of HLP rights.

Restitution of Property Rights and Compensation in the international law

Damaged and destroyed properties are a major hindering factor for IDPs in returning to their areas of origin. Thus, in order to facilitate the return of displaced households, assistance and support should be provided in relation to compensation for damaged housing and right to return.

Refugees and internally displaced persons have the right to return freely to their homes and places of habitual residence and the refugees and IDPs have the right to have restored to them any housing, land and/or property of which they were arbitrarily or unlawfully deprived, or to be compensated for any housing, land and/or property that is factually impossible to restore. 5

1 According assessment of January 2018, conducted by UN Habitat and Ministry of Planning, there are approximately 60,000 houses destroyed during the armed conflict. The damage/destruction assessment is based on satellite imagery and covers only category 3 and 4 of house destructions. According to the Government of Iraq’s Damage and Needs Assessment of Affected Governates, out of 138,051 houses that have been damaged or destroyed, the district of Mosul, which is located in the governate of Ninewa, holds the largest share of recorded number of damaged housing, compared to districts in other affected governates, IRAQ RECONSTRUCTION and INVESTMENT; Damage and Needs Assessment of Affected Governates, Part 2, January 2018.
2 Displacement Tracking Matrix (DTM), https://www.iom.int/countries/iraq

States shall demonstrably prioritize the right to restitution as the preferred remedy for displacement and as a key element of restorative justice. The right to restitution exists as a distinct right and is prejudiced neither by the actual return nor non-return of refugees and displaced persons entitled to housing, land and property restitution. 6 Compensation/restitution for damaged properties is a right for affected households under both national law and international principles. As such, affected household have a right to access to government HLP services, such as compensation and restitution schemes, without any discrimination or prejudice related to ethnicity, religion, gender or tribe.

HLP rights are inalienable, indispensable, non-negotiable, equal, and non-discriminatory in terms of origin, ethnicity, religion, status or tribe, or gender.

The right of households affected by military operations or terrorist acts to file for compensation for their damaged/destroyed is articulated in various international conventions, including the United Nations Commission on Human Rights adoption of the “Basic Principles and Guidelines on the Right to a Remedy and Reparation for Victims of Gross Violations of International Human Rights Law” (E/CN.4 / RES / 2005/35). The guidelines were endorsed by the United Nations General Assembly in 2006 (A / RES / 60/147, 21 March 2006), with additional protocols in 1977. Additionally, the Basic Principles and Guidelines on the Right to a Remedy and Reparation was adopted on 16 December 2005, along with the Guiding Principles on Internal Displacement (“Guiding Principles”) and (2) the Principles on Housing and Property Restitution for Refugees and Displaced Persons (Pinheiro Principles).

Property compensation in Iraq

As per the Law on Compensation (Law 20 of 2009 and law 57 of 2015), Iraqi authorities will compensate all citizens, including IDPs, whose properties were affected by war related incidents.

Law 20 of 2009 and Law 57 of 2015 stipulates that all Iraqi citizens affected or harmed by a during military operations and terrorist actions are entitled to financial compensation. 7

According to Article 2 of the Law 20, there are five categories eligible for compensation:

1. Martyrdom, missing in action, kidnapping, or injury;
2. Full or partial disability based on a medical report issued by a specialized medical committee;
3. Injuries and other cases that require temporary treatment based on the specialized medical report in this field;
4. Damaged property;
5. Disadvantages relevant to job or education.
There are six sections which focuses on property damages under Law 20.8 They are divided as follows: vehicles, houses, farming lands, furniture, shops and companies9. All claims are considered on case by case basis and the compensation amount depends on the level of damage to each property.

Central Compensation Committee
According to Article 3 of Law 57, the Central Compensation Committee will be based in Baghdad, while Article 5 of Law 57 (which amends Article 4 of Law 20) stipulates that, the Central Compensation Committee is chaired by a judge of first-category nominated by the President of the Supreme Judicial Council and comprises of representative from the High Commission for Human Rights, Ministry of Interior, Ministry of Finance (MoF), Ministry of Justice (MoJ), representative of victims by General Secretariat of the Council of Ministers and representative of Kurdistan Region of Iraq (KRG) as members. The Committee reports to the Council of Ministers Secretariat (COMSEC) in coordination with the Martyrs’ Foundation.10

The function of the Central Compensation Committee is to: approve, amend or refuse recommendations issued by sub-committees relevant to property compensation, review the recommendations of the sub-committees, and report their conclusions to the Ministry of Finance (MoF) who handles the disbursements of the monetary allocations to successful claimants.

The Central Compensation Committee also functions as the highest body to appeal to against any sub-committee decision related to compensation.

Compensation sub-committee
According to Article 4 of the Law 57 of 2015, a Compensation sub-committee will be established in Baghdad, and a sub-committee established in each conflict affected governorate – including Kurdistan Region of Iraq (KRI), in order to facilitate people’s claims for compensation. The governorate sub-committees can open offices in any area of their respective governorates.

Article 6 of Law 57 of 2015 stipulates that sub-committees will be comprised of a second-category judge as Chair who is nominated by the President of the Appeals area, a representative of the Ministry of Defence, Ministry of Interior, Ministry of Health, Real Estate and Land Registration office, Department of Martyrs Foundation and a representative from the affected governorate.

The sub-committees are tasked with: receiving requests for compensation, assessing the level damage to properties, adhering to the procedures set by the Ministry of Finance and submitting recommendations to the Central Compensation Committee. The sub-committees are also tasked with making decisions on compensation for issues not related to property (only the Central Compensation Committee issues decisions on property compensation), notifying claimants, the Ministry of Finance, and the Martyr’s Foundation on decisions taken.

Who is eligible for compensation?
Article 1 of Law 20 on compensation stipulates that all Iraqi Citizens who have been affected by military operations or mistakes, or terrorist acts are entitled for compensation. Accordingly, all individuals whose properties have been damaged or destroyed are eligible for compensation.

All or any type of property damage that has occurred during the military operations or by terrorist acts, is covered under Article 1 of Law 20.

The Guidebook on Compensation states that “If damages occurred include multiple segments that belong to the citizens’ property, it is possible to combine them all in one dossier without being segmented, for example, damages that affect the house, the furniture, and vehicles, this is to spend less time at processing such claims.”11

However, Article 8 of Law 20 says that “it is not allowed to combine between the compensation stated by this law and the compensation for the damage stated by another law; in case the affected individual received a compensation less than the one stated by this law, he/she shall be given the difference (what has been disbursed and the compensation he/she deserves by law).”

CLAIM SUBMISSION PROCESS
Who can submit a claim for compensation?
In principle all property owners can submit a claim for compensation.

If an owner is not able to submit the claim in person (absent, disabled, ill or unfit to travel), they can authorize another individual through a power of attorney, who can submit the claim on their behalf. If the owner is deceased, the inherited persons can submit the claim after they have legally inherited the property.

10 The Martyr’s Foundation is an institution of Iraqi Council of Ministers, established in 2006 by Law 3 adopted in 2005 and the foundation is focused on claims related to injuries, missing persons and deaths.
What are the required documents for submitting a compensation claim?

To prove their identity, a claimant must attach a copy of a valid document:12 National Identification Card, or the Unified Card, Civil Status Card, Certificate of Citizenship, Residence-housing Certificate Card, Ration card, a copy of the power of attorney in cases where it is compensation claimer’s representative, and include the inheritance allotment, Custodianship deed, Guardianship deed in the case of minors or missing persons, as well as attaching the representative’s or inheritors’ assignment, as well as all relevant deeds and documents.13

To submit a claim, a claimant has to provide a proof of ownership title deed (tapoo)14 of the damaged property which shows that he/she is rightful owner of the property (proof of ownership). Title deeds are issued by the Real Estate and Land Registration Office. In case owners have lost any of their property documents, they will have to obtain a replacement from the Real Estate and Land Registration Offices in their respective governorates. In case the Real Estate and Land Registration Office is destroyed, they may obtain in from Central Real Estate and Land Registration Office in Baghdad.

Should an owner not be in possession of his ownership documents, they have to file a request to the compensation office to obtain an Ownership Proof Form (an official document issued by the specialized authority, submitted by the claimant to prove his ownership of the damaged possessions).15 This form should be endorsed by Mukhtar, community leaders, municipal council, local authorities, and two witnesses. All of them would have to validate that the property truly belongs to the said claimant.

Claimants should submit high quality pictures and the exact address of the property, as evidence of the damage that has occurred to their properties as a consequence of the military operations and terrorist acts during the conflict.16 In cases where IDPs who have not yet returned are filing a claim and are not in possession of pictures of their damaged properties, they should seek alternatives such as written claims by the Mukhtar, Mayor, neighbours, and community leaders in validating the level of damage.

Where should a compensation claim be submitted?

It should be emphasized that claimants should ensure that they have compiled all necessary documents required prior to filing a compensation claim.

Claims are to be filed at the office of the Sub-Committee at their respective governorate. Several offices have been opened so far in different governorates, districts and sub-districts, mandated to receive compensation claims.17 The Governor’s office is responsible to support the compensation committees logistically, technically and administratively.

For detailed procedures on claim submission refer to annex 2.

How can a claimant prove property damages?

The Law on Compensation does not provide clear guidance on how to prove property damages that occurred during the conflict. Although no clear instructions have been provided, there are different methods of proving property damages. In principle, any evidence which proves that the damages have occurred during the war should be submitted to sub-committee. However, the Article 6 of the Law 57, stipulates that the committee is responsible to verify that damages are a result of the war or terrorist attacks.18

HLP partners assisting claimants should help them to find alternative supporting documents to build their cases. These could include any pictures, videos, utility bills, agreements on shelter rehabilitation/construction with humanitarian or development agencies and NGOs, or other relevant supporting documents.

In cases where a house has been repaired prior to filing a claim for compensation, claimants might not be able to prove that the damage was war-related and would therefore hinder the court’s ability to assess the level of damage, and thus providing an accurate monetary figure that the claimant is entitled for.

Nevertheless, there are procedures for cases where properties have been rehabilitated prior to filing a claim. Claimants will have to fill the “Damage Count Form” and list in detail the contents and items that were affected, including the structure and the furniture.

The court will then provide a “House Inspection Form” to locate the house, and to prove that damage occurred during the war. The investigation judge might ask the claimant to bring witnesses to testify that the house was damaged during the conflict.

Then, the Compensation Committee will send a surveyor from the Real Estate and Land Registration office to inspect the said property and verify whether the reconstruction,

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12 The copy of any ID document which is required to attach to the sets of documents is for information only.16
14 Title deed should be original one and should be authenticated by current year’s stamp (e.g 2018).
16 There are no clear guidelines on compensation if property is destroyed after Explosive Hazards clearance by Iraq Security Forces (ISF), but such procedures are reflected by the text of the law which include military mistakes and should be legally binding. However, humanitarian MA partners include third party liability insurance that supports the damage claims for any potential damage during their clearance operations.
17 According to information received from HLP partners, the compensation sub-committee so far has been established in the following governorates: Nineveh-Mosul, Anbar, Salah-Al din, Diyala and Kirkuk and some of the offices operates in district and sub-district level.
18 The committee provided for in paragraph (1) of this section shall carry out the administrative investigation to verify that the actual act was the result of a terrorist act or a military mistake or a military action after reviewing the investigation papers and presenting its report and recommendations with all the documents within fifteen (15) From the date of registration of the application in the committee’s submission to the competent minister or the head of the entity not associated with the ministry for approval within thirty (30) days from the date of receipt of it to the library.
rehabilitation or repairs had been done recently. Therefore, in order to avoid such complex cases, it is highly important to explain to beneficiaries the consequences of repairing or rehabilitating their properties prior to filing a claim for compensation.

It should be also noted that HLP partners will need to advise beneficiaries that, according to the Iraqi law, compensations will not cover missed earnings (such as revenue or rent), or damages resulting from criminal actions such as theft, looting, or vandalism.\textsuperscript{19}

**How will claims be verified?**

Once the claim is submitted to the Compensation sub-committee, the claimant will be provided with a date when the assessment team will be visiting their property. The committee will provide the claimant with a list of experts who are registered and recognized by the court, and are eligible to survey the property and provide a credible evaluation.

It is important for the claimant to select an evaluation expert who is registered and listed on the expert roster of the Appeal Court Presidency. This is elaborated further as follows: to be careful when selecting the experts and select the experts from the qualified and honest government civil servants, and to exclude any expert who has proven untrustworthy in terms expertise, impartiality, and care about competence-based qualities, abide by taking the oath before the head of the committee if not listed on the expert roster at the Appeal Court Presidency.

**What are the procedures for submitting a claim for compensation?**

Based on the Compensation Law, there are certain procedures that any claimant will need to go through in order to successfully submit his/her claim. The current procedures are quite complex, somewhat contradictory or ambiguous. In some cases, it is not clear how to proceed further, as there are no administrative instructions or precise legal procedure on how to file a claim for compensation.

In September 2018, the HLP Sub-Cluster in Iraq conducted an informal survey on the procedures for submitting a claim, drawing from different sources of information and available legal documents and guidelines. The findings were that the procedures slightly differ from one governorate to another, while having an overarching law that governs all procedures.

**General Procedures**

Notwithstanding some variances in procedures between governorates, the followings are the broad procedures for submitting a compensation claim in Iraq:

I. Claimants are to collate all necessary documents mentioned above and fill in a Property Proof Form to be submitted to the Investigation Court stating the damages, including the property deed or the Ownership Proof Form;

II. After obtaining and submitting the Property title deed, the owner will have to go through an investigation/screening process (investigation judge, secretariat and then referred to police station) to obtain a security clearance validating that he/she is not affiliated with an extremist group;

III. Claimant will have to wait for the police to verify the claim and property damages/destroyed;

IV. Once the investigation reports are processed, the claimant will present-submit ID and ownership documents to the Compensation sub-committee office at the district/administrative unit, and will be provided with a Damage Count Form and instructed to wait to be notified by the sub-committee office on the date of the expected visit by evaluation expert to assess property damages;

V. The fees for the Evaluation Expert will have to be paid by the claimants, as the expert will have to visit the property and assess the level of damages. The assessment form will be signed by the Evaluation Expert that assessed and evaluated the level of damage to the property;

VI. The Evaluation Report conducted by Evaluation Expert will be handed over by claimant to the compensation committee. The court (Compensation sub-committee) will certify the level of damage and its corresponding value;

VII. Finally, if the claimant is satisfied with the decision regarding the amount, the claimant will receive a letter with a reference number which states that he is eligible for compensation, indicating the compensation amount that he/she is entitled for once funds are dispersed, otherwise, the claimant will have the right to appeal the decision to the Central Compensation Committee;

VIII. The file will be forwarded to the Central Compensation Committee in Baghdad, then to Ministry of Finance for money allocation;

IX. In case the claimant does not agree on the value of the compensation, he/she can appeal to Central Compensation Committee to challenge the initial decision;

X. In case that claimant is not satisfied with the decision of the Central Compensation Committee he/she can appeal to Supreme Administrative Court also;
Completion of civil and HLP documents

Fill in the Property/Ownership Proof Form to Compensation Sub-committee Office/district

Verification of claim and damages by local police

Claimant receives the Damage Count Form and submits to Compensation Sub-committee Office

Visit of Evaluation Expert to assess property damages/destructions

Submitting of Evaluation Expert Report to Compensation Sub-committee Office

Compensation committee decides on the level of damages/destruction and the amount of money to be allocated

If claimant agrees with the amount, claim will be forwarded to Central Compensation Committee/Ministry of Finance—reference letter (number) will be received

If claimant does not agree, he/she submits appeal to Central Compensation Committee

If claimant does not agree with Central Compensation Committee decision, he/she submits appeal to Supreme Administrative Court

PROPERTY COMPENSATION GUIDELINES

PROPERTY COMPENSATION PROCESS
CLAIM PROCESS IN ANBAR GOVERNOR ATE

1. Claimant submits the claim along with all necessary paperwork to the Compensation sub-committee;

2. Compensation sub-committee refers the case to a judicial expert who reviews the claim and the ownership documents;

3. Expert evaluator assesses the damages to the claimant’s property;

4. Expert evaluator to refer the Damage Count form to the Judicial expert;

5. The judicial expert will assess the Damage Count form based on the evaluator’s assessment;

6. Claimant will go through a screening process in order to obtain a security clearance;

7. A recommendation will be issued by the Compensation sub-committee;

8. The case will be forwarded to the Central Compensation Committee for final decision;

The duration of the process is approximately thirty days.

1 The information is provided by LCN field team.
CLAIM PROCESS IN DIYALA GOVERNOR ATE

1. Claimant submits the claim along with all necessary paperwork to the administrative unit.

2. Administrative unit will cross-check records with the Real Estate and Land Registration offices, with municipal representatives and the Directorate of Agriculture Department in order verify the claimant’s ownership.

3. Administrative unit forwards the case to the Compensation sub-committee.

4. Compensation sub-committee registers the case and issues a reference number.

5. Claimant will go through a screening process in order to obtain a security clearance.

6. Claimant’s statement will be taken along with a witness’s statement.

7. A recommendation will be issued by the Compensation sub-committee.

8. The case will be forwarded to the Central Compensation Committee for final decision.

The duration of the process is from three to twelve months.
The duration of the process is approximately two months
CLAIM PROCESS IN NINEVEH GOVERNOR ATE

1. Claimant submits the claim along with all necessary paperwork to the Compensation sub-committee.

2. Compensation sub-committee will ask the claimant to describe the damage to their property.

3. Compensation sub-committee will refer the case to the local police station to verify the claimant’s description of the level of damage.

4. Claimant will provide proof of ownership documents.

5. Police will verify the level of damage to the property.

6. Claimant will go through a screening process in order to obtain a security clearance.

7. Ownership documents will be verified.

8. Expert evaluator assesses the damages to the claimant’s property.

9. Expert evaluator will refer the Damage Count form to the Judicial expert.

10. The case will be forwarded to the Central Compensation Committee for final decision.

11. A recommendation will be issued by the Compensation sub-committee.

12. Claimant will submit the evaluation form to Compensation sub-committee.

13. The judicial expert will assess the Damage Count form based on the evaluator’s assessment.

The duration of the process is from six to twelve months.
COMPENSATION CLAIM PROCEDURES IN SALAH AL-DIN GOVERNORATE

1. Claimant submits the claim along with all necessary paperwork to the Compensation sub-committee.

2. Claimant will provide proof of ownership documents.

3. Ownership documents will be verified.

4. The case will be forwarded to the Central Compensation decision.

5. A recommendation will be issued by the Compensation sub-committee.

6. Claimant will go through a screening process in order to obtain a security clearance.

7. Claimant will provide a statement confirming that they have not yet submitted a claim for compensation.

8. Claimant will receive Damage Count form along with the evaluation expert’s report.

9. The case will be forwarded to the Central Compensation Committee for final decision.

The duration of the process is approximately thirty days.
### Annex 3: Matrices of Compensation Process

<table>
<thead>
<tr>
<th>Step</th>
<th>Anbar</th>
<th>Diyala</th>
<th>Kirkuk</th>
<th>Nineveh</th>
<th>Salah Al Din</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claimant submits the claim to the Compensation sub-committee</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Written statement will be requested stating no compensation claim have been submitted</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Claimant will be asked to testify the damages at the court</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Police will provide snapshots showing the damage that has occurred to the property</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Property deed will be requested indicating the administrative unit reference number</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Claim is forwarded to the administrative office to receive the property supporting documents</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Claimant will obtain newly issued ownership documents or ownership proof forms</td>
<td></td>
<td></td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Administrative unit will initiate property ownership verification process, which will be authenticated by the Real Estate and Land Registration offices, municipal representatives and Directorate of Agriculture Department</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>The case will be sent to Head of the Administrative unit of the Compensation sub-committee</td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Compensation sub-committee receives the case, which afterwards will be registered to the database and provide a reference number</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Court receives the claim and refers it to the judicial investigator or investigation officer to process the paperwork and verify the claim</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investigation will be initiated to obtain a security clearance</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Claimant’s statement will be taken along with witness’s statement</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Judicial expert will be assigned to provide Damage Count form and list the damages</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>The judicial expert will approve/deny the Damage Count form, based on the endorsement of the Evaluation Expert assessment</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Compensation administrative staff makes a recommendation</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Claimant will be notified about the decision</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Compensation sub-committee prepares the paperwork and refers the case to Central Compensation Committee for the final decision</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>
Annex 4: Steps to be taken by shelter actors throughout shelter rehabilitation

Below are necessary steps to be considered by shelter actors prior to the implementation of shelter projects.

1. To include compensation related questions in any project assessments;
   1.1 Questions related to the availability/funcitonality of compensation comittees in target area, governorate, or district;
   1.2 Questions related to the beneficiaries awareness of the compensation mechanisms, including filing claims, locations, and pending processes;

2. To include compensation related information on in any awareness raising activities, including rights under the law, eligibility, and procedures.

3. Prior to the commencement of any shelter activities, it is important for shelter actors to ensure that:
   3.1 Beneficiaries are aware of the available compensation scheme;
   3.2 Whether they have filed a compensation claim;
   3.3 If yes, to ask for the reference number of the claim;
   3.4 To indicate in the shelter agreement the reference number in case of needed referal;
   3.5 If they have not submitted a claim, recommend that it is vital to do so;
   3.6 Explain that if any rehabilitation occurs prior to submitting a claim and receiving a visit from the assessment expert, obstacles in proving the level of damage may arise;
   3.7 If they are not interested in submitting a claim, it is suggested that actors have a written agreement indicating that the beneficiary is aware of their rights to compensation and choose to proceed with rehabilitation prior to submitting a claim;

FOR MORE INFORMATION

HLP Sub-cluster Iraq

Muslim Qazimi
Coordinator
muslim.qazimi@un.org

Chadi Halabi
Co-Coordinator
chadi.halabi@nrc.no