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# Rental Assistance

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Shelter, Cash and Markets Community of Practice Call  
5 November 2025

# Agenda

Min	Item	Speakers
5 mins	Introductions and Opening	CoP Team
20 mins	Adequate housing for self-reliance, durable solutions and social integration of displaced women (Blumont)	Juan Pablo Franco Jiménez
20 mins	Introduction of IOM Rental Assistance Operational Guide	Mayes Al-Suradi and Pablo Ernesto Peña Meza
20 mins	Introduction of the NRC Good Rental Market Manual	Maha El Ayyoubi
20 mins	Open discussion and sharing on current rental programs, challenges, solutions	CoP Team
5 mins	Resources and Announcements	CoP Team

BL



## Rental support for migrant and internally displaced women

Housing, durable solutions, self-reliance and social integration in Colombia



BLUMONT

## On housing and displaced persons

123.2  
million

Forcibly displaced persons  
worldwide  
(UNHCR Global Trends, 2025)

60%

Living in  
**urban areas**  
(UNHABITAT, 2021)

77%

Living in **private**  
**individual** housing  
(UNHCR Global Trends, 2025)

60%

**Want to stay**  
where they live  
(IOM PROGRESS Report, 2024)

70%

Forcibly displaced  
persons worldwide  
**Lack adequate  
housing**  
(Global Shelter Cluster, 2025)

but

Only  
2.8%

of beneficiaries of  
shelter assistance  
worldwide received  
**rental support**  
(Global Shelter Cluster, 2025)



BLUMONT

## On housing and displaced persons

*Responses [to internal displacement] are **too often not joined up...unacceptably slow**. Housing still tends to be **deprioritized** in the humanitarian response and **seen largely as a development issue**.*

(Independent Review of the IASC response to internal displacement; Humanitarian Policy Group; 2024)

***Formal work and education are not the only channels for economic integration** for immigrants.*

(How do migrants fare in Latin America and the Caribbean; IDB, OECD, and UNDP; 2023)

***Adequate housing** is associated with **less reliance on humanitarian assistance**, and a greater likelihood of **having a stable income**. IDP women are less likely to have adequate shelter and stable incomes.*

(PROGRESS 2023 Periodic Report on the State of Solutions to Internal Displacement; IOM and Georgetown University; 2023)

*Evidence found business skills training programs to be **either unsuccessful or not cost-effective**...*

*There is **mixed evidence on the impacts of cash transfers** on employment outcomes...*

*There is **little empirical evidence of the impact of subsidized employment** on displaced livelihoods.*

(Evidence for Responding to Displacement; IPA; 2023).

## **The context in Colombia**

### **Armed conflict and forced displacement**

- 225,000 persons displaced by armed conflict in 2024. 140,000 displaced persons in Jan – Jun 2025
- Only 22% received humanitarian assistance from government agencies
- Only 7% receive shelter assistance from government agencies.
- 79% of IDPs (new and old) do not live in adequate housing.
- 80% of new IDPs arrive in 10 cities.

### **Forced migration from Venezuela**

- 2.9M Venezuelan refugees and migrants (VRMs) have arrived and stayed in the past five years.
- 85% of VRMs live in urban areas.
- 77% of VRMs lack safe and adequate housing.
- 75% cannot rent because of high prices.
- 30% are at risk of eviction.

**BLUMONT**

## Rental support for migrant and internally displaced women

### Housing as the starting point to build capacities of families

Since 2021, **8 iterations with 15,440 beneficiaries**

Program	Beneficiaries	Duration	Targeting	Goal
Acogida (BPRM)	100% migrant women	9 months	90% in income poverty	Self-reliance and social integration
Closing Gaps (BHA)	100% recently internally displaced women	6 months	90% in extreme income poverty	Humanitarian assistance and durable solutions
Construyendo Futuro (OIM-BPRM)	85% migrant women	3, 4 and 5 months	60% out of income poverty	Economic integration

**BLUMONT**

## Rental support for migrant and internally displaced women

**3 steps to select** beneficiaries:

1. Surveys and visits to determine pre-eligibility
2. Confirm interest in rental support
3. Verification and approval of rental solution

**5 mandatory housing conditions**

1. Written contract
2. No overcrowding
3. Access to water, sanitation, and energy services
4. Privacy
5. No risk of natural disaster.

**9 months for migrant women and 6 months for internally displaced women** with direct bank transfers to landlords.

**Monthly rent average of** \$448.000 (USD\$105).

**At least 4 follow-up visits** to verify compliance with conditions.

**Rental support is not just cash** but part of integrated programming with additional services





## Rental Support Impact Evaluations

	Closing Gaps (2023 – 2024)	Acogida (2024 – 2025)
Research question	What are the changes in food security, <b>wellbeing, agency, income, and housing</b> for female-headed internally displaced families from rental support interventions?	What are the changes in <b>self-reliance, social integration, emotional wellbeing</b> , and cognitive function of female-headed Venezuelan refugee and migrant families from rental support interventions?
Research partner	Causal Design	Washington University in Saint Louis and Refugee Self-Reliance Initiative
Type of evaluation	Quasi-experimental evaluation using matching methodology	Quasi-experimental evaluation using matching methodology
Treatment group	94 displaced families beneficiaries of rental support in 2023 in 3 cities	426 migrant families beneficiaries of rental support in 2024 in 9 cities.
Control group	156 displaced families in same cities with similar characteristics but no rental support (i.e. no places left).	274 migrant families in same cities with similar characteristics but no rental support (i.e. no places left).
Data collection	2023: 2-months post-intervention 2024: 6-months and 1-year post	2025: 2-months, 6-months post, and 1-year post intervention

## RENTAL SUPPORT IMPACT EVALUATIONS

### 4 Key Concepts

*“We were always **dragged down by the worry** that the priority is to have a roof over our heads, we were afraid of getting kicked out, so we had to take money away from other things”*

01

#### Scarcity\*

Vulnerable refugees and migrants can only focus on survival, acting on urgent decisions; lack of resources (money or support networks) and lack of capacities (mental bandwidth and cognitive function—scarcity taxes the mind)

02

#### Durable solutions \*\*

A clear message about what solutions look like for IDPs: adequate accommodation, jobs, security and a sense of belonging in their communities.

03

#### Self-reliance \*\*\*

A household's ability to access resources in a sustainable way—can weather shocks now and in the future—to meet their basic needs

04

#### Social Integration \*\*\*\*

Improved acculturation, less discrimination, greater sense of belonging and social capital

\* Shafir, E., and Mullainathan, S. (2013). Scarcity: Why Having Too Little Means So Much

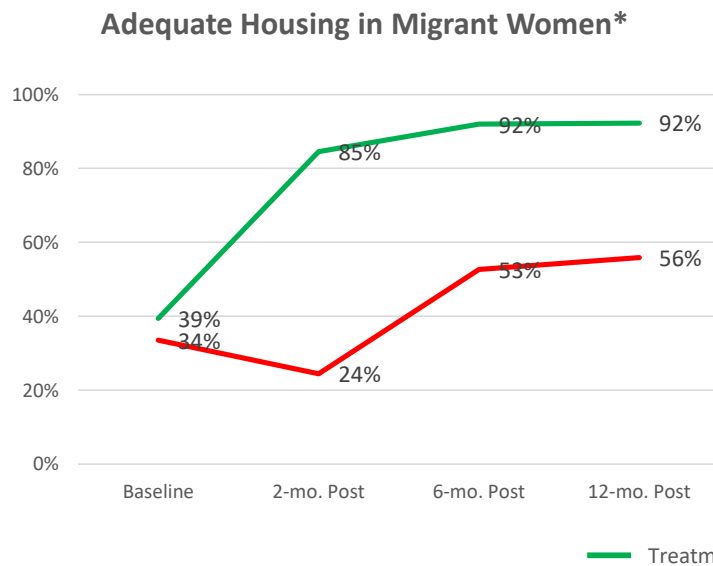
\*\* IOM and ISIM (2023). PROGRESS report.

\*\*\* Refugee Self-Reliance Initiative (2022). Better lives now: A conceptual framework for understanding and measuring refugee self-reliance

\*\*\*\* Berry, J. W. (2005). Acculturation: living successfully in two cultures

## RENTAL SUPPORT FOR MIGRANT AND INTERNALLY DISPLACED WOMEN

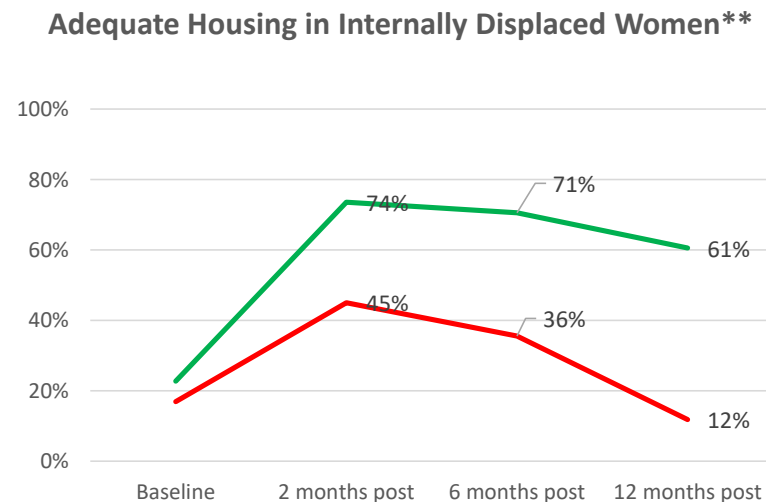
### Is rental support sustainable? Yes!



**92% of women** maintain adequate housing six months after the end of rental support

**Beneficiaries are 36% more likely** to be in adequate housing than control group families

**60%** of control group families were **behind rent** at least one month in the last three months indicating **greater scarcity** (only **32%** in the treatment group)



**6 in every 10 women** maintain adequate housing one year after the end of rental support

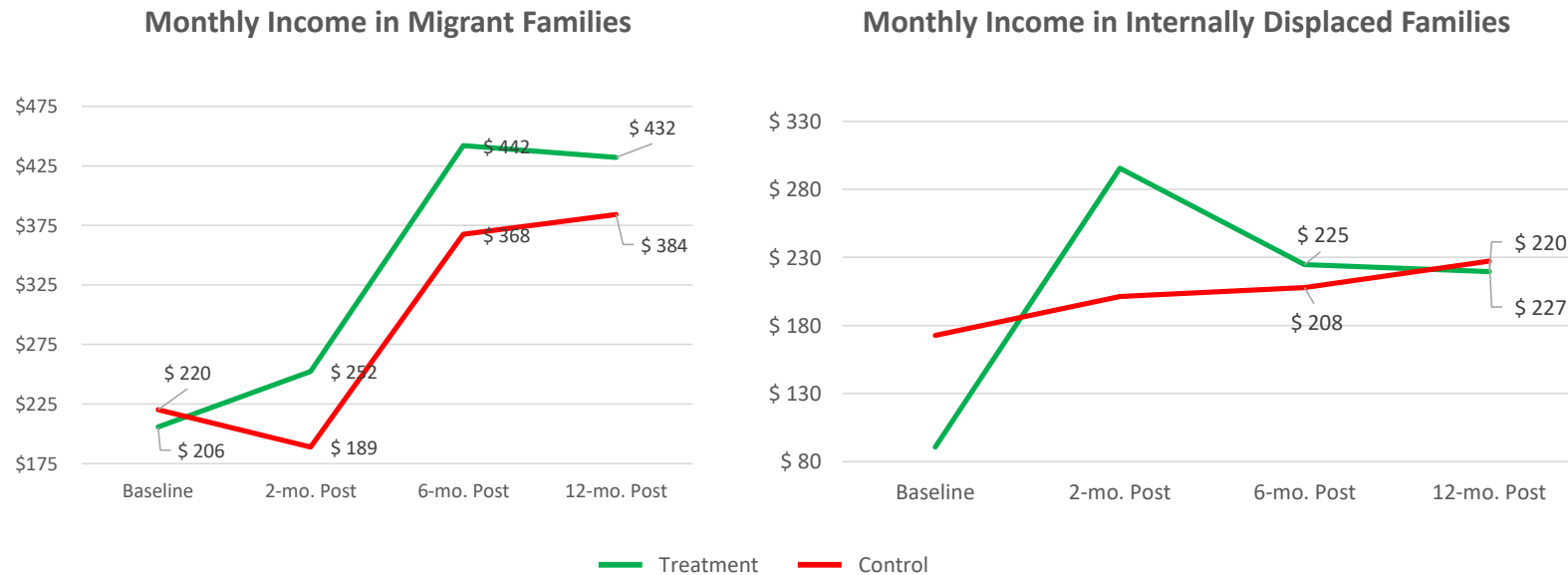
**Beneficiaries are 5 times more likely** to be in adequate housing than control group families

\* Adequate housing is no overcrowding; access to water, sanitation, and energy services; and privacy.

\*\* Adequate housing is no overcrowding; access to water, sanitation, and energy services; ventilation; privacy; and no risk of natural disaster

## RENTAL SUPPORT FOR MIGRANT AND INTERNALLY DISPLACED WOMEN

### Adequate housing leads to better incomes

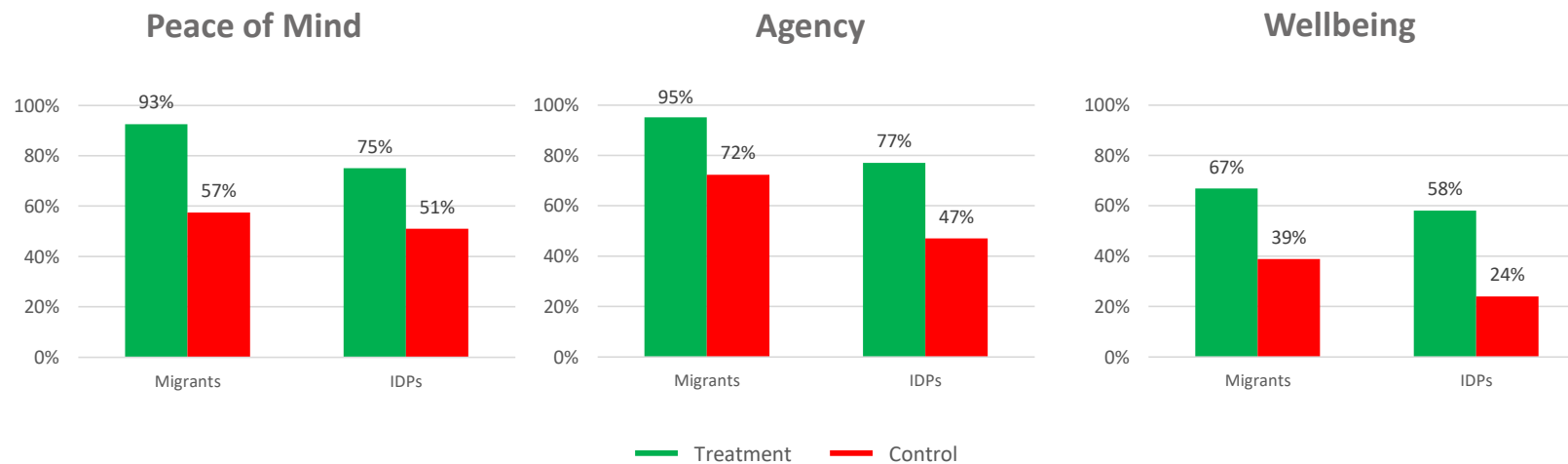


Migrant women multiplied their income **2.1 times**, but they are the **closer (only 12% higher) to the control group**

Internally displaced women multiplied their income **2.4 times**, but they are the **same as the control group**

## RENTAL SUPPORT FOR MIGRANT AND INTERNALLY DISPLACED WOMEN

**It is not just money, it's also peace of mind**



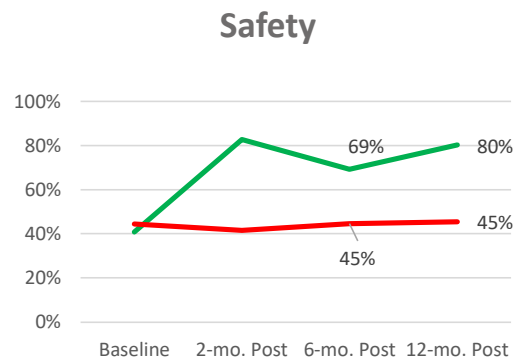
Do not focus only on the most obvious scarce resource (money).

Focus on a less palpable but equally critical resource: **mental bandwidth**

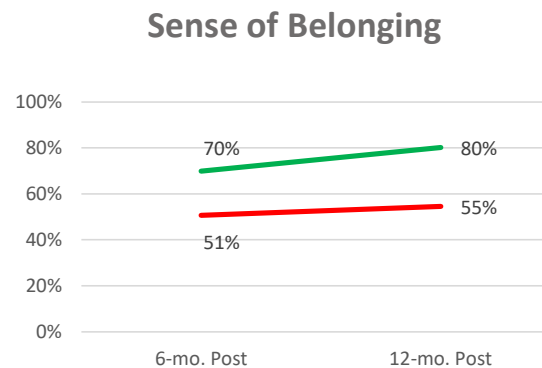
**Rental support creates greater peace of mind and mental bandwidth** to recover the capacities and wellbeing of migrant and displaced women

## RENTAL SUPPORT FOR MIGRANT AND INTERNALLY DISPLACED WOMEN

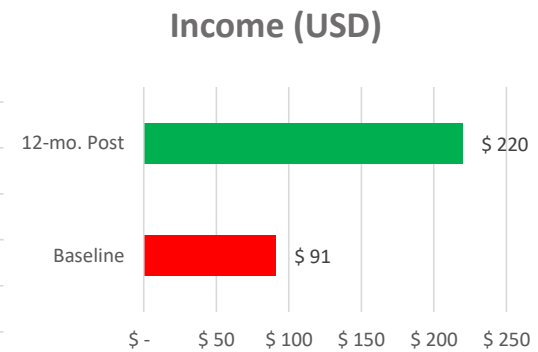
### Is this a path toward durable solutions for internally displaced women?



Beneficiaries feel **safer** than families in the control group and two times safer than after displacement



Beneficiaries **feel a greater sense of belonging** to their neighborhoods



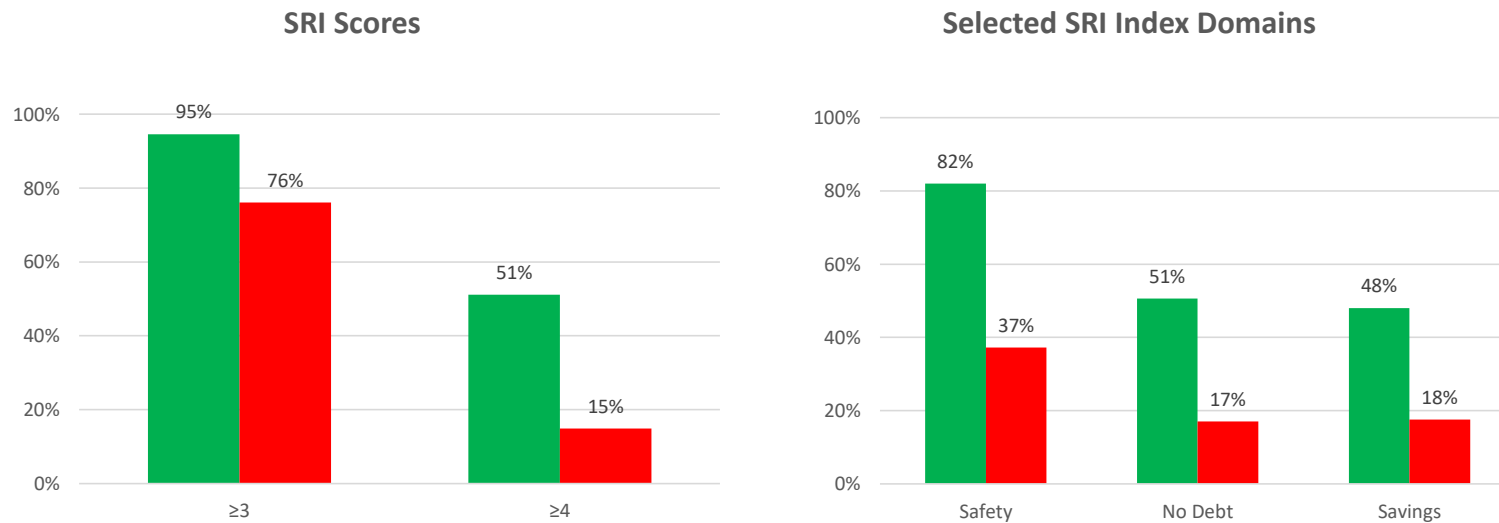
Beneficiaries multiplied their income **2.4 times** compared to baseline income

Extreme income poverty fell from 89% to 27%.

**45% out of poverty**

## RENTAL SUPPORT FOR MIGRANT AND INTERNALLY DISPLACED WOMEN

### Is this a path for self-reliance of migrant women?



Beneficiaries improved SRI scores by 32% **from 3.01 to 3.97**. They are **more self-reliant than the control group** with scores 18% higher (3.36).

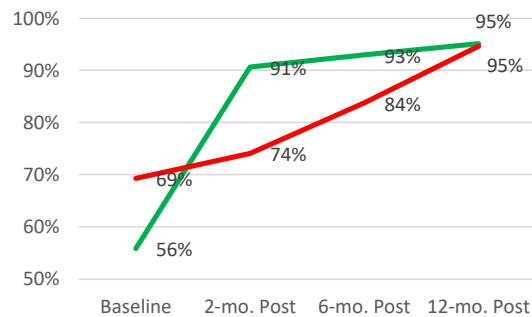
**51% of beneficiaries** have SRI scores **equal or higher than 4**, equivalent to good or excellent levels of self-reliance—**3.4 times more** than the control group.

Greatest differences are in domains with no interventions by Blumont showing **greater capacities of families**.

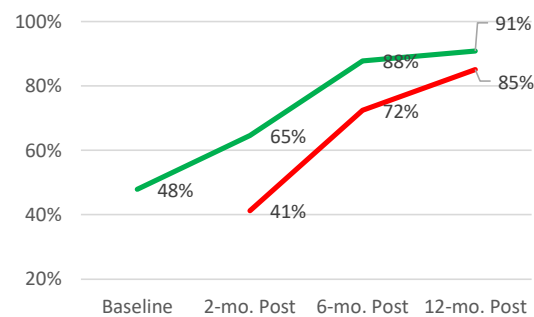
## RENTAL SUPPORT FOR MIGRANT AND INTERNALLY DISPLACED WOMEN

### Is this a path for social integration of migrant women?

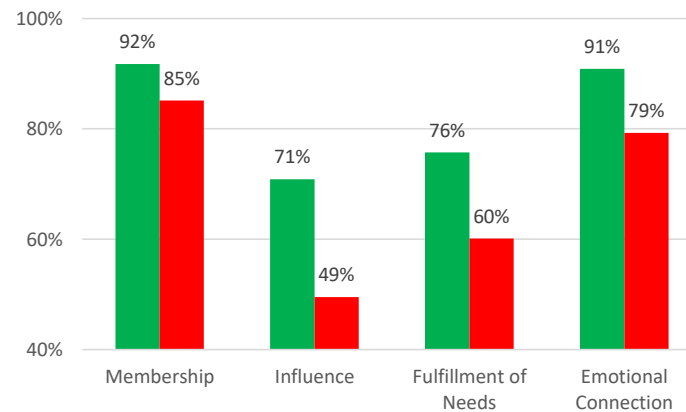
Little to no discrimination at work



SRI Social Capital



Sense of Community



One year after rental support, **treatment and control groups converge** to good levels of social integration measured by discrimination, social capital, acculturation, and sense of belonging.

However, some differences remain in other variables of sense of community (**influence and fulfillment**)



## RENTAL SUPPORT FOR INTERNALLY DISPLACED WOMEN

### In case you want the full test results

1-year post data for internally displaced women							
Variable	Treatment Average Score	Control Average Score	p Value	Significance Level	Cohen's d	Statistical Power	
Wellbeing	3.56	3.01	<0,001	***	0.83	1.00	Very high significance + Large effect size + Very high power
Safety	3.77	3.05	<0,001	***	0.76	1.00	
Agency	3.73	3.25	<0,001	***	0.68	0.99	Very high significance + Medium high and medium effect size + Very high and high power
Adequate Housing	5.58	3.84	<0,001	***	0.67	0.99	
Peace of Mind	3.38	3.00	<0,001	***	0.54	0.94	
Sense of Belonging	3.69	3.35	<0,01	**	0.41	0.76	High significance + Small effect + Low power
Income (USD monthly)	\$ 220	\$ 226	ns	ns	-0.04	0.06	No significance + No effect + No power
Self-Efficacy	3.73	3.78	ns	ns	-0.07	0.07	

### 3 tests

- **T test:**

Is the difference real or just by chance?

- **Cohen's d:**

How large is the impact?

- **Statistical power:**

How likely was it to find a real effect to trust the results?

## RENTAL SUPPORT FOR MIGRANT WOMEN

In case you want the full test results

6-mo. post data for migrant women						
Variable	Treatment Average Score	Control Average Score	p Value	Significance Level	Cohen's d	Statistical Power
Safety	4.48	3.40	<0,001	***	0.98	1.00
Self-Reliance (SRI)	4.04	3.33	<0,001	***	0.98	1.00
Peace of Mind	3.79	3.03	<0,001	***	0.90	1.00
Rent	4.30	3.02	<0,001	***	0.88	1.00
Self-efficacy	4.48	3.87	<0,001	***	0.78	1.00
Agency	4.53	3.82	<0,001	***	0.75	1.00
Subjective Wellbeing	4.08	3.44	<0,001	***	0.69	1.00
Savings	2.72	1.90	<0,001	***	0.60	1.00
Time	4.13	3.74	<0,001	***	0.78	1.00
Food Security	4.87	4.48	<0,001	***	0.56	1.00
Debt	4.29	3.66	<0,001	***	0.54	1.00
Employment	4.40	3.89	<0,001	***	0.49	1.00
Housing	4.90	4.63	<0,001	***	0.47	1.00
Education	4.13	3.31	<0,001	***	0.45	1.00
Financial social capital	4.54	3.95	<0,001	***	0.40	1.00
Relational social capital	4.65	4.19	<0,001	***	0.39	0.99
Financial resources	4.20	3.83	<0,001	***	0.35	0.99
Income (USD monthly)	\$ 442	\$ 368	<0,001	***	0.31	0.96
Health status	2.52	2.44	0.228		0.10	0.40
Assistance	4.91	4.86	0.254		0.10	0.38
Healthcare	3.22	3.23	0.938		0.00	0.05

Very high significance + Large effect size + Very high power

Very high significance + Medium high and high effect size + Very high power

Very high significance + Small effect size + High power

Low significance + Very small/no effect + Very low power

## RENTAL SUPPORT FOR MIGRANT AND INTERNALLY DISPLACED WOMEN

### Conclusions

Rental support has a **large impact in access and maintaining adequate housing** for migrant and internally displaced women.

Rental support **creates greater peace of mind** improving the **capacities** of families to improve their **income** on their own.

**Rental support enhances the capacities of migrant and internally displaced women to sustain adequate housing and move toward durable solutions and socioeconomic integration.**



**Gracias**

# IOM Rental Assistance Operational Guide

*Presentation for Shelter, Cash and Markets CoP*

*November 5th, 2025*

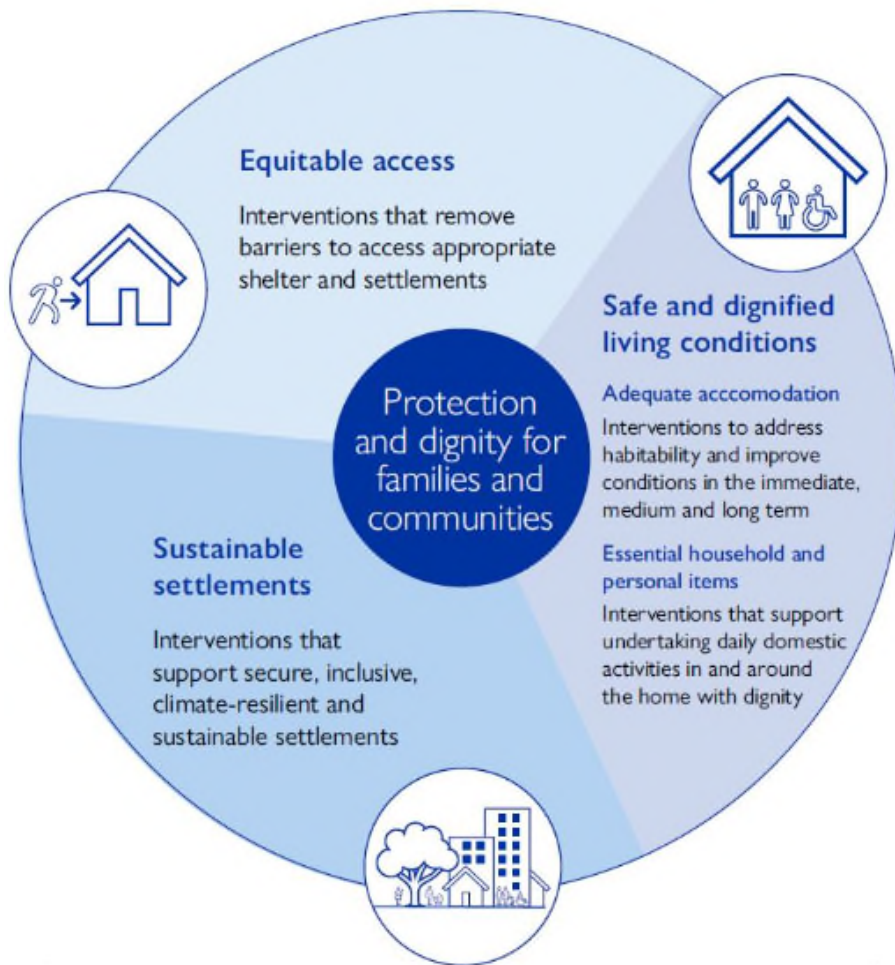


# Agenda

- Rental Assistance in IOM
- Rental Assistance Framework and components
- What is included in the guide?
- How to use the guide?
- Q&A

Rental assistance is a type of shelter intervention that uses the **private rental housing market** to support people in accessing **adequate housing**, where there is an **agreement between a property owner and a tenant** household allowing use of accommodation for a specified period **in exchange for rental payment**.

# How does rental assistance fit in?



- Rental assistance is part of a coordinated “menu” of assistance
  - One of several options
  - Fit for purpose
  - Coordinated
  - Complemented



# Global Shelter and Settlements Roadmap

**GOAL: SUPPORT THE RIGHT TO ADEQUATE HOUSING, INCLUDING IN RESPONSE TO SHIFTING MIGRATION DYNAMICS**

## Objective 1 People and Rights

Support access to safe and dignified shelter and housing options in functioning settlements.

PEOPLE

ADDRESS NEEDS

RIGHTS-BASED APPROACH

## Objective 2 Enabling Systems

Tackle drivers of vulnerability by strengthening systems and policies that enable access to adequate housing.

SYSTEMS

TACKLE DRIVERS

SYSTEMS STRENGTHENING  
APPROACH

## Objective 3 Leverage and Influence

Provide evidence-based advocacy to increase access to adequate housing, especially for migrants.

INSTITUTIONS

INFORMED ACTIONS

EVIDENCE-BASED APPROACH

WHO

WHAT

HOW

## PRIORITY WORKSTREAMS TO DELIVER THE OBJECTIVES

Programming Excellence- Purposeful Partnerships - Maximized Learning



## How does rental assistance fit in?

Short-term	Mid-term	Longer-term
Household Items		
Emergency Shelter		
← Hosting Assistance →		
← Collective Centre Support →		
← Rental Assistance →		
← Repairs →		
		Reconstruction
← Return support →		

# Rental Assistance in 2024 - IOM



- **20,134 people** received **Rental Assistance** globally in **2024**
- Implemented in **33 IOM missions worldwide**, including **15 in the Americas**
- A **flexible intervention** adaptable to diverse contexts, supporting **migrants, refugees, IDPs, protection cases, health-related cases**, and others
- IOM reached a total of **4,368,242 people** in 2024 with shelter-related activities.

# Rental Assistance Framework – Components of Assistance



Information  
support



Living  
conditions  
support



Security of  
tenure &  
HLP support



Financial  
support



Advocacy  
and policy



Complementary  
programming

Direct Beneficiaries

# What is included in the Guide?

## **Overarching Guidance and Principles**

- IOM shelter and settlement assistance
- Rental assistance framework

## **Operational Guide for each step of the Programme Cycle:**

- Context assessment and analysis
- Programme design and planning
- Implementation and management
- Monitoring and evaluation

## **Annex. Toolbox**

*Offers practical resources: checklists, sample rental contracts, monitoring tools, and planning templates to support consistent, quality programming.*

## **Case Studies :**

*Illustrates diverse applications through examples from Ecuador, Greece, Somalia, Nigeria, and Peru—showcasing flexible models tailored to varying contexts and needs.*

# How to use the Guide?

Use it as a blueprint	The guide walks you through the full <i>life cycle of a rental assistance programme</i> — from context analysis to exit.
Start with “Is rental assistance appropriate here?”	Use the assessment tools and context analysis section to decide <b>if and when</b> rental assistance fits the local market and population needs.
Build your programme step by step	<p>Follow the 4 operational stages:</p> <ul style="list-style-type: none"><li>• <b>Assessment</b> – Who needs help? Is housing available?</li><li>• <b>Design</b> – What support will we give (cash, info, legal aid)?</li><li>• <b>Implementation</b> – How do we deliver safely and fairly?</li><li>• <b>Monitoring &amp; Evaluation</b> – Are we meeting needs? What’s next?</li></ul>
Choose what fits	Not all components are needed every time. Pick what’s relevant: e.g., just financial support <b>or</b> a full package (tenure support, upgrades, referrals, etc.)
Use the tools	Templates, checklists, risk tables, sample contracts — everything is in the Annex to <b>make your job easier</b> .
Always plan for the end	The guide insists on having an <b>exit strategy</b> : Can the household stay after support ends? If not, what's the plan?

# Additional Resources

Please reach out to [sheltersupport@iom.int](mailto:sheltersupport@iom.int)

Join the [Global Shelter and Settlements - Community of Practice](#)

New IOM online training: [Introduction to Shelter and Settlements](#)

# The Good Rental Market Manual

*An enabler for effective shelter solutions through market systems*

Presented by: NRC Shelter & Settlements Global Team

Shelter, Cash and Markets CoP



# Why a Good Rental Market Manual?

- Demonstrated reliance on rental housing among displacement-affected people.
- Need to think about rental programming that is sustainable, scalable, and systemic.
- Questioned sustainability of Cash for rent interventions.
- Need to move beyond short-term financial aid to market systems thinking

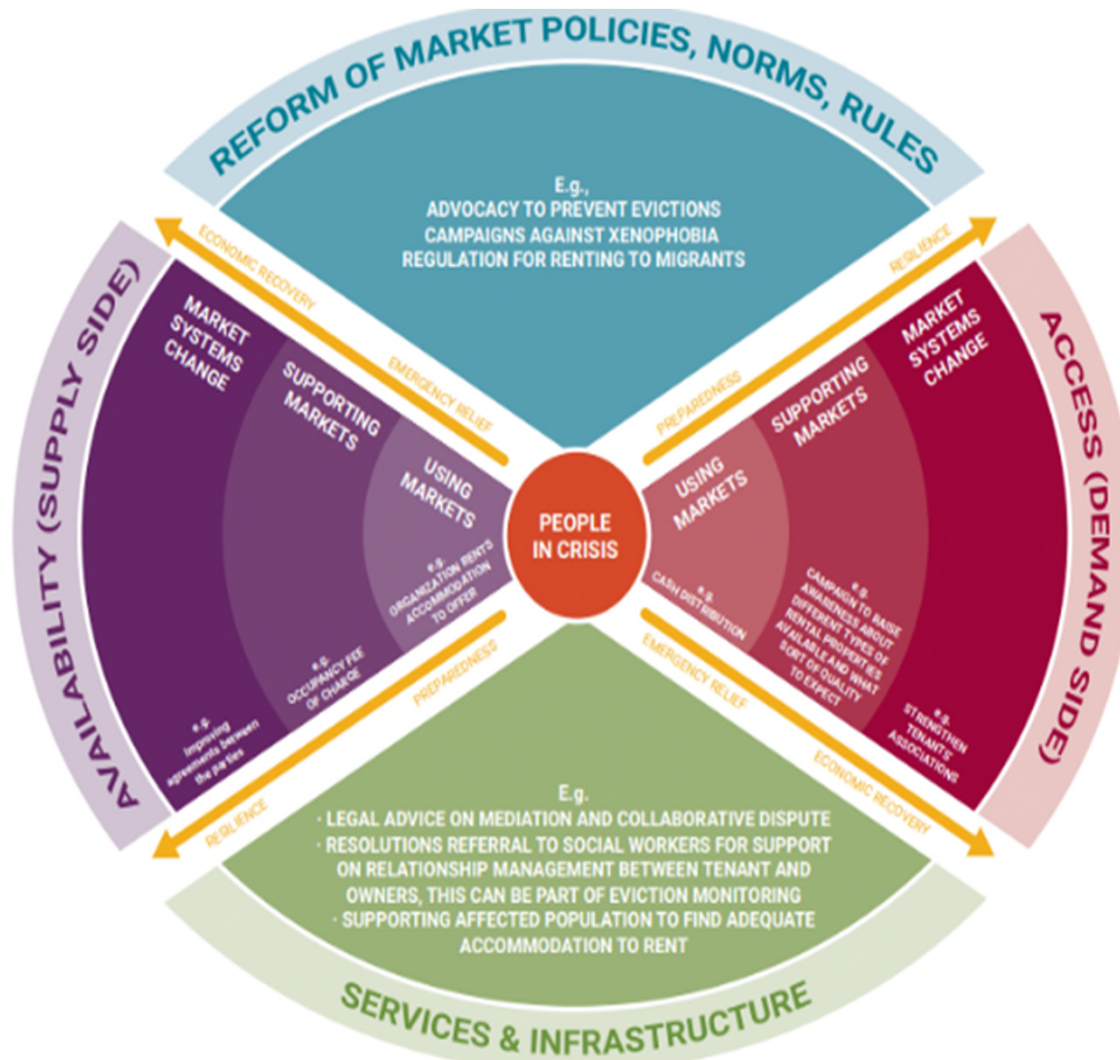


# What Does the Manual Aim to Do?

- Guide teams to design Rental Market Interventions (RMIs) within the local market system.
- Strengthen existing housing markets and governance frameworks and make them more equitable.
- Understand how the demand and supply dynamics are further impacted by market rules and infrastructures.
- Support exit strategies and durable solutions.

# The RMI Framework

- Market environment: policies, norms, and rules
- Market infrastructure & services: brokers, finance, information platforms
- Supply side: property owners, developers, social housing actors
- Demand side: displaced and low-income tenants



# What It's Meant to Change

- Shift mindset from 'cash for rent projects' → 'rental market interventions'.
- Integrate livelihoods, legal access, protection, and market services.
- Promote collaboration across sectors and market actors.
- Enhance understanding of root causes of market failures rather than addressing their symptoms.

# What is its Added Value?

- The manual provides a framework, not a template.
- It builds on GSC, CaLP, and NRC's Market Systems Framing Papers and encourages the utilization of existing tools rather than creating new ones.
- Practical guidance for durable solutions programming, thus bridges humanitarian and developmental timeframes.

# The Three Steps of the Approach

Step 1 defines *who* to support with rental market interventions, and who are *the key actors and factors* shaping the market.

Step 2 defines the potential RMIs to respond to the explored *rental housing market failure* analysis

Step 3 commences *programme design* of the intervention selected.

## Step 1: Situational Analysis

- 1.1 Targeting: What rental housing market system is of interest?
- 1.2 General context analysis
- 1.3 Initial rental housing market failure analysis
- 1.4 Stakeholder mapping

## Step 2: Response Analysis

- 2.1 Verification of market failure analysis
- 2.2 Create a long list of possible rental market interventions
- 2.2 Select interventions

## Step 3: Design and Implementation (General guidance provided in manual)

- 3.1 Collaborations and partnerships
- 3.2 Case management
- 3.3 Layering of support and the graduation approach
- 3.4 Supply side
- 3.5 Sustainability and exit strategy
- 3.6 HLP interventions
- 3.7 Engagement and advocacy (with government)
- 3.7 Livelihoods programmings

Note: numbers correspond with section 2 of the manual

# Examples of Rental Market Interventions

**Market Environment:** advocate for fair taxation, reform of rental laws

**Market Services:** rental information hubs, platforms, and mediation support

**Supply Side:** incentives for low-income housing, social rental agencies

**Demand Side:** rent guarantee schemes, livelihoods linkages



# What Makes This Approach Different

- **Scalability:** Moves from individual assistance to systemic market improvement.
- **Embeddedness:** Encourages collaboration with authorities, private sector, and communities
- **Sustainability:** Promotes 'Do no harm' and long-term impact
- **Systems-thinking:** Focuses on market change impact beyond direct targeting.



# Key Takeaways

- Rental programming can be a driver of recovery, not a stopgap
- It's about enabling teams to use, support, and change markets
- Sustainability = collaboration + analysis + adaptive programming

# Discussion / Next Steps

- Next is to test and refine the approach in 2026 programmes?
- Are there other complementarities that exist with your agency's market work?
- Do you think this document can build a joint learning (pilots, MEL frameworks, CoP exchange)?



NORWEGIAN  
REFUGEE COUNCIL

## Discussion

- Questions for the presenters
- Sharing
  - Successes
  - Challenges
  - Resources

# Additional Rental Assistance resources



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>

NRC:

- The Good Rental Market Manual: <https://www.nrc.no/resources/manuals/the-good-rental-market-manual>

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/>
- Rental Assistance Toolkit: <https://cash-hub.org/resources/cva-in-sectors/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](https://ifrc.csod.com/ui/lms-learning-details/app/course/940e74be-62f9-4e72-bf49-9f15723a13b8?utm_source=Online%20training)

# Upcoming CoP activities



Two short online sessions to share the newly completed Decision Tree tools to support informed decisions for the use of cash for shelter and settlement programming

Session 1: **19<sup>th</sup> November at 08:00 CET (to include Asia Pacific)**

Session 2: **20<sup>th</sup> November at 13:00 CET (to include Americas)**





# GLOBAL **SHELTER CLUSTER**

Coordinating Humanitarian Shelter and Settlements