



HOUSING AND LAND RIGHTS NETWORK

Habitat International Coalition

House demolitions in `Isawiya neighborhood of occupied Jerusalem, 14 January 2002

Quantifying the Losses to Victims

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1.0 Introduction and purpose

On 14 January 2002, the (Israeli) Jerusalem Municipality, aided by the army of the State of Israel, destroyed nine Palestinian Arab-owned homes in the East Jerusalem neighborhood of `Isawiya. The Jerusalem Municipality, an administrative authority of the Israeli occupation, orders and carries out the demolition of Palestinian homes on the pretext that they were illegally built in defiance of the Israel's general refusal of the indigenous Palestinian people's right to build in its own territory.

As one way Habitat International Coalition has responded to such situations, it convened a technical team of its Housing and Land Rights Network (HLRN) members to develop a method for quantifying the losses incurred by victims of demolition, forced eviction, confiscation of homes and land, and related forms of population transfer. The aim is to convey more fully the consequences of this type of housing rights violation in countries around the world. The HIC Loss Matrix, a module of the HIC/HLRN Monitoring Methodology, simply called the "Tool Kit", is that applied in this report. A basic introduction to the method and can be found at the "Solutions" tab on the HIC Middle East/North Africa website (www.hic-mena.org).

The project is born out of the fact that there is presently no accepted methodology used by housing rights groups in Palestine, among other countries, to quantify losses and destruction practiced against people by a State or Occupation Government. The result of more-consistent and detailed evidence consequently strengthens arguments and claims against the violators. The lack of a consistent monitoring method can only compound the many impediments imposed on the collection of adequate data from the field. Improving the quality and consistency of the information will do a greater service to victims, cast their story in terms that observers could appreciate, to tell the whole truth, and ultimately advance human rights culture in place of its cruel alternative.

Using this methodology achieves several goals of housing rights defenders. As explained in the source cited above, the HLRN technical team has identified these goals as mutually supporting and, thus also, commonly served by following a locally appropriate version of the “Tool Kit” methodology. By applying the “Loss Matrix” to the case of `Isawiya, human rights professionals can be more effective at:

- Documentation and recording
- Monitoring and reporting
- Quantifying/evaluating
- Identifying and solving problems
- Follow-up assessments of victims living conditions
- Fact-finding missions
- Public information and campaigns
- Social mobilization
- Media work
- Determining compensation requirements
- Legal defence and prosecution
- Monitoring international treaty obligations

2.0 Collecting the data

Contained below are the results of the experience using the tool kit methodology to document the destruction in `Isawiya. Using the “Tool Kit” methodology there was a team consisting of `Isa Samandar of the Palestinian Land Defense (General) Committee and Stephen Weiss of Rooftops Canada and HIC/MENA, along with [name], a very knowledgeable resident of `Isawiya, and LDC engineer Husayn Rifa`i, conducted interviews with the owners of the destroyed homes and local witnesses.

This is a pilot exercise, subject to several limitations worth mentioning at the outset. It should be noted that Israeli forces succeeded to destroy nine Palestinian homes on 14 February 2002; however, time allowed for the team to interview only five of the nine victims. Both of the resource people (engineer Husain al-Difa`i and LDC field representative al-Hajj `Umar Darwish), provided invaluable information, and it should be recognized that their experience aided greatly in gathering the data called for, particularly in corroborating information on local costs and property values.

While each method of determining costs is justified in the Matrix, this pilot exercise embodies certain assumptions, for example:

- Twelve months are considered conservatively as the “short-term” period in which to rebuild a demolished home, if adequate resources were available; the “long-term” period is calculated at 24 months (with 10% inflation factor). The costs for “Interim housing,” for instance, in the short and long terms are accounting for according to this standard. It is entirely possible that victims of house demolition, more impoverished than before, may take years longer to achieve adequate alternative housing.
- Most of the construction labor is volunteer and, therefore, unpaid. No salary receipt nor actual compensation can serve as a methodology for accounting for labor costs. Therefore, the team has decided , under these circumstances, to apply a standard value to the labor. (Based on compounded hourly construction wages and theoretical benefits for labor of comparable skill and duration.)
- Witnesses and victims have no expectation of remedy, including compensation, to the violations against them. While this state of affairs is an indicator of state of mind that itself constitutes a nonmaterial loss, there is no incentive for the interlocutors to exaggerate the actual costs and losses involved.
- Due to the many gaps in information, particularly the complex and unreported costing of Israeli public

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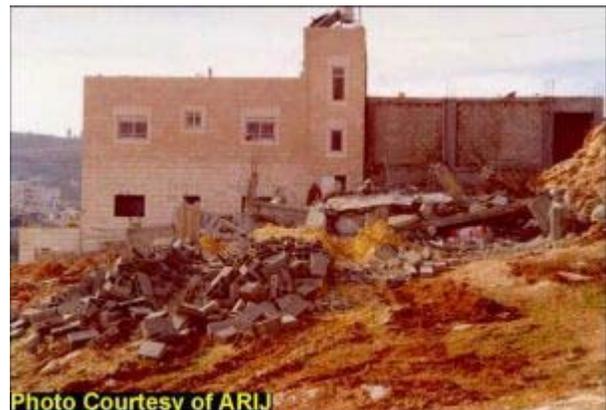
servants' professional time to the destructive acts, the yet-untold long-term costs, the lack of data on indirect victims, and the conservative criteria used in this case, the sum of actual losses would be far greater than the samples of increments reported here.

- As this report is written with the intention of strengthening the "Tool Kit" Loss Matrix and subsequently the design of training materials for using the matrix, it is assumed that the audience will either be familiar with the loss matrix or, have a copy of it with them to refer to when reading this report. (See "Solutions" on the HIC Middle East/North Africa website (www.hic-mena.org)).

While these assumptions are best known before you review the Loss Matrix applied to `Isawiya, others will emerge in the review of the data. The remaining questions and problems encountered during this process are listed in section 3.0 below. We welcome your comments and suggestions for improving the "Tool Kit" and its Loss Matrix by addressing them to HIC-MENA at hic-mena@hic-mena.org.

In Al `Isawiya village, northeast of Jerusalem, the Israeli bulldozers of Jerusalem municipality, backed by huge number of policemen and soldiers, demolished nine buildings, some newly built homes, from a total of 19 houses were threatened for demolition under the pretext of not having building permits. The demolished houses belonged to, See Photo 1 & Photo 2: Quds, Jadida, Jerusalem Post & Ha'aretz.

- Basim `Alayyan
- Kamal `Alayyan
- Khaled al-Shaikh Khalil
- Hatim Hussain Abu Maiala
- Maha Mustafa
- Mufida Qasim
- Khadar Salih Mustafa
- Wijdan Ubid



Source: <http://www.arij.org/paley/monthly/02-jan/index.htm>

2.1 Victims' Material Losses and Victims' Nonmaterial Losses collected by house.

House #1, Owner: Basim `Alayyan

Structure (before demolition):

- Foundation, with one additional floor.
- Concrete with steel reinforcing rod construction.
- Rough electrical wiring finished.
- Bars on windows with steel doors.

Quantification method:

Value taken from word of owners with verification of engineer who accompanied us on site visits.

300m² - Concrete with steel 200,000NIS materials = 43,692.93USD

Labour was volunteered <a reliable formula is needed to provide a value for, or at least take into account this unpaid labour.>

Plot:

This plot of 810m² inherited land is still owned, and the title holder continuously pays taxes on it in order to keep taxes from going into arrears and then being confiscated by the State of Israel to be "held in perpetuity for the Jewish people." In this case, it seems to me that the value of a piece of comparable land somewhere where building is possible should be counted here as a loss as this land has lost its use and exchange values. The price of land outside the zoning area is approximately JD 35/m². Inside the zoning area, the cost of begins at approximately JD50/ m² and upwards.

Quantification method:

Because of this fact, we decided to give this land a value and count it as a loss because, due to the laws prohibiting construction, this land is otherwise unusable and, therefore, is a complete loss. Based on property values in the same area, but on land deemed "legal" for building, we have arrived at a value/figure of 56.25JD/m².

Using this value, the 810m² of plot represents a lost value of land that should be worth JD 45,562.

Source: LDC field worker and real property expert al-Hajj `Amr Darwish and engineer Husain al-Difa`i

Contents: None

Infrastructure: not yet installed

Mortgage, other debt penalties:

No penalties as such, but loan was taken form place of employment. 123,000NIS this is equivalent to US\$26,871.15. Even though there is no loan penalties from the bank, somebody is taking a loss by not being able to invest this money.

Quantification method:

Perhaps we can calculate some value based on the bank rate of interest and call it a debt penalty. The real penalty however, is that the victim will be paying back a loan on something that is already destroyed. The cost then could be calculated to the owner not being able to save.

Interim Housing:

Owner and family are presently living with owner's mother and father. 500USD/month value.

Quantification method:

Standard rent for adequate family accommodations in local market at the time of demolition/intended occupancy. Short term = 12 mos.; long term = 24 mos.

Bureaucratic and legal fees:

License for a house of 220msq = 20,000NIS in `Isawiya but in this case, no license was applied for as it is impossible to get a license to build on this land due to the zoning regulations that categorize it as green space, agricultural land, or public interest land foreclosed to non-Jewish use.

Lawyer, engineer and surveyor fees total of 2000USD

Quantification method:

(Owner's testimony, corroborated by local engineer. Owners testimony with receipts.)

Alternative housing:

Quantification method:

(More detail needed in the method for this calculation, but it could involve estimate of cost to rebuild at present or reasonably predictable future time.)

Transportation costs:

None

Psychological Harm:

Victim said that life might as well be over for him. It took him 20 years to save the money necessary to build this house and it will take him that long again before he will be able to rebuild. He is now in his mid 30s. "It would have been better to kill me, now my life is 20 back [set back 20 years]".

Victims and witnesses tend to share psychological effects, including high levels of compound mental anxiety manifesting as dread for the occupation army, bouts of volatility, night terror, dread of the occupation army, diminished concentration, constant weeping and re-experiencing the traumatic event. In the particular Palestinian case, demolitions bring reminders of the past Nakba and return to trauma of 1948. House demolitions have an especially negative effect on children's psyche, including post-traumatic stress disorder, requiring treatment; and medium trauma with accumulated effect. (See 3.0.D, below.)

Inheritance:

Inheritance is now effectively hypothetical; i.e., a resource may be passed down to children, but due to the zoning laws becomes nonproductive and having little material value.

Quantification method:

Potentially we can add the value of another piece of land on which construction is “legal” as the amount of loss.

Political Marginalisation:

Basim `Alayyan and his family and neighbors already are politically marginalised. Further demolitions and subsequent demoralisation only compound their suffering and likely will be a factor in social unrest, as in the present conflict.

House Demolition Evaluation Matrix				
Type of cost/loss	Methodology	Short-term	Long-term	Grand total
Victims’ Material Losses				
Structure: 300m ² concrete and steel.	Value taken from owners’ estimates and confirmed by the engineer. Volunteer labour estimated at \$XXX.	USD 43,692.93		
Plot: 810m ² of inherited land.	The value that we have used is 56.25 JD for the land (see note 2): 45,000JD	USD 62,766.00		
Contents: None				
Collateral damage: None				
Infrastructure: None				
Business losses: N/A				
Equipment/inventory:				
Prospective income:				
Mortgage, other debt penalties: The owners have a debt of 26,871.15USD	Current market interest rate of XX% applied as part of the cost. If the owner actually pays no interest or penalties (as in the case of a noncommercial loan), the lender bears this opportunity cost.			
Livestock: None				
Land: N/A				
Trees/crops: N/A				

Lost/decreased wages/income: Owner/breadwinner took a day off to witness the demolition, but did not lose pay. (Loss to employer.)				
Health care: N/A ?			?	
Interim housing:	Actual pmt or standard rent for adequate family housing in local market at the time USD 500/month calculated from date of demolition (or, in case of unfinished house, from the time of expected occupancy). Short term = 12 mos; long term = 24 months (with 10% inflation factor).	USD 6000		
Bureaucratic and legal fees: Lawyer and engineer services	Owner's testimony with receipts and corroboration of witnesses	USD 2000.00		
Alternative housing:				
Resettlement:				
Transportation costs:	They continue to live in the same village.			
Subtotal				
Victims' Nonmaterial Losses				
Health				
Living space				
Reconstruction licensing				
Psychological harm	The victim said that life might as well be over for him.			
Disintegration of family				
Loss of community				
Inheritance	This becomes only hypothetical; i.e., not worth anything. Estimate property value in 50 years if not demolished.			
Environment/ecology				
Standing/seniority	Degraded from status as autonomous, single-housed family.			
Political marginalization	This is obviously reinforced and has led to current rebellion.			
Social marginalization	The military occupation by the State of Israel is constitutionally dedicated to dispossessing the indigenous Palestinian Arabs in all areas under its jurisdiction and/or control.			
Further vulnerabilities				

Other than Victims Material Costs				
Police: 500 police guards 1000 special unit personnel.	Estimated cost for each of these state employees is 100NIS per day. 1500 x 100 = 150000NIS (composite cost for the whole operation, divided by the 9 nine houses destroyed) = NIS 1666.67. Estimates provided by Issa Samandar and local engineer.	USD 3707.70		
Bulldozers/heavy equipment: 8 large busses, 2 D9 bulldozers, 2 front-end loaders, 7 back hoe tractors	- 8 large busses @ 1500NIS/day = 12,000NIS - 2 D9 bulldozers @ 100USD/hr X 8 hrs = 16,000USD - 2 front-end loaders @ 1000NIS/day = 16,000NIS - 7 back hoe tractors @ 1600NIS/day = 11,200NIS Total: = US\$ 6,449.38	USD 2741.68		
Lawyers:	Unknown			
Army:	Unknown			
Other forces:	Unknown			
Bureaucratic and personnel:	Unknown			
Subtotal		USD 6449.38		
Other than Victims Nonmaterial Costs				
Political legitimacy	The occupier never enjoyed political legitimacy in the eyes of the indigenous people, including the occupied population			
Social costs	Subject of public debate. General demoralization and dread of Occupying Power			
Rebellion	Such accumulated consequences have led to uprising (<i>intifada</i>)			
Further vulnerabilities	Others may be next and threatened with demolition			
Total				USD 115,103.31

In Euros @ 1.2 = €138,361

House #2, Owner - Kamil `Alayyan ¹

Structure (before demolition):
Concrete with reinforcing steel.

¹ Cousin of victim No. 1, Basim `Alayyan.

Quantification method:

Value taken from word of owners with verification of engineer who accompanied us on site visits.
250m² - 190,000NIS materials = 41,508.28USD total

Further breakdown:

Basement digging - 25,000NIS
Concrete only - 70,000JD

Labour was volunteer <a reliable formula needed to provide a value for, or at least take into account this unpaid labour>

Plot:

This plot of 810m² inherited land is still owned, and the title holder continuously pays taxes on it in order to keep taxes from going into arrears and then being confiscated by the State of Israel to be "held in perpetuity for the Jewish people." In this case, it seems to me that the value of a piece of comparable land somewhere where building is possible should be counted here as a loss as this land has lost its use and exchange values.

Quantification method:

Because of this fact, we decided to give this land a value and count it as a loss because, due to the laws prohibiting construction, this land is otherwise unusable and, therefore, is a complete loss. Based on property values in the same area, but on land deemed "legal" for building, we have arrived at a value/figure of 56.25JD/m².

Using this value, the 810m² of plot represents a lost value of land that should be worth JD 45,562.

Source: LDC field worker and real property expert al-Hajj `Amr Darwish and engineer Husain al-Difa`i

Contents:

At the time of demolition, the house contained some tools belonging to the contractor as well as water tanks on roof - 50,000NIS =10,923.23USD

Quantification method:

Testimony of owner and estimated value by engineer.

Collateral damage:

None

Mortgage, other debt penalties:

No bank mortgage available for these houses as it requires a license.

Quantification method:

Perhaps we can calculate some value based on the bank rate of interest and call it a debt penalty. The real penalty however, is that the victim will be paying back a loan on something that is already destroyed. The cost then could be calculated to the owner not being able to save.

Interim housing:

Presently renting 80m² for 500USD (9 occupants)

Quantification method:

Actually testimony of owner.

Standard rent for adequate family accommodations in local market at the time of demolition/intended occupancy. Short term = 12 mos.; long term = 24 mos.

Bureaucratic and legal fees:

Lawyer, engineer, surveyor = 2000USD

Quantification method:

Testimony of victim.

Other:

Post demolition costs to clear the plot of rubble.

10000NIS = 2,184.65 USD

Quantification method:

-This number is based on the estimates of the victim and verified by the engineer.

-Clarification of method needed for this type of calculation.

Alternative housing:*Quantification method:*

(We need more detail in the method for this calculation, but it could involve estimate of cost to rebuild at present or reasonably predictable future time.)

Psychological Harm:

Victims and witnesses tend to share psychological effects, including high levels of compound mental anxiety manifesting as dread for the occupation army, bouts of volatility, night terror, dread of the occupation army, diminished concentration, constant weeping and re-experiencing the traumatic event. In the particular Palestinian case, demolitions bring reminders of the past Nakba and return to trauma of 1948. House demolitions have an especially negative effect on children's psyche, including post-traumatic stress disorder, requiring treatment; and medium trauma with accumulated effect. (See 3.0.D, below.)

Inheritance:

Inheritance is now effectively hypothetical; i.e., a resource may be passed down to children, but due to the zoning laws becomes nonproductive and having little material value.

Quantification method:

Potentially we can add the value of another piece of land on which construction is "legal" as the amount of loss.

Political Marginalisation:

Kamil al-`Ayan and his family and neighbors already are politically marginalised. Further demolitions and subsequent demoralisation only compound their suffering and likely will be a factor in social unrest, as in the present conflict.

House Demolition Evaluation Matrix				
Type of cost/loss	Methodology	Short-term	Long-term	Grand total
Victims' Material Losses				
Structure: 250m ² concrete and steel. Total Materials 190,000NIS Breakdown: Excavation 25,000NIS Concrete only - 70,000JD	Value taken from owners' estimates and confirmed by the engineer. Volunteer labour estimated at \$XXX.	USD 41,508.28		
Plot: 810 m ² of inherited land.	The value that we have used is 56.25 JD for the land (see note 2): JD 45,562	USD 62,766.00		
Contents: At the time of demolition, the house contained some tools belonging to the contractor as well as water tanks on roof	This value estimated by the victim for these losses. 50,000NIS	10,923.23USD		
Collateral damage: None				
Infrastructure: None				
Business losses: N/A				
Equipment/inventory:				
Prospective income:				
Mortgage, other debt penalties:	Current market interest rate of XX% applied as part of the cost. If the owner actually pays no interest or penalties (as in the case of a noncommercial loan), the lender bears this opportunity cost.			
Livestock: None				
Land: N/A				
Trees/crops: N/A				

Lost/decreased wages/income:				
Health care: N/A ?			?	
Interim housing: Presently renting 80m2 for 500USD (9 occupants)	Actual pmt or standard rent for adequate family housing in local market at the time USD 500/month calculated from date of demolition (or, in case of unfinished house, from the time of expected occupancy). Short term = 12 mos; long term = 24 months (with 10% inflation factor).	USD 6000	USD 6600	
Bureaucratic and legal fees: Lawyer, survey and engineering services	Testimony of victim.	USD 2000.00		
Alternative housing:				
Resettlement:				
Transportation costs:	They continue to live in the same village.			
Other: Post demolition costs to clear the plot of rubble.	10000NIS We need to clarify a method for this type of calculation.	2,184.65 USD		
Subtotal				
Victims' Nonmaterial Losses				
Health				
Living space				
Reconstruction licensing				
Psychological harm				
Disintegration of family				
Loss of community				
Inheritance	This becomes only hypothetical; i.e., not worth anything. Estimate property value in 50 years if not demolished.			
Environment/ecology				
Standing/seniority				
Political marginalization	This is obviously reinforced and has led to current rebellion.			
Social marginalization	The military occupation by the State of Israel is constitutionally dedicated to dispossessing the indigenous Palestinian Arabs in all areas under its jurisdiction and/or control.			
Further vulnerabilities				

Other than Victims Material Costs				
Police: 500 police guards 1000 special unit personnel.	Estimated cost for each of these state employees is 100NIS per day. 1500 x 100 = 150000NIS (composite cost for the whole operation, divided by the 9 nine houses destroyed) = NIS 1666.67. Calculation method ? Who provided these estimates?	USD 3707.70		
Bulldozers/heavy equipment: 8 large busses, 2 D9 bulldozers, 2 front-end loaders, 7 back hoe tractors	- 8 large busses @ 1500NIS/day = 12,000NIS - 2 D9 bulldozers @ 100USD/hr X 8 hrs = 16,000USD - 2 front-end loaders @ 1000NIS/day = 16,000NIS - 7 back hoe tractors @ 1600NIS/day = 11,200NIS Total: = US\$ 6,449.38	USD 2741.68		
Lawyers:	Unknown			
Army:	Unknown			
Other forces:	Unknown			
Bureaucratic and personnel:	Unknown			
Subtotal		USD 6449.38		
Other than Victims Nonmaterial Costs				
Political legitimacy	The occupier never enjoyed political legitimacy in the eyes of the indigenous people, including the occupied population			
Social costs	Subject of public debate. General demoralization and dread of Occupying Power			
Rebellion	Such accumulated consequences have led to uprising (<i>intifada</i>)			
Further vulnerabilities	Others may be next and threatened with demolition			
Total				USD 131,831.54

In Euros @ 1.2 = 158,198

House #3: Owner: Hatim Abu-Rialy

General information:

Second demolition on the same site - house is an addition as son was to be married. 15 people were planning to live in the building.

Structure (before demolition):

-concrete structure with reinforcing steel.

-Steel bars on windows

Quantification method:

Value taken from word of owners with verification of engineer who accompanied us on site visits.

150m² - Concrete with steel 100,000NIS materials = 22,222.00USD

Labour was volunteer<a reliable formula needed to provide a value for, or at least take into account this unpaid labour>

Plot:

This plot of 600m² inherited land is still owned, and the title holder continuously pays taxes on it in order to keep taxes from going into arrears and then being confiscated by the State of Israel to be "held in perpetuity for the Jewish people." In this case, it seems to me that the value of a piece of comparable land somewhere where building is possible should be counted here as a loss as this land has lost its use and exchange values.

Quantification method:

Because of this fact, we decided to give this land a value and count it as a loss because, due to the laws prohibiting construction, this land is otherwise unusable and, therefore, is a complete loss. Based on property values in the same area, but on land deemed "legal" for building, we have arrived at a value/figure of 56.25JD/m².

(Issa Samandar is getting back to us with an exact source for this value in the community)

Using this value, the 600m² of plot represents a lost value of land that should be worth JD 33,750.00 =47,185.88USD

Collateral Damage:

Neighbours (also "illegal" house) sewage line was damaged - 1500NIS

Quantification method:

Value estimated by engineer.

Infrastructure: Sewage network - 20,000 NIS (This number is already included in structural total)

Quantification method:

Owners word.

Mortgage, other debt penalties:

No penalties as such, but loans were taken from family and friends in unspecified amounts. In addition to these loans, the wife of the owner sold her some of her gold to build the house.

Quantification method:

Testimony of victim.

Health care:

The eye of the victim's father was hurt in scuffle with soldier. **Costs?**

Interim housing:

The family continues to live in the adjacent house in a space with a rent value of 500USD/month. This is at the continued expense of the family.

Quantification method:

Standard rent for adequate family accommodations in local market at the time of demolition/intended occupancy. Short term = 12 mos.; long term = 24 mos.

Bureaucratic and legal fees:

- Lawyer = 15,000 NIS = \$3276.97USD
- Surveyor and engineer = 7,500 NIS = \$1666.00USD

Total Bureaucratic and Legal Fees = \$4942.97USD

Quantification method:

(Owner's testimony, corroborated by local engineer.)

Inheritance: Needs to move up to "material" losses

The owner's wife sold her gold to build the house, and received loans of unspecified amounts from family and friends.

Psychological harm:

Due to lack of housing and financial burdens, the son cannot get married and now threatens to commit suicide.

Victims and witnesses tend to share psychological effects, including high levels of compound mental anxiety manifesting as dread for the occupation army, bouts of volatility, night terror, dread of the occupation army, diminished concentration, constant weeping and re-experiencing the traumatic event. In the particular Palestinian case, demolitions bring reminders of the past Nakba and return to trauma of 1948. House demolitions have an especially negative effect on children's psyche, including post-traumatic stress disorder, requiring treatment; and medium trauma with accumulated effect. (See 3.0.D, below.)

Disintegration of family:

Because there is now no place to live, the marriage of the son will be called off.

House Demolition Evaluation Matrix				
Type of cost/loss	Methodology	Short-term	Long-term	Grand total
Victims' Material Losses				
Structure: 150m ² concrete and steel -Steel bars on windows (one floor only)	Value taken from owners' estimates and confirmed by the engineer. Volunteer labour estimated at \$XXX. 100,000NIS materials	USD 22,222.00		

Plot: 600m2 - inherited	The value that we have used is 56.25 JD for the land (see note 2): 56.25 X 600 = 33,750 JD	USD 47,185.88		
Contents: None				
Collateral damage: Neighbouring, also "illegal" house, sustained damage to sewage line.	Value estimated by engineer. 1500NIS	USD 333.33		
Infrastructure: None				
Business losses: N/A				
Equipment/inventory:				
Prospective income:				
Mortgage, other debt penalties:				
Livestock: None				
Land: N/A				
Trees/crops: N/A				
Lost/decreased wages/income: Owner/breadwinner took a day off to witness the demolition, but did not lose pay. (Loss to employer.)				
Health care:				
Interim housing: USD 500/month	Actual pmt or standard rent for adequate family housing in local market at the time USD 500/month calculated from date of demolition (or, in case of unfinished house, from the time of expected occupancy). Short term = 12 mos; long term = 24 months (with 10% inflation factor).	USD 6000	USD 6600	
Bureaucratic and legal fees: Lawyer and engineer services	Owner's testimony with receipts ?? and/or with corroboration ?? -Lawyer = 15,000 NIS -Surveyor and engineer = 7,500 NIS	USD 4942.97		
Alternative housing:				
Resettlement:				

Transportation costs:	They continue to live in the same village.			
Subtotal				
Victims' Nonmaterial Losses				
Health				
Living space				
Reconstruction licensing				
Psychological harm	Due to lack of housing and financial burdens, the son can not get married and now threatens to commit suicide			
Disintegration of family	Because there is now no place to live, the marriage of the son will be called off, with collateral effects on bride and her family.			
Loss of community				
Inheritance	Gold sold			
Environment/ecology	Sewage spill			
Standing/seniority	Couple remains unmarried			
Political marginalization	This is obviously reinforced and has led to current rebellion.			
Social marginalization	The military occupation by the State of Israel is constitutionally dedicated to dispossessing the indigenous Palestinian Arabs in all areas under its jurisdiction and/or control.			
Further vulnerabilities	Others may be next.			
Other than Victims Material Costs				
Police: 500 police guards 1000 special unit personnel.	Estimated cost for each of these state employees is 100NIS per day. 1500 x 100 = 150000NIS (composite cost for the whole operation, divided by the 9 nine houses destroyed) = NIS 1666.67. Calculation method ? Who provided these estimates?	USD 3707.70		
Bulldozers/heavy equipment: 8 large busses, 2 D9 bulldozers, 2 front-end loaders, 7 back hoe tractors	- 8 large busses @ 1500NIS/day = 12,000NIS - 2 D9 bulldozers @ 100USD/hr X 8 hrs = 16,000USD - 2 front-end loaders @ 1000NIS/day = 16,000NIS - 7 back hoe tractors @ 1600NIS/day = 11,200NIS Total: = US\$ 6,449.38	USD 2741.68		
Lawyers:	Unknown			
Army:	Unknown			
Other forces:	Unknown			
Bureaucratic and personnel:	Unknown			
Subtotal		USD 6449.38		

Other than Victims Nonmaterial Costs	
Political legitimacy	The occupier never enjoyed political legitimacy in the eyes of the indigenous people, including the occupied population
Social costs	Subject of public debate. General demoralization and dread of Occupying Power
Rebellion	Such accumulated consequences have led to uprising (<i>intifada</i>)
Further vulnerabilities	Others may be next and threatened with demolition
Total	USD 87,133.56

In Euros @ 1.2 = €104,560

House #4: Owner: Fayiz - `Abd al-Nabi (Natshe)

No demolition order, area zoned as “green”

Structure (before demolition)

- Concrete with steel
- Foundation, with first floor poured and curing - framing still in place.
- Extensive site preparation (land removal)

Quantification method:

Value taken from word of owners with verification of engineer who accompanied us on site visits.
 260m² - Concrete with steel -1 floor/2 units 40,000 JD, Site clean up = 5000NIS, Site prep = 40,000JD
 Total = 55,792.00USD

Labour was volunteer<a reliable formula needed to provide a value for, or at least take into account this unpaid labour>

Plot:

This plot of 500m² inherited land is still owned, and the title holder continuously pays taxes on it in order to keep taxes from going into arrears and then being confiscated by the State of Israel to be “held in perpetuity for the Jewish people.” In this case, it seems to me that the value of a piece of comparable land somewhere where building is possible should be counted here as a loss as this land has lost its use and exchange values.

Quantification method:

Because of this fact, we decided to give this land a value and count it as a loss because, due to the laws prohibiting construction, this land is otherwise unusable and, therefore, is a complete loss. Based on property values in the same area, but on land deemed "legal" for building, we have arrived at a value/figure of 56.25JD/m².

Using this value, the 500m² of plot represents a lost value of land that should be worth 28,125.00JD
 Inside the zoning area, the cost of begins at approximately JD50/ m² and upwards.

Source: LDC field worker and real property expert al-Hajj `Amr Darwish and engineer Husain al-Difa`i

Contents:

The structure contained contractors tools and wood framing materials

(This may contradict that fact that the house was said to have been built by volunteer labour. Perhaps these tools are rented, and that is what they mean by contractors tools)

Quantification method:

(Owner's testimony, corroborated by local engineer.)

-400 jack stands - (400 @ 25NIS) = 10,000NIS

-12m² of wood (concrete forming materials) = 8400NIS

Total = 17,000 NIS

Infrastructure:

Sewer connected to main (cost included in structure total)

Mortgage, other debt penalties:

No penalties as such, but loan was taken from friends and family. 60,000NIS this is equivalent to US 13,333.00. Even though there are no loan penalties from the bank, somebody is taking a loss by not being able to invest this money.

Quantification method:

Perhaps we can calculate some value based on the bank rate of interest and call it a debt penalty. The real penalty however, is that the victim will be paying back a loan on something that is already destroyed. The cost then could be calculated to the owner not being able to save.

Interim housing:

Presently living with parents in Jerusalem

Five brothers, each pays 160JD = 222.40 USD/month

Quantification method:

Testimony of Victim.

Bureaucratic and legal fees:

Lawyer - 1500USD

Engineer and Surveyor - 1500USD

Quantification method:

Testimony of victim with collaboration of engineer.

Total – 3000USD

Alternative housing:

Quantification method:

(More detail needed in the method for this calculation, but it could involve estimate of cost to rebuild at present or reasonably predictable future time.)

Transportation costs:

None

Psychological Harm:

Victims and witnesses tend to share psychological effects, including high levels of compound mental anxiety manifesting as dread for the occupation army, bouts of volatility, night terror, dread of the occupation army, diminished concentration, constant weeping and re-experiencing the traumatic event. In the particular Palestinian case, demolitions bring reminders of the past Nakba and return to trauma of 1948. House demolitions have an especially negative effect on children's psyche, including post-traumatic stress disorder, requiring treatment; and medium trauma with accumulated effect. (See 3.0.D, below.)

Inheritance:

Inheritance is now effectively hypothetical; i.e., a resource may be passed down to children, but due to the zoning laws becomes nonproductive and having little material value.

Quantification method:

Potentially we can add the value of another piece of land on which construction is "legal" as the amount of loss.

Political Marginalisation:

Fayiz - `Abd al Nabi (Natshe) and his family and neighbors already are politically marginalised. Further demolitions and subsequent demoralisation only compound their suffering and likely will be a factor in social unrest, as in the present conflict.

House Demolition Evaluation Matrix				
Type of cost/loss	Methodology	Short-term	Long-term	Grand total
Victims' Material Losses				
Structure: 260m ² concrete and steel. 1 floor/2 units 40,000 JD Site clean up = 5000NIS Site prep = 40,000JD	Value taken from owners' estimates and confirmed by the engineer. Volunteer labour estimated at \$XXX.	USD 55,792.00		
Plot: 500msq of inherited land.	The value that we have used is 56.25 JD for the land (see note 2): 28125.00JD	USD 39,228.75		
Contents: Contractors' tools and wood framing materials -400 jack stands – (400 @ 25NIS) = 10,000NIS -12m ² of wood (concrete forming materials) = 8400NIS Total = 17,000 NIS	All figures here are based on estimates of the engineer.	USD 3777.77+		
Collateral damage: None				

Infrastructure: None				
Business losses: N/A				
Equipment/inventory:				
Prospective income:				
Mortgage, other debt penalties: 60,000 NIS Loans from friends and family	Current market interest rate of XX% applied as part of the cost. If the owner actually pays no interest or penalties (as in the case of a noncommercial loan), the lender bears this opportunity cost.			
Livestock: None				
Land: N/A				
Trees/crops: N/A				
Lost/decreased wages/income: Owner/breadwinner took a day off to witness the demolition, but did not lose pay. (Loss to employer.)				
Health care: N/A ?			?	
Interim housing: USD 222.40/month	Actual rent paid, according to owner's testimony. Short term = 12 mos; long term = 24 months (with 10% inflation factor).	USD 2668.80	USD 2835.68	
Bureaucratic and legal fees: Lawyer and engineer services	Testimony of victim with collaboration of engineer.	USD 3000.00		
Alternative housing:				
Resettlement:				
Transportation costs:	They continue to live in the same village.			
Subtotal				
Victims' Nonmaterial Losses				
Health				
Living space				
Reconstruction licensing				
Psychological harm				
Disintegration of family				
Loss of community				

Inheritance	This becomes only hypothetical; i.e., not worth anything. Estimate property value in 50 years if not demolished.			
Environment/ecology				
Standing/seniority	Degraded from status as autonomous, single-housed family.			
Political marginalization	This is obviously reinforced and has led to current rebellion.			
Social marginalization	The military occupation by the State of Israel is constitutionally dedicated to dispossessing the indigenous Palestinian Arabs in all areas under its jurisdiction and/or control.			
Further vulnerabilities				
Other than Victims Material Costs				
Police: 500 police guards 1000 special unit personnel.	Estimated cost for each of these state employees is 100NIS per day. 1500 x 100 = 150000NIS (composite cost for the whole operation, divided by the 9 nine houses destroyed) = NIS 1666.67. Calculation method ? Who provided these estimates?	USD 3707.70		
Bulldozers/heavy equipment: 8 large busses, 2 D9 bulldozers, 2 front-end loaders, 7 back hoe tractors	- 8 large busses @ 1500NIS/day = 12,000NIS - 2 D9 bulldozers @ 100USD/hr X 8 hrs = 16,000USD - 2 front-end loaders @ 1000NIS/day = 16,000NIS - 7 back hoe tractors @ 1600NIS/day = 11,200NIS Total: = US\$ 6,449.38	USD 2741.68		
Lawyers:	Unknown			
Army:	Unknown			
Other forces:	Unknown			
Bureaucratic and personnel:	Unknown			
Subtotal		USD 6449.38		
Other than Victims Nonmaterial Costs				
Political legitimacy	The occupier never enjoyed political legitimacy in the eyes of the indigenous people, including the occupied population			
Social costs	Subject of public debate. General demoralization and dread of Occupying Power			
Rebellion	Such accumulated consequences have led to uprising (<i>intifada</i>)			
Further vulnerabilities	Others may be next and threatened with demolition			
Total	USD 110,916.70			

In Euros @ 1.2 = 133,100

House #5: Owner: Mufida Qasim

General information:

Owner's husband's family name is "Diab".

Other information: The first building that was demolished was 100m² and was ready for living. The first loss is estimated by here to be 150,000 NIS. For this house she had a loan from the bank which her family paid off after the demolition.

Structure (before demolition):

- Concrete and reinforcing steel
 - Occupied at time of demolition
- (Reporting team did not visually inspect this house due to lack of light)

Quantification method:

Value taken from word of owners with verification of engineer who accompanied us on site visits.

70m² - Concrete with steel 70,000NIS materials =15,555.00 USD

Labour was volunteer<a reliable formula needed to provide a value for, or at least take into account this unpaid labour>

Plot:

Land was purchased 300m² for 12,000JD =16,773.60USD

Contents:

Beds, cupboard, chairs. 9000NIS

Infrastructure:

Hole for sewage (included in total)

Mortgage, other debt penalties:

No penalties as such, but loans of 25,000 NIS were taken from family members. 25,000NIS this is equivalent to 5,555.55US. Even though there are no loan penalties from the bank, somebody is taking a loss by not being able to invest this money.

Quantification method:

Perhaps we can calculate some value based on the bank rate of interest and call it a debt penalty. The real penalty however, is that the victim will be paying back a loan on something that is already destroyed. The cost then could be calculated to the owner not being able to save.

Interim housing:

Now renting a place in village for 400USD/month x12=4800USD

Quantification method:

Victims testimony.

Disintegration of family:

The owner is very angry and is threatening to divorce her husband.

Alternative housing:

Quantification method:

(We need more detail in the method for this calculation, but it could involve estimate of cost to rebuild at present or reasonably predictable future time.)

Transportation costs:

None

Psychological Harm:

Victims and witnesses tend to share psychological effects, including high levels of compound mental anxiety manifesting as dread for the occupation army, bouts of volatility, night terror, dread of the occupation army, diminished concentration, constant weeping and re-experiencing the traumatic event. In the particular Palestinian case, demolitions bring reminders of the past Nakba and return to trauma of 1948. House demolitions have an especially negative effect on children’s psyche, including post-traumatic stress disorder, requiring treatment; and medium trauma with accumulated effect. (See 3.0.D, below.)

Inheritance:

Inheritance is now effectively hypothetical; i.e., a resource may be passed down to children, but due to the zoning laws becomes nonproductive and having little material value.

Quantification method:

Potentially we can add the value of another piece of land on which construction is “legal” as the amount of loss.

Political Marginalisation:

Mufida Qasim and her family and neighbors already are politically marginalised. Further demolitions and subsequent demoralisation only compound their suffering and likely will be a factor in social unrest, as in the present conflict.

House Demolition Evaluation Matrix				
Type of cost/loss	Methodology	Short-term	Long-term	Grand total
Victims’ Material Losses				

Structure: 70m ² concrete and steel. -one floor	Value taken from owners' estimates and confirmed by the engineer. Volunteer labour estimated at \$XXX. 70,000 NIS	USD 15,555.00		
Plot: 300 m ² .	Land was purchased for 12,000JD (date unknown)	USD 16,773.60		
Contents: Beds, cupboard, chairs.	9000NIS – Oral account of contents based on testimony of victim.	USD 2000.00		
Collateral damage: None				
Infrastructure: None				
Business losses: N/A				
Equipment/inventory:				
Prospective income:				
Mortgage, other debt penalties: Debt to family for this house and the previous one demolished. Present house debt of 25,000NIS(5,555.55USD)	Current market interest rate of XX% applied as part of the cost. If the owner actually pays no interest or penalties (as in the case of a noncommercial loan), the lender bears this opportunity cost.			
Livestock: None				
Land: N/A				
Trees/crops: N/A				
Lost/decreased wages/income:				
Health care: N/A				
Interim housing: USD 400.00	Actual payment, according to owner's testimony. Short term = 12 mos.; long term = 24 months (with 10% inflation factor).	USD 4800.00	USD 5280	
Bureaucratic and legal fees:				
Alternative housing:				
Resettlement:				
Transportation costs:	They continue to live in the same village.			
Subtotal				

Victims' Nonmaterial Losses				
Health				
Living space				
Reconstruction licensing				
Psychological harm				
Disintegration of family	The owner is very angry and is threatening to divorce her husband.			
Loss of community				
Inheritance				
Environment/ecology				
Standing/seniority				
Political marginalization	This is obviously reinforced and has led to current rebellion.			
Social marginalization	The military occupation by the State of Israel is constitutionally dedicated to dispossessing the indigenous Palestinian Arabs in all areas under its jurisdiction and/or control.			
Further vulnerabilities				
Other than Victims Material Costs				
Police: 500 police guards 1000 special unit personnel.	Estimated cost for each of these state employees is 100NIS per day. 1500 x 100 = 150000NIS (composite cost for the whole operation, divided by the 9 nine houses destroyed) = NIS 1666.67. Calculation method ? Who provided these estimates?	USD 3707.70		
Bulldozers/heavy equipment: 8 large busses, 2 D9 bulldozers, 2 front-end loaders, 7 back hoe tractors	- 8 large busses @ 1500NIS/day = 12,000NIS - 2 D9 bulldozers @ 100USD/hr X 8 hrs = 16,000USD - 2 front-end loaders @ 1000NIS/day = 16,000NIS - 7 back hoe tractors @ 1600NIS/day = 11,200NIS Total: = US\$ 6,449.38	USD 2741.68		
Lawyers:	Unknown			
Army:	Unknown			
Other forces:	Unknown			
Bureaucratic and personnel:	Unknown			
Subtotal		USD 6449.38		
Other than Victims Nonmaterial Costs				
Political legitimacy	The occupier never enjoyed political legitimacy in the eyes of the indigenous people, including the occupied population			
Social costs	Subject of public debate. General demoralization and dread of Occupying Power			
Rebellion	Such accumulated consequences have led to uprising (<i>Intifada</i>)			
Further vulnerabilities	Others may be next and threatened with demolition			

Total	USD 45,577.98
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In Euros @ 1.2 = €54,694

2.2 Other than Victims Material Losses detail:

There were nine demolitions performed on 14 January 2002 in `Isawiya. In this section the costs to people other than the homeowners are calculated. The method in this case is to arrive at a total before dividing it by the number of homes destroyed.

In the case of Israel, the “Other than Victims Material Losses” can actually be added to the “Victims Material Losses” section as the Israeli municipalities do send bills to the homeowners demanding payment of the demolition of their own houses.

These demolitions began before dawn and were completed by around 2pm on the same day. The calculations are therefore made on the basis of a full 8-hour workday.

(What about the ten other owners who fought demolitions all the previous night at the court? Their costs and the public costs?)

Police:

500 police guards

1000 special units - estimated cost for each of these state employees is 100NIS per day. 1500 multiplied by 100 = 150000NIS

Transport:

There were a variety of police vehicles

8 Large busses - multiplied by a rental rate of 1500NIS/day - 12000NIS Total

Destruction Equipment:

- 2 D9 bulldozers @ 100USD/hr X 8 hours = 16,000USD

- 2 front end loaders = 1000NIS/day =16,000NIS

- 7 back hoe tractors = 1600NIS/day =11,200NIS

Totals

NIS 150,000 + 12,000 + 16,000 + 11,200 = 189,200NIS(/4.5) = 42,044.44US

USD 16,000

Total US dollars = 58,044.44

Destruction costs for each house (total divided by the nine houses destroyed) = **6449.38USD**

All estimates in this section have been provided by Issa Samandar and local engineer. Set values should be obtained from companies that supply this type of equipment.

3.0 Questions and comments

A. Land value - If you own the land and it is useless - then is that a loss at this time?

Possible solution: Best to set values for land based on categories of land use identified in the Israeli plans. According to `Isa Samandar, land inside the planning zone with potential for legal construction would be worth more than double for land on which building would be illegal.

B. Cost of structure - to get it back the way it was - because of the use of volunteer labour in the construction of all of the houses in this case the cost of labour was not included in this estimation. Instead,

only the costs of materials were factored in As mentioned above in each case where volunteer labour was used, this cost must be figured out in order to truly reflect the cost of the demolitions.

C. Limited sample size: There were nine houses demolished on 14 Jan. 2002. This report only accounts for five of them due to lack of time. Also of note is the fact that there were more demolitions slated that day, and some were stopped by court orders as well as the presence of media and activists in the `Isawiya area. If each potential demolition were to be viewed individually, accounting for the time and associated legal costs to the victims and the state, this would represent a considerable total cost.

D. Nonmaterial consequences: psychological effects - This short exercise to identify material values lost in monetary terms did not track or record the mental health and psychological condition of the demolition victims and others. However, social research has revealed a pattern of common effects that should be taken into consideration here. For future, monitors are referred to findings of the Gaza Community Mental Health Program and others with expertise in this area. In particular, victims and witnesses tend to share effects in the form of dread for the occupation army, bouts of volatility, and night terror. In the particular Palestinian case, demolitions bring reminders of the past Nakba and return to trauma of 1948 House demolitions by shellings have a special effect on children's psyche. In one study, 54% had PTSD and needed treatment; 34% had medium trauma with accumulated effect.

Further, a person living in overcrowded conditions cannot develop naturally, leading to psychotic manifestations and other mental and physical health damage. (See Ahmad `Okasha, `Ayn Shams University, Husam Nunu, GCMHP. For discussion of psychological effects of house demolitions on victims and witnesses, see S. Quota, Raija Leena Punamäki and E, El Sarraj, "House Demolition and Mental Health: Victims and Witnesses," *Journal of Social Distress and the Homeless* Vol. 6, No. 3 [1997].)