Rental Assistance Interventions

Shelter, Cash and Markets Community of Practice Call 10 December 2024







Agenda



| Min | Item | Speakers |
|--------|--|--|
| 10 min | Introductions and Opening | Jenny Weatherall, CRS & Leeanne Marshall, Australian Red Cross Co-chairs of Global Shelter Cluster Cash and Markets CoP |
| 30 min | Case studies - Ukraine, CORE - Somalia, NRC | Liana Khorovytska, Ukraine Country Director, CORE Abbas Ahmed, ICLA Programme Development Manager, NRC Somalia |
| 15 min | Questions and Answers | Chair: David Dalgado, Independent |
| 10 min | Spotlight on key challenges in rental assistance programming Exit strategy & targeting "Good enough" living conditions check Duration of programme Payments to landlord vs. tenant Scale of programmes Is rental assistance seen as an easy way out not to do other shelter programming? | David Dalgado – Independent |
| 20 min | Discussion | Chair: Leeanne Marshall, Australian Red Cross |

Background



- Rental assistance increasingly common
- Market-based programming to support access to adequate housing
- Normally delivered with minimum components of:
 - financial support
 - security of tenure support
 - and living conditions support







Background

- Rental assistance has various applications
- Programme design varies considerably.
- The **GSC** resources already exist please see the rental market interventions page.



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HOME GLOBAL SHELTER CLUSTER OPERATIONS RESOURCES ABOUT US

In region Resources

Resources



GSC HELPDESK +

GSC Helpdesk

RESOURCES +

- About Us
- Research Initiatives

RENTAL MARKET INTERVENTIONS

REPORT AND TIP SHEETS:

- Rental Guidance Report
- Tip Sheet 1
- Tip Sheet 2
- Tip Sheet 3
 Tip Sheet 4
- Tip Sheet 5

See below the index of the Rental Market Interventions Ressource Library and country resources.

EXECUTIVE SUMMARY:

With the increased urbanisation of humanitarian responses, shelter actors are increasingly using rental ma vulnerable households after both man-made and natural disasters. Recognising that vulnerable household: physical barriers to accessing rental housing in these circumstances, these programmes provide not only fi







Our Impact

CORE

STRATEGIC PILLARS

With **COMMUNITY BUILDING** as our north star, our strategic pillars are:



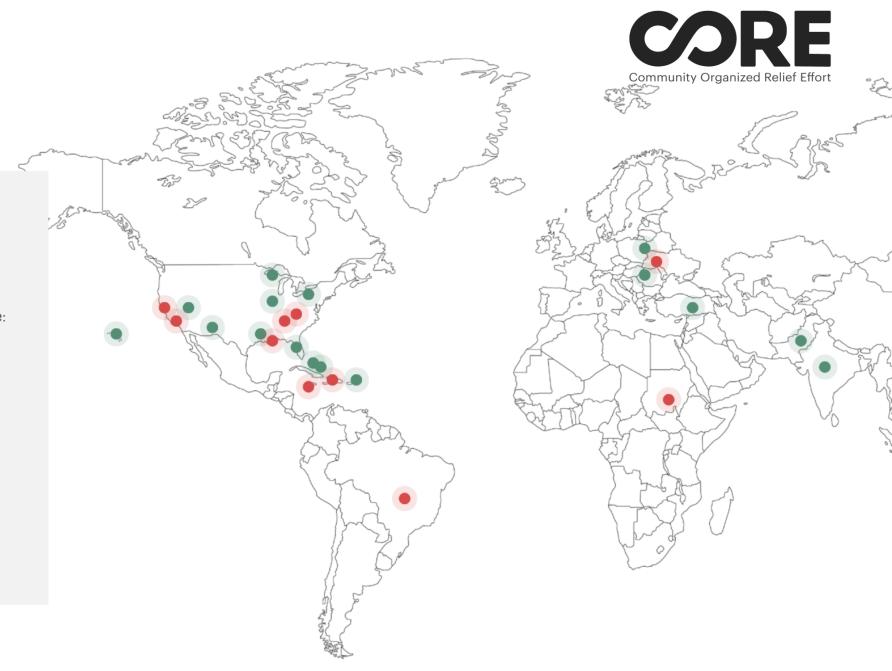
Emergency Response & Preparedness



Addressing Climate Change



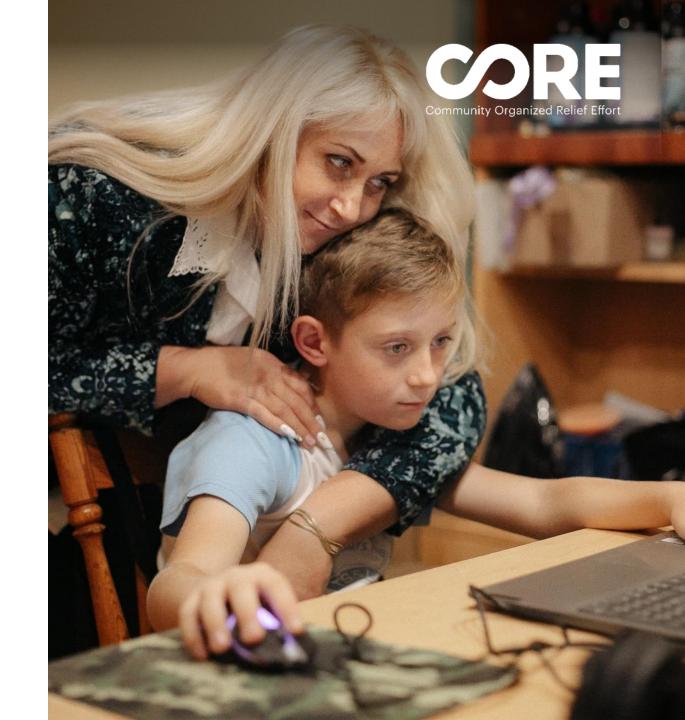
Health Access



Overview

Rental Assistance is one of several durable solutions that can serve as a bridge from Collective Centers (CCs) to more sustainable housing options.

While not without its challenges, rental assistance is an effective tool for internally-displaced people (IDPs) and prioritizes the safety of these vulnerable communities – including those with disabilities, older persons, single-headed households, pregnant and lactating mothers, and families with young children.



Implementation Approach



- Coordination with the shelter cluster,
 CCs, and local government
- Disseminating information about the program among vulnerable categories of IDPs in CCs
- Self-registration using phones or tablets, with assistance from CORE staff as needed.
- Eligibility screening using the UNHCR vulnerability screening tool
- Collaborations with real estate agencies
- Analyzing the effectiveness of the program

Cash assistance via bank transfer

\$232 USD rental assistance

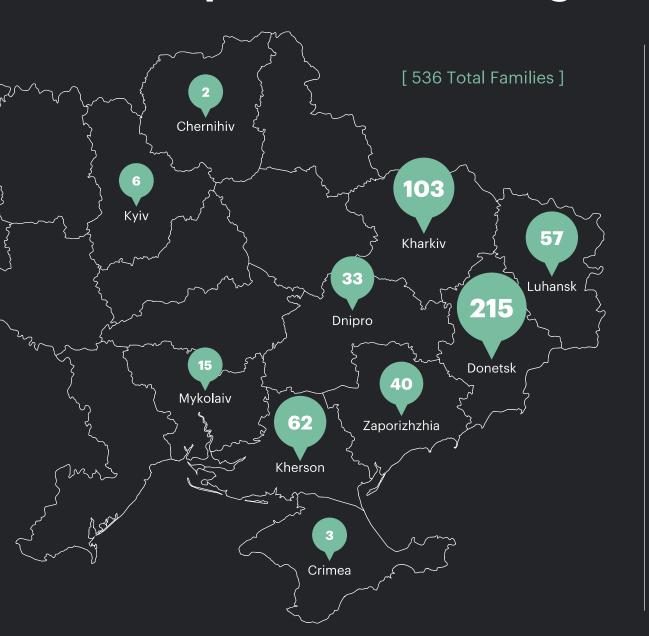
\$50 USD utility support

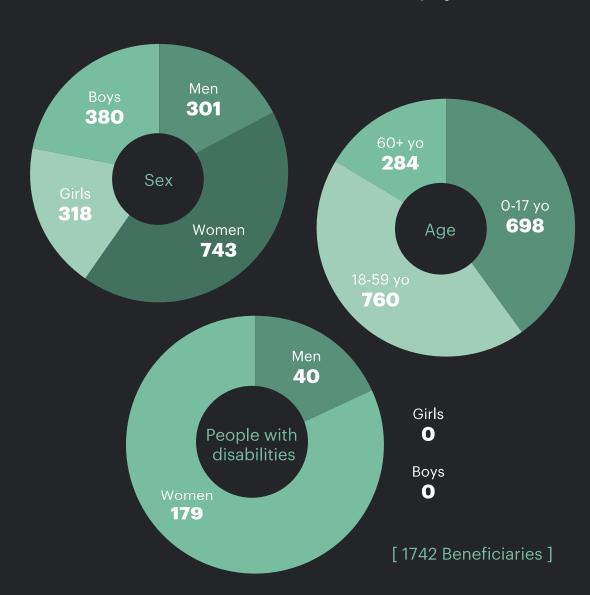
6 months per participant

\$100 USD for furnishing/utensils, one-time

Participants' Oblast of Origin – Phases 1 & 2











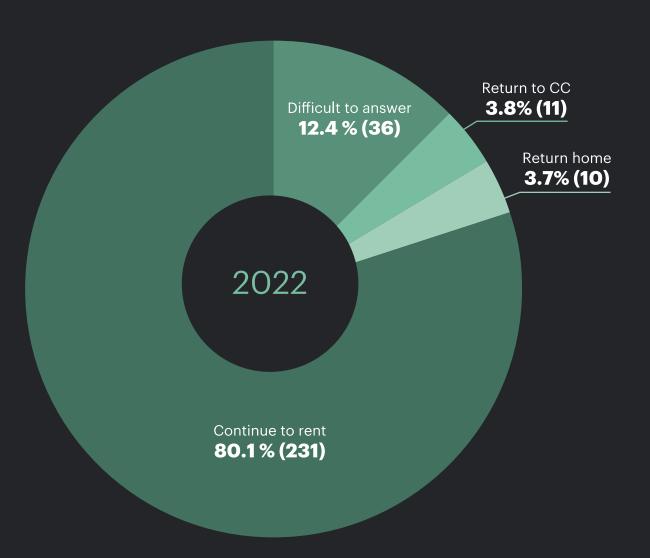
Challenges

- Landlords reluctant to rent to IDPs
- Landlords hesitant to rent formally (agreements, taxes)
- Building trust in the program and ensuring beneficiaries are comfortable providing personal data
- Transfer value
- Verifying rental stock meets minimum standards

Our Impact



[288 Households Interviewed]



- Satisfaction with process, transfer value & safety
- 97% in quality accommodation (comfort, privacy, sanitation)
- 99% have heating





Recommendations & Exit Strategy

- Scale reimbursement model
- Add social integration activities
- Link to MPCA, MHPSS & livelihood programs to increase self-reliance

Participant Voices - Holistic Benefits

"This opportunity will help us to forget about the risk of being on the street and spend the money saved on the health of my husband and children."

Viktoriia, Mother of 5 from Mariupol, Donetsk Oblast



Learning Briefs in CALP Network Library





Mission Statements

CORE's mission is to empower communities in and beyond crisis. CORE envisions a more equitable world in which underserved communities are prepared and can respond effectively to crisis from within. CORE's Cash and Voucher assistance vision specifically is to empower communities and meet their needs through timely, effective, and efficient assistance. To learn more visit aww.COREngagores.um and contact Tenain Manel, St. Achieco, Cash and Markets (proprint previolation response prop.)

Established in 2019, the **Ukraine Humanitarian Fund (UHF)** is a strategic and vital tool available to deliver to pool their contributions into single, unsermarked funds to enable humanitarian partners to deliver timely, coordinated and principled assistance within the framework of Humanitarian Response Plans (HRPs) and Plash Appeals, retaining the flexibility to allocate funds to unforeseen events or special requirements.

Acknowledgments

This learning brief was authoried by Tenzin Maneil and was made possible by the participants of CORE's Ukraine response who shared their experiences, as well as CORE team members—Lisna Khorovytska, Valentyna Berazos, Iryna Saktino, Nacalia Stepanuk, Sethi Levytskyl, Natalia Lytvyneriko, Sethii Nachenko, Testana Totaka and Vitignia Chu. CORE is grateful to UHF for its generous support in making its rental assistance program in Ukraine possible.



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2022-2023 2023-2024

Learn more about our work in Ukraine





www.coreresponse.org

NORWEGIAN REFUGEE COUNCIL



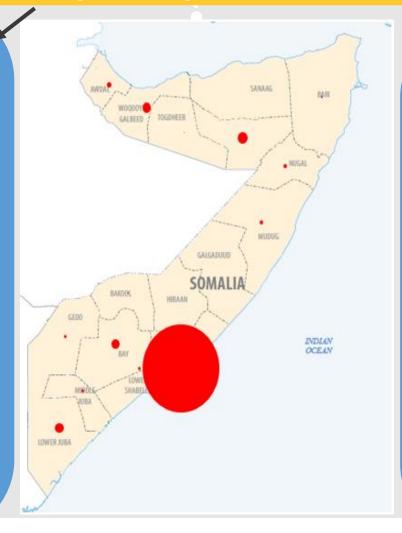


Context overview

Complex displacement crises

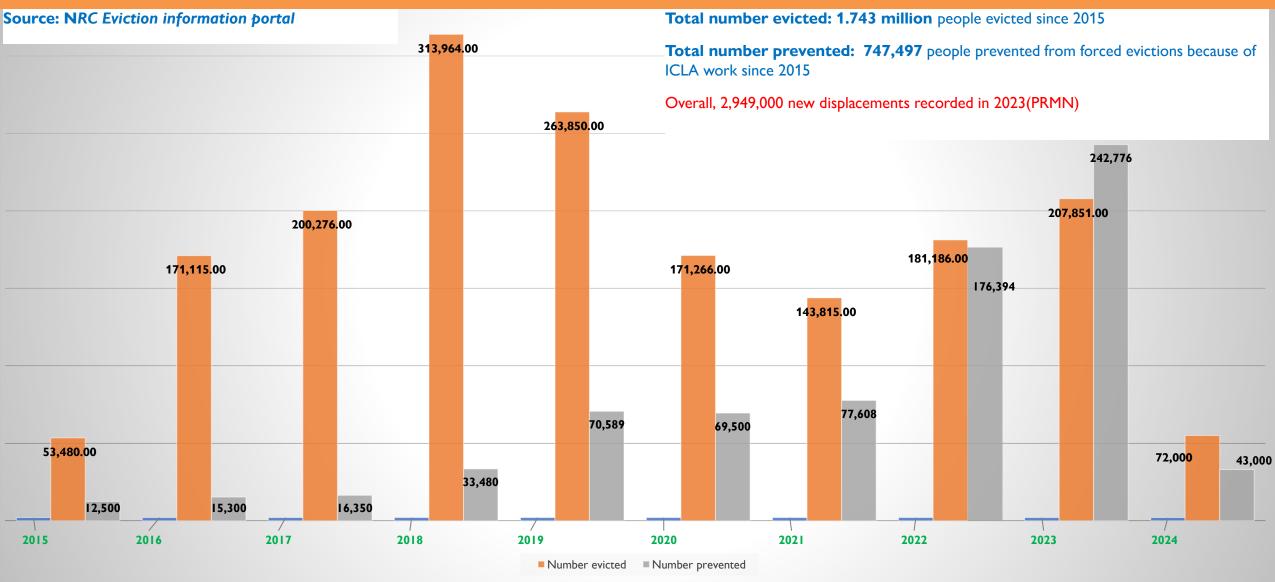
Complex conflict and climate challenges led to 4 million IDPs displaced across Somalia

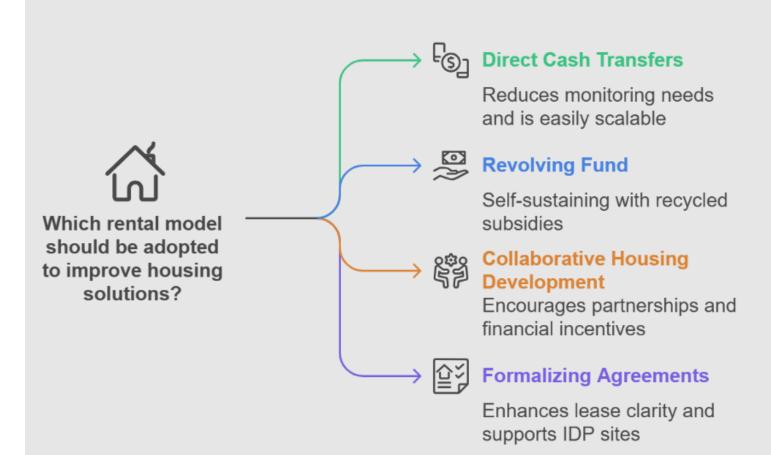
- 2.1 million people protracted displacement
- Returnees:156k people.
- In 2023, 2.9 million displaced, the highest since 2014
- In 2024, **320k** newly displaced.
- Over 1.7 Million people forcefully evicted since 2015
- 84% of IDPs reside in urban areas settled in approx. 4,000 informal sites



- Widespread tenure insecurity>87% of IDPs.
- Limited capacity to implement HLP actors, non-functional systems, and weak structures.
- Lack of clarity on HLP tenure arrangements
- HLP violations i.e. forced evictions, multiple land claims, land grabbing, disputes, conflicts

CONTEXT: SOMALIA EVICTIONS TRENDS





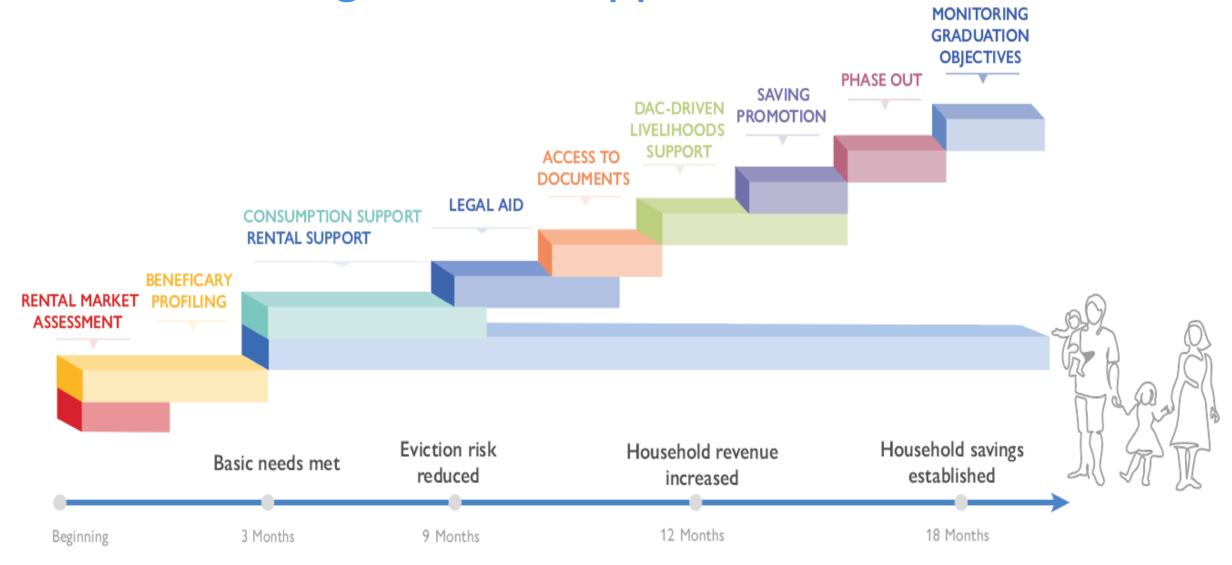


Adopted Model: What is the Integrated Rental Solutions(IRS) **OUTPUTS** OUTCOMES IMPACT Elimination of eviction risk Rental support Legal aid and access to documents Improved living conditions Facilitation of lease agreements IDPs sustainably graduate out with private landlords of poverty 15 months of rental subsidy Improved security and stability Reduced long-term aid Better access to services Consumption support dependence Food basket and social protection Protection of human rights & dignity More stable and resilient Tailored livelihood support Enhanced economic self-sufficiency communities · Support tailored to beneficiaries' needs and skills Contribution to local economy

Incorporation of self-help group

models, life skills and coaching

What does the graduation approach look like to us?



Targeting strategy & eligibility criteria

This IRS adopts a mixed targeting approach.

Overall target: 509 HHs in Mogadishu and 105 in Afgooye based on the profiling done

2-3 sites with +169 HHs

Experiment with targeting the entire population in a specific site with imminent threat of forced eviction, which has not been previously attempted in Somalia. This will result in the closure of an IDP site. Individuals with varying levels of vulnerabilities will be included.

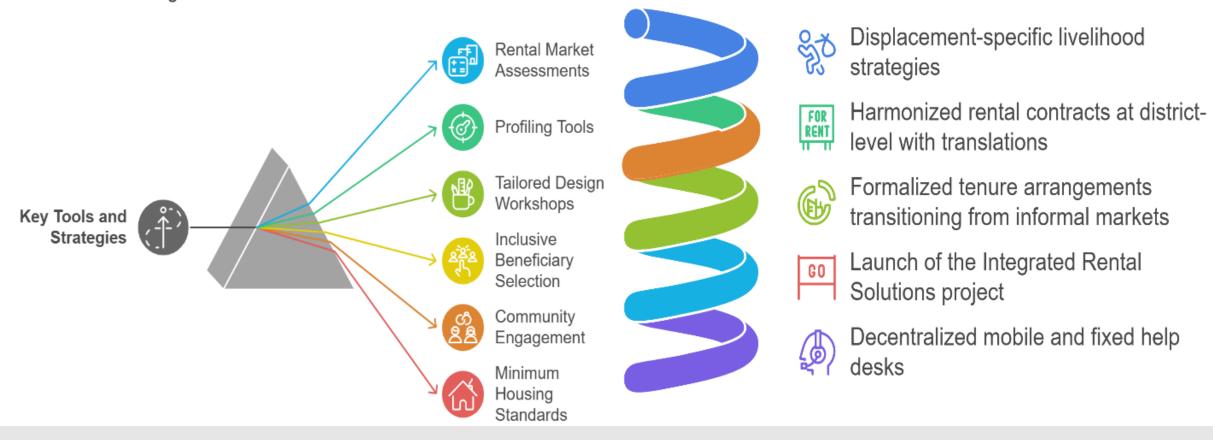
340 HHs from selected sites-9 sites+105 HH is Afgooye

We will also select individual households from private sites that exhibit greater capacity and potential in achieving sustained asset/income growth beyond the lifespan of the programme. This selection aims to explore whether this group can make more efficient use of resources and a higher probability of self-sustaining their rent.

- Need-based/vulnerability v high potential:
 IDPs already taking steps to locally integrate or display achievements, business skills, qualifications, and job titles.
- **High risk of eviction** adopting the area-based approach.
- Sequencing, Layering, and Integrating with IRIS and other programs.
- Willingness to participate in the IRS program after receiving a briefing on it.
- Willingness to participate in the livelihood component of the IRS program
- Excludes new arrivals; not answering 0 to the number of years lived in Mogadishu
- Beneficiaries inclined toward local reintegration; do not intend to move back to their area of origin in the next 12 months.

Resources and tools designed or adopted contributing to success

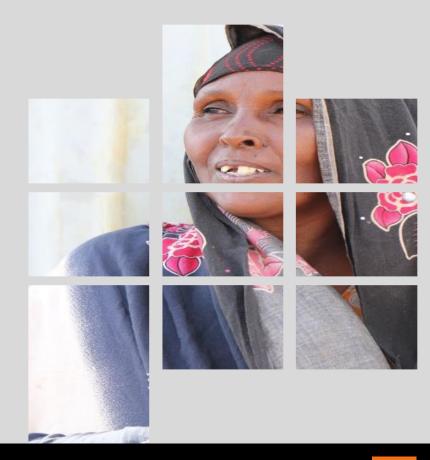
Strategies for Successful Rental Market Solutions



Scalable Learning Practices for rental programming.

- Allocate sufficient time: dedicate 6-8 months for community engagement, onboarding, rental mapping, and agreement facilitation.
- Case Management: increase investment in HLP cases support.
- Rent Benchmarking: Manage expectations and ensure quality standards for housing units.
- Targeted Beneficiary Selection: Focus on IDPs with small businesses, skills, or willingness to locally integrate.
- Government Collaboration/Public-Private Partnerships: essential for overcoming challenges like ownership verification and taxation waivers.
- Inclusive Practices: "Working with Men" approach to enhance women's housing rights.
- Community engagement and awareness: continuous sessions improve understanding of minimum rental standards, cohesion and market info.

Future model enhancements: Incorporate utilities, waste management, and hygiene behavior training into project designs.



| Challenges | Solutions |
|---|--|
| • Operational environment; insecurity/Vast and scattered beneficiaries across 3 districts. | joint planning and field visits with NRC staff. coordinate with BRA-DSU and District authorities, and beneficiaries through grouping them into cohorts. |
| Men and gatekeeping influence; 13 tenants withdrew from the leasing process declining the project participation. | Engage each household through extensive counselling sessions and follow-up meetings to understand the rationale behind their withdrawal and document it. working with men/ family members as a whole. Beneficiaries are empowered to report gatekeeper issues. |
| Landlords; Landlords' rejection to participate in the lease agreement due to lack of immediate or instant payment. Ownership verification; identity, tenure proof, security screening tax payments, etc. | engage partnership early with government and public notary to engage landlords and explain the processes. |

Integrated complementary support

 Acceleration of livelihoods support, monthly cash food consumption support is critical for the success of the rental support project.

• Lack of trust in legal procedures and advance payment preference.

practices, attitudes, and behaviors.

• Formalization of agreements disrupted informal communities'

• Impact of this project on the local housing market and economies

- follow-up project beneficiaries immediate needs to prioritize parallel engagement on housing & livelihoods from the beginning.
- expand the graduation approach; Sequencing, Layering, and Integrating with Resilience and safety new programms
- monitoring of the rental cash on the rental market is essential.
- community-led; enabled beneficiaries to negotiate rental terms, empowering them to claim their rights based on the rental terms.
- scalability to 5000 caseload and assessing it.

BEFORE AFTER









BEFORE AFTER





















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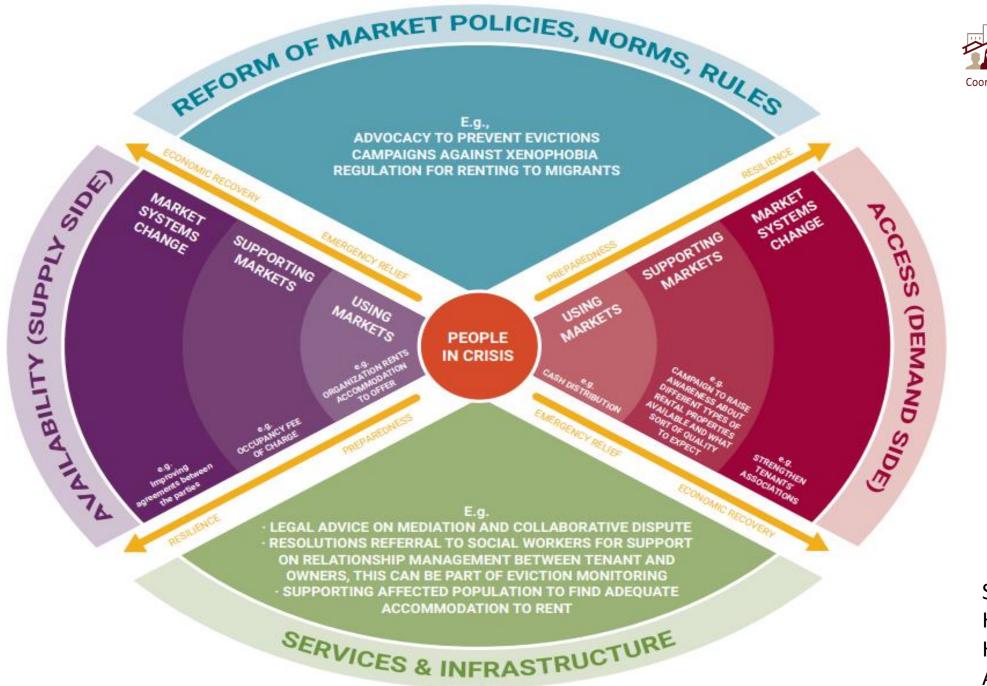


Questions and Answers for Case Study Presenters

Spotlight on issues for discussion



- Exit strategy / Sustainability of Intervention & Targeting
- "Good enough" living conditions check
- Duration of programming
- Payments to landlords or tenants, and tapering
- **Scalability** can we do other interventions in the rental market beside direct assistance with cash
- Is Rental seen as an easy way out for some agencies/donors?





Source: 2022 (R4V) Field Handbook for Rental Housing Market Assessment: LAC

Resources on Rental Assistance Programming



Global Shelter Cluster, Rental Market Interventions Page: https://sheltercluster.org/resources/pages/rental-market-interventions including:

- Rental Guidance Report / Learning Paper: https://sheltercluster.org/resources/pages/rental-market-interventions
- Tip Sheets on:
 - Assessment and Analysis: https://sheltercluster.org/resources/documents/tipsheet1rentalmarkets
 - Design and Implementation: https://sheltercluster.org/global/documents/tipsheet2rentalmarkets
 - Housing Land and Property in Rental Interventions:
 https://sheltercluster.org/resources/documents/tipsheet3rentalmarkets
 - Monitoring of Rental Market Interventions: https://sheltercluster.org/resources/documents/tipsheet4rentalmarkets
 - Exit Strategies and Transition to Durable Housing: https://sheltercluster.org/resources/documents/tipsheet5rentalmarkets

IFRC:

- Step by Step Guide to Rental Assistance: https://cash-hub.org/resource/step-by-step-guide-for-rental-assistance-to-people-affected-by-crisis/
- A Tip Sheet for Rental Assistance Programming: https://cash-hub.org/resource/tip-sheet-for-rental-assistance-programming/
- Rental Assistance Toolkit: https://cash-hub.org/rental-assistance-toolkit/
- Introduction to Rental Assistance Programming (E-learning): https://ifrc.csod.com/ui/lms-learning-details/app/course/940e74be-62f9-4e72-bf49-9f15723a13b8?utm source=Online%20training



Coordinating Humanitarian Shelter and Settlements