This section provides guidance and instructions for quantifying impacts resulting from a threat or announcement of a violation. If no baseline assessment of these values and assets has been done, the user should enter them in the Baseline Assessment now, if possible. This phase of the assessment should record only the change (Δ) in those values (increased expenditures, depletion and depreciation of assets, losses, etc.) as a result of the threat of violation.

II.A  Dimension: Household Values and Assets

Type of Cost / Loss / Damage

1. Structure (dwelling and other)

What change (Δ) in those values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

One of the principle values at stake is the current, market value of the house, shelter or other structure(s) currently owned and potentially subject to eviction and/or demolition. This is probably greater than the original cost, as indicated in official records of the purchase, expenses toward the construction of the property, or even the most-recent property tax assessment. The original price may be a guide, but is likely to be out of date and, thus, the price the owner would take if the property were to be sold on the current market should be recorded.

The market value also would likely be less than the ‘speculative value,’ which is considered to be that value (price) that a speculator, investor or other interested party would anticipate after the demolition/eviction and after converting the structure—if partially retained—for eventual resale.

The reference for determining the market value would be reliable brokers, real-estate agents, banks, a ‘slum-lord,’ or other parties involved in the sale and exchange of such properties. The standard methodology would involve collecting three quotes/estimates and selecting the average, or taking the middle quote as the fair market value. In the likely event that no such property market is actively issuing quotes on the value of the affected property, the alternative method for determining market value would be the estimated cost of replacing the property at current market values.

In that case, calculating the value of a home or other structure would involve adding the cost of the building materials and labour required to replace it. Where volunteer or community labour would be used in the construction, then that would require an estimate of the time.
hours or person days) used in the construction multiplied by the labourers’ normal wage, or the cost of such labour hired in the local market.

A qualitative assessment of the dwelling’s and other structures’ values should be made. This includes the sentimental or political value of the buildings, especially if they have historic, cultural, or other significance. Such value may be difficult or impossible to replace. This assessment counts all values, not only the number of monetary units.

Note: The potential victim incurring the loss in this case would be the owner(s) and or title holder(s), including those owning the property individually, or collectively, under formal title, or by traditional tenure systems.

What change in those values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

2. Contents (personal and household articles)

Each affected party (household) should be willing and able to cooperate with the field workers to provide an inventory of the actual contents of the structure(s); that is their home and/or other building(s). Just as in the case of the structure itself, the value of those contents for this quantification purpose is the replacement value of the items, not the market value. The contents (furniture, clothing, food items, electronics, housewares, etc.) would be subject to depreciation and, if sold now, the resale or fair-exchange values would not be sufficient to cover the cost of replacement. The replacement value represents the actual cost of repurchasing items comparable in quality to those lost or damaged by the demolition. For heirlooms and other items of sentimental value, a replacement cost should be included in this category; however, the non-material loss or irrereplaceability should be expressed separately. (See sample inventory forms in Annex.)

What change in those values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

3. Environment Goods, Natural Resources and Ecology

Various forms of housing rights violations can spell the loss of environmental safety, health, and recreation. The loss of these values may also force affected persons and households to live in precarious or unsafe environments as a result.

This item in the Impact-assessment Tool seeks to capture those original values before they are lost. In the Baseline Assessment, the assessor may find it possible only to describe benefits of the environment, including wells and springs, lakes, streams, forests, etc. Recording these values would require a qualitative description, since such environmental goods are not normally quantified in monetary terms.
However, other environmental goods and assets may include building materials or sources of energy found in the natural environment. Their value could be set by estimating the cost of travel and transport to the nearest other location where these could be found without infringing on the rights or normal use patterns of other communities, if possible. Otherwise, these replacement values would have to be determined by calculating the cost of travel and transport to the nearest market where such goods could be found at reasonable cost, or else the delivery costs of bringing them to the site of habitual residence.

(Capturing the values of environmental services may require recording the publicly supported or provided functions or infrastructure in place that makes such environmental goods (e.g., clean water, energy, sanitation, insect or pest control) available at the site of habitual residence. Those would be counted under the category of infrastructure/services/utilities below.)

*What change in those values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?*

4. **Equipment/Inventory**

This item includes the value of machinery, tools and equipment, other installations such as furnishings, as well as all stock and supplies. The values of those items are also to be included in this figure. All are to be calculated at their replacement value.

*What change in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?*

5. **Trees and Crops**

The value of a non-fruit-bearing, or otherwise non-harvestable tree or other vegetation would be determined by the cost of purchasing and replanting a comparable replacement. The non-material, aesthetic, or sentimental value of the tree or other vegetation would have to be included by separate narrative under sub-heading 3 above: *Environment goods, natural resources and ecology*, as appropriate. The value of harvestable trees and crops would include the cost of replacing fruit-bearing trees and crops at their present condition and maturity, as well as the value of the harvest (in both the short term and the long term, according to the long-term interval). The loss of timber would be calculated accordingly also, with the value being the anticipated return from the harvesting or sale of the tree itself.

The ecological function of trees and vegetation also carries a value. Their value is calculated at the restoration costs. The associated wildlife and other natural assets may be of both a calculable and incalculable value. If the quantification team has a method for quantifying this, such calculable values should be included here at their replacement costs. However, to convey
certain values of more public and environmental nature may require a narrative section to accompany these calculations.

*What change in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?*

6. **Inheritance Prospects**

This category of values has proved important in the case of a threat and/or actual executed evictions and displacement. It is important to capture this value as it may affect the land or other properties expected to be bequeathed to children/other family members. In the case of long-term displacement, this value could affect an ever-greater number of persons through unborn generations.

The inheritance ‘prospects’ may be captured in a narrative that describes which assets are expected to be willed.

*What change in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have members of the affected household or community experienced because of the threat of violation?*

7. **Infrastructure/Services/Utilities**

Capturing the values of municipal services may require recording the publicly supported or provided functions or infrastructure that make such environmental goods (e.g., clean water, energy, sanitation, insect or pest control) available at the site of habitual residence. It may be possible to quantify these assets and services for an individual household or a community in actual monetary terms, if the service provider had the disaggregated cost data and made them available.

Where public institutions are weak or not sufficiently developed, especially in the most-impoverished communities, local inhabitants have to invest in local infrastructure (e.g., electricity, water, transport, roads), particularly if the municipal institutions exclude them.
Separation from these facilities by forced eviction, confiscation, or demolition means a total loss of that investment, which may not be quantified, partly because they are the product of volunteer labour. However, their value would be the cost of replacing them.

What change in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

8. Land
See also 10. Plot below.

This is the landed property not associated with the housing Plot (beneath or immediately surrounding the structure, dwelling or any other building) itself. The value of such land is to be calculated at fair market value, just like the Structure and its Plot. This could be land adjacent to the home or other affected structure, or land located elsewhere in the vicinity.

Here the user has a choice between two options: (1) the user can count the value of the land alone, without any vegetation (trees and/or crops) on it, or (2) if that is not practical, then the user may enter the true market value of the land with its vegetation. In the case of 2, the item under 11. Trees and crops would include only the market value of the yield or harvest from that vegetation (i.e., this year and in future years, in the interval that the user has decided to calculate as long-term values to be gained, or lost in the case of eviction, destruction or appropriation).

What change in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

9. Livestock and Animals
The value of all livestock is calculated here. This would include animals both for purposes of sale, economic activity or consumption, as well as pets and animals not serving a commercial or other gainful purpose. Their value should reflect the market value sufficient to cover also the costs of labour and other inputs in raising, feeding and maintaining livestock. The calculation for these values reflects the anticipated returns from normal sale of, and/or produce from the animals, including their normally anticipated offspring over the short-term and long-term. In the case of the animals’ value as beasts of burden (e.g., oxen, donkeys), the returns on their labour are to be included in the figures reflecting their worth.

What change in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?
10. Plot
See also 8. Land above.

This is the landed property associated with (i.e., beneath or immediately surrounding) the structure (dwelling or other building) itself. The value of such land is to be calculated on the basis of fair market value, just like the Structure entered above.

The plot and the structure are considered separately in this methodology to accommodate systems where the two aspects of property value are determined separately, or by different methods. For example, a cooperative arrangement may provide for outright title to the structure, but a share of the land area under it. It also allows for disaggregating these values in the event of a dispute. If the structure and the land are both held in title by the same owner and the values are customarily assessed in combination, the structure and plot values could be combined in this matrix.

If an eviction and/or demolition took place, it might not involve the disposses of land title or ownership of the plot on which the structure stands. In that case, the evaluator would proceed to the next categories and not enter a value for the plot. However, in some cases, the land plot under a demolished structure may, perforce, be assumed by, or revert to the state as ‘state land’ or ‘national land.’ The evaluator must be familiar with the local laws and regulations to determine if that is the case in the event of an administrative or punitive eviction or demolition. That may determine whether a value is entered in this category of the matrix or not.

What change in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

11. Subsidies and Rations

The calculation of this asset reflects the market value or cost of the goods or benefits received from organized schemes of support received from public institutions, charities and/or employers (beyond wages). This support normally comes in the form of ration cards to be used in exchange for food or other goods and services, or subsidies to keep a good or service at a price lower than in the regular market.

If the enjoyment of this asset is linked to a place of residence, then it should be recorded here. If it could be lost through a case in which a ration card or similar document were destroyed in the process of eviction or other displacement, then it should be recorded as an asset in the next item.

What change in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?
12. Vital Documents

Driving licenses, passports, ration cards and car registrations may be vital documents used daily. However, certain other vital document may be lost, including birth certificates, bank statements, death certificates and other legal documents. All of these have a value based on the administrative fees and the cost of time, transport and other logistics required to replace them. The time typically spent to retrieve such documents should be calculated at the normal wage of the owner in her/his regular job, or comparable wage earner in the market.

What change in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

13. Water Sources

Here the assessor would cite the water source(s) for both the home(s) and any cultivated or uncultivated land belonging to the inhabitants and located at the site of their habitual residence. These could be a municipal water system, other piped water, artesian well, borehole, rainfall collection, municipal water, river or other source. While these may be described in a short narrative, in the Column C of the Matrix, the assessor should also try to determine the various types of value that these water sources to the inhabitants, their monetary value could be based on an estimate of what it would cost to replace these sources either by re-creating those water sources, or by the probable cost of having the same volume of water delivered to the inhabitants by a service found in the market.

What change in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

14. Cash Money

This should be a quantitative assessment separate from the contents of the home or other structures. This includes money on hand whether kept as cash, in a bank account or other place.

What change in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

15. Work/Livelihood

The inhabitants’ livelihood may be linked to the dwelling or the location of residence. In any event, wages would inevitably be lost (to victim or her/his employer) for non-productive time attending to the event and its aftermath. Resettlement can lead to loss of a job or jobs altogether, or necessitate securing alternative employment, especially if temporary or long-
term resettlement is far from the regular workplace. To calculate that value, one would subtract the short-term and long-term wages and other income of affected persons from the normal, anticipated wages and other income before the event. Since obtaining new employment and other income involves a loss of certain benefits, such as accumulated vacation leave, seniority and other benefits, the relative loss of those values should be included here if calculable. Job seniority may not be calculable value in monetary terms if it involves merely standing vis-à-vis colleagues. However, if that seniority arguably would have led to promotion with material effect in the short or long terms, that value is to be factored here as well.

*What change in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?*

### 16. Mortgage, Other Debt Payments

This category of expense represents the regular payments and expenditures, including both principal and interest, in servicing a debt or credit arrangement extended to the household for its housing and land. This constant and predictable expenditure is distinct from *Investment* cited above. This represents the cost of borrowing money capital, and the related Regular Household Expenditure and its value remain constant, usually over a long term, and presumably are not interrupted or suspended in the event of a change in the physical condition or tenure relationship to the mortgaged property.

*What change in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?*

### 17. Inviolate/Priceless Assets

This item is intended to capture items of particularly sentimental or historic value to the holder, in this case, the members of the household. It may be impossible to attribute a market value or monetary amount to such values; however, they are of significant value nonetheless and must not be forgotten. Such items could be medals, awards, heirlooms, objects of value that symbolize heritage or mark historic events of the family or community. A collection of souvenirs or other collectables could fit into this category, even though they have not been independently appraised. This tool and its method—like the reparations framework in international law\(^1\)—emphasizes the restitution of values lost as the rightful remedy. This category includes those items of value that cannot be restored by simple replacement, as is the case with other things in the market. It is probable also that items in this category have no replacement value in the market. Therefore, brief qualitative descriptions or narrative assessments of the (unquantifiable) item is needed to determine/record what values are at stake.

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**What change in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?**

**18. Other**

If this inventory has left out anything of value, this row gives the user a chance to include it. This allows for a quantitative (i.e., monetary) assessment and/or a qualitative description and assessment of such other values. These may include household fixtures, clothing, toilet items, objects outside the house contents, or any other moveable or immovable possessions not captured in the above categories.

**What change in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?**

**Sub-total**

Use this row to calculate and record the total value of things quantified under Household Values and Assets for this assessment of values as a result of a notice or threat. This row in the matrix includes an embedded formula. So, if the user entered only numerals in the quantification cells, the sub-total will calculate automatically and appear in Column D, for the sub-total of values in the short term, and Column E for the values the user has assigned to accrue over the longer-term that the user has determined for this assessment.

This is a good point in the process to go back and check the entries made so far, especially to make sure that all the possible monetary values are filled in correctly, and that only numerals appear in those cells intended for numerical values (i.e., representing replacement costs and values) of each category.

**What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?**

**II.B: Dimension: Household Expenditures**

**Type of Cost / Loss / Damage**

**1. Bureaucratic and Legal Fees**

As noted in the Baseline stage of this tool, bureaucratic and legal fees may be payments or costs incurred related to a residency tax or property tax. Others may include other registration fees, calculated as an estimated annual average of fees paid for official documents (birth certificates, death certificates, driver licenses, etc.), attorney fees in the case of ongoing legal services related to the residence, etc. This Baseline is useful for determining any changes in that pattern of costs, including replacing lost documents in an eventual eviction, damage or
demolition, or increasing costs of challenging a threat to housing, land and/or other habitat/residency rights.

While under threat of a violation, such as eviction, demolition and confiscation, the eventual victim would likely undergo costs related to both time spent and out-of-pocket costs, in order to restrain, or defend against the impending violation (if the threat is known in advance). Both the time and monetary costs incurred by both bureaucratic processes and legal advice and defence work should be quantified. Even if the legal advice given is free of charge to the affected person(s), those rendering the advice (NGO, CBO, other pro bono service) should put a value on that service for the purposes of this costing exercise. (The costs of bureaucratic efforts by public personnel is determined below under “Other than Victims’ Nonmaterial Costs.”)

*What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?*

2. **Food**

This row calls for an estimation of actual costs/expenditures on average per month to feed the household. This would call for a description (in the Methodology cell, Column C) of the type of diet and, if possible, the nutritional quality of the household’s regular food consumption. That would facilitate the determination of any change in the actual values (cost, as well as nutritional value) of food after a threatened or actual forced eviction, dispossession, damage or demolition.

*What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?*

3. **Health Care**

The event itself or its aftermath may have negative health consequences. Social science has recorded the effects of eviction and resettlement upon the increased mortality and morbidity rates of the affected communities. While these notable consequences belong among the Victim’s Nonmaterial Losses, the care for these consequences has clearly calculable values. The loss of life, limb and other health effects are the subject of the laws of states for the purposes of calculating victim compensation in insurance and other cases involving law suits. A sample of such methods taken from such statutes could form a composite methodology for calculating victims’ health losses here.

The overcrowding, such as in interim or alternative housing arrangements, often leads to negative health consequences for those evicted, as well as for those providing the alternative shelter in their own quarters. The care and treatment of these health consequences (such as influenza, scabies, malnutrition, etc.) are an additional value added to these health care costs.
What changes in these values (increased expenditures, health conditions, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

4. **Information**

The value of information related to habitat issues, the home and immediate environment, including information related to maintaining housing and land tenure. The regular cost of accessing and consuming such information may involve a combination of expenditures, ranging from newspapers, internet connections, paid advice, or subscription fees to specialized information services. Some information may be obtained for free in the public realm. The record should include a brief note in Column C about the quality (e.g., timeliness, completeness, reliability and frequency) of the information consumed that is related to the household's housing and land rights. These data become important in the event of a threat or actual conduct of forced eviction, dispossession, impending damage, demolition, or other violation. The cost and/or quality of the information, as well as the physical and mental effort to pursue needed information, may change in such circumstances.

What changes in these values (increased expenditures, quality of information, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

5. **Investment**

Enter here the actual costs/expenditures on average per month of individual investments in the dwelling, household infrastructure, or other household investments. This is separate from **Mortgage, other debt payments** (below) in the sense that Investment concerns improvements not necessarily associated with a loan or credit obtained, in order to purchase the home and habitat. Such Investment also could include investments in facilities within, or adjacent to the home for livelihood purposes (e.g., a workshop, sewing room, facility for preparing home-prepared items for resale).

What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

6. **Mortgage, Other Debt Payments**

This category of expense represents the regular payments and expenditures, including both principal and interest, in servicing a debt or credit arrangement extended to the household for its housing and land. This constant and predictable expenditure is distinct from Investment cited above. This represents the cost of borrowing money capital, and the related Regular Household Expenditure and its value remain constant, usually over a long term, and presumably are not interrupted or suspended in the event of a change in the physical condition or tenure relationship to the mortgaged property.
What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

7. Occupancy

The Occupancy value is the actual costs/expenditures on average per month for housing rent, utilities and maintenance combined. If the household’s dwelling and landed habitat are owned or subject to Mortgage and other debt payments, then this item would contain the cost incurred for utilities consumed and charged by the service provider, whether public utility or private company.

What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

8. Public Participation

The purpose of calculating this value is to consider and record the household’s actual costs/expenditures on average per month for taking part in community organizing events, town hall meetings, advocacy, public initiatives, legal challenges, meetings with public authorities, public demonstrations and other activities and efforts of political participation to claim and/or maintain housing and land rights, including the right to remain. The assumption behind this value of Regular Household Expenditure is that public participation is not only normal and regular in a democratic society, but participation in public life is also recognized as a human right in international law. Such participation is also a responsibility of citizenship (in the sense that everyone be treated as a citizens where s/he lives, regardless of any other formal status).

What changes in these values (increased expenditures, decline in the quality or frequency of participation, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

Remember: In the Methodology cell (Column C), cite any documentation or receipts that the assessor uses to calculate these values, and keep copies in a safe place, in order to substantiate these data, if necessary.

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2 The International Covenant on Civil and Political Rights (1966) guarantees that: “Every citizen shall have the right and the opportunity, without any of the distinctions mentioned in article 2 and without unreasonable restrictions: (a) To take part in the conduct of public affairs, directly or through freely chosen representatives; (b) To vote and to be elected at genuine periodic elections which shall be by universal and equal suffrage and shall be held by secret ballot, guaranteeing the free expression of the will of the electors; (c) To have access, on general terms of equality, to public service in his country.” (Article 25), at: http://www.ohchr.org/EN/ProfessionalInterest/Pages/CCPR.aspx.

3 For example, the Global Charter on the Right to the City, provides a definition of the “right to the city” that provides: “For the purpose of the Charter, citizens and inhabitants are all persons who live in the city either permanently or temporarily.” (Article 1.6), at: http://www.hlrn.org/img/documents/World+Charter+Right+to+City+May+05.pdf.
9. **Transportation**

This category is for calculating the amount of difference between the amounts spent on transportation as a result of the eviction, demolition or confiscation and the amounts spent (if any) on transportation in the normal conduct of life at the original place of residence. Such values include expenses and time spent commuting to and from the source of livelihood, visiting family and community members, going to market, carrying out cultural and religious activities, visiting grave sites, conducting other official or private business, etc.

*What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?*

10. **Education**

This category captures the value of Regular Household Expenditures for education. This is normally any amount regularly spent in to cover the costs of education for children or adults in the household or community subject to this quantification exercise. These would include school tuition fees, registration fees, money regularly spent for school supplies and materials, regular payments for tutorials or mentoring.

*What changes in these values (increased expenditures, depletion and depreciation of quality or opportunity of education, of other assets and losses, etc.) have the affected household or community experienced because of the threat of violation?*

11. **Other**

If this inventory of Regular Household Expenditures has left out anything of value, this row in the matrix gives the user a chance to include it. This allows for a quantitative (i.e., monetary) assessment and/or a qualitative description and assessment of such other values. These may include household maintenance not captured under **Occupancy** above, supplies and materials, or any other Regular Household Expenditures for goods or services not captured in the above categories.

*What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?*

**Sub-total**

Use this row to calculate and record the total value of things quantified under Regular Household Expenditures for this Assessment of values as a result of a notice or threat. This row in the matrix includes an embedded formula. So, if the user entered only numerals in the quantification cells, the sub-total will calculate automatically and appear in Column D, for the sub-total of values in the short term, and Column E for the values the user has assigned to
accrue if the threat remains over the longer-term that the user has determined for this assessment.

This is a good point in the process to go back and check the entries made so far, especially to make sure that all the possible monetary values are filled in correctly, and that only numerals appear in those cells intended for numerical values (i.e., representing replacement costs and values) of each category.

II.C: Dimension: Household’s Social Assets

Type of Cost / Loss / Damage

12. Community Spaces

Often community spaces are commonly shared areas for the collective activities of community members. The value of these spaces is shared also. Therefore, by following the general rule of calculating values by their market equivalent, the community spaces could be quantified as the comparable cost of renting space for the same pattern of activities on the market.

For example, neighbours may organize a seasonal fair, farmers market or popular wedding in a street or other public space. If that space were lost due to eviction, gentrification, demolition or privatization, the cost of rent for a comparable space would be calculated as the community value at stake.

What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

13. Nurseries/Childcare Services

Child care is often a family or community service shared informally among proximate neighbours or relatives. In more-formal situations that lack the community dimension of child care may involve a regular cost (expense) paid directly to the care giver(s). If either of these forms of childcare, including nurseries and pre-school facilities, have a value. Even if a charitable institution were to provide a nursery or child care, that service has a price (to the institution) and can be calculated and entered in this row.

These values may involve a combination of paid and unpaid, calculable and estimated values. In any case, the Tool user should note the method of calculating this value in the methodology cell (Column C) and the resulting value in Column D.

What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?
14. **Cultural Heritage/Sacred Sites/Structures**

Even though cultural heritage may be something intangible, and sacred and religious sites or structures cannot be replaced in the market, they still hold some values for the people who relate to them. These physical objects or structures, and even some meaningful cultural practices, have a value. While the values may be difficult—or impossible—to quantify, a narrative description of the tangible and intangible cultural values should be taken into consideration as part of the community’s heritage.

*What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?*

15. **Family**

Even though cultural heritage may be something intangible, and sacred and religious sites or structures cannot be replaced in the market, they still hold some values for the people who relate to them. These physical objects or structures, and even some meaningful cultural practices, have a value. While the values may be difficult—or impossible—to quantify, a narrative description of the tangible and intangible cultural values should be taken into consideration as part of the community’s heritage.

*What changes in these values (family life) have the affected household or community experienced because of the threat of violation?*

16. **Health Status**

A change or loss of health has a value seldom calculated in monetary terms. Methods for calculating the values of losses of life and limb can be found in local legal practice concerning divorce, traffic and insurance law. This loss will have to be described in some detail in order to make the case.

The event itself or its aftermath may have negative health consequences. Social science has recorded the effects of eviction and resettlement upon the increased mortality and morbidity rates of the affected communities. While these notable consequences belong among the Victim’s Nonmaterial Losses, the care for these consequences has clearly calculable values. The loss of life, limb and other health effects are the subject of the laws of states for the purposes of calculating victim compensation in insurance and other cases involving law suits. A sample of such methods taken from such statutes could form a composite methodology for calculating victims’ health losses here.

The overcrowding, such as in interim or alternative housing arrangements, often leads to negative health consequences for those evicted, as well as for those providing the alternative shelter in their own quarters. The care and treatment of these health consequences (such as influenza, scabies, malnutrition, etc.) are an additional value added to these health care costs.
A change in health status has a value seldom calculated in monetary terms. Methods for calculating the values of losses of life and limb can be found in local legal practice concerning divorce, traffic and insurance law. This loss will have to be described in some detail in order to make the case.

What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

17. Identity

Identity can be a complex aspect of the character of a person, household or community. However, the extent to which the identity of a household and its members is linked to the place of residence, including the surrounding community and/or land, that information should be recorded as a value. Identity, as personally or externally perceived, may be subject to change, depending on a change of residence and location.

What changes in this value have the affected household or community experienced because of the threat of violation?

Health and well-being

Well-being is a valid population survey-outcome measure that goes beyond statistical data on morbidity and mortality rates, or economic status. These outcomes tell us how people perceive their life from their own perspective.

The concepts of health and well-being are among the most difficult conditions to measure and capture in a numeric value. Looking at material possessions alone is clearly not enough and, in fact, might be no measure at all for determining physical or psychological well-being. This difficulty arises for at least two reasons: (1) the values are not traded or replaced in a market as a good to be exchanged for money or other quantifiable good; and, (2) these values are not externalized, but are the outcome of a subjective test; that is, relying on the respondents’ personal expression of satisfaction or dissatisfaction with their situation in a particular dimension of health and well-being. We must rely on the inhabitants’ answers to a series of questions in which the respondent her/himself rates the level (measure) of well-being based on an internal feeling.

Well-being should not be restricted to medical or biological descriptions. Instead, it is a more-holistic question about the meaning of a good life, or living well.

To begin with the person’s or household’s physical well-being beyond the material surroundings and possessions described in the Impact-assessment Tool until now, we turn to assessing biological features (correlates). Physical health and well-being can refer to the actual physical health of inhabitants, as defined by physical symptoms and epidemiological rates of physical illness and diseases of a chronic nature (i.e., those that come and go), or more long-standing or permanent conditions of ability or relative disability (as compared with other times or other persons, in general).
18. **Inheritance Status**

Inheritance is the practice upon the death of an individual of passing on property, titles, debts, rights and/or obligations to another individual or individuals. The rules of inheritance differ between societies and have changed over time. However, between generations, the practice is generally predictable, even though the actual values involved might not be.

To the extent that the inheritance and a resident’s inheritance status are predictable, this situation deserves not here, especially is the property, titles, debts, rights and/or obligations to be bequeathed relate to the home, land, other property or tenure relationship at the place of residence or land holding. This status and/or the corresponding values may change in the case of an eviction, dispossession, displacement or other violation, including inequitable inheritance due to discrimination.

*What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?*

19. **Inviolate/Priceless Values**

This category invites local inhabitants to express precious values that cannot be restored or replaced in the case of a housing and land rights violation. Thus, it projects losses felt in the future.

This category is close to 4. Cultural heritage/sacred and religious sites/structures above, but the question may capture both personal and collective values, or more abstract responses.

*What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?*

20. **Psychological Well-being**

If the users of this Tool have the available expertise, psychological well-being could be determined by scientific criteria. However, this approach may not be appropriate in many situations, because (1) it is too detailed to be easily applied, (2) the findings may be very subjective and (3) the respondents may find the questions too personal or invasive. Therefore, a narrative report or quotes from respondents may give a sense of how happy and socially integrated inhabitants feel in their community before a violation.

As personal and imprecise as the data may be in response to this question of psychological well-being, nevertheless, many analysts have been deeply concerned about the changes in
inhabitants’ spiritual and psychological well-being in the event of a demolition, dispossession or eviction.4

What changes in psychological well-being have the affected household or community experienced because of the threat of violation?

21. Social and Institutional Capital

According to the HICtionary,5 social capital is “the collective value of social networks of an individual, community or society that facilitates individual and collective action. Assuming that the subject is a household or a community, social capital broadly refers to the effective functioning that group of persons and their relationships to each other, include such values as interpersonal relationships, a shared sense of identity, a shared understanding, shared norms, shared understanding of concepts and norms, trust, cooperation and reciprocity.

For our purposes, this term is understood distinctly and differently from parties outside the group such as external institutions, including the World Bank Group, that consider social capital in a community as a asset to be harnessed in order implement an externally driven project. Rather, social capital, in this sense, is a value rightfully belonging to its participants and practitioners within the group or community.

The many views of this complex subject make a single definition difficult. However, the user should record here a brief quantitative description, or examples, of the cooperation and mutual support (i.e., reciprocity) within a household or community. This could include reliance of neighbours or extended family for child care or security functions, each or which represent a value. To the extent that these values could be obtained in the market, they represent a monetary value that could be entered here.

If the unit the user is evaluating is an institution, the user could use a measurement known as institutional capital. As a concept of “sustainable development,” institutional capital is the combination of (1) the institution’s value in the public domain, (2) its institutional strength, (3) its good institutional governance, and (4) its equilibrium (i.e., stability). These elements and the analysis of their economic, social and environmental impacts are fundamental to assessing the social and economic order (institutional capital) for achieving sustainable development.6


What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

22. Social Status/Solidarity/ Cohesion/ Integration

Social cohesion is the demonstrated willingness of members of a community—or wider society—to cooperate with each other in order to survive and prosper. It is the bond and common purpose among members of a society to ensure the well-being of all its members, minimizing disparities and avoiding marginalization.

Social cohesion is perceived as desirable in diverse and dense living environments such as cities, especially as having a salutary effect to reduce intercommunity tensions and avoid conflict and violence. Its constituent elements include concerns about social inclusion, social capital and social mobility. Certain spheres of government and development agencies have begun to carry out projects and programs to encourage social cohesion, especially in the context of demographic change and displacement that new combinations of distinct populations and their interactions. Some of these elements are quantifiable, and some efforts have sought to develop suitable metrics to assess social cohesion.7

Such a value is difficult to quantify; however, it is possible to describe or rate the level of social cohesion within a community, or even household, with a narrative with possible examples of the demonstrated willingness of members to cooperate in order to survive and prosper.

What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

23. Other

Use this row to capture, calculate (if possible) and express in words and/or numeric terms, any other Household’s Social Assets that we have missed or left out of this exercise and could be subject to change in the case of an eviction, dispossession, destruction, privatization or other violation of the human rights to housing and land.

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Sub-total

Use this row to calculate and record the total value of things quantified under Household Social Assets for this assessment of values as a result of a notice or threat. This row in the matrix includes an embedded formula. So, if the user entered only numerals in the quantification cells, the sub-total will calculate automatically and appear in Column D, for the sub-total of values in the short term, and Column E for the values the user has assigned to accrue over the long-term that the user has determined for this assessment.

This is a good point in the process to go back and check the entries made so far, especially to make sure that all the possible monetary values are filled in correctly, and that only numerals appear in those cells intended for numerical values (i.e., representing replacement costs and values) of each category.

II.D: Dimension: Civic Values and Assets

Type of Cost / Loss / Damage

1. Social Cohesion/Integration

Social cohesion is the demonstrated willingness of members of a community—or wider society—to cooperate with each other in order to survive and prosper. It is the bond and common purpose among members of a society to ensure the well-being of all its members, minimizing disparities and avoiding marginalization.

Social cohesion is perceived as desirable in diverse and dense living environments such as cities, especially as having a salutary effect to reduce intercommunity tensions and avoid conflict and violence. Its constituent elements include concerns about social inclusion, social capital and social mobility. Certain spheres of government and development agencies have begun to carry out projects and programs to encourage social cohesion, especially in the context of demographic change and displacement that new combinations of distinct populations and their interactions. Some of these elements are quantifiable, and some efforts have sought to develop suitable metrics to assess social cohesion.  

Such a value is difficult to quantify; however, it is possible to describe or rate the level of change in social cohesion within a community, or even household, facing a threat of violation with a narrative with possible examples of the demonstrated willingness of members to cooperate in order to survive and prosper.

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What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

2. Public Health

Public health in this context is an analysis of any change in the level of physical and mental health of a population and any threats of disease within a social group (i.e., public) affected by the threat of a housing and/or land rights violation. The "public" in question could be as small as a household or handful of people, an entire village or any larger group that the user is assessing. "Health" takes into account physical, mental and social well-being. It is not merely the absence of disease or infirmity.\(^9\) Public health is interdisciplinary, including, for example, the relevant fields of epidemiology, biostatistics and health services. Environmental health, community health, behavioural health, health economics, public policy, mental health and occupational safety, gender issues in health, sexual and reproductive health are other important subfields.

Related official public health records or statistics may be available for the community that concerns the user. If not available, this value may require a short statement describing the general health conditions of the group, whether household or community. This would include any known vulnerabilities or pre-existing conditions, including those that could be affected in the case of a threat of violation.

A change in health status has a value seldom calculated in monetary terms. Methods for calculating the values of losses of life and limb can be found in local legal practice concerning divorce, traffic and insurance law. This loss will have to be described in some detail in order to make the case.

What changes in these values (increased expenditures, depletion and losses, etc.) have the affected household or community experienced because of the threat of violation?

3. Political Legitimacy

Measuring political legitimacy is an ambitious and challenging task. Social scientists have struggled to develop methodologies to determine the legitimacy of political leadership, institutions and acts, including by assessing their consistency with legal norms, adherence to the rule of (domestic and/or international) law, compliance with constitutional and other legal provisions, fulfilment of political promises, integrity between words and deeds, and/or alignment with popular will.\(^10\)

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In all cases, the perception of political legitimacy is subjective. However, this category of values seeks to capture a collective perception of the affected group, especially a household’s or community’s perception of the legitimacy of its municipal and/or national political system, whichever is responsible for respecting, protecting and fulfilling their human rights to adequate housing and land. Some analyses have shown how corruption and human rights violations on the part of political actors have led to their legitimization.\(^{11}\)

The perception of political legitimacy, in this case, is that of the affected household or community. The corresponding question does not need to me complicated, since most people will have instinctive response to the question of how they perceive political legitimacy of the relevant decisions or acts of political figures and institutions affecting them.

The critical question at this stage is whether or not the threat of violating the respondents’ human right to adequate housing or land has caused a change in their perception of political legitimacy of the decision makers.

In any case, given the sensitivity of the subject and the possibility of retribution for expressions questioning or degrading political legitimacy, the question to affected persons should accompany the assurance of discretion and, if possible, anonymity.

*What changes in these values (increased expenditures, depletion and depreciation, losses, etc.) have the affected household or community experienced because of the threat of violation?*

4. **Political Participation**

Broad and meaningful political participation is a value that lies at the very heart of modern democracy and requisites for social justice. This can be exercised and measured from voting patterns and records. However, other forms may involve writing to one’s representative, wearing a badge, becoming a party member, joining a demonstration, boycotting a product, or occupying a building. It could involve practicing and defending human rights or openly pursuing one’s interests in the local or extraterritorial sphere.

As rich as the literature on political participation is, researchers on the subject often face challenges of valid and reliable measurement.\(^{12}\) Indicators developed for the human right to public participation do not address the multiple dimensions of political participation.\(^{13}\)

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\(^{13}\) Marta Cantijoch, “Measuring and analysing political participation using and mixing survey and qualitative data,” *Working with Data on Political Behaviour*, University of Manchester, 6 November 2017, at: [https://www.ukdataservice.ac.uk/media/604959/cantijoch.pdf](https://www.ukdataservice.ac.uk/media/604959/cantijoch.pdf).

However, we have learned that the level of participation in a given situation correlates to degrees of dignity and legitimacy.

Participation is based on the fundamental principles of human rights and human needs, stressing individual autonomy and self-determination as elements of both. Human dignity differs conceptually from ideas often traditionally used in aid provided as an act of “charity,” or development as “welfare” in emphasising the value of active choice as opposed to making people “passive recipients of dispensed benefits.” In the “capabilities approach” of free and informed choice, the greater the informed participation, the greater the dignity of all concerned.

Free and Prior Informed Consent (FPIC) has been referred to as the “gold standard” of participation. FPIC is enshrined in the UN Declaration on the Rights of Indigenous Peoples with special reference to indigenous communities and seeks to ensure that the relationship between the development actors and local community is one of the partnership. Consistent with the FPIC principle, affected communities reserve the right to refuse terms of a project or programmes pursued by external parties.

With these thoughts in mind, how would the user evaluate the rate of change in the level of effective participation experienced by the household and/or community since the threat of the violation emerged?

What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

This would be a qualitative (narrative) assessment. It might not be appropriate to enter a number for such an incalculable value.

5. Civil Order

The absence of civil order, in the absolute sense, is civil chaos. A grade along the deviation from civil order is “civil unrest,” defined as: “organized demonstrations or unauthorized disturbances to public order, for example, rioting and looting may or may not involve violence.”

Internationally, the levels of hazard arising from a breakdown of the civil order are: 1 – Minimal, 2 – Low, 3 – Moderate, 4 – Substantial, 5 – High, and 6 – Extreme. In measuring the change in civil order, the user might want to consider these corresponding criteria:

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It may be useful to keep in mind the UN’s five attributes of threat:

1. Hazard – natural and human-made
2. Civil unrest
3. Crime
4. Terrorism
5. Armed conflict

How to determine criticality security level? Criteria? Description? Example?

However, civil unrest and breaches of the civil order can take on different forms and degrees, and scope, including:

- Peaceful sit-in
- Crowd (casual and temporary)\textsuperscript{17}
- Mob (large and disorderly)\textsuperscript{18}
- Organized protest demonstration
- March toward predetermined strategic point
- Uprising
- Riot
- Rebellion/revolt
- Revolution

6. Crime Prevention/Management

The question of the level, cost and effectiveness of crime prevention and management in a community or country is also complex and is usually a subject for specialized evaluators and evaluation techniques. Such assessments exist for some countries, having a national or subnational scope.\textsuperscript{19} Such an evaluation for the country or region of the affected households or


\textsuperscript{18} Aggressive mob, escape mob, acquisitive mob, expressive mob; \textit{Ibid.}

community may be useful as a baseline to determine the level of effort and effectiveness of crime prevention and management, including with public budget data.

If no such precise analysis exists, this value could be the subject of a question to the affected persons as to their perception of the level of effectiveness of public crime prevention and management services. This could be augmented by any available statistics or other reports about the incidence of crime in the affected area.

Following a threat of eviction, for example, the incidence of crime and/or the effectiveness in preventing and managing crime may change due to withdrawal of police presence, increase in tensions and other factors. In this row, register any change in such an evaluation, statistics, reports or perception of the incidence of crime since the threat of violation. Please note how such change is directly or indirectly attributable to the threat of violation.

What changes in these values (increased expenditures, degraded conditions, depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

7. Violence

This entry should reflect the level of violence experienced, in general, in the civic sphere; i.e., public spaces. This is apart from violence associated with crime (cited above) or domestic violence (in the private sphere). This is a subjective assessment based on affected persons’ perception of violence levels since the threat of the violation began. Here also, the user could use the criteria used for determining the level of disturbance to the civil order: 1 – Minimal, 2 – Low, 3 – Moderate, 4 – Substantial, 5 – High, and 6 – Extreme.

<table>
<thead>
<tr>
<th>Minimal</th>
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<td>High</td>
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<td>Extreme</td>
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</tbody>
</table>

What changes in these values (increased incidence of violence, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

8. Other

Use this row to capture, calculate (if possible) and express in words and/or numeric terms, any other values that we have missed or left out of this exercise and could reflect a change in the Dimension: Civic Values and Assets in case of a threatened eviction, dispossession, destruction, privatization or other violation of the human rights to housing and land.
Sub-total

Use this row to calculate and record the total value of things quantified under Dimension: Civic Values and Assets. This row in the matrix includes an embedded formula. So, if the user entered only numerals in the quantification cells, the sub-total will calculate automatically and appear in Column D, for the sub-total of values in the short term, and Column E for the values the user has assigned to accrue over the longer-term that the user has determined for this assessment.

This is a good point in the process to go back and check the entries made so far, especially to make sure that all the possible monetary values are filled in correctly, and that only numerals appear in those cells intended for numerical values (i.e., representing replacement costs and values) of each category.

II.E: Dimension: Public / State Values and Assets

Type of Cost / Loss / Damage

1. Bureaucracy and Administration

This category seeks to capture the time, effort and other resources of public services and institutions. This may be difficult to assess. However, a proxy indicator for this value could be found in public information, if available, about the number of person days and expenditures normally incurred to operate the offices of public administration in the concerned area.

Enter into this row any change in the level of effort (staff hours/days) and budget expended to operate the offices of public administration in the concerned area since the threat of violation emerged. This could be more or less than the effort and expenditures as compared with the situation before the threat; i.e., at the baseline, if available.

What changes in these values (increased expenditures, depletion and depreciation of assets, reduction in quality, losses, etc.) have the affected household or community experienced because of the threat of violation?

2. Equipment

This represents the cost of using equipment and hardware—either belonging to the public (state of government), or procured from a contractor—that is normally required and used for construction, maintenance, repair and upkeep of public facilities and public spaces.

This value is significant, because it often changes (increases or decreases) when a violation is threatened, for instance, when equipment use declines when regular maintenance of public facilities and spaces stops at the time of a threatened eviction of a community. Because equipment is fairly obvious to the naked eye, a change in the presence and/or use of such equipment can be easily observed and recorded here. In another scenario, the presence and use of such equipment as bulldozers may appear in the event of a threatened violation (e.g., forced eviction or demolition).
If information about actual expenditures is not available, a narrative description noting the change in numbers and type (prevalence) of equipment deployed under the public budget in the affected area would convey the level of change in cost burden to the public and its consequences for affected persons.

In any case, the methodology column (C) in this row should indicate which method of quantification the user used.

What changes in these values (increased expenditures, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

3. Lawyers/Judges/Judiciary

This category represents the costs to the public of retaining public defenders and maintaining judges, prosecutors and other officers of the courts and judiciary. This figure may be found in the public budget for the judicial sector and should convey the costs and level of effort, if possible, at the time of the threat of violation, as compared with those under normal circumstances, or as an average over several budget cycles.

In any case, the methodology column (C) in this row should indicate which method of quantification the user used.

What changes in these values (increased expenditures, quality of service, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

4. Police

It is vital to consider the distinction between police and military, whereas police are a civilian force tasked with enforcement of the law.

This category seeks to quantify a change in the level of effort (personal hours/days) and costs normally incurred by the public to maintain public law-enforcement forces in the area in question in the period since an announcement or during another form of threat of a violation. This could be found in police records and the reports of public budget expenditures for law enforcement.

What changes in these values (increased expenditures, quality of response/service, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

5. Military
It is vital to keep in mind the distinction between police and military, whereas military force are tasked with defending national borders and thwarting external enemies.

This category seeks to quantify the level of effort (personal hours/days) and costs normally incurred by the public to maintain military defence operations in the area in question. In most cases, the figure here should be zero, unless the effected households/community are in a border zone and normally come in contact with military personnel and operations.

In the case of actual deployment of the military in the area coincident with the threat of violation, the user could enter an actual number to reflect the corresponding change in level of effort and expenditure during the threat of violation. Another method could involve deducing the change in proportion of the national military budget corresponding to the relative area or population as a ration of the national territory or total population in the case of such a threat.

What changes in these values (increased expenditures, quality of performance, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

6. Services and Fees

The category captures any change in the value of actual public costs/expenditures for social services, including public health insurance and health care, social workers and publicly supported child-care in the area in question since the threat of violation. These figures can be found in public budget and expenditure records. A method of calculation could involve comparing current costs/expenditures with the average cost of public services and fees over several years.

What changes in these values (increased expenditures, quality of response/service, depletion and depreciation of assets, losses, etc.) have the affected household or community experienced because of the threat of violation?

It will be important that the user record the basis of the calculation in the methodology column (C) in this row.

7. Other

Use this row to capture, calculate (if possible) and express in words and/or numeric terms, any other values that we have missed or left out of this exercise and could be subject to change since the threat of an eviction, dispossession, destruction, privatization or other violation of the human rights to housing and land.

Sub-total

Use this row to calculate and record the total value of things quantified under Public/State Values and Assets for this assessment of values as a result of a notice or threat. This row in the
matrix includes an embedded formula. So, if the user entered only numerals in the quantification cells, the sub-total will calculate automatically and appear in Column D, for the sub-total of values in the short term, and Column E for the values the user has assigned to accrue over the longer-term that the user has determined for this assessment.

This is a good point in the process to go back and check the entries made so far, especially to make sure that all the possible monetary values are filled in correctly, and that only numerals appear in those cells intended for numerical values (i.e., representing replacement costs and values) of each category.

**Sub-total for Threat Phase**

Use this row to capture the total value of things quantified under Assets and Expenditures at the threat phase. This row in the matrix includes an embedded formula in the cells in Columns D and E. So, if the user entered only numerals in the quantification cells, the Sub-total for the threat phase will calculate automatically and appear in Column D, for the sub-total of values in the short term. (This formula is created by adding all of the subtotals for each dimension of Assets and Expenditures at the threat phase.)

This is a good point in the process to go back and check the entries made so far, especially to make sure that all the possible monetary values are filled in correctly, and that only numerals appear in those cells intended for numerical values (i.e., representing replacement costs and values) of each category.