

RENTAL ASSISTANCE GUIDELINES



This document is intended to guide UNHCR staff in the assessment, planning, implementation, monitoring, and evaluation and reporting of rental support programming. It is relevant for shelter programmes aiming to benefit Persons of Concern to UNHCR including Refugees, the Internally Displaced, Returnees, Asylum Seekers, the Stateless, and host communities.

Introduction

This document is intended to guide UNHCR staff in the assessment, planning, implementation, monitoring, and evaluation and reporting of rental support programming. It is relevant for shelter programmes aiming to benefit Persons of Concern to UNHCR including Refugees, the Internally Displaced, Returnees, Asylum Seekers, the Stateless, and host communities.

Following a crisis particularly in urban areas, rental accommodation is a common shelter strategy of the displaced. Rental situations occur when the displaced have **enough resources to afford rent**, and **settlements have an adequate supply of housing** for the displaced to rent. The displaced may choose to rent an accommodation due to economic opportunity (affordability of accommodation, access to other services, and livelihood opportunities) or due to proximity to friends and relatives. Rental accommodation assistance seeks to both provide adequate shelter and also ensure security of tenure for persons of concern to UNHCR (PoCs).

Each chapter of the guidelines represents each stage of the programme management cycle.

1. Assessment
2. Planning
3. Implementation
4. Monitoring
5. Evaluation and Reporting

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All graphics in this document were drafted by the author unless otherwise stated.

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Key Acronyms

CVA: Cash and Voucher Assistance

HLP: Housing, Land, and Property

IDP: Internally Displaced Person

MBP: Market Based Programming

MPC: Multipurpose Cash (Unconditional)

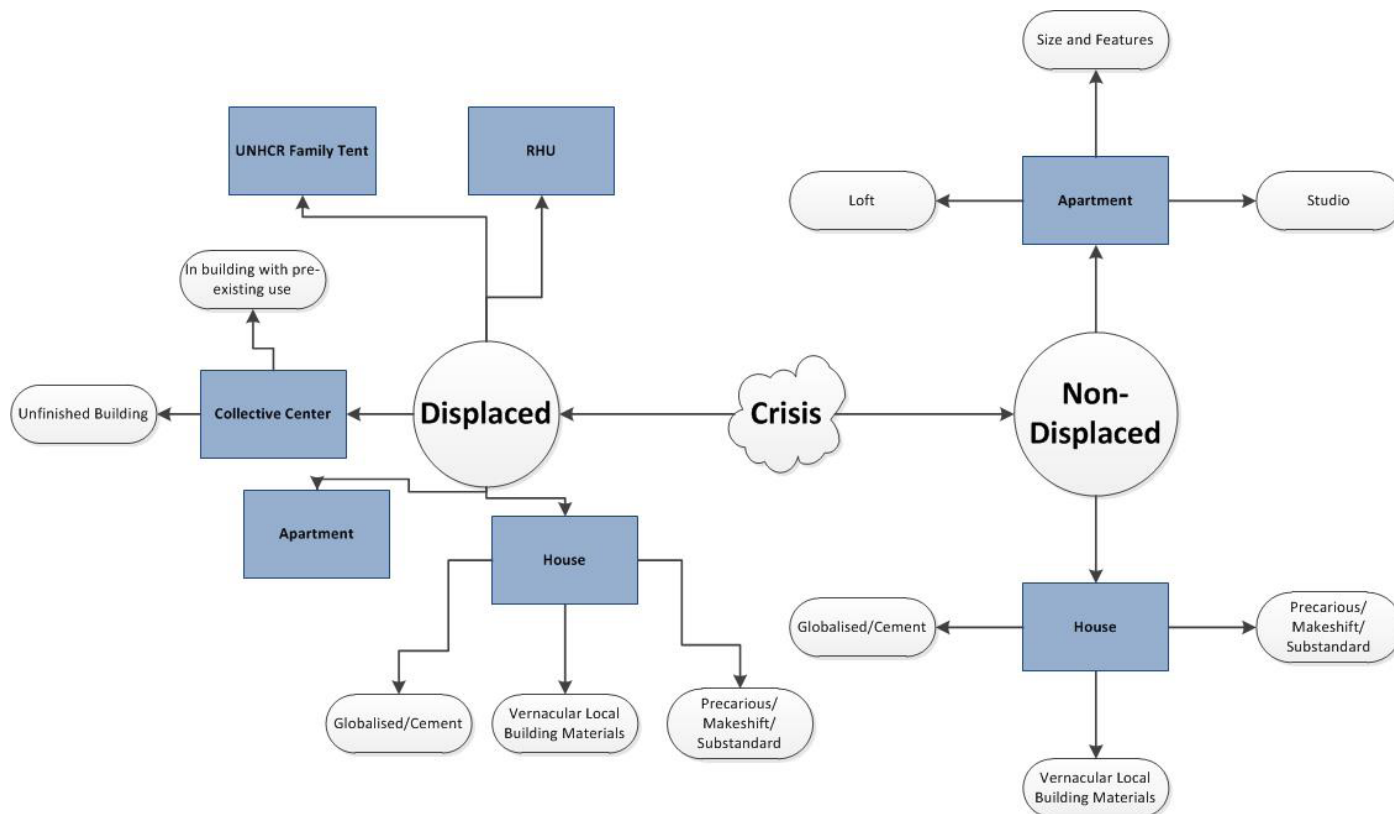
PoC: Persons of Concern to UNHCR

PSN: People with Special Needs

USD: United States Dollar

Assessment: Rental Market Analysis

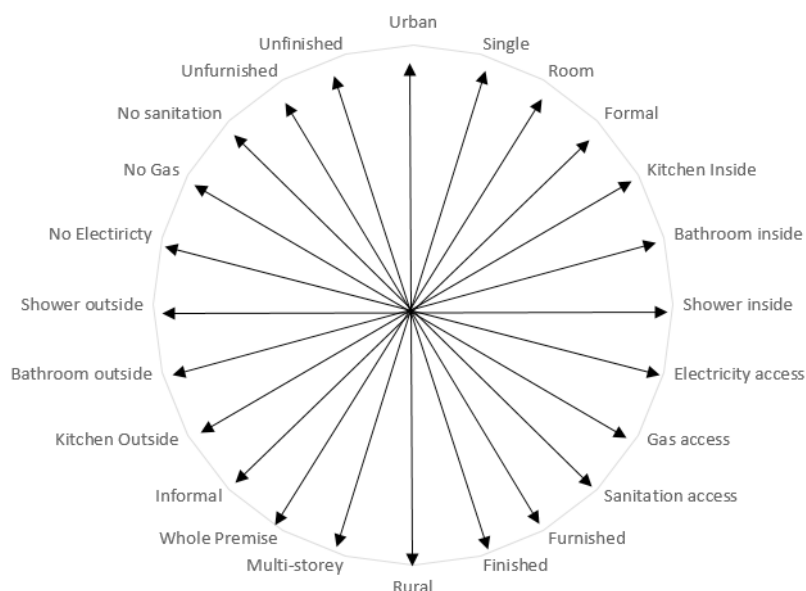
Shelter typologies and **tenure arrangements** define the supply side of rental markets. Every context differs in terms of shelter typologies, though building types and materials are the foundation of this supply side of the market. These guidelines will not focus on how to identify shelter typologies which is covered by separate guiding documents, but it will provide basic information so as to best map out rental or housing stock on the supply side of the market.



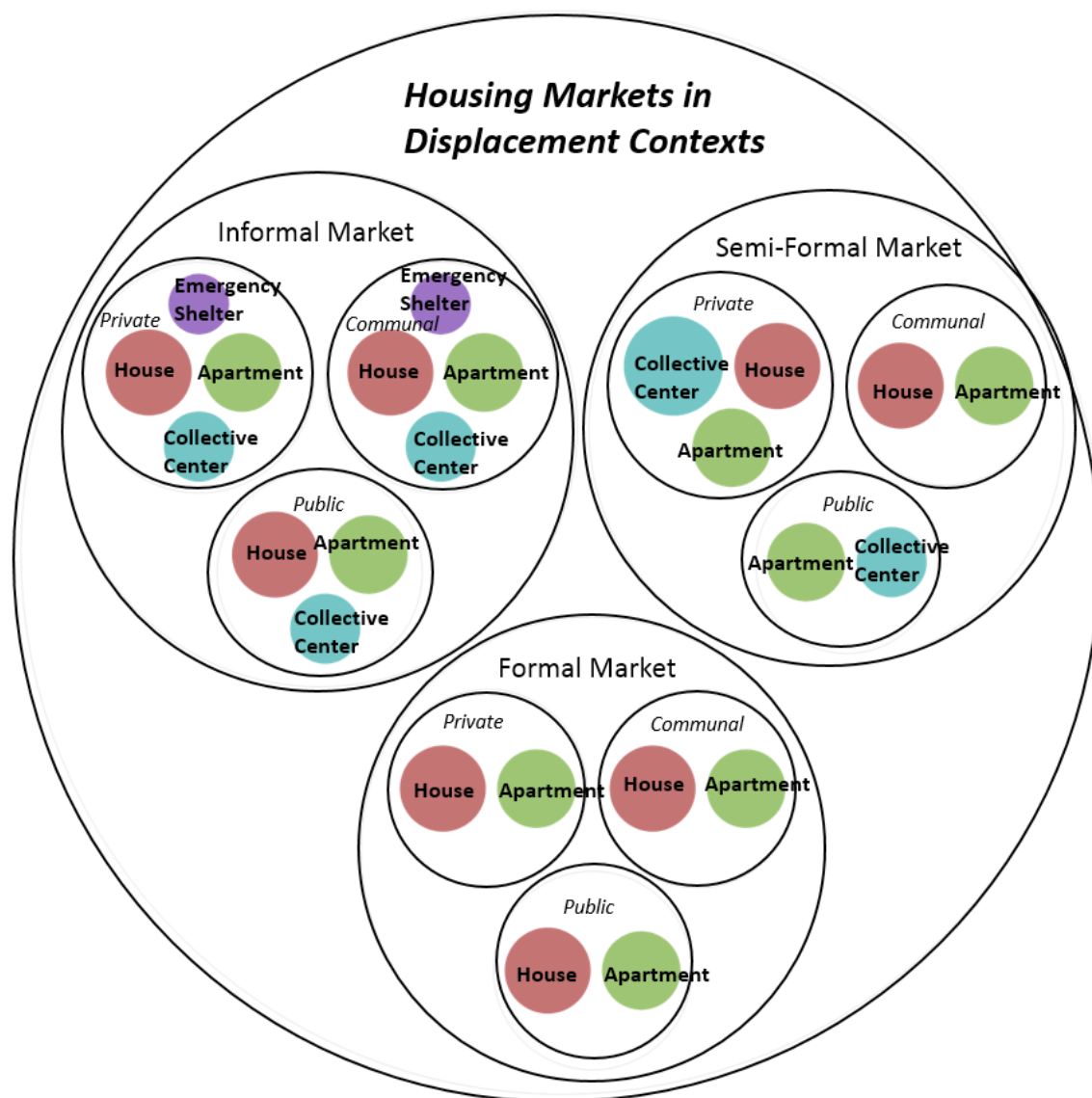
Broad level Shelter Typologies in Humanitarian Contexts

Prices of the rental or housing stock differ according to their **amenities, features, size, and location**. A survey or checklist of basic indicators as illustrated below can help in mapping the supply and major price patterns in the rental market.

RENTAL MARKET: EXAMPLE OF MAJOR FEATURE SEGMENTS



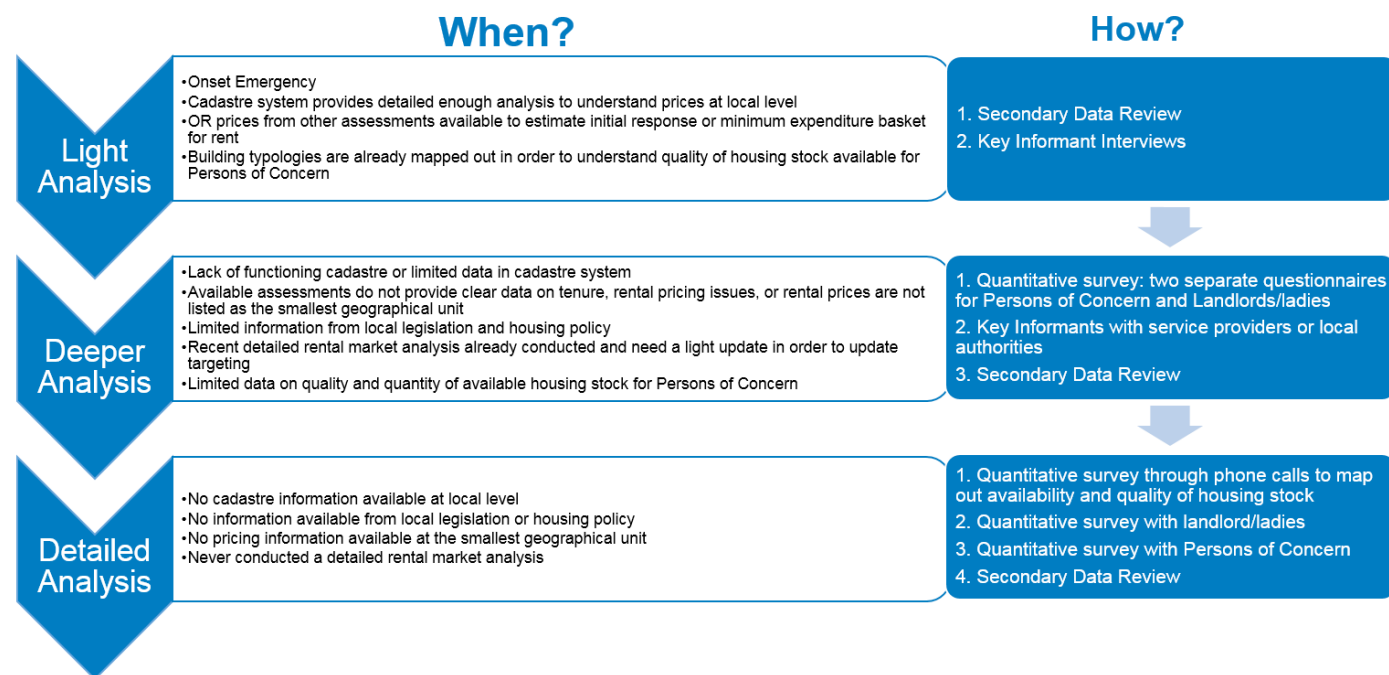
Within these shelter typologies are the different tenure arrangements which may define whether the accommodation is **formally, informally, or semi-formally** linked to the housing market. The formal market exists when the right to live on the premises is recognized publically or privately and has some backing in legislation. Informal markets indicate that the arrangement has no legal basis. Squatting or slums are the most extreme form of informal housing market. Tenure arrangements vary according to cultural and legal norms. Even when land or property may have formal links to the market, the displaced population's ability to stay in the accommodation may not necessarily be formally recognized leaving the displaced in an informal or semi-formal market situation.



Examples from the Field: Ukraine Rental and Purchase Survey

In 2018, UNHCR's Shelter and Housing Unit in Kyiv carried out a rental and purchase market survey through the local research firm, Kyiv Institute of Sociological Studies. The lack of a functional cadaster system made this assessment a necessary source of information in order to inform longer-term housing strategies for hundreds of thousands of internally displaced persons (IDPs). The enumerators would identify available real estate and newspaper announcements, call the number to check availability of premises, and perform a role play as an IDP in order to find out specific obstacles that IDP families may face in accessing housing. Particularly, this assessment will help in the establishment of revolving funds and development finance to facilitate IDPs' access to the housing market.

How linked the shelter typologies of the displaced are to the formal market will determine what kind of housing or rental market assessment may need to be done in order to understand rental markets.



Secondary Data Analysis

1. **Consult secondary resources available in country:** cadastre, existing social housing policies in country, humanitarian assessments, real estate announcements on internet, or newspaper or other resources. There is likely to be less information available on informal or semi-formal arrangements.
2. **Analyse from these secondary resources:** The displaced's housing strategies, contractual arrangement, access to adequate shelter: type and quality of shelter, rent and utilities prices.
3. **Determine** if this secondary information is enough to understand the housing markets of the displaced and to derive rental transfer values. Particularly if there are gaps in the secondary information or if the displaced turn to semi-formal and informal arrangements, a detailed rental market assessment may need to be conducted.

Mapping Available Accommodation

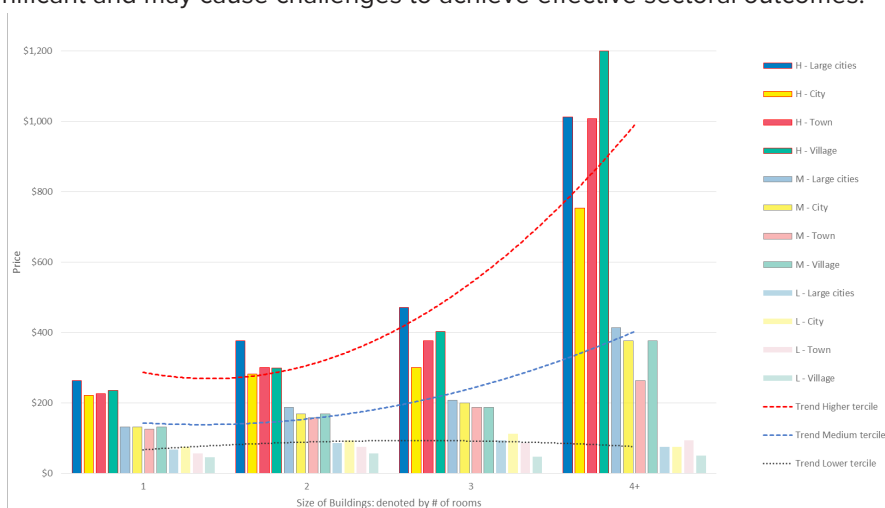
1. **Determine availability of accommodation** by phone calls or housing visits. A database of available adequate shelter accommodation can be used for vulnerable protection referrals in emergency situations.
2. **Identify contact for the property or how property was referred-** indicate whether a verification visit was done.
3. **Record the building features:** how many floors, disability access, garden services, laundry room, residential capacity, number of bedrooms
4. **Apartment features:** Kitchen, bathroom inside/outside, how long vacant, furnished/unfurnished
5. **Contract:** Frequency of rent payments, how is it expected to be paid, type of contract, duration of contracts, is a deposit expected, how much is the deposit, are there estate agent fees, how much are their fees?
6. **Settlement Features:** Distance to public transport, type of public transport, distance to food market/shop, distance to school, access to livelihood opportunities
7. **Accessibility/Discrimination:** Is the contact willing to rent out the accommodation to Persons of Concern?
8. Rental prices can fluctuate according to the **smallest geographical administrative boundaries**.

Understanding Demand

1. **Current accommodation:** What are the common types of shelters of the affected population? How would rental support help them in improving their access to adequate shelter?
2. **Housing search strategy:** Identification of how the affected population is finding housing ensures that teams can provide proper technical assistance to assist them in finding quality and adequate shelter.
3. **Duration in current location:** This is a key indication of how stable the population is in their movements.
4. **How much is spent on rent:** The amount of money spent on rent is one way for determining wellbeing. A key term for this is housing-cost overburden rate. This is defined as the percentage of population who are living in houses where 30% or more of their income is spent on housing. Surpassing this 30% indicator may be an indication of strain placed on the household's ability to afford other basic and essential services. This indicator can also help in identifying other protection concerns. As noted in greater detail later in this guidance, some of the affected population may find free accommodation through hosting arrangements.
5. **How much and source of income:** This is another critical indicator for understanding housing cost over-burden rate, but also in understanding PoCs' access to livelihoods and their longer-term prospects for affording adequate shelter.
6. **Reason for choosing current location:** This information helps to highlight coping mechanisms of PoCs. Are they relying on debt coping strategies? Are they selecting the shelters in order to be close to family and friends? What are the critical settlement and services indicators that have made the location of this shelter the most ideal for the PoCs?
7. **Intention Indicators:** How long are they intending to stay in the area? Are they in transit to another country? Are they waiting for a particular event or indication to return? Do they foresee that other members of the family will join them? Will they be looking at other types of accommodation or in other locations?

Putting it together: The Rental Market

It is advisable to break down the market into segments. **Market segmentation** is a process to facilitate analysis of a market by dividing the market into a subset of customers (for example, lower, middle, and high income) or into a subset of features (for example, large, medium, or small size). Analysing the rental market in segments enhances opportunities for identifying trends in the rental market. As noted above, there are many indicators involved in a rental market analysis, and therefore there are many possibilities for further segmentation depending on how much data there is available. Because price differentials can be disaggregated at smaller geographic dimensions, rental assistance can be a good tool to use within an **area based approach**. Such initiatives aim to target several neighbourhoods or settlements within a geographical area as part of a multi-sectorial approach. Rental assistance may be better targeted within these area-based units rather than at larger national or regional dimensions where variations can be significant and may cause challenges to achieve effective sectoral outcomes.



Segmentation of Ukraine Rental Market. Terciles in this photo represent an analysis of how to analyse different rental market indicators in segments. @I. Chantefort UNHCR Ukraine @2018

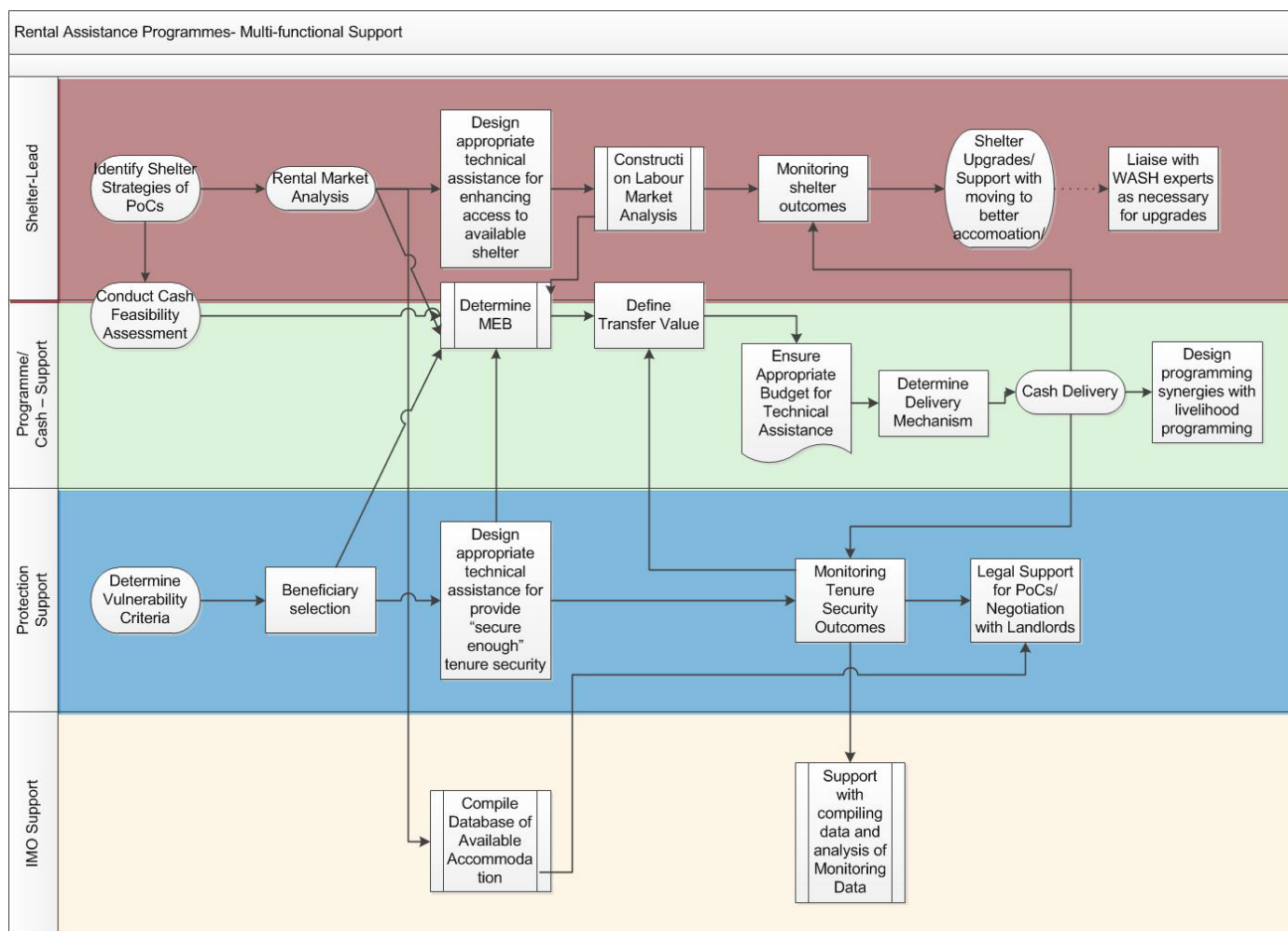
Planning

UNHCR's Cash Feasibility and Response Analysis Toolkit facilitates the decision-making process on which modality of response would be most appropriate for rental support programming. The UNHCR toolkit should be consulted for additional information. The following are the key considerations for conducting a cash feasibility and response analysis.

- **Market Access and Capacity:** This component is outlined in part 1 of the guidelines.
- **Protection Risks and Benefits:** A key protection benefit of rental assistance is secure enough tenure and the right to use property. The right to use can be determined by customs and laws and limited to certain individuals for specific purposes.
- **Political Context:** This refers to the host country government's position on whether cash based initiatives are seen as acceptable for the crisis.
- **Transfer Mechanisms and Delivery Options:** UNHCR's Cash Delivery Mechanism Assessment Tool was developed in order to help practitioners select the most appropriate delivery mechanism for delivering cash and for making payments to suppliers. This tool can be consulted for further guidance on how to select appropriate means of delivering cash.
- **Cost-Efficiency:** This requires examining the advantages and disadvantages in terms of human, financial, and time costs of delivering the assistance. Efficiency may change throughout the different phases of the response. For access to adequate shelter, **efficiency should not come at the loss of effectiveness.**
- **Quality and Effectiveness:** The goal of rental assistance is to ensure that the affected population is able to have secure enough tenure and access to adequate shelter. People may be impacted both by affordability of accommodation but also by the quality and adequacy of the shelter. For example, one may be able to afford a shelter, but may suffer from overcrowding, lack of privacy, disability access challenges, or insecurity which accentuates the risks of sexual and gender-based violence and general tensions with the host community.
- **Skills and Capacity:** The multi-functional team should ensure that it has adequate shelter and protection staff to advise on how best to achieve adequate shelter outcomes and secure enough tenure security. Other skill sets may be required from other staff to support the implementation of the project such as WASH, Livelihoods, information management, and project management.
- **Vulnerability** should be measured not only in terms of protection aspects, but also in terms of one's vulnerability in accessing shelter or in resorting to coping mechanisms that negatively impact one's access to shelter or tenure security. An understanding of this multi-faceted vulnerability requires coordination through the multi-functional team. Shelter and Protection vulnerabilities are key to understanding which beneficiaries may qualify for rental assistance.

Multifunctional Team

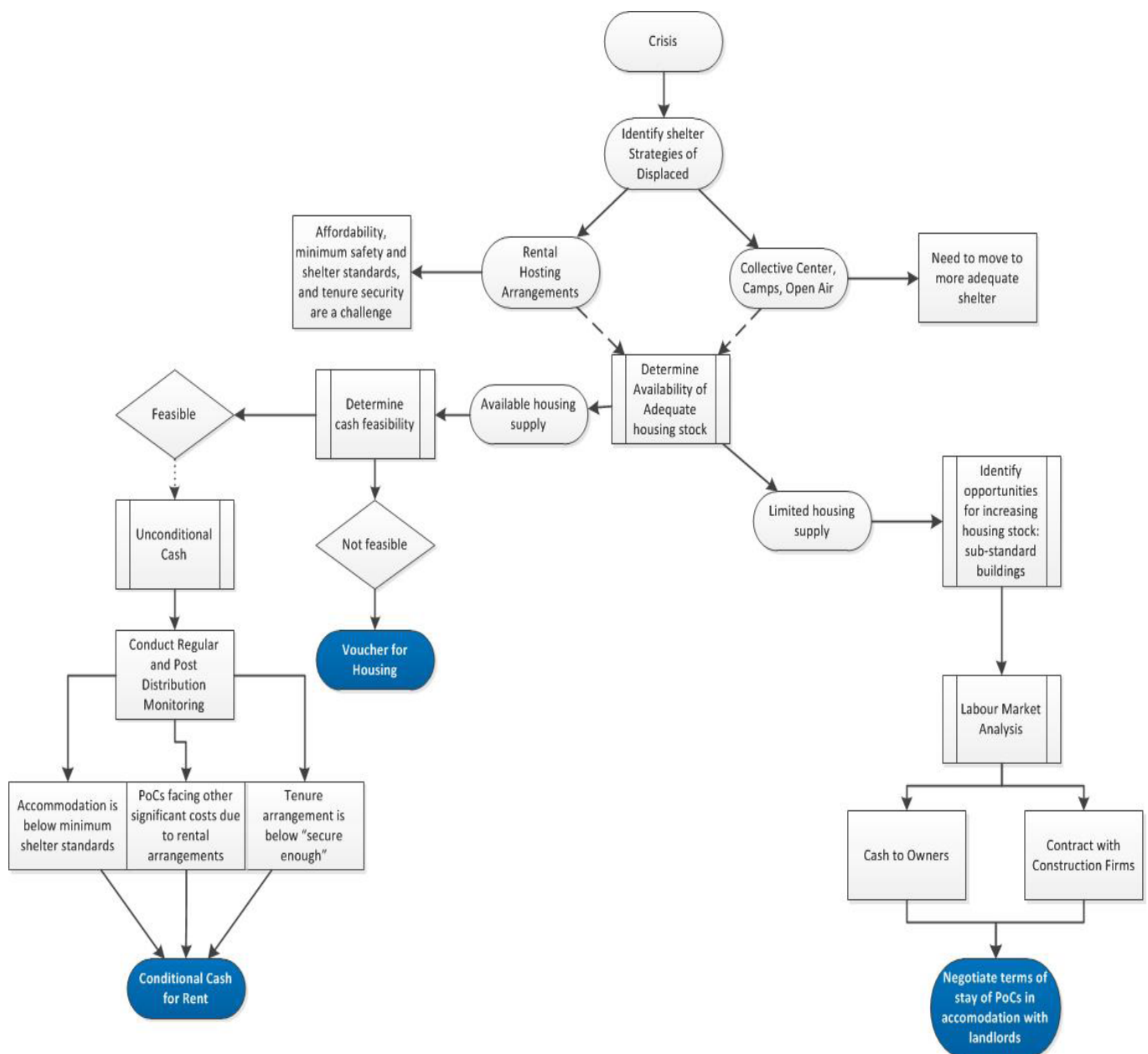
Shelter and Protection officers are key members in rental assistance programmes, though Shelter Officers should take the lead in implementation of such programs due to the technical expertise required to achieve adequate shelter. As cash is one modality to achieve rental assistance, Cash or Programme Officers are also critical members of the team. Experienced staff are needed for regular monitoring of a) shelter-specific outcomes, b) the efficiency of the chosen cash transfer mechanism, c) protection related issues including Housing, Land, and Property (HLP) and tenure security d) gender-sensitivity. Other relevant roles on the multi-functional team may include WASH Officers, Livelihood Officers, Information Management Officers, Heads of Office, and relevant members of Senior Management. This schematic is general in nature, but emphasizes the different skills that may be required beyond monetized rental assistance support. The involvement of multi-functional expertise ensures stronger quality outcomes.



Implementation

Depending on the context, the objective of the rental assistance, and the vulnerabilities of persons with specific needs (PSNs), different modalities of rental assistance can be selected. The following decision-tree outlines some of the general considerations which may inform on which modality is the most appropriate. The three modalities of rental assistance which will be described in these guidelines are the following:

1. Multipurpose Unconditional Cash
2. Conditional Cash for Rent
3. Increasing Available Housing Stock in Exchange for Rent-Free Accommodation



1. Multipurpose Unconditional Cash

While being one of the **more efficient of the options**, multipurpose cash is most appropriate **in situations when target populations have other significant expenses in addition to rent**. Grants are delivered unconditionally in order to assist people in meeting their most basic needs.

- 1. Determine Minimum Expenditure Basket:** The minimum expenditure basket refers to a list of the cost of items which are regular expenses for people considered as requisite for their daily subsistence. Shelter actors should participate in the design of the minimum expenditure basket and ensure that a realistic representation of rental prices are included. Typically, the shelter actor will have to provide supporting evidence of how rental prices may alter significantly from one geographic area to another. One of the limitations to the minimum expenditure basket could be that it is applied at national or regional level and implemented in a standard way across a geographical area. This may mean that at individual geographic levels, people may encounter very different expenditures than the national or regional MEB for rent.
- 2. Determine Transfer Value for Cash Grant:** The transfer value is calculated by the following formula: Need minus capacity = grant amount.

$$\begin{array}{c} \text{Need} \\ \text{(Poverty line, cost of} \\ \text{items)} \\ \text{MEB} \end{array} - \begin{array}{c} \text{HH Capacity} \\ \text{(how much of their own} \\ \text{resources does the HH have} \\ \text{to cover their needs ie:} \\ \text{subsidies, formal or informal} \\ \text{income, other aid)} \end{array} = \text{Grant Amount}$$

- 3. Deliver Cash Grant:** Durations of support and periodicity of distributions should be determined according to the context and the specific displacement situation. Certain people of concern may have different access to documentation, rights, and other assets that would help them access the national social protection system or livelihoods which would end their dependent condition.
- 4. Technical Assistance:** Technical assistance refers to other forms of assistance and modalities than the distribution of cash or financial assistance. While the planning stage may reveal multipurpose cash to be the most appropriate modality, cash distribution does not necessarily guarantee that shelter and protection outcomes are met.

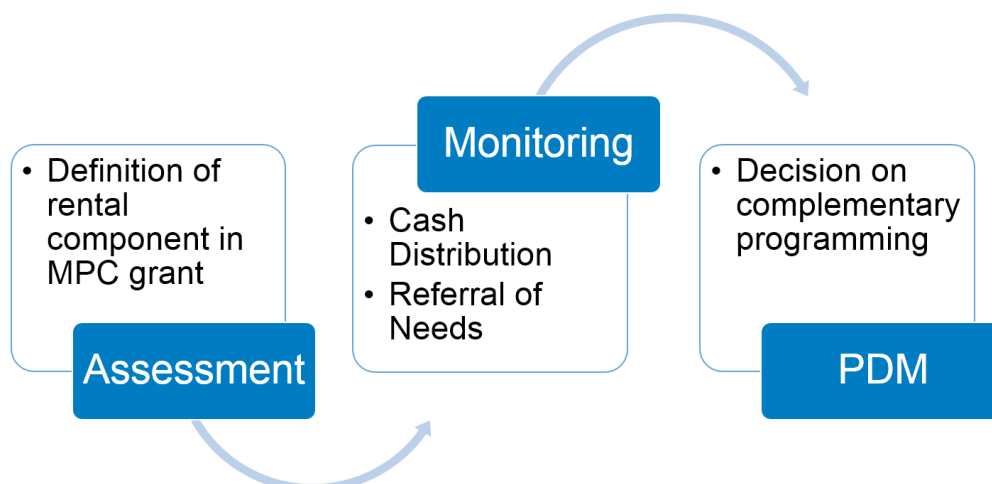
Examples from the Field

Yemen: Rent may not be the most appropriate item to be included in Multipurpose Cash Transfer Value

In Yemen where 22% of IDPs live in rented accommodation, rent is not included in the minimum expenditure basket and considered in the transfer value for multipurpose cash grants. This is due to the expense of the rent, and the Shelter Cluster Guidance to assist with rent through conditional cash grants. According to Intersos and UNHCR in a survey on cash assistance and rental subsidies, unconditional cash grants helped beneficiaries to prioritize other expenses such as food or medicine. As rent is a significant expense for the displaced, this approach supports the idea that focusing on rent and using the option of multipurpose cash for other basic expenses alleviates rental price pressures for IDPs.

- **Information about Available Shelter:** During the emergency phase of a response, Shelter and Protection Officers can provide PoCs communication materials and advice about where to find available accommodation and include basic information about HLP and tenure conditions.
- **Tenure Support:** Legal teams can assist in making information, communication, and education materials (including FAQs, sample rental contracts) concerning these topics and also provide legal assistance to PoCs. Regular monitoring particularly when PoCs first move into accommodation is necessary to ensure that any legal contracts, start-up costs for moving into the accommodation (such as down payments, insurance, taxation, etc.) are readily explained, so as to ensure that PoCs are not vulnerable to eviction due to inability to afford these initial costs.
- **Support with Shelter Upgrades:** Upgrades, repairs, or provision of tools to PoCs can be considered in order to upgrade or maintain shelters so that they can meet minimum living, health, and safety conditions. Nevertheless, if upgrades are so significant that they impact the load-bearing principle or the structure, it may be better to help the PoC to move to more adequate accommodation. In order for UNHCR to be effective in meeting the needs of PoCs, it is necessary in the planning stages to create a budget that provides for the option to realistically respond to needs identified during monitoring. It is advisable to advocate for a rental-free period for the beneficiary due to the repairs conducted. More information is available on page 15.
- **Establishment of Referral Mechanisms:** In order to enhance UNHCR's response to PoCs' needs and to improve response to challenges or opportunities identified during the monitoring and reporting phase, Protection Officers can establish referral mechanisms for PSNs such as survivors of SGBV, children, or other protection or most vulnerable cases. Additional to these traditional Protection Referral Mechanisms, there will be a need to define when certain PoCs will need to receive sectoral support. This can ensure that shelter, WASH, livelihoods, and other basic needs are quickly referred to UNHCR officers or national partners with the requisite expertise.

5. Monitoring and Reporting: Monitoring and Reporting of multipurpose cash has several entry points for Shelter, Protection, and Cash/Programme Officers. Monitoring helps collect information on PoCs' coping strategies, spending habits, the quality of the distribution process, and most importantly for these guidelines **whether adequate shelter and tenure security was achieved**. Sectoral outcomes in the areas of Shelter, Protection, and other sectors are relevant for output indicators such as how the cash was used, percentage of the cash grant spent on rent, and strategies for finding rental accommodation and also outcome indicators on whether PoCs were able to access adequate shelter, and have security of tenure. Monitoring information should be used to refer cases for complementary programming and to make adjustments to the programme cycle. The periodicity of monitoring can be done monthly, bi-monthly, or quarterly depending on the volume of beneficiaries and the duration of the programme.



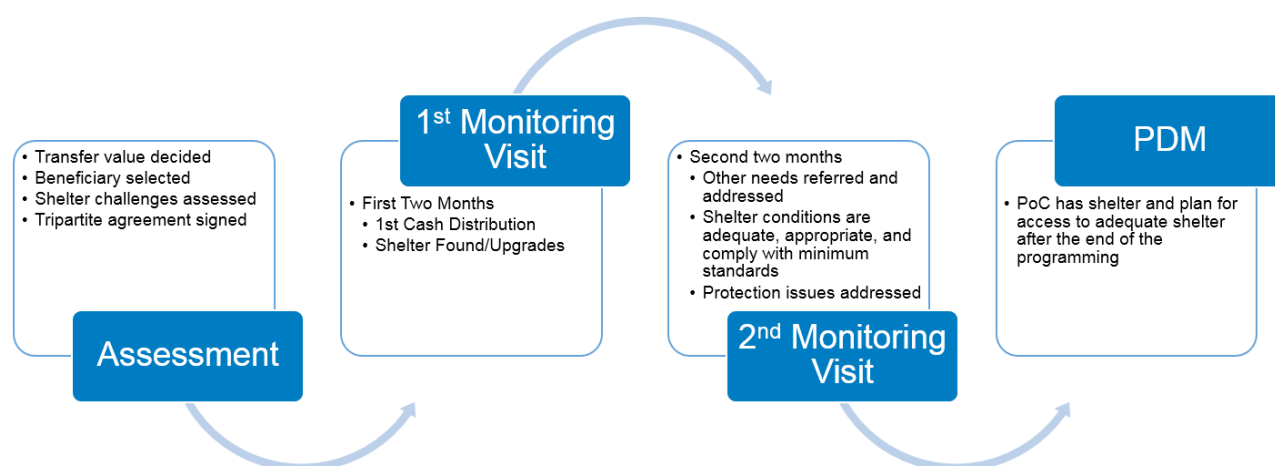
2. Conditional Cash For Rent

Cash for rent programming is set up as a conditional cash distribution as it is a short-term measure in order to provide access to adequate housing for persons of concern. Conditional Cash for Rent is usually more appropriate for the **stabilization phase of a response**. In this phase, people will be looking for mid and longer-term shelter options. This will involve exploring rental agreements of between three to six months, but the **duration is subject to contextual factors**. As cash grants are conditional to both adequacy of shelter and to security of tenure, there is a higher likelihood that these two goals will be achieved. Conditional cash for rent should only be used for a limited time and an exit strategy should be in place to ensure that there are no risks of dependency. **While the programme may be more costly, it may also be the most appropriate programming for people with special needs to ensure that they are able to access adequate and secure enough shelter.**

- 1. Define Beneficiary Caseload:** Beneficiaries can be selected using various criteria. Referrals from protection monitoring can be a good source to understand specific vulnerabilities, while shelter officers may identify certain beneficiaries who have weak security of tenure and inadequate shelter conditions.
- 2. Determine Conditions:** Conditions can be placed both on beneficiaries and landlords in order to protect the beneficiaries. The following table outlines several suggestions for those conditions.

Conditions for Beneficiaries	Conditions on Landlords
Support is conditional to use of cash on housing expenses	Provision of information on Tenure Security Rights and other costs of the shelter.
The beneficiary is willing to share records on the use of the cash transfer during the project period.	Availability of Shelter while not agreeing to take advantage of the PoCs by unfairly and discriminately raising the price of rent
The beneficiary should be willing to enter into a tripartite agreement with the landlord and the agency supporting with cash.	Verification of ownership by third-parties – This mitigates the risk of tenure disputes and ensures that there is no risk of fraud or corruption by individuals attempting to receive assistance.

- 3. Distribution of Cash:** As the program is conditional, cash should be delivered in tranches, distributed through e-transfer or other appropriate contextual methods following each monitoring.



- 4. Technical Assistance:** Many of the types of technical assistance that you can provide for conditional cash for rent programmes are similar to those that can be provided for unconditional multipurpose cash assistance. Beyond the cash assistance provided, beneficiaries can benefit from tenure support and shelter upgrades on a needs basis. Referral mechanisms can also be set up in order to ensure that relevant actions are taken to respond to challenges identified in the monitoring visits. While conditional cash grants do not have to cover utilities, seasonal extremes such as winter or summer can create additional expense for PoCs. Monitoring these utilities enables provision of assistance to PSNs who struggle to afford these utilities.
- 5. Monitoring and Reporting:** Conditional cash for rent provides many opportunities for enhanced shelter and protection programming. This also requires both teams to act upon identified risks and inadequate shelter detected during the monitoring. In addition to monitoring programmes to agreed shelter and tenure technical standards, one should also attempt to understand how sustainable the support is for the future. Ideally, PoCs should become self-sustainable in their ability to afford rental costs or local authorities should be able to assume appropriate financial support to further enhance PoCs' longer-term capacity to afford housing.

Examples from the Field: Venezuela Crisis Sharing appliances in Lima, Peru

It is estimated that nearly 500,000 people from Venezuela have sought refuge in Peru over the course of 2018. In Lima, many Venezuelans rented apartments. By sharing resources in common such as stoves, refrigerators, and other appliances, the refugees were able to help one another to integrate better into their community in Lima and to afford expensive household appliances.

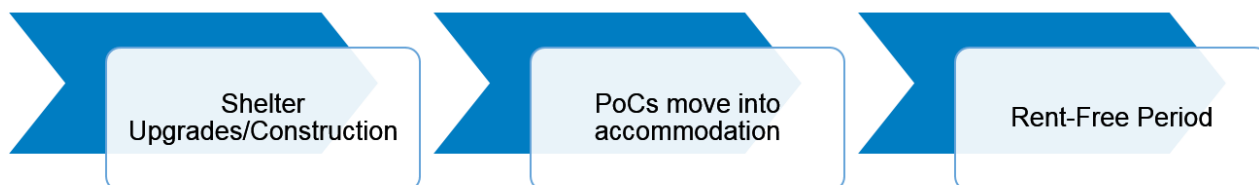
Depending on the context and need, the conditional cash for rent programme can have several variations based on best practices of housing policy and shelter programming.

- **Cash for Hosting:** As a shelter typology, hosting includes allowing the displaced family to build a shelter on the property of the host, to occupy another home or building belonging to the host family, or to share the same rooms. Hosts and the hosted share the same space and resources. Cash or in-kind support can be targeted at the host family in order to support them with the costs of hosting the displaced. Nevertheless, a protection risk analysis should be conducted. If this support **could result in a change in dynamics between the host and hosted**, one should avoid such assistance as it could create tensions and lead to further harm.
- **Support with Furniture and Household Appliances:** Although people may be able to find adequate accommodation, purchasing of furniture and other households appliances may be more difficult. Many disabled, elderly, or other people with special needs may require additional assistance in order to have access to beds and sofas to prevent sleeping on the cold ground. In some cases, people have been able to share resources which fosters new community ties in the area of displacement.
- **Support with Start-up Costs:** Depending on the context, the affected population may find the initial month of a rental contract financially difficult due to the need to pay a deposit to guarantee the rent, purchase insurance, or any other requirements. In order to support people who are moving as new tenants to a new accommodation, an unconditional cash allowance should be budgeted for the initial month or months of living in that accommodation.
- **Rent Reduction:** Rent Reduction is normally applied in settings where repair works or damage to the house prevent the full use of the liveable space or use of building amenities (water, gas, etc.). Local legislation in some contexts provides for situations where the tenant may negotiate with the owner to reduce the rent during the period that repairs may be required. Both Shelter Officers and an HLP Advisor can advocate with owners for a reduction in rent, if repair works be deemed necessary. Payments to the landlord could be made to subsidize the full cost of rent.
- **Rent Freeze:** This form of assistance is most appropriate after **people are able to find a livelihood**. This programme is usually targeted at vulnerable persons who may fear finding a job, because of the impact it may have on their rent. This is particularly true of contexts where rent is likely to increase due to the increase in one's income. Technical assistance should be targeted at facilitating the peoples' familiarity with how much of their income they can afford on rent while also balancing other expenses. Following the end of the support, protection officers (legal advisors) and shelter officers can work to advise the beneficiares and landlords on a new rental contract to make sure that it meets the minimum standards of secure enough tenure and that people are able to afford any rental increases within the parameters of the rental market.
- **Vouchers:** In locations where cash distributions are not possible, the opportunity of housing vouchers can be explored. UNHCR Shelter, Protection, and Cash/Programme Officers should work with landlords, realtors, and local authorities in order to make vouchers which enable people to access rental accommodation. While people will have autonomy to select the accommodation that best suits their needs, not all landlords may be willing to participate in the programme. Technical assistance will need to be provided in order to facilitate beneficiaries' identification of landlords or realtors participating in the programme. Vouchers **minimize the risk of rental market inflation**, but provide **very limited outputs in a secondary sense to members of the host community**. Vouchers tend to work **ideally in locations where there are a number of accommodation vacancies**, but not in locations where there is minimal supply of accommodation. Vouchers also serve to benefit property owners who may have struggled to rent out existing sub-standard buildings for any commercial use.
- **Cash for Landlords:** In the case that cash is not feasible as a modality, implementing agencies can consider covering rental expenses by providing monetary support to the landlords. This is known as **market-based programming** as it can mitigate risks in inflation caused by an increase in demand on housing. Cash should be conditional to the Landlord agreeing to either a rent-free period, rental freeze, cash for rent, or rent reduction.

3. Increasing Available Housing Stock in Exchange for Rent-Free Accommodation

This form of assistance is **appropriate for urban situations where there is an inadequate housing supply (stock) to meet the needs of the affected population**. This can also be considered market based programming, as it aims to relieve pressure on the rental market due to increases in demand coming from newly displaced people. The programme aims to provide adequate shelter out of unfinished or sub-standard accommodation. The programme requires both construction and accommodation elements. As market-based programming, increasing the available housing stock may also have secondary impacts on increasing the available labour force thus also contributing to recovery after crisis. **Lessons from public housing highlight that it is advisable to avoid situations where those benefitting from assistance may become isolated from the rest of the host community**. It has also been observed that communities of displaced can become a good support group in helping one another integrate into their location of displacement. Upgrading of housing for the affected population should be mutually beneficial to both host community and those benefitting from the shelter assistance.

- 1. Determine Duration of the Support:** The rent-free period is determined by the relationship between the rental value and the repair/rehabilitation or construction value. Shelter officers could calculate the duration of the **rent free period by determining the value of the apartment per month in terms of the value of the upgrade or repair**. For example, a repair or upgrade of \$1000 USD with a rent of \$100 USD per month would mean a rent-free period of 10 months. One should take into account the time needed to build or upgrade shelters and when the rent-free period may start after those assisted are able to safely move into adequate shelter.



- 2. Distribution of Cash:** In this program, the “cash distribution” or financial support goes directly to the property owners, repair/upgrade crews, or directly to the recipient of the assistance in a form of self-help to enable them to either do the upgrades or select the labourers. Prior to selecting modalities for upgrades, an assessment of available labour and construction material should be conducted. This will facilitate the choice for UNHCR as to whether to contract directly with local construction firms or as to whether to pay landlords or beneficiaries who can further contract local construction crews. The management of this part of the program should be managed as a regular shelter programme in UNHCR.

- 3. Technical Assistance:** This refers to other support activities that can be implemented to achieve shelter outcomes and secure enough tenure.

Technical Assistance for Increasing Available Housing Stock

- **Assessing the Labour Market:** If it is decided to undertake construction or repair activities to increase available housing for PoCS, it is necessary to determine the quality of labour in the labour market. Minimum indicators for conducting a labour market analysis include:
 - Minimum number of workers in order to accomplish construction
 - Type of skills required
 - Days of labour per worker
 - Minimum wage and appropriate wages by skill type
 - Type of Contracts of the Labourers
 - Previous works or projects undertaken by the crew/company
 - Whether there are any opportunities to link with livelihood programmes
- **Ensuring Compliance with Settlement and Building Laws:** Shelter teams have the responsibility to ensure that upgrades and repairs comply with local building laws. HLP experts and Shelter Officers should ensure that they have the latest available information about how these building laws may impact tenure and the adequacy of shelter. All building and repair works should have the approval of local authorities, and regular consultations with authorities on these building laws can help involve these authorities on the ownership of the programme.
- **Monitoring of Works:** Shelter staff are responsible for monitoring each stage of the upgrade or repair process and ensure that accommodation is built according to minimum technical standards and that it follows the agreed bill of quantities and work plan.
- **Provision of tenure contracts:** In order to ensure that the aid recipient (tenant) are able to stay in the accommodation without paying rent, tenure contracts will have to be established between the implementing agency, the landlord, and the tenant. This contract should determine the time period and the obligations of the tenant and landlord/lady during the time that they are living in apartments. In case of urgent need, a witness can be added as an additional layer of security for the tenure contract.
- **Prices of Utilities:** Depending on the arrangement of the rental free contract, utilities should be monitored according to the season and how it may impact the longer-term prospects of tenants to reside in the accommodation. Several programs have provided the rental portion of the contract for free, while tenants contribute to the cost of utilities.

- 4. Monitoring and Reporting:** In addition to monitoring shelter and tenure agreed technical standards, monitoring and reporting on increasing the availability of housing stock should focus on **labour process and whether it contributes to increased access to adequate housing**. As this also has an impact on the size of the settlement, monitoring of access to safety and existing community services could help in measuring settlement improvement.

Examples from the field: Upgrading of Substandard Living Space UNHCR Lebanon

From early 2015 until the end of 2017, Première Urgence (PU), one of the main implementing partners of UNHCR in Lebanon, has supported beneficiaries to rehabilitate / upgrade 1,300 units of substandard living space in the areas of Mount Lebanon / Beirut and in the south of Lebanon. The scale of repairs is roughly divided into medium repairs, which cost on average 700 USD, and heavy repairs, which cost on average 1,400 USD per unit. During regular needs assessments, the PU shelter team identifies Syrian refugee families living in substandard buildings. After approaching the beneficiaries, to see if they would be willing to carry out the necessary works to make the space habitable, PU then negotiates with the owner. For each location, a detailed description of the necessary works is drafted together with a BoQ and a calculation of the costs. The value of the cash assistance is based on the cost for the construction materials, transportation, and the labour costs. If the beneficiaries do part of the works themselves, then they are able to receive some of the labour costs as their own income. The cash assistance is conditional, dispersed in two instalments for the medium repairs, and three instalments for the heavy repairs. For the heavy repairs the owner must agree on a rent-free period of at least 12 months after the completion of the works. For medium repairs, the rent can be reduced, according to the value of repairs, or there are individual arrangements about freezing the rent for a certain period. MoUs are prepared about the roles, responsibilities and conditions, between the beneficiary, the owner and PU. After signing the MoU, the tenant receives a prepaid cash card with a down payment of 40% of the total amount. The PU shelter team provides technical support during the construction phase. After the proper completion of 50% of the total work, another 45% of the cash is released, and after the proper completion the remaining 15% is transferred to the cash card. The card can be used at every ATM of any bank in the region.

Why are minimum shelter standards essential in a humanitarian context?

In many countries where humanitarian responses take place, regulatory barriers are weak at enforcing existing building standards, and therefore may put inhabitants at risk of safety hazards, such as fire, or even structural damage and risk of collapse, which has a **life threatening impact**. When buildings do not meet minimum standards (national or international) they may have an impact on people's **health**, with poor heating, cooling or ventilation. An overcrowded living environment may put people at **risk of GBV** and serious **protection concerns**. In addition to physical benefits, adequate shelter is also a source of **psychological relief** for those who have lost their homes due to the trauma of disaster or crisis. Those with limited income are further at risk of choosing inferior or less adequate shelters. In order to ensure accountability to the affected population, the importance of ensuring **safe and adequate shelter is essential** to do no further harm.

Why Security of Tenure is Important for Rental Assistance Programming

In the Sphere Standards, Security of Tenure is the 6th Standard for Shelter and Settlements. "Tenure is the relationship among groups or individuals with respect to housing and land, established through statutory law or customary, informal, or religious arrangements." Security of Tenure is not only limited to legal frameworks but also is related to peoples' perception of how secure their right to use accommodation is. It is recommended to measure security of tenure through several **indicators**: number of disputes, eviction rates, and PoCs' perceptions of security of tenure. In humanitarian settings, shelter actors should aim for **"secure enough" tenure arrangements**. This concept of "secure enough" requires humanitarians to think about what may be the most pressing needs for people affected by crisis. For example, a person may prioritize immediate protection from extreme elements over the need to stay in a shelter for the longer-term.

Evaluation and Reporting

Post Distribution Monitoring is key to ensuring that the goals of rental assistance are being achieved. Monitoring of the intervention should focus on the process of the cash distribution, shelter outcomes, protection outcomes, and whether the rental assistance provides “secure enough” tenure. This chapter will focus on each of these components.

Level 1: Monitoring of the Cash Distribution

The **distribution of cash focuses on the output level**. Cash is distributed either directly to beneficiaries or to landlords. Cash is considered the initial entry point for the assistance. Process indicators for measuring cash may include the following:

- ✓ How many people received cash support? What was the distribution amount per person and per distribution?
- ✓ How was the distribution process? Did cash recipients withdraw money or receive the cash at a distribution point? Do beneficiaries have any complaints about the distribution process?
- ✓ Did recipients encounter any technical problems with the cash distribution? What were these problems?
- ✓ Did recipients encounter any problems with spending the cash? What were those problems?
- ✓ Did recipients feel at risk (unsafe) when receiving the cash distribution? Why did they feel unsafe and what are the protection risks?
- ✓ Did the recipients encounter any risk when spending the cash? What were those risks?

Following the output of the distribution of the cash, the **next step would be to determine the expenditure and whether the recipients were able to use it for their intended purpose**. While some actors may refer to these as immediate outcomes, it is **only an immediate indication of beneficiaries’ priorities and capacities**. To have a full picture as to whether shelter or protection outcomes were met, UNHCR teams are highly encouraged to focus on medium to longer term outcomes. Intention and expenditure surveys in addition to post distribution monitoring surveys should be conducted on a representative sample size of the targeted beneficiaries to determine whether outcomes were met.



People wait to be registered near to the Federal Police station at the border of Brazil and Venezuela @UNHCR May 2019

Level 2: Shelter Outcomes

Reporting and data systems should be organized according to objectives and strategies. Therefore rental assistance should meet **shelter technical standards and outcomes in order to be considered as meeting a need for shelter**. The table below is a list of indicators that can be used to monitor whether PoCs are having access to adequate shelter.

Impact Indicators	Outcome Indicators
Percent of households having access to sufficient safe and adequate shelter	<ul style="list-style-type: none"> ✓ Type of Accommodation (Room in a house, apartment, host arrangement, privately owned, other) ✓ How many square meters is the accommodation? ✓ How many rooms is the accommodation? ✓ How many people are living in the accommodation? ✓ How many people are sleeping in one room? ✓ What are tenants' perceptions of their privacy? ✓ How much are tenants' paying for rent? ✓ How often does the tenant have to pay rent? ✓ How long has the tenant been in this accommodation? ✓ How much of income is spent on rent, and how much cash contribution supports that rent? ✓ How much of income is spent on utilities, and how much cash contribution supports with utility expenses?
Percent of beneficiary households whose shelter solutions meet agreed technical and performance standards	<ul style="list-style-type: none"> ✓ Does the shelter comply with agreed minimum technical standards? ✓ When it rains, do you experience water leaking into the house? ✓ Is there adequate ventilation? ✓ Are there needs for upgrades? ✓ Is the shelter winterized? ✓ What are the conditions of the toilet? If not in the house? How far is the nearest toilet? ✓ Is there access to water for cooking and bathing? How close is the nearest water source?
Percent of target population living in safe and dignified shelters in secure settlements	<ul style="list-style-type: none"> ✓ Are there any fears of eviction from this current accommodation? If yes, what is the reason for these fears? ✓ When the cash support program ends, for how much longer do PoCs anticipate living in this accommodation? ✓ How do PoCs perceive neighbourhood safety? Why or why not?

When the aim of rental assistance is to **increase the available housing stock, site planning indicators may also be relevant** for monitoring shelter outcomes. The following are some suggested indicators.

- ✓ Local authorities have given written permission for repair/upgrade works and are involved in the design for upgrading the shelters.
- ✓ Risk of natural disaster impact (e.g. due to floods, landslides) is identified and addressed.
- ✓ Risk of endangering natural resources (e.g. deforestation which can in turn increase risk of natural disaster impact) is identified and mitigated.
- ✓ Risk of conflict between displaced population and host community over access to natural resources is identified and mitigated.
- ✓ Equitable access to basic services for displaced population and host community is ensured.
- ✓ Development and upgrading of existing service facilities has been prioritized over the creation of new parallel services.
- ✓ Travel distance to basic services is within standards (Maximum travel distance should be 0.5 hours for children and 1 hour for adults. Average walking speed is 5Km/h).
- ✓ The family plot area occupied by physical structures is equal or below 50%. This will allow for families to expand their housing at a later date. This is also an indication of the physical possibility for the family to develop supporting livelihoods activities.

Level 3: Secure Enough Tenure

A major component of rental assistance is to ensure that PoCs have **secure enough tenure security** at least for the duration of the program and with a plan - post completion of assistance - on what their available options are in terms of shelter and security of tenure. The following indicators could be used and contextualized to measure tenure security for rental assistance:

- ✓ Percentage of shelter recipients that have security of tenure for their shelter and settlement option at least for the duration of a particular assistance programme
- ✓ Percentage of shelter recipients that have an appropriate agreement for security of tenure for their shelter option
- ✓ Percentage of shelter recipients with tenure challenges that have accessed, independently or through referral, legal services and/or dispute resolution mechanisms
- ✓ Risk of conflict linked to land tenure has been addressed and mitigated.
- ✓ Documentation of any land agreements made with the Government or private landowners is in place. This should include sketches detailing the demarcation of the site, copies of ownership documents (where applicable) and signed records of meetings.
- ✓ Following the initial emergency response, actions are taken to increase the security of tenure for displaced population through pathways for the incremental establishment of tenure through formal or customary means
- ✓ Existence of women's names on tenure documentation
- ✓ Percentage of tenure documents (including lease agreements) including women, either in own or joint names

Level 4: Protection Outcomes

Interventions should always ensure that they meet a **protection outcome**. Depending on the situation with respect to the dynamics of displacement and the crisis, protection officers can help define what the broad protection outcomes for the intervention are. Furthermore, they can also ensure that those most in need are being reached. Age, Gender, and Diversity should be critical indicators. Mitigation and referrals should be in place to take action on risks of sexual and gender-based violence and to ensure that the intervention does not do further harm to vulnerable populations.

Sustainability

Rental assistance is designed to be a **temporary solution to assist PoCs with access to housing**. Many humanitarians have particularly worried about the sustainability of such programmes for refugees or other PoCs where obstacles may exist for them to be integrated into social housing systems or to have right to work. UNHCR has recently explored opportunities for trying to make connection between humanitarian assistance and social protection systems. Where foreign nationals may not be able to access social protection systems, the opportunity of **alignment** (applying the same rules, transfer value, and conditions of social programming to humanitarian assistance) could be considered. Cash officers can also support in advocating for peoples' financial inclusion. **In the area of housing and continued cash for rent support, the risk of dependency should be avoided.** As far as possible, shelter officers should look to advocate for support programming to help people become more **self-reliant, access their rights to housing, and to resolve any tenure issues that could negatively do them further harm.**

Technical assistance by both Shelter and Protection Officers should be aimed at listing out the available public housing programmes and individuals' rights, eligibility criteria, and requirements to participate in such programmes. Opportunities for establishing micro-finance, revolving funds, and access to credit can be further explored with development housing actors. Many of the programs listed in the previous sections of these guidelines also exist in government social housing. In order to ensure that beneficiaries are eligible for such housing programs, additional advocacy may be required.



Timothy, the coordinator of the housing project, makes his rounds of the flats a few times a week to ensure cleanliness and harmony is maintained. @UNHCR/T.Adnan Malaysia response to refugees from Myanmar

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