|  |  |  |  |
| --- | --- | --- | --- |
| **Checklist for the use of cash for rent** | | | |
| **Rental support:**  designed to provide the persons of concern (PoC) secure tenancy and protect them from forced eviction. The most common reason for forced eviction is that the displaced household is no longer able to pay for the rent for their accommodation. Expenses for rent and utilities usually take the largest percentage of a minimum expenditure basket (MEB). Rental subsidy is one of the most common shelter assistance modalities in urban settings, where either the beneficiary or the landlord receives the payments over an agreed period. The duration of the period must be agreed between the partners. It should give PoC enough time to find income opportunities; often a duration of 12 months is targeted for.  Cash for rent falls in most cases under the ‘restricted and conditional’ type of cash support. A pre-qualifying condition could be a formal rental contract, or another legally binding signed rental agreement. It is usually restricted, because the cash assistance is designed to cover rental needs. In case of a MPCG, rental costs might be part of the MEB and therefore the cash is not restricted.  **Purpose of checklist**: As a shelter officer, you play a key role in ensuring a shelter response upholds technical standards and meets the needs of persons of concern. To this end, the below checklist outlines the steps that are required to systematically establish a cash for rent programme in a UNHCR operation. It is important to highlight that all steps are to be undertaken in close coordination with other members of the multi-functional team and the in-country or regional CBI Officer. While as a shelter officer, you may not be leading certain steps throughout the response, your input is essential throughout the programme to uphold technical accountability and ensure appropriate quality control and monitoring. Several of the activities should be conducted simultaneously. This checklist should be used in combination with the ‘cash for shelter programming’ checklist. | | | |
| **Area** | **Action** | Häkchen | **Comments** |
| **Context and needs analysis** | 1. Use / verify existing multi-sectoral, and shelter-specific needs assessments, focussing on non-food items  * Where does the affected population stay now? * What is the average size of households of the PoC? Who belongs to a HH? * Number of HH staying in standard accommodation, but in need of rental subsidy to prevent eviction * Number of HH in substandard accommodation * Understand the attitudes, behaviours, priorities and purchasing power of the affected population, and host community   <https://emergency.unhcr.org/entry/89120/needs-assessment-for-cash-based-interventions>  <https://cms.emergency.unhcr.org/documents/11982/50204/UNHCR%2C+NARE+Full+Version/1b59a63a-ade8-4129-a4fc-30bc0cddaf89>  <https://emergency.unhcr.org/entry/95755/shelter-needs-assessment> |  |  |
| 1. Find out what type of additional support is needed besides cash for rental subsidy  * Legal advice / communication with landlords * Is tripartite agreement necessary? * Income opportunities |  |  |
| 1. Engage with stakeholders and community, if rental subsidy for the displaced population is acceptable in the context and appropriate to meet the identified needs  * What are the coping strategies of the local vulnerable population? * Is there a social welfare system in place, which includes rental support and may be applicable for PoC? |  | Risk of failure to identify and address external barriers to implementation |
| **Market and capacity analysis** | 1. Assess the rental market  * Find out, if the rental market is easily accessible to the affected population. Or do they need support, due to language barriers or discrimination? * What kind of rental accommodation is available? (apartments, hotels, others) And who is the owner? * Is there capacity for expansion? * What is the average price index of rental accommodation of the envisaged standard? Cost of utilities? * Does rent have to be paid up-front for several months? * Is there a risk of inflation of rental prices? How can that be mitigated? * Is upgrading of substandard accommodations or unfinished houses an option, to increase the quantity of rental spaces? (if yes, refer to ‘cash for upgrading of existing housing stock’)   <http://www.unhcr.org/protection/operations/593e856e7/multi-sector-market-assessment-companion-guide-toolkit.html>  <http://www.unhcr.org/cbi/Rental-Tools.zip> |  | Risk of inefficient spending of funds |
| 1. Assess the legal situation  * What are the local rental regulations? Rights and obligations of the tenants? * Security of tenure, risk of forced eviction * Is legal advice to PoC necessary? ICLA, HLP |  | Risk of inconsistency with national law |
| 1. Assess livelihood opportunities  * Cooperate with livelihood sector |  |  |
| 1. Identify capacity of shelter / CBI team and implementing partner (HR and technical requirements)  * Technical expertise in sanitation and construction for assessments (damage and minimum standard) * Legal expertise, to advise on secure tenure agreements, HLP and contracts with financial service providers * Data management and possibly mobile electronic data collection (recommended for large programmes) * Financial expertise * Experienced staff needed for regular monitoring of a) shelter-specific outcomes, b) of the efficiency of the chosen cash transfer mechanism, and c) of protection related issues |  |  |
| 1. Identify the most appropriate cash transfer mechanism and modalities, and negotiate with service providers and vendors  * Find out, if the target group is familiar with it * Coordinate with partners * If the landlord is paid directly, agreement on mechanism is part of the negotiations   See also ‘Overview CBIs and delivery mechanisms’  UNHCR Cash Delivery Mechanism Assessment Tool <http://www.unhcr.org/598c69db7> |  | Risk of delays to response |
| **Designing** | 1. Decide upon beneficiary selection process and vulnerability criteria  * Coordinate with multi-functional team, partners and local stakeholders * Ensure programme design recognises additional measures to cater to Persons with Specific Needs |  |  |
| 1. Define minimum standard shelter / living conditions, together with shelter partners and local stakeholders  * Is there a national minimum standard for accommodation defined yet? If yes, is it useful in the given context? * Ensure programme design recognises additional measures to cater to Persons with Specific Needs |  |  |
| 1. Define value of transfer, frequency and duration of support  * Coordinate with shelter partners and local stakeholders * What is the total budget? And how many HH must be supported? For how long? * Are there income opportunities for PoC, to enable them to bear the rental burden themselves after the duration of the support? * Ensure that small repairs are covered by the budget |  | Risk of conflict with target population |
| 1. Ensure transparent communication and coordination with all stakeholders  * What are the preferred communication channels of the displaced population and the host community? * What kind of IEC materials are needed?   <http://www.cashlearning.org/resources/library/28-communicating-cash-a-field-guide-to-beneficiary-communications-in-cash-transfer-programming-screen-version> |  | Risk that target population rejects project |
| 1. Develop IEC materials for shelter outcomes, identified risks, and for the chosen cash transfer mechanism  * Is additional training needed? |  |  |
| 1. Undertake capacity building if necessary for all positions needed |  |  |
| 1. Develop an exit strategy  * Verify if the duration for rental support is clearly defined. Are there options for extension for extremely vulnerable people? |  |  |
| **Implementing and monitoring** | 1. Identify and assess offered rental accommodation  * Does location offer appropriate access to necessary services – e.g. schools, markets? * Compliant to defined minimum standard? |  |  |
| 1. Ensure internal mechanism is in place to release cash instalments, as reflected in CBI programme SOPs |  |  |
| 1. Ensure there is a legally binding agreement between beneficiary and the landlord about the rights and responsibilities  * Support beneficiaries where necessary, without taking responsibility out of their hands * Check if tripartite agreement is necessary, between implementing agency, owner and beneficiary * Get legal advice from partners with ICLA, HLP expertise if necessary   <http://www.humanitarianlibrary.org/resource/rent-controlled-lease-contract>  <http://www.humanitarianlibrary.org/sites/default/files/2015/09/Right%20of%20Use%20Checklist.pdf> |  | Risk of forced eviction |
| 1. Ensure continuous monitoring  * Include a protection focus in the monitoring, ensuring families are not evicted or otherwise exploited by the landlord |  |  |
| 1. Keep two-way communication channels open for information sharing as well as for feedback  * Ensure mechanisms are established to report grievance, abuse or fraud   <https://emergency.unhcr.org/entry/109574/complaints-mechanisms-cash-based-interventions> |  |  |
| **Evaluating** | 1. Evaluate the project  * Identify the best evaluation methodology based on the indicators developed through the strategy   <https://emergency.unhcr.org/entry/91265/evaluations> |  |  |

TEXTBOX:

*Case study Cash for Rent*

*According to the Shelter Working Group in Jordan, 91% of all refugees live in rented accommodation, often without any lease agreement. Rent represents the largest proportion (57%) of refugee households’ expenditure, followed by food (24%) and utilities (8%).[[1]](#footnote-1)*

*In most countries there are legal limitations on refugees getting work permits, as well as a general lack of livelihood opportunities, which increases the risk of eviction for refugees who are unable to meet the rental payments. One of the main objectives of cash for rent is to protect beneficiaries from forced eviction. Members of the Shelter Working Groups in Jordan as well as in Lebanon, have used the cash-for-rent interventions to support the refugees on different levels – 1) physically, by ensuring access to adequate accommodation in non-camp settings, and 2) legally, by advocacy for secure tenancy without risk of eviction.*

*Cash for rent can be one component of a short-term, urgent winterization support, which rarely lasts longer than 3-4 months. But cash for rent, can also be targeted to more medium-, or even longer-term outcomes. The intention there, is to provide the PoC with time, typically a period of 12 months, where they don’t have to worry about the rent, but can focus on finding sustainable sources of income, to be able to meet rental payments on their own afterwards. In the end, the sustainability of rental support programmes depends upon whether the PoC can find secure income sources during the assistance period.*

*Rental assistance is relevant, but not necessarily sustainable. In 2016 the Shelter Cluster in Afghanistan stopped the rental support programme, because it hasn’t turned out to be sustainable. Landlords accepted the vulnerable families just as long as the rent was paid, then families were evicted. Generally, there will be questions about the possible maximum duration of any rental subsidy programme, especially on larger scales as in Jordan or Lebanon, without causing serious rent inflation for the entire population. There are practical challenges for deciding what is an adequate value. Other choices have to rely upon a high degree of coordination and cohesive decision-making between organisations present in the same area. In some responses, depending on vulnerability criteria and own budget requirements, some agencies have provided partial rent support, whilst others have provided full support. In other cases, some organisations have provided support for just four months, and others for up to 24 months. Particularly in urban areas with mixed populations, there is a growing consensus that if vulnerability is the main criteria to be selected for support, then very vulnerable groups from the host community should also be supported as well.*

*Partly in response to these questions, in Lebanon and Jordan, a focus of the guidance has been on the ability to provide relevant legal advice to the beneficiaries; part of that is an updated market assessment of rental prices, as well as an assessment of the local housing and tenancy rights. This is to inform the rental transfer value and to enable advocacy for legal lease agreements, before providing the assistance.*

*Elsewhere, UNHCR has supported the Greek Government in its effort to increase the number of reception places for asylum seekers, eligible for relocation to other EU member states, as well as for those seeking asylum in Greece. The aim is to provide the PoC with more dignified living conditions, in rented apartments, with host families or in hotels, and to be able to gradually close a number of camps by transferring the asylum seekers into urban accommodation. The implementing agency or local municipalities arrange agreements with landlords about the accommodation. It is extremely difficult for the PoC, who don’t speak Greek, to find an adequate place to stay by themselves.*

Further reading about cash for rent:

<https://emergency.unhcr.org/entry/93051/rental-accommodation-strategy-considerations>

UN Habitat Rental Housing: https://cms.emergency.unhcr.org/documents/11982/45605/UN+Habitat%2C+Rental+Housing.+An+essential+option+for+the+urban+poor+in+developing+countries/0fbd89c7-b21c-40aa-9990-754a09d53482

UNHCR CBI website with further tools: <http://www.unhcr.org/cash-based-interventions.html>

1. Shelter Working Group Jordan 2015: Technical Guidelines: Conditional Cash for Rent [↑](#footnote-ref-1)