STEP-BY-STEP GUIDE FOR RENTAL ASSISTANCE TO PEOPLE AFFECTED BY CRISSES

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Renting an apartment, a room or a house is one of the most common forms of accommodation in towns and cities today. After a crisis, particularly in urban and peri-urban areas, people affected may seek to rent a place to sleep and for protection whilst they recover, decide to move on, return, settle, or reconstruct. Rental accommodation provides flexibility when the future is uncertain, when mobility is essential, and when home-ownership is not an option; factors which are all often prevalent post-crisis. Renting can also be considered a long-term housing option in its own right and often is for many urban dwellers. Displaced households, particularly those from urban areas, often seek rental accommodation over living in a make-shift shelter or camp. They often prefer finding rental housing close to friends and relatives, and seek areas with access to services, such as schools and markets, where economic opportunities may allow them to recover and build self-reliance.

Rental accommodation is also a significant source of income for property owners and host communities in urban and peri-urban areas in developing contexts, where the largest group of owners are small-scale property owners. They supply the housing market with self-built houses and rooms to generate a regular source of income, which provides them with financial security for their retirement. Rental accommodation remains a neglected area of national housing policy in many countries where the focus is often exclusively on home ownership.

One of the major challenges of rental accommodation is that the cost of renting is often a substantial financial burden for households. This is especially the case when low-income households are affected by crises when the burden of renting ranges from 25 to 50% of household income. Many rental assistance programmes have focused solely on providing cash to cover the cost of rent. However, practice has shown that this is often
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insufficient on its own to provide adequate, reliable accommodation, and additional support is required, including assistance to secure tenure, enforcement of minimum shelter standards, protection and access to livelihoods. Including complementary livelihoods support alongside cash rental assistance may help with the sustainability of the intervention and in ensuring an effective exit strategy.

This step-by-step guide explains why rental assistance should be considered in many responses as a potential humanitarian response option. It also suggests how to support access to and secure safe and adequate rental accommodation for people affected by crises.
Acronyms

CVA  Cash and Voucher Assistance
CEA  Community Engagement and Accountability
FSP  Financial Service Provider
HH  Households
HLP  Housing Land and Property
ICRC  International Committee of the Red Cross
IDPs  Internally Displaced People
IFRC  International Federation of Red Cross and Red Crescent Societies
MEB  Minimum Expenditure Basket
MEAL  Monitoring Evaluation Accountability and Learning
MPC  Multi-Purpose Cash
NS  Red Cross Red Crescent National Society(ies)
NRC  Norwegian Refugee Council
PGI  Protection Gender and Inclusion
Movement  Red Cross Red Crescent Movement
SOPs  Standard Operating Procedures
UNHCR  United Nations High Commission for Refugees
Executive summary

Introduction

People forced to leave their homes by a crisis would often prefer to rent a room, an apartment, or a house rather than live in a make-shift shelter or camp. This is particularly the case in urban areas. Rented accommodation can be used to rest and provides safety and protection whilst households recover and decide what to do next: move on, return, settle, or reconstruct. Rental accommodation provides people with flexibility when their future is uncertain, when geographical mobility is essential, and when ownership or return to a damaged house is not an option. It is suitable in temporary, transitional, and longer-term situations. Suitable longer-term specifically when tenure can be secured, and people have sufficient reliable income to cover rent and utility bills.

Guide objective

The objective of this step-by-step guide is to provide a framework for how to plan, design and implement a successful rental assistance programme. Examples and tools have also been included to practically illustrate and support successful programme delivery.

Objective of a rental assistance programme

A rental assistance programme is more than the provision of cash to cover all or part of the cost of renting accommodation. The objective of rental assistance is to ensure people’s protection and dignity, whilst enabling access to adequate accommodation for an agreed period of time, to make it possible for people to live in a dignified space, with access to minimum services, water, electricity, and household items. It should also ensure that people do not fear eviction or abuse, that they have security of tenure, and that they can pay or cover the cost of rent and utilities. An exit strategy must be planned from the outset, ensuring people have the ability to maintain their living conditions once support ends.

Livelihoods programming is often delivered alongside rental assistance as part of a sustainable strategy enabling households to secure their own income and continue paying rent once the rental support finishes. In some contexts, government response plans may also offer a potential exit strategy. Security of tenure, coordination with government social protection services, and livelihoods programming, together can help reduce the risk of further displacement and other negative coping mechanisms. This kind of holistic approach can help households to recover economically, support them to rebuild their lives and livelihoods, and regain resilience, dignity, independence, and self-reliance.

In some contexts, particularly in refugee and other cross-border situations, it may be difficult to ensure people can maintain their living conditions once rental assistance has ended. Refugees may not have the right to work, for example. In this case, advocacy should be carried out towards ensuring minimum living conditions for all people affected by the crisis. The programme should still aim to create a situation where minimum living conditions are maintained, and all negative coping mechanisms reduced even after assistance has ended.

Rental assistance as an integrated response

Designing and implementing a rental assistance programme requires a holistic approach drawing on multiple areas of expertise, ideally in multi-disciplinary teams to ensure best practice and to do no harm. Areas of expertise required may include: community mobilisation, community engagement and accountability (CEA), protection gender and inclusion (PGI), shelter, market assessment and analysis, housing land and property (HLP), cash and voucher assistance (CVA), migration, displacement, livelihoods, procurement, and finance, amongst others. Coordination with external actors is also essential, including governmental social protection departments as well as other humanitarian actors and relevant local stakeholders.

Housing rental market considerations

Understanding the housing rental market is critical to all rental assistance programmes. As a service market, it is fundamentally different to commodity markets. Every accommodation unit is unique due to infinite variations in
location, size, cost, access to services, ownership, contractual arrangement etc. This manual provides a detailed step-by-step guide for programme managers to the considerations required in analysing the housing rental market.

**Rental assistance programme components**

Rental assistance programmes support people in need of shelter and protection, using existing accommodation to meet people’s needs. Support can come in a number of ways including through providing information on the housing rental market, technical support on minimum housing adequacy standards; legal advice on agreements and payments, economic support to cover rental costs, and advocacy on securing access for those in need. Rental payments can be provided as cash and voucher assistance (CVA) directly to people in need of accommodation, or as payment to property owners or service providers to enable access to rental accommodation by households you are seeking to support.

**Who benefits from rental assistance?**

The objective of a rental assistance programme is to support a defined group of vulnerable people to meet their shelter needs and access safe and adequate accommodation. However, the response should also benefit the wider community - property owners and/or service providers of rental accommodation, local shops, business owners, and employers. It is essential to understand the context, vulnerabilities and concerns of any host communities where rental assistance programmes may take place, as they too may be directly or indirectly affected by the crisis and any influx of new neighbours.

**Why & when is rental assistance a useful humanitarian response option?**

Below is a summary overview of some of the advantages and disadvantages when considering rental programming:

**Table 1: Summary overview of advantages and disadvantages of rental assistance programme**

<table>
<thead>
<tr>
<th>ADVANTAGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Can quickly enable access to safe and adequate accommodation through the use of existing infrastructure, which can be particularly useful in urban areas where other options can be limited.</td>
</tr>
<tr>
<td>2. Can empower households who directly receive rental payments, helping promote dignity and choice.</td>
</tr>
<tr>
<td>3. Often provides an opportunity for households to integrate into the wider host community, increasing their social capital and bolstering their social inclusion and resilience.</td>
</tr>
<tr>
<td>4. Rental payments can act as a cash injection to stimulate the local economy, reducing tension between households receiving rental support and the host community.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DISADVANTAGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. If households are not able to continue paying rent once assistance ends, this can lead to further displacement and the adoption of other negative coping mechanisms.</td>
</tr>
<tr>
<td>2. Where supply of safe and adequate accommodation is insufficient, opportunities for rental assistance programming are limited. In these circumstances, rental programmes could lead to inflated prices, forcing people to rent homes which do not meet minimum requirements, driving overcrowding, and increasing tensions with people in host communities as rents rise and they compete for the same rental accommodation.</td>
</tr>
<tr>
<td>3. Some groups may find it hard to access rental housing because they are discriminated against. This could be because of migration status, ethnicity, cultural factors, religion, gender, or disability amongst other factors.</td>
</tr>
</tbody>
</table>

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4 Note that in some contexts such as migration contexts, integration may be perceived by the authorities negatively and therefore only relevant points of this table should be extracted when preparing advocacy points.
**Figure 1: Step-by-step cycle overview**

0 **Preparedness (pre-step)**
1. Checklists for rental assistance preparedness
2. Preparedness advocacy

3 **Implement & Monitor**
1. Rental programme implementation process
   1.1 Selecting target household and property owners
   1.2 Rental agreement and payment
   1.3 Rental period monitoring
   1.4 End of contract
2. Programme Monitoring
3. Mitigating risks
4. Exit strategy

4 **Evaluate, Report & Learn**
1. Report
2. Programme evaluation
3. Case studies

1. **Context Analysis**
1. General understanding of the context
2. Response option analysis
3. Go/No go for rental assistance programming
4. Vulnerabilities, Needs and Capacities
5. Cash feasibility assessment
6. Rental housing market assessments
   6.1 Stakeholder mapping
   6.2 Market practices overview
   6.3 Rental housing market selection
   6.4 Geographical selection
   6.5 Typical accommodation unit definition
   6.6 Price, supply and demand information
   6.7 Market Environment Considerations
7. Security of tenure assessment
8. Risk assessment

2. **Design & Plan**
1. Designing the intervention
   1.1 Objective
   1.2 Exit Strategy
   1.3 Designing the programme
   1.4 Targeting
   1.5 CEA
   1.6 Planning
   1.7 Rental housing minimum Standards
   1.8 Security of tenure
   1.9 Risk Analysis
   1.10 Advocacy
2. Planning for the implementation
   2.1 Programme management implementation
   2.2 Information management systems
   2.3 Skills, competencies & team set-up
   2.4 Training & capacity building

*Protection, Gender & Inclusion and Community, Engagement & Accountability are cross cutting throughout each step*
Glossary

Affected population or people are all individuals affected by a crisis or shock. This includes those directly affected by crises, displaced and non-displaced people but also those indirectly affected (such as the host population), as per the various post-crisis settlement scenarios defined in the Sphere Handbook. Affected population will also include migrants, refugees, internally displaced people and other people in need of humanitarian assistance. Some will suffer more losses than others, some may be vulnerable and others might not require any support.

Cash and Voucher Assistance (CVA) refers to all programmes where cash transfers or vouchers for goods or services are directly provided to recipients. In the context of humanitarian assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, households or community recipients - not to governments or other state actors. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash) (...).  

Community Engagement & Accountability (CEA) is the process of and commitment to providing timely, relevant and actionable life-saving and life-enhancing information to communities. It is about using the most appropriate communication approaches to listen to communities' needs, feedback and complaints, ensuring they can actively participate and guide Red Cross Red Crescent actions. (...) It maximizes the Red Cross Red Crescent's unique relationship with the community to help them speak out about the issues that affect them and influence decision and policy-makers to implement positive changes.

Financial Service Providers (FSP) are entities that provide financial services, which may include e-transfer services. Depending upon the context, financial service providers may include e-voucher companies, financial institutions such as banks and microfinance institutions or mobile network operators. FSP include many entities such as investment funds, insurance companies, accountancy firms beyond those that offer humanitarian cash transfers or voucher services. Hence within CVA literature FSP generally refers to those providing transfer services.

Host community is the community that was present before the crisis, some may be directly or indirectly affected by the crisis. The vulnerable target population is displaced into the host community that often has to carry the burden of welcoming those displaced and affected by a crisis. Note that the host community may be far from homogenous, particularly in urban environments, and there may be vulnerable members and excluded groups within the host community pre- and post-crisis.

Hosting family is the family that is offering to accommodate another household temporarily after a crisis. In a hosting arrangement, the hosting family is part of the host community and decides to accommodate a displaced household, often for free and sometimes in exchange for support in the household. This term should not be used interchangeably with property owner or landlord, since a hosting family is also making a contribution to assist a hosted family, whereas, a property owner or landlord is requiring market or near-market rent.

Hosted family is the family that is being accommodated by a hosting family.

Internally Displaced People (IDPs) are people or groups of people who have been forced or obliged to flee or to leave their homes or places of habitual residence, in particular as a result of or in order to avoid the effects of armed conflict, situations of generalized violence, violations of human rights or natural or human-made disasters, and who have not crossed an internationally recognised state border.

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7 CEA Community Engagement and accountability.
11 Refer to hosting family definition.
A **livelihood** is a means of making a living. It encompasses people’s capabilities, assets, income and activities required to secure the necessities of life. A livelihood is sustainable when it enables people to cope with and recover from shocks and stresses (such as natural disasters and economic or social upheavals) and enhance their well-being and that of future generations without undermining the natural environment or resource base\(^{13}\). Livelihoods comprise capabilities, assets and activities required for generation income and securing a means of living\(^{14}\).

**Market-based interventions** or market-based programming are understood to be projects that work through or support local markets. The terms cover all types of engagement with market systems, ranging from actions that deliver immediate relief to those that proactively strengthen and catalyze local market systems or market hubs\(^{15}\).

**Minimum Expenditure Basket** (MEB) requires the identification and quantification of basic needs items and services that can be monetized and are accessible in adequate quality through local markets and services. Items and services included in an MEB are those that households in a given context are likely to prioritize, on a regular or seasonal basis. An MEB is inherently multi-sectoral and based on the average cost of the items composing the basket. It can be calculated for various sizes of households\(^{16}\).

**Migrants** are people who leave or flee their habitual residence to go to new places – usually abroad – to seek opportunities or safer and better prospects. Migration can be voluntary or involuntary, but most of the time a combination of choices and constraints are involved. Our use of the term ‘migrant’ thus includes: labour migrants, stateless migrants, migrants deemed irregular by public authorities, migrants displaced within their own country and refugees and asylum-seekers\(^{17}\).

**Multi-Purpose Cash (MPC)** refers to transfers of money, either periodic or one-off, intended to fully or partially cover a household’s basic and/or recovery needs. MPC transfers are designed to address multiple needs, with the transfer value calculated accordingly, often based on a Minimum Expenditure Basket (MEB), or other calculation of the amount required to cover basic needs. All MPCs are unrestricted in terms of use as they can be spent as the recipient chooses\(^{18}\).

**Protection** in humanitarian action is fundamentally about keeping people safe from harm. It aims to ensure the rights of individuals are respected and to preserve the safety, physical integrity and dignity of those affected by natural disasters or other emergencies and armed conflict or other situations of violence. The Inter-Agency Standing Committee’s definition of protection is the most commonly accepted by humanitarian actors (including the Movement): “all activities aimed at obtaining full respect for the rights of the individual in accordance with the letter and the spirit of the relevant bodies of law (i.e. human rights law, international humanitarian law and refugee law)”. In relation to this guide Protection specifically includes the Right To Adequate Housing\(^{19}\) which covers amongst other elements:

- Security of tenure
- Habitability of housing (guaranteeing physical safety, providing adequate space, protection against the cold, damp, heat, wind, other threats to health and structural hazards)
- Availability of services, materials, facilities and infrastructure
- Accessibility
- Cultural adequacy

**Protection, Gender and Inclusion (PGI)** seeks a contextualised understanding of the social inequalities that are causes of exclusion and protection risks. Its activities are based on an analysis of how gender and other diversity factors affect vulnerability to harm. Its key principles state: No-one left unsafe, No-one left behind and No-one left out.

**Red Cross and Red Crescent Movement** also described as the Movement, which includes all three components of the Red Cross Red Crescent Movement: Red Cross Red Crescent National Societies (NS); International Federation of Red Cross and Red Crescent Societies (IFRC), and International Committee of the Red Cross (ICRC).

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\(^{13}\) IFRC, definition of Livelihood

\(^{14}\) IFRC (2010) *IFRC guidelines for Livelihoods Programming*

\(^{15}\) CaLP, (2018) *Glossary of Terminology for Cash and Voucher Assistance*

\(^{16}\) CaLP, (2018) *Glossary of Terminology for Cash and Voucher Assistance*

\(^{17}\) IFRC, *What is a migrant?*

\(^{18}\) CaLP, (2018) *Glossary of Terminology for Cash and Voucher Assistance*

\(^{19}\) IFRC (2018) *Minimum standards for protection, gender and inclusion in emergencies*

\(^{20}\) OHCHR & UNHABITAT, *Fact Sheet 21: The Right to Adequate Housing*
Rental Housing Market Assessment looks at the capacity of the rental housing market to absorb sudden increases in demand. In the humanitarian context, this analysis typically focuses on characteristics such as affordability (relative to target population), adequacy in terms of living conditions, legal barriers, and tenure security. Rental assistance in this guide refers to rental accommodation assistance, and ‘rental assistance’ is used for brevity. It includes all components of rental accommodation assistance activities such as information on rental markets and technical and legal assistance, as well as actual rental payments themselves (see below).

Rental Payment refers to all types of financial transactions which cover the cost of rental accommodation. Rental payment(s) are either undertaken through cash and voucher assistance (CVA) directly to the targeted households (known as demand-side financing) or through payments made under a service agreement, directly to service providers (hotel or hostel owners) and/or property owners (this is known as supply-side financing). The rental payment only includes the cost of rent and does not cover costs relating to technical services, such as legal fees to sign a lease agreement for example.

Security of tenure is the certainty that a person’s rights to housing, land, and property will be protected. Security of tenure guarantees legal protection against forced eviction, harassment, and other threats. In relation to rented accommodation, security of tenure provides the right to use housing or land for a specified period of time at a given price, without transfer of ownership, on the basis of a written or verbal contract with a private or public owner.

Service providers are understood in this guide as the businesses or services providing access to accommodation: mainly referring to hotels and hostels, or small businesses providing rental accommodation.

Shelter is understood to provide protection from weather, protection from people falling ill, support to dignified life with privacy and security, opportunities for livelihoods which are often close to the shelter, and support for family and community life. Humanitarian shelter is broad and can range from emergency shelter often covering a short period of time, to longer-term accommodation. It can take the form of structures made from temporary materials (such as tents or plastic sheeting), to apartment blocks made of reinforced concrete and other durable materials.

Target population or people refer to all individuals intended to receive assistance. Most often, they have been directly affected by the crisis or shock, they are vulnerable, they meet some agreed vulnerability criteria, and they are in need of humanitarian assistance. The target population may also include vulnerable people from the host community who could also be in need of direct support. In the context of rental assistance programming, the target population generally refers to the households or individuals who have been identified as requiring support to access rental accommodation.

Tenants are the individuals, families, and households renting accommodation.

21 UNHCR (2019) Rental Support Guidance (DRAFT)
23 Sphere Handbook 2018, p240 to 241
Introduction to the guide

i. Objective of the guide

The objective of this guide is to help humanitarian practitioners get a better understanding of rental assistance programming. It provides information on why rental assistance can be a relevant humanitarian response option especially in urban contexts. It offers guidance on deciding whether it is an appropriate response option, and suggests how to design, plan and implement a rental assistance programme.

This guide was produced thanks to the substantial contributions of many Red Cross and Red Crescent National Societies (NS) who shared their experiences of providing rental assistance, and also incorporates expert advice from other members of the Red Cross and Red Crescent Movement, as well as from those outside it. It draws on multi-sectoral expertise including direct input from Shelter, Cash, PGI, Migration and Displacement, CEA, Livelihoods, and Information Management.

ii. Who is this guide for?

This guide has been specifically designed for any Red Cross Red Crescent Movement (RCRC) staff considering providing rental assistance. It allows senior managers to make an informed decision on whether rental assistance is an appropriate response option for the context and target population. This guide is also specifically designed for programme managers and coordinators, helping them consider the most relevant type of rental assistance programme, based on the necessary steps of the project management cycle and applicable in response to all types of humanitarian crises: natural hazards, technology or man-made hazards (including complex emergencies/conflicts, famine, displaced people...) and challenges such as climate change, unplanned-urbanisation, as well as the threat of pandemics24.

iii. What is the structure of the guide?

Part I of the guide provides a detailed overview of the different types of rental assistance programme that exist and suggests how these can be best implemented in different contexts to meet people’s needs. This first section presents rental assistance as an integrated approach. It details some of the advantages and disadvantages related to rental programming, advises on team structures and competencies, and provides an overview of housing market considerations. It also offers examples of rental programming responses combined with minimum best practices implemented by Movement partners and other humanitarian organisations.

The Part II of the guide uses the project management cycle to describe the critical steps to prepare for, plan, implement, monitor and evaluate a rental programme.

**Figure 2: Rental Assistance Programme Cycle Steps**

This covers the following 4 steps:
- Step 0 – Preparedness (pre-step)
- Step 1 – Context Analysis
- Step 2 – Design and plan
- Step 3 – Implement and monitor
- Step 4 – Evaluate, report and learn

It includes details on how to prepare NS for future rental programming. It provides decision making tools to assess whether rental programming should be considered. It suggests the minimum data and assessments required to understand the context, and associated risks, and provides tools to define the programme objectives and exit strategies. Tables, flow charts and key consideration check-lists, illustrated with examples, provide a framework to set-up a rental programme tailored to the context and needs of the affected population25.

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24 IFRC, Types of disasters: definition of hazard.

iv. When to use this guide?

The entry point for using this guide can be at any of the phases of a response, pre or post-crisis. Step 0 of this guide is the Preparedness Step, in which a number of activities should take place to make sure NS are ready to consider and implement rental assistance in future.

**Figure 3: Response phases**

1. Preparedness Phase
2. Emergency Phase
3. Early Recovery Phase

As shown in this diagram, the emergency and recovery phases often overlap, and in some contexts can be difficult to differentiate. These three phases remain the most frequently described in humanitarian responses. In protracted crises and complex emergencies, preparedness activities may also happen as part of contingency planning throughout the response.

v. The guide’s limitations

This guide only covers situations where the available stock of adequate housing is able to absorb the increased demand for rental accommodation. It does not cover situations when the housing stock is unable to respond to the increased demand and as such, it does not cover programming which actively increases the supply of adequate housing. There are existing examples of rental assistance programmes where payments are made to property owners to create new rental units in exchange for free or reduced rental costs, through construction, partitioning, rehabilitation, and other upgrades combined with rental agreements, security of tenure and other services. These programmes aim to increase the stock of adequate housing available for rental accommodation, enabling crisis-affected people to rent these units whilst considering and reducing the impact on the host community. In many contexts, housing stock may be able to absorb increased demand but only with the inclusion of substandard accommodation. In this case a ‘do no harm lens’ dictates that we should prioritise providing people with access to adequate shelter rather than supporting people to rent inadequate shelter. If rental assistance programming cannot provide access for people to live in safe, appropriate, adequate shelter – or if adherence to a rental assistance programme modality is forcing people into unsafe, inappropriate, or inadequate shelter – other modalities and solutions must be found. For further information on this kind of programming, refer to the Humanitarian Rental Market Interventions from the Global Shelter Cluster and more specifically the humanitarian response in Jordan or Lebanon.

*Host-family programming* is not included in this guide, as it requires a specific approach which is different to rental assistance. In a *host-family programme*, the hosting family is contributing to the accommodation support, by offering, often for free, a space for a vulnerable family to stay. Hosting families also sometimes provide food, access to utilities, clothing, and other household items. When providing assistance to a hosting or hosted family, NS should remain aware of potentially affecting the existing coping mechanism established between households. The existing relationship and arrangement is often the result of community resilience and some interventions may run the risk of damaging these established relationships, changing the hosting incentive and creating tensions between families.

This guide also does not cover situations where households require assistance to cover debt such as mortgages, or other housing related debt.

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27 Incorporating the principle of “Do No Harm”, HI, 2018. The report defines Do no harm as ‘avoiding exposing people to additional risks through our action, and means taking a step back from an intervention to look at the broader context and mitigate potential negative effects on the social fabric, the economy and the environment’.


Part I

This section provides a detailed overview of rental assistance for people affected by crises, and is structured as follows:

1. Defining a Rental Assistance Programme
   1.1 Rental assistance definition
   1.2 Rental assistance as a coordinated and integrated response
   1.3 Skills, competencies, and team set-up
   1.4 Rental assistance in different situations
   1.5 Rental assistance programme objective
   1.6 Advantages and disadvantages of rental assistance
   1.7 Overview of rental market consideration
   1.8 Who benefits from rental assistance?

2. Types of rental assistance programmes
   2.1 Rental assistance programme types
   2.2 Rental assistance response components

1. Defining a Rental Assistance Programme

1.1 Rental assistance definition

**Definition**

Rental assistance programmes provide support to people in need of shelter and protection\(^{31}\) and uses the existing rental market to meet this need. This is done through a number of ways including providing: information on the housing rental market, technical support and legal advice on agreements and payments, economic support to cover its cost, and advocacy on securing access for those in need. Rental payments can be provided as cash and voucher assistance (CVA) directly to the people in need of accommodation, or as a payment to property owners or service providers to enable access to rental accommodation for those in need. As such, rental payments are considered as a market-based intervention\(^{32}\) with the programme helping

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\(^{31}\) Refer to Glossary
\(^{32}\) Refer to Glossary
the target population access accommodation through the local market provision.

Objective of rental assistance

Rental assistance is more than the provision of cash to cover all or part of the cost of renting an apartment or room. The objective of rental assistance is to ensure people's safety and dignity, whilst enabling access to adequate accommodation for an agreed period of time, to make it possible for people to live in a dignified space, with access to minimum services, water, electricity, and household items to cover basic needs. It also should ensure that people do not fear eviction or abuse, and that they can pay the cost of rent and utilities. The planned exit strategy should aim for a situation where people are able to maintain their living conditions even after the support ends. This can include staying in rented accommodation, moving to another location and/or accommodation, or returning to the original accommodation (refer to Part I, section 1.5).

Benefits of rental assistance to the host community

Rental assistance also benefits the hosting community, which may include property owners, and hostel and hotel service providers. It is essential to understand the hosting community's vulnerabilities, as they may also be directly or indirectly affected by the crisis.

Property owners and service providers from the host community will benefit from a rental assistance programme particularly when rental payments are part of the programme and they receive additional income as a result of the rental assistance provided. It may also contribute in terms of formalising rental practices and rental agreements, which can in some cases reduce tensions between the hosting and the hosted communities. The benefits and risks related should be carefully explored as in some cases rental assistance may also have a negative impact on the host community (refer to Part I, section 1.8).

1.2 Rental assistance as a coordinated and integrated response

The primary objective of a rental assistance programme is to enable people in need of shelter to access safe, adequate accommodation. Although this is a shelter outcome, the methods used to achieve this require a holistic approach and may involve multiple NS departments and competencies ideally in multi-disciplinary teams to ensure best practice and to do no harm. The following expertise may be relevant: community mobilisation, CEA, PGI, shelter, markets, HLP, CVA, migration, displacement, livelihood, procurement and finance amongst others (refer to Part II, Step 2, section 2.3).

Rental assistance programming will also involve coordination externally with other humanitarian agencies and government. For example, when components of a rental programme are provided by other agencies/government, or when other agencies/government refer vulnerable households to the NS rental assistance programme.

As an auxiliary to government the NS may have existing strong relations with governmental institutions, specifically in relation to the social protection programme of government, and may be the partner of choice for both government and other actors because of this. Early engagement with those parts of government already working with housing, and specifically rental support, as part of social protection programmes can help ensure a coordinated and complimentary rental assistance programme response.

Rental assistance programme response components

Rental assistance programming includes a wide range of response components, which will have different results and impacts depending on the context, needs and capacities of the affected population and NS. Programme managers have to analyse the context to be able to choose from a menu of response components (refer to Part I, section 2.2). Good practice suggests that the minimum requirements for a rental programme should include shelter adequacy standards, security of tenure of those receiving the assistance, and timeliness of the response.

33 Households items may include kitchen items, beddings, cleaning items, and furniture amongst other items. Refer to Sphere Handbook, 2018, Shelter and Settlements Standard 4: Household Items, p258 to 261, this partly supersedes Selecting NFI's for Shelter, IASC, Emergency Shelter Cluster, 2008, however this resource is still relevant.
Defining a Programme

1.3 Skills, competencies, and team set-up

Depending on the context and type of rental assistance, a range of competencies and skills is required. Drawing on multiple disciplines is essential to a successful rental programme. Some are essential and others are contextual. In some cases, common sense is sufficient and trained volunteers should be able to carry out the main tasks, in other cases specific expertise will be essential. Establishing roles and responsibilities is critical in ensuring accountability to affected people, and that programme objectives and outcomes are achieved. Most often the Operation’s Manager will take responsibility for the programme outcome, in other cases a Programme Manager will be responsible. The skills required may include:

- Programme management
- Community Engagement and Accountability (CEA)
- Shelter
- Cash and markets
- Livelihoods
- Protection Gender and Inclusion (PGI)
- Legal
- Information management
- Monitoring and Evaluation
- Humanitarian diplomacy
- Logistics
- Finance

1.4 Rental assistance in different situations

Different approaches to rental assistance are required depending on the context and response. Multiple factors, including the type of humanitarian crises (natural hazards, technology or man-made hazards36), the duration of the response, and the status and intentions of the affected people, all play a significant role in defining the most appropriate approach. The status of the affected people can include whether they are internally displaced or have crossed a border37, as well as their past, present and future situation, and intentions related to housing, location and potential further displacement.

EXAMPLE: Red Cross Haiti Rental Programme34

The rental support cash grant in Haiti was an integrated Shelter, WASH, and livelihoods programme involving a holistic approach and a multi-disciplinary team. It was implemented through a conditional35 cash transfer of up to 6-months’ rent, with the objectives of providing cash to pay for the rental costs of an adequate shelter, helping empty overcrowded camps, and enabling self-reliance and recovery. Targeted households received a cash grant once they had identified a shelter that achieved minimum agreed standards, including structural safety and access to WASH. To support an effective exit, a complementary livelihoods programme was combined with the rental support, to help people to set-up small businesses so that once the 6 months rental assistance was over, households could continue paying rent from the income of their businesses. Some very vulnerable households received an additional 6 months rental support, as well as other PGI services.

35 Conditional Cash Transfer refers to prerequisite activities or obligations that a recipient must fulfill in order to receive assistance, according to: CaLP, (2018) Glossary of Terminology for Cash and Voucher Assistance.
36 IFRC. Types of disasters: definition of hazard include: natural hazards, technology or man-made hazards (including complex emergencies/conflicts, famine, displaced people…) and challenges such as climate change, unplanned-urbanisation, as well as threat of pandemics.
37 People who have crossed a border refers to refugees, and migrants who have crossed an international border.
Defining a Programme

In the case of a cross-border response, the status of those in need of assistance will also define what type of rental assistance may and should be provided. For example, when people cross a border, they might not be familiar with rental practices such as the legal framework relating to renting, typical rental agreements in their new country, and responsibilities of property owner and tenant - specific information about the rental housing market and practices should be provided. Governments also tend to impose restrictions over people arriving from another country, this may also impact the type of rental programme NS can provide. In a refugee response situation, there may be additional challenges related to the legal status of those displaced and their ability to access services, something which will need to be considered in a rental assistance programme.

This guide suggests to use temporary, transitional and longer-term situations as a framework to identify the best rental assistance response approach. These three situations should also be examined closely alongside people’s status to best plan and design a rental programme. These three situations are defined as follows:

• A **Temporary situation** is defined by the fixed timeframe of people’s situation and of the related response. It is most often the result of a disaster or shock and people will seek a temporary solution to meet their immediate needs. In the context where a rental programme is relevant, the support required to meet the needs will be temporary and short-term until people can return or identify an alternative transitional or longer-term situation. Temporary situations are often associated with the emergency phase and could last from 0 to 3 months after a crisis (varying depending on the context). There are other temporary situations related to people’s status, for example, when people are transitioning from one place to the next and seeking temporary accommodation. During a temporary situation, particularly one following a sudden onset crisis, NS will often lack detailed information about the context as there has not been time for detailed assessments.

• A **Transitional situation** happens after the temporary situation has ended but when uncertainty remains about the resolution of an ongoing crisis. Often this is seen during the second phase of a large emergency when the response has extended beyond the initial immediate crisis and people are waiting for longer-term solutions. Transitional situations can be associated with the early recovery phase or the protracted nature of certain crises. Exit strategies for transitional situations are particularly challenging as there is uncertainty about the future, people’s status, and intentions, making it difficult to plan. Nevertheless, exit strategies should be explored as in all situations.

Example of Bahamas post-hurricane response, 2019:

The first months following hurricane Dorian in the Bahamas, the NS developed an emergency plan and provided a temporary response. People affected had multiple needs, so the NS decided to provide an unconditional MPC grant (paid in one tranche) where the MEB considered various basic needs including temporary shelter. Although the longer-term shelter needs were clear from the beginning of the response, there was insufficient information about the context, and housing rental market, and limited capacity to undertake a rental assistance programme in this first period due to the need to respond quickly.

When the temporary MPC assistance post-hurricane ended (see example above) and the situation settled, the Bahamas response entered the early-recovery phase - in other words a transitional situation for those who could not return to their damaged houses. The NS moved from providing MPC to a rental assistance programme that included information on the rental market, security of tenure, and a conditional CVA to meet minimum housing standards. This was transitional as it was past the immediate emergency response and was not a long-term solution as most households had the intention of returning to their original homes. For many affected households, the exit strategy for this rental programme was to rebuild and repair their damaged properties to eventually return.
1.5 Rental assistance programme objectives

As previously described, the primary objective of a rental assistance programme is to ensure people’s protection and dignity, whilst enabling access to safe and adequate accommodation. It ensures people have the choice of living in a dignified space, with access to minimum services and household items to cover their basic needs, that people have access to tenure security, and that they can pay the cost of rent and utilities. The exit strategy should aim for a situation where people assisted have the ability to maintain their living conditions once the support ends. A risk assessment, analysis and mitigation plan should be developed and revised throughout the programme cycle. It will help define the appropriate programme objectives and selection of relevant response components. The participation of affected people and those from host communities, including property owners and services providers, is essential when defining the objectives of the programme.

Depending on the situation (refer to Part I, section 1.4), needs, and capacity of people affected, the response and its objectives will vary (see table below). In some cases, parts of the assistance may be provided by other actors, for example in the situation when a UN agency is providing a large scale MPC response, or when governments provide financial compensation to affected households following a crisis. This financial compensation may be intended to cover multiple needs including parts of or the entire rental costs. In this case, a NS may only need to complement the other actor’s programme to achieve the rental assistance programme’s objective – for example by providing information, technical and legal advice, and a rental payment top-up.
Table 2: Examples of rental programme objectives depending on the situation

<table>
<thead>
<tr>
<th>Temporary situation</th>
<th>Transitional situation</th>
<th>Situación a largo plazo</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ensure protection and dignity whilst enabling access to safe and adequate temporary rental accommodation.</td>
<td>Ensure protection and dignity whilst enabling access to safe and adequate rental accommodation, whilst identifying and supporting longer-term solutions, for return, resettlement, or settlement.</td>
<td>Ensure protection and dignity whilst enabling safe and adequate access to rental accommodation whilst supporting improved access to livelihoods for increased self-reliance.</td>
</tr>
</tbody>
</table>

Exit Strategy

The exit strategy is an essential part of defining a rental assistance programme's objective and is directly linked to the purpose of the programme. From the beginning of the response, the programme objective needs to anticipate, define and plan what is intended to happen when the rental assistance ends. Defining and planning the exit can also enable decision making on whether rental assistance should be undertaken at all. In many contexts, it is difficult to anticipate how the crisis and response will evolve, however it is still important to plan a programme exit from the beginning even if this might change as the context and response develops over time.

Key considerations

- In contexts where the rental assistance is temporary, the exit should ensure people can return to a longer-term shelter situation, either staying in their current accommodation and having the ability to cover the rental costs, or returning to their place of origin following housing repairs or reconstruction.
- All contexts should ensure people have security of tenure during the rental programme, and that they have the possibility of extending the lease agreement after the rental programme ends.
- Exit strategy monitoring should be carried out as contexts often change and therefore the exit strategy will need to evolve. Tracking risks related to the exit strategy(ies) will also be important.

In a post-disaster situation, some households may decide to stay in temporary rental accommodation, which will become their longer-term shelter solution. The first exit strategy component to consider in this rental programme includes security of tenure which reduces the fear of eviction through a lease agreement and provides people with the possibility of extending the agreement after the rental assistance ends. Complementary livelihoods programming will support households to have access to income, and to pay rent once the support ends.

Other households may prefer to eventually return to their place of origin once their houses have been repaired. Complementary livelihoods programming will support them to pay rent and to save money to pay for the house repairs. Security of tenure in their rental accommodation will allow them to stay without fear of forced eviction.

Both the security of tenure and livelihoods programme contribute towards reducing risks of multiple displacement and other negative coping mechanisms. It may help households to accumulate sufficient household economic security to recover, repair and rebuild their property and businesses, regain resilience and dignity, and increase their self-reliance.
Risk analysis matrix of rental assistance

A risk assessment, analysis and mitigation plan needs to be carried out and regularly reviewed for each context and each response. A risk assessment will then lead to a risk analysis and a mitigation plan. A number of factors should be examined including NS internal and external factors.

Examples of risks may include:

- Discrimination and bias against target population or specific vulnerable groups to access the rental market.
- Protection risks for single women of female headed households, particularly from the property owner or family members, and where an inability to pay for rent or utilities during or after the NS supported period leads to an unhealthy power-dynamic or negative coping mechanism.
- Services in neighbourhoods targeted by rental assistance are overburdened.
- Rental markets do not have the capacity to cover shelter needs and establishment of a rental assistance programme could distort the market.
- Available rental accommodation does not meet agreed quality standards.
- Lack of available accessible properties for older people with mobility issues and people with physical disabilities. (Refer to Part II, Step 1, section 8 and Step 2 section 1.9)

1.6 Advantages and disadvantages of rental assistance

The advantages and disadvantages of rental assistance will depend on the context and some disadvantages may be mitigated through good programme design. Mitigations could relate to the use of conditional CVA, stronger technical guidance, or advocacy with government for example. The table below suggests some of the frequently identified advantages and disadvantages of rental programming:

Table 3: Advantages and Disadvantages of rental assistance

<table>
<thead>
<tr>
<th>Advantages of rental assistance</th>
<th>Disadvantages of rental assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Can quickly enable access to safe and adequate (permanent housing standard) accommodation through the use of existing infrastructure (housing stock, hostels, hotels), particularly relevant in urban areas.</td>
<td>1. When not accompanied by livelihood programming or when tenant households do not have the right to work or opportunity to ensure stable income, then the intervention outcome may not be sustained, and can lead to further displacement.</td>
</tr>
<tr>
<td>2. Can help in removing specifically vulnerable individuals or households from high protection risk environments such as camp situations, and rough sleeping on the streets.</td>
<td>2. When rental assistance is intended to be a transitional or a longer-term programme, and the NS cannot ensure an adequate exit, the rental assistance could lead to further displacement and other negative coping mechanisms if households cannot sustain their living conditions, and continue paying rent when the support ends.</td>
</tr>
<tr>
<td>3. Can empower households who directly receive rental payments, helping promote dignity and choice.</td>
<td>3. Where supply of safe and adequate accommodation is insufficient, opportunities for rental assistance programming are limited. In these circumstances, rental programmes could lead to inflated prices, forcing people to rent homes which do not meet minimum requirements, driving overcrowding; and increasing tensions with people in host communities as rents rise and they compete for the same rental accommodation.</td>
</tr>
<tr>
<td>4. Often provides an opportunity for households to integrate into the wider host community, increasing their social capital and bolstering their social inclusion and resilience.</td>
<td>4. Some groups may be discriminated against and find it hard to access rental housing. This could be because of their migration status, ethnicity, cultural factors, religion, gender, or disability amongst other factors.</td>
</tr>
<tr>
<td>5. Rental payments can act as a cash injection to stimulate the local economy, reducing tension between households receiving rental support and the host community.</td>
<td>(Refer to Part II, Step 1, section 8 and Step 2 section 1.9)</td>
</tr>
<tr>
<td>6. Can complement existing government social assistance programmes.</td>
<td>18 Note that in some contexts such as migration contexts, integration may be perceived by the authorities negatively and therefore only relevant points of this table should be extracted from when preparing advocacy points.</td>
</tr>
</tbody>
</table>
1.7 Overview of rental market considerations

Housing rental market considerations are critical to all rental assistance programming. The housing market is a service market, quite different from commodity markets. Every accommodation unit is unique because of its specific location, size, layout, cost, access to utilities, (i.e. kitchen, washing and toilets facilities) and services (i.e. water and electricity), ventilation, ownership, and contractual arrangement, amongst many other characteristics. Rental housing market assessments and monitoring processes must include analysis of:

- Government housing policy, building standards, regulations, and cadastre (land ownership)
- Supply and demand (economics of the housing market, costs, formal and informal)
- Review of the tenure models (contractual arrangements, deposits, guarantees, roles and responsibilities)
- Housing stock (quantitative information on the housing stock)
- Housing quality (minimum features of housing adequacy)
- Rental population and target population status in relation to accessing the rental housing market, exploring the potential barriers and enablers.

(Refer to Part II, Step 1, section 6)

1.8 Who benefits from rental assistance?

One objective of a rental assistance programme is to meet the shelter needs of those targeted for the support and ensure their access to safe and adequate rental accommodation. The programme may also benefit the wider host community either directly or indirectly, particularly the property owners and service providers when they receive rental payments through the programme. In some cases, property owners and service providers may also be affected by the crisis, and may also be relatively vulnerable. It may also benefit the wider community in terms of formalising rental practices, and in some cases reducing tensions between the hosting and the hosted community. The benefits and risks related should be carefully explored as rental assistance can also have negative impacts on the host community, increasing rental costs and eviction rates for the existing vulnerable community members.

Example of a situation when rental assistance has a negative impact on host community:

Those receiving rental support will often compete with vulnerable households from the host community for rental accommodation. Property owners might prefer to rent to people receiving rental support from aid-organisations such as an NS, as the income may be perceived as more reliable than that of host community households. This may cause an increase in cases of abuse and evictions of vulnerable households from the host community to free-up accommodation for those supported by aid agencies. This will result in increased tensions between the host community and those receiving rental support.

In this case, in an attempt to avoid this increase in abuse, evictions and tensions, aid-organisations may want to consider also providing assistance to vulnerable households in the host community.

Rental assistance can be provided through information, technical and legal advice, and rental payments delivered directly to one or both of the below groups, depending on the objectives. The two main groups who primarily benefit from rental assistance are:

- The people receiving the rental support and resulting access to accommodation, individuals, families, tenants
- Rental services providers, hostels and hotels, and property and land owners

(Refer to Part II, Step 1, section 4 and Step 2, section 1.4)
2. Types of rental assistance programme

2.1 Rental assistance programme types

The type of rental assistance programme adopted is influenced by the intended objectives, the situation, people’s status (as described in Part I, section 1.4), and the vulnerabilities, needs and capacities of the targeted households. In some cases, parts of the programme may be provided by other actors, for example, in the situation when a UN agency provides large scale MPC grants, or when governments give financial compensation to affected households following a crisis. This financial compensation or MPC may be intended to cover multiple needs including partial or entire rental costs. In cases like these, a NS may only need to complement other actors’ programmes - with information, technical and legal advice, or a rental top-up, for example - to achieve the objectives of the rental assistance programme. Coordination with governmental institutions and other humanitarian actors is essential when identifying the appropriate rental programme type. All components should be considered, but they do not have to all be provided by a single actor. The examples below show some typical rental programmes.

Table 4: Examples of typical rental programmes depending on situation

<table>
<thead>
<tr>
<th>Temporary situation</th>
<th>Cross-border</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-displaced or IDP</td>
<td>Cross-border</td>
</tr>
<tr>
<td>Non-displaced or IDP</td>
<td>Cross-border</td>
</tr>
<tr>
<td><strong>Hurricane emergency response, Bahamas</strong></td>
<td>Info, Tech Advice and 6-month conditional CVA (including rental component) to targeted households whilst they are displaced, to provide transitional shelter whilst reconstruction is ongoing.</td>
</tr>
<tr>
<td>3-month MPC to targeted households to support basic needs including a component to cover accommodation rental costs. Floods, Afghanistan. Info, Tech Advice, and 3-month conditional CVA to households with damaged shelters who were able to rent in their same community. COVID-19. Info, Tech Advice and Conditional CVA to people at risk of eviction due to loss of income.</td>
<td>Refugee response, Jordan. Info, Tech Advice and rental payments direct to property owners hosting refugees, combined with advocacy for refugees to be able to access livelihoods and earn income to eventually be able to sustain rental payments by themselves.</td>
</tr>
<tr>
<td><strong>Venezuela migration, Argentina.</strong></td>
<td>Info, Tech Advice and cash support to targeted Venezuelan households to cover rental costs whilst they formalised their civil documentation enabling them to access livelihoods and income to cover the cost of rent.</td>
</tr>
<tr>
<td>Info, Tech Advice, voucher to targeted households in transit to enable access to accommodation for a few nights before continuing their journey. Rental payments made direct to service providers providing temporary accommodation. Population Movement, Greece.</td>
<td>Earthquake response, Haiti. Info, Tech Advice, and CVA for targeted households to access rental accommodation for the longer term. This was combined with a livelihoods programme to enable people to generate income and eventually be able to pay their rent. This programme was specific to those who were renting pre-EQ or were willing and intended to rent in future.</td>
</tr>
</tbody>
</table>

Definitions

Refer to Table 4: Rental assistance response components

**Info:** Information

**Tech Advice:** Technical Advice, including verifying minimum housing standards, technical visits, and security of tenure due diligence.

**Rental payments**\(^{(4)}\): Refers to all types of financial transactions which cover the rental accommodation cost, and includes both supply (to service providers) and demand (to those seeking accommodation) side financing.

**CVA**\(^{(4)}\): Cash or vouchers provided to targeted households to pay rent.

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41 Refer to Glossary

42 Refer to Glossary
2.2 Rental assistance response components

There are multiple response components that can be used when implementing rental assistance programmes. Some of the components will be provided to the target population, others will be tailored to property owners, or service providers. Below is a list of typical rental assistance programme components which should all be considered as part of an integrated and holistic response. Protection Gender and Inclusion (PGI) and Community Engagement and Accountability (CEA) are considered integral to every programme and so are not specifically included in this table.

The minimum components required for all rental programmes are marked in green, the very frequent options are marked in blue, and the optional components that often complement a programme and support an exit strategy are in yellow. Note that some components may be provided by other actors, so coordination with government and other humanitarian actors is essential.

**Table 5: Rental assistance response components**

<table>
<thead>
<tr>
<th>Type of response components</th>
<th>Descriptions and examples</th>
</tr>
</thead>
</table>
| 1. Information              | • Supporting affected population to find adequate accommodation to rent.  
                              • Supporting affected population understanding the rental market, rental requirements, and practices.  
                              • Supporting owners and service providers to understand renting best practice.  
                              • Inform and involve hosting community about the rental assistance programme through community mobilisation.  
                              • Consult with communication experts to develop information to meet needs of the target population, considering: format, visual, written, audio, dissemination approach, etc. |
| 2. Minimum Housing standard | • Establishing minimum housing standards.  
                              • Assessing and Monitoring the housing market quality, quantity and cost. |
| 3. Minimum security of tenure| • Ensuring security of tenure through appropriate rental agreements.  
                              • Ensuring both parties understand their roles and responsibilities in contractual arrangements (verbal or written). |
| 4. Exit Strategy            | • Linking to complementary programmes to ensure exit strategy and do no harm. |
| 5. Technical advice         | • Technical visits related to use, maintenance, and wear-and-tear of rental properties.  
                              • Supporting households to make insurance claims to pay for temporary accommodation.  
                              • Assisting with accessing support from Government support systems.  
                              • Referral to social workers for support on relationship management between tenant and owners, this can be part of eviction monitoring.  
                              • Legal advice on mediation and collaborative dispute resolutions. |
| 6. Rental payments          | • Rental payments assistance to cover rent or parts of rent, cost of utilities, and/or cost of furnishing.  
                              • Through direct payment to service providers, property owners.  
                              • Through conditional CVA, with rental payments made directly to the target population.  
                              • Through MFC grants with rental labelling (refer Part II, Step 2, section 1.6). |
| 7. Advocacy                 | • Advocacy to government, donors and other relevant institutions, on issues that could include, for example, allowing those affected to access rent, facilitating legal documentation to legalise affected people’s status, and access to livelihoods. |
| 8. Complementary programming| • Livelihoods  
                              • Psycho-social support  
                              • Health  
                              • WASH  
                              • Shelter (e.g. Household items, construction or repair assistance).  
                              • Support with civil documentation.  
                              • Referrals to social assistance and other protection services. |
Part II

Step-by-step guide

Part II of the guide is the step-by-step section, using the project management cycle to advise programme managers on the design and implementation of rental programmes. It covers:

- Preparedness (pre-step)
- Context Analysis
- Design and Plan
- Implement and monitor
- Evaluate, report and learn

Note that although these steps are presented sequentially, some may happen simultaneously.

Photo: Vietnam Red Cross
**Step 0 – Preparedness**

### Purpose

This step concerns NS preparedness to implement rental assistance programming. For preparedness to be effective, a NS needs to be willing to institutionalise rental assistance as a response option. The step includes the following sub-steps:

1. **Checklist for preparedness for rental assistance programming**
2. **Advocacy for rental assistance programming**

#### 1. Checklist for preparedness for rental assistance programming

A NS is prepared for rental assistance programming when they understand when it is an appropriate response option and are able and likely to deliver it, quickly and diligently, with due consideration for housing adequacy and tenure security amongst other considerations, at any time and at scale.

The following table provides a list of areas to consider during preparedness. Ideally a NS should undertake rental assistance programming preparedness prior to piloting a rental assistance programme outside of a major crisis.

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### Table 6: Checklist for preparedness for rental housing assistance programming

<table>
<thead>
<tr>
<th>Leadership Commitment</th>
</tr>
</thead>
<tbody>
<tr>
<td>NS leadership and senior management has been briefed on rental assistance programming and agrees that, in principle, rental assistance programming is a response option to be considered in future operations.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Organisational Structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>NS has appointed a rental assistance focal point – For some NS this could be an operations manager, the shelter focal point, the Cash and Voucher Assistant (CVA) focal point or the migration focal point for example.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Disaster Preparedness &amp; Operational Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institutional organogram and roles and responsibility matrix for delivery of a rental assistance programme has been developed. This broadly indicates which stakeholders in the NS (and government) may be involved and with what. Engagement with stakeholders should be initiated and continue regularly in anticipation of future emergencies.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Leadership-led advocacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advocacy internally within the RC and externally with government and other humanitarian actors will be required to allow for rental assistance programming in future responses.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Process, Systems and Tools</th>
</tr>
</thead>
<tbody>
<tr>
<td>NS policies &amp; guidelines have been reviewed and a list of which documents rental assistance programming needs to consider has been generated. Consideration has also been given to revising activity policies to include explicit reference to rental assistance as a response option.</td>
</tr>
</tbody>
</table>

| Draft operational team organogram and roles and responsibility matrix developed – This might indicate the role titles and functions from the different departments who will be involved in the delivery of a rental assistance programme. |

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43 Adapted from International Red Cross and Red Crescent Movement Cash transfer programming, CVA - Guidelines for mainstreaming and preparedness, revision still to be approved at February 2020. Actual resource: Cash transfer programming, Guidelines for mainstreaming and preparedness 2015.
**Process, Systems and Tools**

**Adapting Financial Systems** to include CVA as a common tool for rental assistance programming, as well as payments to property owners (especially a large number of small property owners), and payments through service contracts (which is expected will already be a modality used by the NS).

**Rental Assistance Programme** tools have been developed for the local context, these are described in Step 1 & 2, and include as a priority:
- Development of crisis scenarios where rental assistance might be an appropriate response option.
- Development and dissemination of guidance on rental assistance programming tailored to the NS context, potentially using the headings in this guide to create a short document outlining steps to undertake a rental assistance programme.
- Prepare rental assistance eligibility criteria for the most likely scenarios. These will need to be updated and modified before use.
- Prepare lists of criteria to consider when assessing housing adequacy and safety in specific contexts.
- Market assessment.
- Prepare Community Engagement and Accountability tools and actions for rental assistance.
- Carry out context risk analysis and mitigation measures for rental programme to inform advocacy and future programming.

**Procurement of FSP services** – this will be part of CVA preparedness, but is worth highlighting separately given the time that may be needed to undertake this process, especially if FSPs are a new concept to a logistics department.

**Adapting Information Management** systems to include rental assistance programming. For example, developing RC2/ODK/Kobo tools for assessments and monitoring processes.

**Security of tenure preparedness analysis** – Carry out rapid tenure assessment\(^44\)\(^4\), and community-based land mapping\(^45\), when and where relevant.

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**Human Resources and Capacities**

**Operational team trained on activities they will undertake to implement a rental assistance programme** – Ensure refresher training dates are set and that a training package is available to train new staff/volunteers in case of a new response or staff/volunteer turn-over or expansion.

**Communications and Coordination**

**Specific internal rental assistance advocacy** undertaken to inform and seek support from programme departments (especially other sectors), finance, logistics, planning, monitoring and evaluation, and branches, on the potential for rental assistance programming.

**External Coordination** with other shelter and CVA actors, such as other humanitarian agencies, networks (i.e. shelter cluster, CVA cash working group or coordination bodies) and stakeholders have been mapped and communicated with, specifically with regards to NS preparations for rental assistance programming in the future (harmonize rental market assessment, cash grant value, etc.).

**Government** (e.g. Ministry of Social Development) has been communicated with in advance.

**Community Engagement and Accountability**

**Plans for a 2-way communication system/plans** are in place (including adapting and improving existing mechanisms) to ensure early participation of affected people in rental programme design (e.g. participation in establishing selection criteria, or rental payment value etc.).

**Ensure that existing feedback and complaints systems can be quickly scaled up or otherwise tailored to a rental programme. If this is not possible, a new system will need to be established.**

**Test, Learn and Improve**

Ideally a NS should undertake rental assistance programming preparedness prior to piloting a rental assistance programme. For example, outside of a significant crisis, NS could seek funding to run a **pilot rental assistance programme to focus preparedness and test systems.**

Seek NS Rental Programming **learning from others and share learning** from pilot.

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2. Advocacy for rental assistance programming

The purpose of the advocacy should be to ensure that rental assistance programming is seen as an appropriate option for consideration in a response, and that NS and government stakeholders have had their concerns heard and addressed in advance. Internal and external resistance is frequent when suggesting a new programming approach. This can often be founded on perceived risks which can be dispelled through discussion, advocacy but also by better understanding of risks and being able to articulate mitigation strategies.

Key Considerations

- Tailor advocacy messages to the context and audience.
- Use a stakeholder mapping tool to consider how to best influence and advocate for rental assistance. For example, in countries where the government provides rental assistance as part of a social welfare programme, it can be important to engage with the department that undertakes this.
- Use a risk analysis and mitigation matrix (refer to Part II, Step 2, section 1.9)
- Develop key advocacy messages frequently used to support rental programming (refer to Part II, Step 2, section 1.10)
### Overall considerations

It is recommended that a concise context analysis report is prepared to document your findings, using the key questions below. This report may be part of a broader response option analysis and may also evolve as the situation changes and more information becomes available. It is not necessary to have all the answers to the questions raised in the following sub-steps.

### 1. General understanding of the context

The table below presents a list of key questions to answer when considering setting up a rental programme.

**Table 7: Key questions for general context analysis for rental housing assistance programming**

**General context**
- Undertake a situational analysis: what has happened to cause this crisis? What is happening now? How is the crisis expected to evolve? What is expected to happen in the short, medium and longer-term?
- Are some geographic areas more affected than others? Which? Why?
- Who is affected by this crisis? Are some groups of people affected more than others? Which? Why?
- What are the immediate, medium and longer-term needs and capacity of the affected population?
- What is the affected population's intentions in terms of displacement? How long do they have to wait before they can return to their place of origin? Are they in transit, and for how long? What are their intentions in terms of settlement, resettlement or return?
- Are there longer-term systemic issues which have caused and affected the current situation?
- Gather important pre-crisis baseline information for geographic areas of interest which can include demographic, social-economic information.

**Government, institutions and coordination**
- Understand the current crisis actors, including the response from the government, civil society, private sector, other humanitarian agencies and coordination mechanisms.
- Are there coordination mechanisms relating to shelter programming or CVA that can be engaged with? More specifically, is the shelter coordination mechanism considering rental assistance as a response option, or can this be suggested? Is the cash coordination mechanism including rental costs in the minimum expenditure basket it is using to define multi-purpose cash grants (MPC)? Does any cash coordination mechanism have guidance that impacts on rental assistance?

**Shelter needs**
- Where are households currently living, where were they living before the crisis and in what type of accommodation?
- What specific barriers do they face accessing adequate shelter, and what are their priority shelter needs? What are their medium and longer-term shelter needs and intentions?
- What is the capacity of the affected population to meet their own accommodation needs?

**Rental Market situation**
- Who are the actors in the rental housing market? (e.g. Housing institutions, real estate companies, service providers, hotels and hostels, private property owners, and public housing associations). How have they been affected?
- What are the rental housing practices in country? (e.g. Overall costs depending on markets types and geographical locations, contractual arrangements and lease agreements).
- How is the housing rental stock being affected in general terms by the crisis? Consider both formal housing and informal housing.
- What is the condition of the housing rental market, in terms of accessibility, availability, quality, price, demand and supply? (refer Part II, to Step 1, section 6)

46 Even if a component of rent has been included in the minimum expenditure basket, it is unlikely to lead to access to rental accommodation outcomes and this should not in itself reduce the need to consider rental assistance programming.
2. Response option analysis

Analysis across sectors

NS will have to decide whether rental assistance is an appropriate response option by carrying out a high-level response option analysis considering different sectoral responses before undertaking more detailed investigation. The first phase is carried out through comparing the relative advantages and disadvantages of different response options across different sectors, which would be informed by initial assessments and community engagement. Some information on response option analysis can be found in IFRC (2013) Cash transfer programming engaging National Society Leadership[47] and the Save the Children International Response Option Analysis & Planning Facilitators Guide[48].

Analysis within a sector

The second phase of the response option analysis is to compare the relative advantages and disadvantages of different response options within a sector, informed by the initial assessment data.

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### Economic situation

- How is the economy and people’s livelihoods being affected?
- What is the average monthly income, expenditure and debt levels of the target group, has the crisis changed this? How?
- On average, what proportion of people’s income is spent on rent and how much of their debt is rent-related?
- What are the existing and potential negative coping strategies, related to livelihoods, debt, access to credit, etc?
- What are the main sources of livelihoods and income, and what were they before the crisis?
- Can the affected population have access to livelihoods?
- Does the affected population have access to financial services? If so, what types?

### Protection

- What protection concerns and risks are there for the target population, and which of these are linked to, or could be exacerbated by living in rental accommodation? What is the attitude of the hosting community towards hosted households renting apartments/houses in their neighbourhood or receiving rental assistance?
- What are the profiles of the different vulnerable groups and what protection, gender, and inclusion (PGI) considerations are there that will impact shelter, rental and financial inclusion?
- What are the housing, land and property practices in the context, particularly related to tenure security?
- Is the target population located in the formal or informal part of the city? Are they likely to relocate to informal areas? What are the tenure implications in those areas?

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47 IFRC (2013) Cash transfer programming engaging National Society Leadership
Figure 8: Different shelter assistance options along a response operation (related with short, mid and long-term needs)\(^49\)

The following table provides an overview of the shelter assistance options on a timeframe of needs, this is based on the Sphere Handbook detailed list of shelter assistance options\(^50\). This can be used to develop an analysis of the appropriate assistance options for a shelter response. It gives some indication on when to consider rental assistance in comparison to other shelter assistance options, as part of the pathway to a longer-term shelter solution.

<table>
<thead>
<tr>
<th>Short-term needs</th>
<th>Mid-term needs</th>
<th>Long-term needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Items</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Shelter</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Host Assistance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Collective Accommodation Support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rent Assistance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Temporary / Transitional Shelter</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Infrastructure and Settlement Planning</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repairs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retrofiting</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reconstruction / Rebuilding</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relocation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rehab / Install Infrastructure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rehab / Construct facilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debrid removal &amp; Management of Dead Bodies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Return and Transit Support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Security tenure / legal &amp; administrative expertise / Information centers</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Key considerations

- Assistance option analysis may need to be undertaken a number of times throughout a response, as the response and context evolves and needs and priorities change
- Some assistance options will need to be undertaken together (e.g. giving household items & rental assistance)
- Some options will be applicable to different groups of affected people
- Criteria for considering different response options across sectors and within sectors could include\(^51\):
  - Estimated cost per household
  - Durability
  - Housing adequacy standard that will be achieved
  - Speed of implementation (not the same as timeliness)
  - Priorities and capacity of the affected population
  - Priorities and capacities of the National Society
  - Links to government strategy or social safety net
  - Timeliness and seasonality
  - Potential for sustainability, links with recovery
  - Low chance of adverse impact on population or economy
  - Able to deliver at scale
  - Implementation is feasible and risks can be managed
  - Resources (financial, human, equipment) are available

(Refer to Annex 2)

The following table provides an example of an analysis for different shelter response options based on only three criteria. Many other criteria would also need to be considered to fully explore response options\(^52\).

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\(^{50}\) The Sphere Handbook (2018), Appendix 4: Assistance options.


\(^{52}\) Refer to Annex 2 – “Response Option analysis Sample” for further suggestions on criteria.
3. Go/No-go decision tree for rental assistance programming

Once the response option analysis has determined that rental assistance is a potential response option, a more detailed analysis should be considered to establish whether to go-ahead with rental programming or not. The Go/No-go decision-making tree below considers a number of areas to choose whether rental assistance is the appropriate response. Rapid assessments using key informants’ interviews, focus group discussions and secondary data review will allow the following areas to be considered when making this decision:

**Key considerations**

- NS readiness and government acceptance of rental assistance programming
- Rental assistance for targeted population is accepted by the hosting community
- Housing market has sufficient available housing units
- Target population have been consulted, have identified shelter as a priority need, and consider living in rental accommodation to be a preferred option
- Rental accommodation will respond to the shelter and protection needs (PGI considerations, SGBV, Do no harm, etc.)
- Security of tenure can be guaranteed
- Timely rental payments to property owners, and/or service providers are feasible
- A realistic exit strategy is possible.
- NS has capacity to implement rental assistance with internal and external support (refer to Part II, Step 2, section 2.3)

### Table 8: Example of a post-disaster shelter assistance option analysis considering three main criteria (refer to Annex 2)

<table>
<thead>
<tr>
<th>Assistance Option</th>
<th>Approximate Cost in USD (excluding overheads)</th>
<th>Durability</th>
<th>Housing Adequacy Standard</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Emergency phase</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rental assistance for a typical 2-bed housing unit</td>
<td>$100 to $150/month</td>
<td>Per month</td>
<td>Permanent housing standard</td>
</tr>
<tr>
<td>Emergency Shelter - Shelter kit cost including 2 tarpaulins and a shelter tool kit</td>
<td>$60 + logistics + distributions costs</td>
<td>Weeks to 3 months</td>
<td>Emergency shelter standard (Make-shift shelter)</td>
</tr>
<tr>
<td>Emergency Shelter - Family tent</td>
<td>$400 + logistics + distribution costs</td>
<td>Weeks to 3 months</td>
<td>Emergency shelter standard (Tent)</td>
</tr>
<tr>
<td><strong>Early Recovery Phase</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rental assistance for a typical 2-bed housing unit</td>
<td>$100 to $150/month</td>
<td>Per month</td>
<td>Permanent housing standard</td>
</tr>
<tr>
<td>Construction of transitional shelter solution</td>
<td>$800 to $2,000</td>
<td>6 meses hasta 2 años</td>
<td>Transitional Shelter standard</td>
</tr>
<tr>
<td>Construction, repairs, retrofitting for longer-term shelter solution</td>
<td>$2,000 to $20,000</td>
<td>20 years +</td>
<td>Permanent housing standard</td>
</tr>
</tbody>
</table>

**Step 1: Mitigation options**

**Entry / Institutional context**
Does the context and the government institutions allow affected population to rent accommodation?
- No -> Do not do Rental Assistance, consider construction and/or upgrade of housing stock
- Yes

**Housing market**
Are there enough available and adequate housing units on the market?
- No
- Yes

**Target population**
Have they been consulted? Are they in need of accommodation? Would a rental unit be appropriate?
- No
- Yes

**Protection Gender and Inclusion**
Will rental accommodation provide protection and be inclusive? (Consider protection risks such as abuse, SGBV, data protection)
- No
- Yes

**Security of Tenure**
Can security of tenure be guaranteed with verbal or written agreements?
- No -> Can dispute resolution support, eviction monitoring processes, legal recourse and third party support reduce the risk of forced eviction and security of tenure related abuses?
- Yes

**Rental payments to achieve intended outcome**
Can rental payments be provided and will they achieve and outcome of access and use of adequate rental accommodation/shelter?
- No
- Yes

**Exit Strategy**
Is there a viable exit strategy? E.g. supporting household to rebuild and return or to develop livelihood to ensure adequate stable household income or access government rental subsidy, etc.
- No
- Yes

**NS capacity and competencies**
Does the NS have internal capacity, or can draw on external capacity for shelter protection, legal, cash, CEA, IM, etc.
- No
- Yes

**Set-up a Rental Programme**

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**Figure 9: Decision making tree for Rental assistance Go/ No-Go**

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**Advocacy**
Advocate for people’s right to rent. After advocacy efforts. Does the context and the governmental institutions allow affected population to rent accommodation?
- Yes
- No

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International Federation of Red Cross and Red Crescent Societies
Step-by-step guide for rental assistance to people affected by crises

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**International Federation of Red Cross and Red Crescent Societies**
4. Vulnerabilities, Needs and Capacities

Following a crisis, the NS will be carrying out assessments to understand the vulnerabilities, needs, capacities and preferences of the affected population. Through this process, the NS will identify the priorities and appropriate actions that can be considered to reduce exposure to risks, meet their needs, and support recovery where possible. These assessments will contribute to identifying whether rental assistance is a relevant response option, and what rental assistance response components could be required. These assessments should provide an overview on the shelter needs and capacities of the target population as well as the host community.

Key considerations

• Ensure shelter needs and capacities are included in multi-sectoral emergency needs and recovery assessments.
• Identify the different vulnerable sub-groups of people with shelter needs, recognising their varying needs and capacities, considering how they are currently coping, and who may have the most - and most urgent - needs. Recognise that some vulnerable people will require more support than others (refer to Table 9a and 9b in this section).
• Identify the geographical location of affected people and specifically those you are targeting. Consider people’s intentions to temporarily stay, leave, settle or relocate.
• Consider the specific needs of particularly vulnerable households and individuals. This could include socio-economic vulnerabilities such as households headed by older people, female-headed households, people with disabilities or living with chronic illnesses, large households, households with no or limited incomes, irregular migrants, LGBTQI54 and people facing discrimination, xenophobia and exclusion.
• Consider the impact of the crisis on the host community and their needs and capacities.

Table 9a: Examples of vulnerability needs and capacity matrix in a disaster response

<table>
<thead>
<tr>
<th>POPULATION SUB-GROUP 1</th>
<th>POPULATION SUB-GROUP 2</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sub-Group (situation)</strong></td>
<td>Internally displaced, with damaged houses, will take time to rebuild, currently living in emergency plastic sheeting make-shift shelters.</td>
</tr>
<tr>
<td><strong>Case-load</strong></td>
<td>1500 households</td>
</tr>
<tr>
<td><strong>Vulnerabilities</strong></td>
<td>Current shelter solution is inadequate and exposes households to a range of risks (including health risks, protection risks), and loss of dignity. Displacement has led to limited access to social support network and less access to livelihoods.</td>
</tr>
<tr>
<td><strong>Needs</strong></td>
<td>Access to adequate shelter, or rental accommodation including WASH, access to health services, education services, livelihood opportunities, and support to rebuild.</td>
</tr>
<tr>
<td><strong>Capacities</strong></td>
<td>May have a range of capacities including ability to construct make-shift shelter and livelihood skills.</td>
</tr>
</tbody>
</table>

54 Abbreviation for people identifying as Lesbian, Gay, Bisexual, Transgender, Queer and Intersex.
5. CVA feasibility assessment

A CVA feasibility assessment may be necessary to determine if CVA will be an appropriate modality for the rental payment. The Red Cross Red Crescent Movement has guidance on CVA feasibility assessments within the Cash in Emergencies (CiE) toolkit. Note that due to the Movement’s investments in NS CVA preparedness, many NS may already be undertaking CVA programmes which can give an early indication of feasibility in relation to a rental assistance programme.

Key considerations

- Is CVA permitted by government policies?
- Is the rental market monetized and are people used to paying for rent and utilities?
- Do people prefer receiving CVA enabling them to pay rent themselves, or would they rather the NS paid property owners or service providers directly to cover the costs of their rental accommodation?
- Is the rental market functioning after the shock and able to respond to the demand?
- Does the NS have capacity to deliver timely and accountable CVA at the scale required? Is external CVA technical support required?
- Has the NS developed CVA response options as part of its contingency plans?
- Is there a CVA delivery system in place to transfer money in a timely manner to affected people or service providers? Is there access to the financial service providers preferred by those you are seeking to include in the programme?
- Can risks associated with CVA be mitigated? (refer to Part II, Step 1, section 8)

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### Table 9b: Examples of vulnerability needs and capacity matrix in a displacement crisis

<table>
<thead>
<tr>
<th>Sub-Group (situation)</th>
<th>POPULATION SUB-GROUP 3</th>
<th>POPULATION SUB-GROUP 4</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Refugees who are currently unable to return to their home and are only able to work in specific (low paid) sectors of the economy. Currently living in rental accommodation but have exhausted their financial resources to continue paying rent.</td>
<td>Refugees who are currently unable to return to their home and are only able to work in specific (low paid) sectors of the economy. Living on informal land in make-shift shelters.</td>
</tr>
<tr>
<td>Case-load</td>
<td>500 households</td>
<td>1000 households</td>
</tr>
<tr>
<td>Vulnerabilities</td>
<td>Due to a lack of or low income they are currently living in rental accommodation that does not meet minimum adequacy standards (mainly overcrowded) nor do they have access to essential utilities or services. They face significant protection risks including the threat of forced eviction.</td>
<td>Due to a lack of or low income they are currently living on informal land in very poor shelter conditions which are considered inhabitable and with inadequate access to WASH facilities nor do they have access to essential utilities or services. They face significant protection risks including the threat of forced eviction.</td>
</tr>
<tr>
<td>Needs</td>
<td>Access to adequate shelter (such as adequate rental accommodation) including WASH, access to health services, education services, and advocacy for access to livelihood. Social cohesion support to reduce tensions between host and hosted communities is also required.</td>
<td>Access to adequate shelter (such as adequate rental accommodation) including WASH, access to health services, education services, and advocacy for access to livelihood. Social cohesion support to reduce tensions between host and hosted communities is also required.</td>
</tr>
<tr>
<td>Capacities</td>
<td>Work formally (in available sectors such as agriculture and construction) and work informally.</td>
<td>Work formally (in available sectors such as agriculture and construction) and work informally.</td>
</tr>
</tbody>
</table>

---

55 Refer to Red Cross Red Crescent Movement Cash in emergencies toolkit
6. Rental Housing Market Assessments

Understanding the rental housing market is essential to any rental programme. The housing market is a service market, quite different from commodity markets, as housing is an immovable asset. Additionally, every accommodation unit is unique because of its specific location, size, layout, cost, access to utilities, (i.e. kitchen, washing and toilets facilities) and services (i.e. water and electricity), ventilation, ownership, and contractual arrangement, amongst many other characteristics. The available sources of information and level of details required for a housing rental market assessment will vary depending on contexts and responses. Tenants, owners and service providers should be consulted in the assessment process including other key people in the host community. The sub-section for a housing market assessment includes:

6.1 Stakeholder mapping
6.2 Market Practices overview
6.3 Rental Housing market selection
6.4 Geographical selection
6.5 Typical accommodation unit definition
6.6 Price, supply and demand information
6.7 Market Environment Considerations

Level of information required

Depending on the scale of the response, and the number of affected and targeted households, the extent and level of detailed information to be collected and analysed will vary. In a situation where only one town is affected, an in-depth analysis of the country-wide housing market will not be required, and a geographical focus can be applied. If several locations, towns and cities are being targeted, because of the scale of the response, a more thorough assessment of the housing rental market may be necessary.

Table 10: Examples of the information sources to carry out a rental housing market assessment:

<table>
<thead>
<tr>
<th>Secondary source of data</th>
<th>Primary source of data</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Government - Policies and Laws, cadastre, census, statistics, etc</td>
<td>• Affected people, target population and host community</td>
</tr>
<tr>
<td>• Humanitarian and Development Actors</td>
<td>• Existing tenants, from both the affected population and host communities</td>
</tr>
<tr>
<td>• Population and Housing Trends</td>
<td>• Potential tenants in the target population</td>
</tr>
<tr>
<td>• Real estate websites</td>
<td>• Property owners</td>
</tr>
<tr>
<td>• Newspapers, advertisements</td>
<td>• Community leaders and committees</td>
</tr>
<tr>
<td>• Academia</td>
<td>• Housing or tenants’ associations</td>
</tr>
<tr>
<td>• Affected people, target population and host community</td>
<td>• Real estate companies and property brokers</td>
</tr>
<tr>
<td>• Existing tenants, from both the affected population and host communities</td>
<td>• Local authorities, public service bodies</td>
</tr>
<tr>
<td>• Potential tenants in the target population</td>
<td>• Lawyers and legal firms working on housing rights/disputes</td>
</tr>
</tbody>
</table>

6.1 Stakeholder mapping

• Carry out stakeholder mapping of the housing market: property owners, housing institutions, real estate companies, service providers, hotels, private property owners’ associations, tenants etc.
• Prepare relationship graph of stakeholders to understand power dynamics as shown below.

Figure 10: Stakeholder mapping analysis matrix

- **Highly Important**
  - Potential players
  - Strategically important
- **Important**
  - Keep satisfied
- **Low importance**
  - Negative influence
  - Keep informed

56 Note that auxiliary costs such as taxes and other fees and charges associated with the rental of adequate accommodation are also included here such as electricity, water, gas, heating etc.
6.2 Market practices overview

Understand the rental housing market practices of the formal and informal rental sectors and develop a short 1-2 page summary of rental market practices. Depending on the context and type of crisis this may need to be undertaken comparing the pre-crisis and post-crisis situation. Considering what would normally occur in a non-crisis situation can potentially offer an indication of how practices may develop post-crisis, but may not be appropriate if the crisis has caused a fundamental shift. This summary can be developed for internal purposes but may also be adapted to be shared in an accessible format with crisis-affected people. Consider questions such as:

- How do tenants find accommodation in this context? (consider country-, regional-, and neighbourhood-specific methods)
- Is there an agent or agent equivalent, and what is their role, responsibility and cost?
- What type of contract or arrangements are used? Verbal or written? And what does it include in terms of guarantees, roles and responsibilities, rights and obligations?
- How and when is the rent payment made? How much is the rent? (refer to Part II, Step 1, section 6.6)
- What is the deposit and how much? Will it be returned at the end of the contract?
- What taxes and utilities are paid and by whom? How much are taxes and utilities?
- Who is responsible for and undertakes maintenance?
- Are there geographical differences on rental practices, and between the formal and informal market?
- Where is the property owner living? (e.g. in country, in the same city, the same building or abroad?)
- Who has access to the rental market? Who is excluded from the rental market? (refer to Part II, Step 2, section 1.9)

6.3 Housing market type selection

Examples of housing markets types to consider for selection:

- Public housing through government affordable housing stock
- Service providers, hotels, hostels, etc.

The economically vulnerable people that the NS are most likely to be targeting for assistance will generally be interested in the more affordable part of the rental market. This may be a particular market type, in a defined geographic area and have a specific typical unit feature definition (e.g. 2-bedroom apartment with internal kitchen & bathroom). It is this part of the market that the NS should pay most attention to. In some cases, it may be appropriate to consider the majority of housing market types. This may occur where, for example, there has been mass displacement. The NS will select the critical housing markets to focus on as part of the rental housing market assessment, and more than one critical housing market can be assessed.

6.4 Geographical selection

The rental housing market will vary depending on the geographical area even within a city, depending on proximity to services and type of neighbourhoods, amongst other factors. Identify the geographical area of interest for assessment.

6.5 Typical accommodation unit definition

To be able to investigate rental prices, adequacy, and quantities of units available, it is necessary to define the features of the typical rental units you will be considering for inclusion. These should reflect the features of the housing units most likely to be rented by the target population. Many contexts will have an in-country shelter coordination body, cluster, or working group. NS should coordinate with these groups including with the relevant government institutions, to understand and agree on the minimum adequacy standards. Consider developing a table for each typical accommodation unit of interest, as shown on the next page:
### Table 11: Example of minimum rental accommodation features

<table>
<thead>
<tr>
<th>Unit</th>
<th>Market 1: neighbourhood x</th>
<th>Market 2: neighbourhood y</th>
<th>Market 3: Hotels X, Y &amp; Z</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Type 1</td>
<td>Type 2</td>
<td>Type 1</td>
</tr>
<tr>
<td>Size /m²</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No. of bedrooms</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kitchen</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bathroom</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household items and minimal furniture</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accessibility (lift, ramp, stairs, or ground floor unit)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cost of monthly rent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tenure security &amp; contract</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Table 12: Example of rental market price and supply overview per market type

<table>
<thead>
<tr>
<th></th>
<th>Market 1: neighbourhood x</th>
<th>Market 2: neighbourhood y</th>
<th>Market 3: Hotels X, Y &amp; Z</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Type 1</td>
<td>Type 2</td>
<td>Type 1</td>
</tr>
<tr>
<td>Estimated number of units currently being rented</td>
<td>200</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>Estimated absorption capacity = unoccupied + potential no. of units which can be brought onto market within the price range</td>
<td>+50</td>
<td>+25</td>
<td>+20</td>
</tr>
<tr>
<td>Estimated price range</td>
<td>300-500</td>
<td>400-600</td>
<td>350-550</td>
</tr>
<tr>
<td>Estimated average price currently per month</td>
<td>$400</td>
<td>$500</td>
<td>$450</td>
</tr>
<tr>
<td>Other housing costs (local taxes &amp; utilities etc.)</td>
<td>$20</td>
<td>$30</td>
<td>$20</td>
</tr>
</tbody>
</table>

6.6 Price, supply and demand information

Through key informant interviews, focus group discussions and by reviewing real estate data, try to understand the price and absorption capacity of the rental market, focusing on the typical units previously defined. In small responses of a few hundred households, qualitative information may be sufficient to assess the market absorption capacity. In larger responses, a more detailed and quantitative analysis will be required to ensure the absorption capacity of the market, and limit/mitigate negative impacts on host communities. Tenants and property owners should be consulted in this process, to understand willingness to rent to the target population, and to identify unoccupied and available housing units and rooms to rent. It is also important to consider whether prices will vary with seasonality, and any conditions the property owners may set to rent to the target population. For example, will owners only bring additional units onto the market if prices increase, and what impact will that have on the general market price?

- Unit Type 1: 1 single room/1 bed bedroom
- Unit Type 2: 1 double room/2 bed bedroom
6.7 Market Environment Considerations and Infrastructure and Services

A number of rental housing market considerations need to be taken into account to establish whether a rental programme is appropriate to the context.

<table>
<thead>
<tr>
<th>Table 13: Example of questions to consider</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Regulatory barriers &amp; enablers</strong></td>
</tr>
<tr>
<td>• What are the barriers on who can rent? E.g. migrants and refugees may have status restrictions.</td>
</tr>
<tr>
<td>• What are the particular criteria for formal rental accommodation?</td>
</tr>
<tr>
<td>• What are the property owners’ responsibilities? Do they have to be registered and pay taxes and utilities on property?</td>
</tr>
<tr>
<td>• What are the requirements for tenants and therefore for the affected population wanting to rent? Do they need to be registered? Do they need guarantees? What kind?</td>
</tr>
<tr>
<td>• Are there specific laws around renting or property ownership which need to be considered?</td>
</tr>
<tr>
<td>• What restrictions and incentives are set by banks and mortgage providers for owners to rent out their properties?</td>
</tr>
<tr>
<td>• What national and local government regulations and tax systems lead to incentives or disincentives for owners to rent?</td>
</tr>
<tr>
<td><strong>Socio-cultural</strong></td>
</tr>
<tr>
<td>• What are the socio-cultural norms around property ownership and rental practices? (Especially for the informal rental market).</td>
</tr>
<tr>
<td>• What are the current discrimination and biases against specific groups?</td>
</tr>
<tr>
<td>• What is the status of the affected and target population (IDP, migrant, refugee, irregular migrant, etc.) and how is it affecting their access to shelter, and other social assistance?</td>
</tr>
<tr>
<td>• How do rental practices impact gender inequalities? (e.g. Often lease agreements only include the head of household name, how does that impact women and other groups?)</td>
</tr>
<tr>
<td>• What are the power dynamics between the different stakeholders? (government institutions, religious groups, humanitarian actors, etc)?</td>
</tr>
<tr>
<td>• Consider population mobility, urbanisation, and population growth.</td>
</tr>
<tr>
<td><strong>Household Income and Livelihoods</strong></td>
</tr>
<tr>
<td>• What livelihoods are most important to the target population (the potential tenants)? What does this mean in terms of geographic location of rental needs?</td>
</tr>
<tr>
<td>• What is the average weekly/monthly income and expenditures of the target households? What are the sources of income (including remittances)?</td>
</tr>
<tr>
<td>• What are people’s situations in terms of accessing financial services, credit?</td>
</tr>
<tr>
<td>• What is the average level of debt of the target population?</td>
</tr>
<tr>
<td><strong>Infrastructure and Services</strong></td>
</tr>
<tr>
<td>• What are people’s trusted sources of information?</td>
</tr>
<tr>
<td>• What is the role of social networks, radio and other media, in terms of driving the decision making about where to rent, negotiating with property owners, agreements etc? Who might face barriers to access information and why (i.e. language, literacy, etc.)?</td>
</tr>
<tr>
<td>• What sort of financial services providers (FSPs) are available to make the rental and utility cost payments? What barriers do vulnerable groups face in accessing FSPs?</td>
</tr>
<tr>
<td>• What processes and structures are used (formal and informal) for resolving disputes between property owners and tenants?</td>
</tr>
<tr>
<td>• What kind of infrastructure and services can people access once in a formal accommodation? (e.g. medical centres and schools often require people to have an address to offer their services).</td>
</tr>
<tr>
<td>• What population groups face higher challenges to access services and social assistance?</td>
</tr>
</tbody>
</table>
7. Security of tenure assessment

Security of tenure is the feeling of certainty that a person’s right to a property is protected, and that there is a guarantee of legal protection against forced eviction, harassment, and other threats. Rental security of tenure provides the right to use a property for a specified period of time at a given price, without transfer of ownership, on the basis of a written or verbal contract with a private or public owner. Ensuring and understanding security of tenure is critical to a successful rental programme.

Key considerations

- Consider preparing a short 2-3 page document summarising the tenure model in your context.
- Understand the relationships and power dynamics between tenants and property owners and the community, and who has decision-making power and influence over tenure systems and arrangements.
- Understand the property owners’ motivations, interests, roles and responsibilities, rights and obligations, financial situation, debt and vulnerabilities.
- Identify the ‘gatekeepers’ who influence or control the rental market and access to services: real estate agents, religious groups, property owners, government institutions and other individuals in the community.
- Understand tenants’ roles and responsibilities, rights and obligations.
- Understand the contract types, conditions, roles and responsibilities in the formal (real estate companies may have typical lease agreements) and informal sectors (written or verbal).
- How are contracts enforced in both formal and informal sectors? Who is involved in enforcement, what processes do property owners go through? Is there a difference between customary and statutory law in how they are perceived and enforced?
- Do protection risks (such as the risk of exploitation or illegal eviction) arise due to tenure insecurity?

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8. Risk assessment

A risk assessment, analysis and mitigation plan needs to be developed and regularly reviewed for each context and each response. During the context analysis phase, it will be useful to identify the high-level risks that could arise from rental assistance programming. Develop an initial risk assessment matrix of 1-2 pages which will evolve as the planning and implementation takes place. Risk mitigation measures should be considered in general terms where possible, and where the risks are considered significant (refer to Part II, Step 2, section 1.9) The following points may be considered:

<table>
<thead>
<tr>
<th>Table 14: Example of considerations for initial risk assessment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>External to NS</strong></td>
</tr>
<tr>
<td>- Shelter risks related to limited availability of accommodation meeting minimum adequacy standards on the market.</td>
</tr>
<tr>
<td>- Rental programme specific CVA risks including 58</td>
</tr>
<tr>
<td>- Risks of inflation if there are few adequate rental accommodation units available on the market, this can be mitigated through undertaking a good rental housing market assessment and through rental cost monitoring.</td>
</tr>
<tr>
<td>- If only a few people or families own much of the rental property on the market, there may be an increased risk of fraud and corruption if payments are made directly to property owners or service providers.</td>
</tr>
<tr>
<td>- Could intra-family tensions be created when the conditional CVA for the rental payment is transferred to the recipient.</td>
</tr>
<tr>
<td>- Given that the financial amounts may be quite large for rental programming, is there an increased risk of corruption and are their adequate financial systems and processes in place to minimise these?</td>
</tr>
<tr>
<td>- Access to financial services (including coverage) is not adequate to support the programme (especially if rental payments are to be made through a conditional CVA modality to the targeted affected people). This can be mitigated by diversifying the rental payment transfer mechanism.</td>
</tr>
</tbody>
</table>

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58 Adapted from International Red Cross and Red Crescent Movement (2007) Guidelines for Cash Transfer Programming.
Step 2 – Design and plan the response

Purpose

This step guides NS and programme managers through two main stages; firstly, to design the rental assistance programme and, secondly, to plan for the implementation of the programme. This step includes the following sub-steps:

1. Design a rental assistance intervention
   1.1 Defining the objective of a rental programme
   1.2. Defining the exit strategy
   1.3. Designing the rental assistance response
   1.4. Targeting and selection criteria
   1.5 Community Engagement and Accountability
   1.6 Planning the rental payments
   1.7 Setting rental housing minimum adequacy standards
   1.8 Security of tenure
   1.9 Risk analysis and mitigation
   1.10 Humanitarian diplomacy and advocacy for rental programming

2. Planning for the implementation
   2.1 Programme management implementation
   2.2. Information management systems
   2.3 Skills, competencies and team set-up
   2.4 Training and capacity building
Overall consideration
Consider including rental programming in both the organisational strategic plans, as well as the response operational plan.

1. Design a rental assistance intervention

1.1 Defining the objective of a rental programme

One major objective of a rental assistance programme is to ensure the protection and dignity of targeted households, whilst enabling access to safe and adequate accommodation for people in need of shelter. However, objectives will vary between responses, depending on the crisis, the situation, the needs, and capacities of the target population (refer to Part I, section 1.4). Objectives should be based on assessments and the response options analysis (refer to Part II, Step 1, section 2).

To define the programme objectives, it is useful to imagine the desired future situation for the target population, and develop the response working towards achieving this future situation. This will allow planning of the exit strategy, when the NS phases out rental assistance, from the outset. Risk assessments, analysis, and mitigation planning should be carried out throughout the response, starting in the context analysis phase (refer to Part II, Step 1, section 8).

There are different levels of objectives that will be defined in any programme, these will include: the goal, outcomes, and outputs. The objectives may have associated indicators that can be measured to understand progress and whether the rental programme has been successful. Some objectives will be related to the timeframe of the assistance, with short, medium, and longer-term objectives, often linked to recovery, reconstruction and exit strategy respectively (refer to Part II, Step 2, section 1.3).

Coordination with governmental institutions and other humanitarian actors is essential when defining the programme objectives, not least because part of the rental assistance programme may be provided by other actors - for example, in situations where a UN agency is providing MPC grants at scale, or when governments provide financial compensation to affected households following a crisis. This financial compensation or MPC may be intended to cover multiple needs including parts of or entire rental costs. In this case, a NS may only need to complement the other actor’s programme to achieve the rental assistance programme objectives, by providing information, technical and legal advice, or a rental payment top-up for example.

Key considerations

- **Analysis stage**: Building on the findings from Step 1, analyse the problems to define the objectives. Use the problem tree tool (see example on the next page) to identify the key problems and related solutions.
- **Develop and select the objectives** based on the problem tree. This involves rephrasing the solutions and actions into objectives, then prioritising them. It will also be important to understand the capacity of the team and other actors in the response, and who is best suited to tackle each objective.
- **Integrate exit strategy** at the objective design phase.
- **Coordinate with other actors** including government authorities and other humanitarian agencies.

Tool example of a Problem & Solution Tree

Using post-it notes, brainstorm as many problems as you can think of and identify their root causes, as illustrated in the first figure below. Next, suggest potential solutions or actions to resolve these problems placing new post-it notes over the initial problems. The final and most important step involves verifying the cause and effect relationship between each problem and solution. For a simple rental programme this analysis can take up to one hour, while for more complex responses it can require a number of days.

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59 IRCR (2010) Manuel de Orientación de Planificación de Proyectos/Programas

60 IFRC (2019) Shelter & Settlements in Emergencies, natural disaster course – Problem tree example.
1.2 Defining the exit strategy

To ensure accountability to the affected population and to “do no harm”, programme managers should consider the exit of the programme from the very start of the programme design phase. From the beginning of the response, the programme objective needs to anticipate, define, and plan what is intended to happen when the rental assistance ends. Defining and planning the exit can also enable decision making on whether rental assistance should be undertaken at all. In many contexts, it is difficult to anticipate how the crisis and response will evolve, however it is still important to plan a programme exit from the beginning even if this might change as the context and response change over time.

Key considerations

• In most contexts the NS should aim for a situation where people assisted have the ability to maintain their living conditions once the support ends. This is often done through ensuring people have access to a stable income, either through livelihoods programming or access to government social protection systems. The exit is about the NS ability to stop providing support to the target population whilst they maintain their living conditions. It is not about the household exiting or leaving their accommodation.

• In situations where the future is uncertain, advocacy to governmental institutions and external actors can be carried out to enable a continuation of the rental assistance or to emphasise people’s right to minimum living conditions, and promote access to livelihoods, and/or social protection.

• In contexts where the rental assistance is temporary, the exit should ensure people are in a longer-term shelter situation which does not require further shelter assistance. This happens either when people decide to stay in their current accommodation and are able to cover the rental costs; or when people decide to return to their place of origin, often following housing repairs.

• All contexts should ensure people have security of tenure during the rental programme, and that they have the possibility of extending the lease agreement after the rental programme ends.

• Exit strategy monitoring should be carried out as contexts often change, meaning the exit strategy will also need to evolve.
Typical exit strategy activities:
- Access to stable income, through complimentary livelihoods programming, to cover rental costs once NS rental assistance has ended (refer to Annex 8).
- Access to government social protection system, rental subsidies or similar cover rental costs.
- Return to repaired or reconstructed house after living in temporary rental accommodation.

### Example of questions to help define the exit strategy

- What is the ideal future situation for the target population? What are their intentions? Will they hope to stay longer in rental accommodation once support is over, or will they hope to move to another location, or return to their place of origin?
- Will the rental programme allow targeted households to build resilience, for example, by developing their social capital, supporting them to stay in one location and enabling them to join a community which may assist them in accessing livelihoods (formally or informally)?
- Will the rental programme lead to further risks for the targeted population and the host community?
- Will the government provide assistance which could be complemented or offer a potential exit strategy?
- It is important to ensure that the target population, service providers and property owners understand the length of the supported rental assistance period, and that rental payments will not be provided past the agreed timeframe. How certain are you able to be about the timeframe? What are the best approaches to communicating this information? It will be important to effectively manage expectations from the start, giving those included in the programme clarity over how much time they have to establish a coping strategy or find a long-term solution before the support ends.

### Table 15: Examples of exit strategy considerations depending on intentions of the household

<table>
<thead>
<tr>
<th>Stay</th>
<th>Move to another location</th>
<th>Return to place of origin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will households wish to stay in the rental accommodation after the end of the NS rental assistance?</td>
<td>Will the rental programme support households when/after they move and how?</td>
<td>Will the longer-term shelter solution the household plans to return to be available when the rental support finishes?</td>
</tr>
<tr>
<td>Will property owners agree to extend the rental agreement under the same terms?</td>
<td>If households are delayed in moving, can they extend their rental situation?</td>
<td>If return is not an option, can households extend their current rental situation?</td>
</tr>
<tr>
<td>Will rental payments be provided long enough for households to improve their income enough (through access to livelihoods or social protection for example) to pay the rent after the support ends?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 1.3 Designing the rental assistance response

The context analysis and defined programme objectives will allow NS to start designing the rental assistance response. This phase will include detailing programme components such as a high-level budget (summary-level budget only) and high-level implementation workplan (summary-level activities only). It will also require NS to have agreed on the selection process for the people who will access rental support, as well as for property owners (refer to Part I, section 1.8 and Part II, Step 1, section 4 and Step 2, section 1.4).
Key considerations

- Develop a response component table which will help later with developing the programme logframe.
- Carry out a workshop with the programme team to develop the response component table. Participants to this workshop should include as many relevant internal stakeholders as possible, this could include: Ops Manager, programme managers, CEA, Cash, Shelter, Livelihoods, Protection, Finance, and Logistics, and Volunteer Manager (where volunteers are to be used for some activities).
- Develop a logframe setting the indicators for outputs and outcomes. This is the first step in designing a Monitoring, Evaluation, Accountability and Learning (MEAL) framework which starts during Step 2 and continues throughout Step 3 and 4.
- Prepare a report summarising the Rental Assistance Response which may include the following headings:
  - Context analysis
    - Description of the crisis and current situation
    - Overview of non-RCRC response, including government
    - Overview of the RCRC capacity
  - Needs analysis per geographical area and types of affected population groups
  - Selection criteria
  - Response component table
  - Logframe (including Project goal, outcomes, outputs, activities, indicators, means of verification and assumptions)
  - Exit strategy
  - Activity timeframe
  - High-level budget and workplan

Table 16: Example of a Response Component Table

The table on the next page is based on a hurricane response context, where households have been displaced due to a storm, some homes have been severely damaged, but the existing rental housing stock of non-damaged properties can absorb increased demand. The current situation of vulnerable affected households includes 2 broad categories:

1. Displaced households already renting temporary accommodation, some in adequate housing units, others in inadequate housing units. Many are at risk of eviction due to loss of income and lack of rental agreements. Some of the affected property owners want to move into their rented properties while they repair their damaged homes.
2. Displaced households living on the street or in sub-standard make-shift shelters

The table on the next page suggests a selection of response components to address the different needs of the affected households, based on table 4 (refer to Part I, section 2.2), and includes an exit strategy integrated into the rental assistance programme. This table defines the programme activities and components of interventions depending on households’ current situation. Voluntary relocation to adequate housing units may be required for some currently living in inadequate shelters. The rental assistance package includes information, technical advice, security of tenure, rental payments, advocacy, and complementary programming such as livelihood grants, protection, and health support. The exit strategy is also directly linked to households’ current situation, with additional information on the government’s reconstruction package, technical advice on building back safer and owner-driven reconstruction, combined with HLP support and a CVA top-up for those with severely damaged properties to pay for the additional labour cost of reconstruction.
### Current Situation

<table>
<thead>
<tr>
<th>HH Vulnerability</th>
<th>Shelter Situation</th>
<th>Original Shelter Condition</th>
<th>Vulnerability, Need &amp; Capacity</th>
<th>Current Shelter Situation</th>
<th>Response Components for Rental Assistance</th>
<th>Exit Strategy - Recovery (Long-term)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Transitional situation (mid-term)</td>
<td>Advocacy</td>
</tr>
<tr>
<td>Vulnerable HH already renting</td>
<td>HU to standard</td>
<td>Sever damage</td>
<td>No</td>
<td>Rental market and practices</td>
<td>HU maintenance</td>
<td>Written contract &amp; RM</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Minor damage</td>
<td>No</td>
<td>Rental market and practices</td>
<td>HU maintenance</td>
<td>Written contract &amp; RM</td>
</tr>
<tr>
<td></td>
<td></td>
<td>HU sub-standard</td>
<td>Sever damage</td>
<td>Finding rental HU &amp; rental market and practices</td>
<td>Rental mini, standard &amp; maintenance</td>
<td>Written contract &amp; RM</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Minor damage</td>
<td>Yes</td>
<td>Finding rental HU &amp; rental market and practices</td>
<td>Rental mini, standard &amp; maintenance</td>
<td>Written contract &amp; RM</td>
</tr>
<tr>
<td>Vulnerable HH on street or in makeshift shelter</td>
<td>HU sub-standard</td>
<td>Sever damage</td>
<td>Yes</td>
<td>Finding rental HU &amp; rental market and practices</td>
<td>Rental mini, standard &amp; maintenance</td>
<td>Written contract &amp; RM</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Minor damage</td>
<td>Yes</td>
<td>Finding rental HU &amp; rental market and practices</td>
<td>Rental mini, standard &amp; maintenance</td>
<td>Written contract &amp; RM</td>
</tr>
</tbody>
</table>

### Acronyms definitions:

- **BBS**: build back safer
- **CVA**: Cash and voucher assistance (delivered to household)
- **HH**: Households
- **HU**: housing unit
- **ODR**: Owner-driven reconstruction
- **RM**: relationship management between tenants, owners and host communities
Table 17: Example of a Longer-term Rental Assistance Programme Logframe

<table>
<thead>
<tr>
<th>Objectives</th>
<th>Indicators</th>
<th>Means of verification</th>
<th>Assumptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goal</td>
<td>Impacted indicators</td>
<td>Monitoring information on occupancy in rental accommodation</td>
<td>Note that: Assumptions will be very context specific, but they should be conditions which affect the success of meeting the objective. They should be outside of the control or influence of the project. Rather than known issues that the project design can mitigate for at the start.</td>
</tr>
<tr>
<td></td>
<td>Impact indicators</td>
<td>Monitoring information on occupancy in rental accommodation (including post activity monitoring). Shelter adequacy checklists. Rental agreement records. Monitoring of household economic security.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>G1 % of target households living in safe and adequate rental accommodation during the assisted period.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>G2 % of target households who continue in rental accommodation immediately after the assisted period ends or move to other adequate accommodation.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>G3 % of target households who have increased their household economic security by the end of the assisted period such that rental payments can be sustained as required after the NS assistance period has ended.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outcome 1</td>
<td>Outcome 1 indicators</td>
<td>Satisfaction survey. Income generation activity grant monitoring.</td>
<td></td>
</tr>
<tr>
<td>Livelihood security</td>
<td>OC1 % of tenants who report improved livelihood security and income.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>is increased for displaced vulnerable households.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outcome 2</td>
<td>Outcome 2 indicators</td>
<td>OC2a % of tenants &amp; property owners who understand their rights and responsibilities.</td>
<td></td>
</tr>
<tr>
<td>Security of tenure</td>
<td>OC2b % of tenants with rental agreements during the supported period.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>is improved for displaced vulnerable households.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outcome 3</td>
<td>Outcome 3 indicators</td>
<td>OC3 % of tenants who report improved living conditions (safe, dignified &amp; adequate).</td>
<td></td>
</tr>
<tr>
<td>Improved living conditions</td>
<td>O1a % of households who have increased their household economic security.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>in rental accommodation</td>
<td>O1b % of tenants with rental agreements during the supported period.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(safe, dignified and adequate).</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outcome 4</td>
<td>Output 1 indicators</td>
<td>OP1a # of HH who have received Income Generation Activities grants.</td>
<td></td>
</tr>
<tr>
<td>Support has been provided</td>
<td>OP1b # of HH who have received Income Generation Activities grants.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>re-start or improve Income Generation Activities.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Output 2</td>
<td>Output 2 indicators</td>
<td>OP2a # of target HH who have participated in a tenure security “know your rights” awareness raising session.</td>
<td></td>
</tr>
<tr>
<td>Support to tenant and</td>
<td>OP2b # of property owners who participated in a tenure security “know your rights” awareness raising session.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>property owner is provided</td>
<td>OP2c # of target HH who have rental agreement in place.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>to generate a rental</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>agreement.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Output 3</td>
<td>Output 3 indicators</td>
<td>OP3a # of available accommodation units assessed to be safe and adequate that have been identified by the target population.</td>
<td></td>
</tr>
<tr>
<td>Rental accommodation</td>
<td>OP3b # of available accommodation units assessed to be safe and adequate that have been identified by the target population.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>meeting minimum adequacy</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>standards is available for</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>the target population.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

61 Simplified logframe to illustrate a single objective/goal for a rental assistance programme. It relates to the problem tree example: figure 12 and 13 (Part II, Step 2, section 1.1). It is adapted from IFRC, Shelter & Settlements in Emergencies, natural disasters course Plan of Action Session Slides 2019 Q4.
1.4 Targeting and selection criteria

As for all response programming, the NS will need to work with affected people to define the criteria and processes to select the target population but also the property owners and service providers. In most situations, the NS will be providing assistance directly to those it is targeting, but in some cases parts of the rental assistance, often the rental payment, can be provided directly to property owners or service providers. This sub-step presents the process of targeting and selecting the following groups:

- **Affected people in need of rental assistance** willing to become tenants. Note that in the majority of contexts households or individuals will be actively selected by the NS, but they will usually then be responsible themselves for finding adequate accommodation with an amenable property owner or a service provider, based on support and guidance from the NS.

- **Property owners** - In a small number of cases property owners for the rental scheme may also be directly selected. This may occur when the programme is short-term, those affected will not stay long in rental accommodation, and building longer-term relationships with property owners and the wider host community is not critical. It may also occur when property owners are also vulnerable and the programme can maximise its benefits by selecting vulnerable property owners who may not usually benefit from regular rental payments. It may also happen when the rental payment cannot be provided directly to the target population, instead the rental programme can directly target property owners who support the target population by providing them with accommodation. In this case, both become the target groups.

- **Service providers** (hotels and hostels) this is usually undertaken through a normal procurement process as with other service agreements. Small service providers such as local hostels and hotels are likely to be selected directly by the NS and will most often be used for short-term stays due to the higher cost of renting a hotel/hostel room over renting an apartment or house.

1.4.1 Selecting people in need of rental assistance

The target population will need to be defined and selected through a set of agreed criteria normally based on socio-economic and shelter vulnerabilities. Affected communities should be included in this process, consulted with, and carefully listened to, in order to understand how they would prioritise the most vulnerable. Although it is appreciated that the NS will have a strong understanding of how to prioritise from past responses, the affected community should always be consulted throughout the planning phase to promote buy-in and minimise problems during and after programme implementation. A scoring system is the most common practice to identify those households to be prioritised, and there are many examples from past responses.

Coordination with other humanitarian actors and government institutions is essential for ensuring a common approach whilst making sure the most vulnerable people are receiving the assistance they need. NS will also establish a target number based on budgets and NS capacity to respond. In some contexts, prioritisation has been based on referrals from social services or other government bodies, dispensing with the usual scoring criteria process. In these cases, verification and consultation with communities is critical to ensure those who are most vulnerable are not missing out.

Community Engagement and Accountability (CEA) will be critical in establishing selection criteria, and will also support setting up accountability and feedback mechanisms, case management, and referral pathways.

1.4.2 Selecting property owners and service providers

For rental assistance programming, NS may also need to develop selection criteria for property owners and service providers. These criteria should ensure the willingness of property owners and service providers to rent to vulnerable households and respect the do no harm approach and due diligence on protection, gender and inclusion principles.

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62 Criteria will be context specific and may include: level of impact of disaster (asset loss), displacement situation, recognised status (migrants, refugee), etc.

63 Refer to Annex 5 – Score card example
To maximise the secondary benefits of the rental assistance programme, wherever possible it is recommended to prioritise selecting small property owners rather than big real estate companies who might own large numbers of rental properties and have significant power in the rental market. This may be challenging during the selection and procurement process but should lead to a programme having a broader positive impact across the host community and economy: working with multiple, small property owners will put cash into the hands of more people who have a greater likelihood of spending their income locally.

The process of selecting property owners and service providers may go through the NS procurement system, and coordination with logistics and finance will be required. Where small scale property owners are the target group, they may not be registered as businesses, creating some challenges with NS procurement processes. It may be necessary to revisit procurement and finance SOPs in order to be able to undertake such assistance. In some cases, it can take several months to revise procurement SOPs.

### 1.5 Community Engagement and Accountability

Meaningful participation of affected people, including those who are seeking shelter, as well as people from the host community, property owners, and services providers, is essential throughout the programme. This will involve direct engagement with people and communities to establish the most appropriate and preferred approaches to addressing shelter needs, implement and adapt the programme, and monitor and evaluate the programme's impact over time.

Direct consultation and community meetings to discuss and establish priority selection criteria will need to be coupled with communication activities. This will help ensure that the criteria, the reasoning behind them, and the community's role in establishing them is well understood – both by those who qualify for support under them and, most critically, by those who do not.

Accessible information and enquiry channels will need to be established to enable people to ask questions, seek clarifications, register appeals for inclusion within the programme, and register complaints. Transparent, consistent, and robust processes for resolving appeals and handling complaints must be established. The objective of the programme, eligibility criteria, and the process for provision of support, should be clearly understood by both affected people and people in the host communities; by those who meet the criteria to access support, and those who do not.

Feedback mechanisms need to be developed at the planning stage and embedded into programme management and decision making. This ensures an effective feedback loop is in place to listen to communities, respond to what they are saying, and guide programme adaptation.

The IFRC CEA webpage provides the minimum CEA actions with access to the IFRC CEA Guide and CEA Toolkit, including the “Starter Kit” and other tools for establishing feedback mechanisms. The materials available provide detailed guidance on everything from assessing preferred communication channels, to identifying information gaps, and setting up feedback systems. Many National Societies now have formal CEA focal points. IFRC routinely deploys CEA delegates in emergencies to provide assistance and technical advice. For a rental programme it is essential to use these resources and engage with CEA colleagues when undertaking the following activities:

- Assessments
- Participatory Planning
- Consulting with communities and eliciting feedback on proposed activities
- Establishing eligibility criteria
- Communicating programme design, eligibility criteria, and application processes
- Communication related to information and technical assistance. The toolkit specifically includes guidance on messaging
- Establishing and promoting a feedback system
- Engaging with community members and households to establish an exit strategy and communicate that exit strategy more widely

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64 IFRC has specific CEA guidance which can be accessed at: [https://media.ifrc.org/ifrc/what-we-do/community-engagement](https://media.ifrc.org/ifrc/what-we-do/community-engagement).

Ensure CEA is adequately resourced (staff, communication media costs, feedback system costs, consultation meeting costs etc.) to support these activities.

1.6 Planning the rental payments

Rental payments\(^6\) can be provided directly to targeted households as a CVA, or to property owners or service providers as a service contract payment. Establishing the rental payment value, the duration of the support, distribution approach, and transfer mechanism is a critical part of the planning phase and is described in this sub-step.

Rental Payment Value

The value of the rental payment should be based on the average monthly cost of renting the selected type of housing units, minus the capacities of the affected population to cover their basic needs. The total value will also be determined by the number of months the rental support is intended to cover. The amount can be provided as a single transfer or it can be spread over several months and be dependent on monitoring visits or phone calls for example (refer to Part II, Step 1, section 6.6).

Some very vulnerable households, large families, or families with an individual with disability or chronic illness, may need larger or additional rental support payments to access appropriate accommodation - with additional rooms extra or accessible accommodation, for example - which often comes at extra cost. There should be flexibility in the rental payment value to accommodate households with specific needs.

Other housing costs associated with the rental payments should also be considered. This can include local taxes, water, gas, electricity, refuse collection and heating, amongst other charges. Normally at least some of these will be included in the rental payment but this will be dependent on context and local rental practices.

Duration of the assistance

The duration of support should be determined by the intended objective and take into account the exit strategy. For example, in post-disaster contexts, we may give 6 months’ rental payment assistance because this is a reasonable timeframe for a vulnerable household to be supported to rebuild their home, and support to rebuild is part of the exit strategy. However, it will also take account of available funding, needs, and the target number of households that can be supported. Note that additional CVA may need to be allocated to the vulnerable households requiring additional cash to pay for rental deposits, or the cost of moving and furnishing their rental accommodation. An additional specific and conditional CVA grant can also be provided to households with significantly damaged properties to contract expert labour during the reconstruction phase to assist with the exit strategy. In cases where the sustainability or the exit strategy is limited - for example in Lebanon or Jordan where refugee households do not have access to stable livelihoods and income, and safe return is no option\(^67\) - the rental payment may only buy time for affected households. In this case, advocacy is used to improve the exit strategy outcome.

Delivery modality and recipient of rental payment

Whether you decide to provide rental payments direct to the targeted households or the property owners will have an impact on programme results. The NS will have to consider the different potential approaches, and their pros and cons, when selecting the rental payment delivery modality. Approaches include:

- The NS can provide rental payments to targeted households through conditional CVA. The households themselves will then be responsible for finding adequate accommodation, with an amenable property owner or a service provider, based on the support and guidance of the NS. The NS would then check adequacy and the tenancy agreement (written or verbal) prior to transfer.
- The NS can find, select, and pay property owners or service providers directly, and support the voluntary relocation of targeted households to the new rented accommodation. This option is often used when the target population is in transit.

\(^6\) Refer to Glossary

\(^67\) The is the case for refugees in Lebanon and Jordan, where those receiving rental assistance remained dependent on the support, since households could not safely return or access livelihoods to eventually pay rent themselves.
The NS can find and pre-select a number of service providers and provide a voucher to selected targeted households who can choose their preferred service provider. The targeted people would need to be given information on where and how they can redeem the voucher, what they can expect with the voucher, and how to report any problems or get help with the process. Setting up a voucher programme can require infrastructure and training (e.g. a Red Rose system) in addition to contracts with service providers.

The table below suggests the advantages and risks of providing rental payments to the target population versus property owners or service providers. These will also depend on the context, and some of the disadvantages may be mitigated through good programme design. Mitigations could relate to the use of conditional CVA, stronger technical guidance, monitoring, or advocacy with government for example.

Table 18: Advantages and risks of transferring rental payments to targeted households directly versus paying service providers/property owners

<table>
<thead>
<tr>
<th>Advantages</th>
<th>Risks</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target population receives rental payment</strong></td>
<td></td>
</tr>
<tr>
<td>• Promotes dignity and choice.</td>
<td>• Regardless of conditionalities, cash could still be used for purposes other than those intended, potentially putting households at further risk (e.g. households could spend the cash intended for rent on school fees instead and, as a result, have to find somewhere cheaper to rent that does not meet adequacy standards).</td>
</tr>
<tr>
<td>• Renters bear responsibility for use and maintenance of the property.</td>
<td>• When using vouchers, the recipient may not understand how to utilise them or how to receive the full benefit.</td>
</tr>
<tr>
<td>• Renters may be able to negotiate better rent prices than NS and use saving for utilities or other priorities.</td>
<td>• May increase willingness of property owners/service providers to participate in programme.</td>
</tr>
<tr>
<td>• Builds resilience and self-reliance.</td>
<td>• May increase trust that rental payments will be made, and responsibility taken/reimbursement made in case of damage.</td>
</tr>
<tr>
<td></td>
<td>• Increased tenure security for target households if NS is contracting party and is monitoring properly.</td>
</tr>
<tr>
<td></td>
<td>• Useful when case management is undertaken.</td>
</tr>
<tr>
<td></td>
<td>• May be the only option in contexts where there are restrictions on who can receive CVA or when there are restrictions on amount of cash that can be transferred.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Advantages</th>
<th>Risks</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Property owners /service providers receive rental payment</strong></td>
<td></td>
</tr>
<tr>
<td>• May increase willingness of property owners/service providers to participate in programme.</td>
<td>• May lead to rental cost inflation if NS cannot negotiate as well as targeted households, or when rental market costs are not well understood. This could negatively impact host communities and other affected people.</td>
</tr>
<tr>
<td>• May increase trust that rental payments will be made, and responsibility taken/reimbursement made in case of damage.</td>
<td>• May be increased opportunity for corruption.</td>
</tr>
<tr>
<td>• Increased tenure security for target households if NS is contracting party and is monitoring properly.</td>
<td>• May ask for further continued cash payments after exit (could be mitigated through good programme design).</td>
</tr>
<tr>
<td>• Useful when case management is undertaken.</td>
<td>• May have to pay deposits that cannot be recovered.</td>
</tr>
<tr>
<td>• May be the only option in contexts where there are restrictions on who can receive CVA or when there are restrictions on amount of cash that can be transferred.</td>
<td></td>
</tr>
</tbody>
</table>

68 When the target households are able to negotiate a lower price it is essential that they can keep the saving, and this has been possible on a number of programmes including the Bahamas 2019. However, it is essential that the accommodation rented meets the minimum adequacy standards (for both shelter adequacy and tenure security adequacy).


CVA Conditionality and Restrictions

Conditionality and restrictions on CVA are often used to help ensure rental assistance programming objectives are met.

• Conditionality refers to prerequisite activities or obligations that a recipient must fulfil in order to receive assistance. Conditions can in principle be used with any kind of transfer (cash, vouchers, in-kind, service delivery) depending on the intervention design and objectives. Some interventions might require recipients to achieve agreed outputs as a condition to be able to receive subsequent tranches. Note that conditionality is distinct from restriction (which defines how assistance can be used) and targeting (which sets criteria for prioritising recipients).

• Restriction refers to limits on how assistance can be used by recipients. Restrictions can apply to the range of goods and services that assistance can be used to purchase, and the places where it can be used. Restrictions
can only be achieved by using in-kind or vouchers. Cash is by definition unrestricted.

Good programming design, particularly to mitigate risks related to achieving the rental programme objectives, may involve CVA conditionality and restriction.

Main conditionalities used in rental assistance programmes:

- **Minimum housing adequacy standards** - a condition that the accommodation that households find for themselves must meet minimum adequacy standards. This will be checked by NS staff or volunteers prior to transfer of the CVA.
- **Security of tenure** - a condition that households must find a property owner who is prepared to accept a rental agreement, which includes compulsory attendance by all parties (the property owner, and the supported household) at an orientation about the agreement covering tenure security, roles and responsibilities, and rights and obligations.
- **Occupancy** - Making subsequent tranches of CVA conditional on the household occupying, making good use of, and maintaining the accommodation.

Main restrictions used on a rental assistance programme:

- Using a voucher system to restrict the payment to specifically selected hotels or hostels for individuals or households seeking short term accommodation. Through the use of a voucher, NS can ensure that the selected adequate service providers are used to accommodate the targeted households. An agreement would be signed (and monitoring visits undertaken) with the selected hotels or hostels specifying what will be provided when households use the voucher.

**Payment transfer in tranches and timing**

The disbursement timing of the rental payment through tranches will depend on the needs and capacities of the target population, and any conditionality set to help ensure the objectives of the programme are being met (e.g., occupancy of agreed accommodation). For CVA where the target household is responsible for making the payment, timing of the first payment will depend on the household’s capacity to pay upfront costs and the risks associated with this. Sometimes the CVA transfer may be carried out:

- upfront to avoid households having to make the first payment.
- after the first activity, requiring households to provide the first upfront payment as an incentive to achieve the programme outcomes.

The number of tranches should be minimised wherever possible to reduce transaction fees but also to give the household as much certainty as possible that they will have the rent in time to pay the property owner promptly. However, if more than one tranche of payment is to be made, then monitoring and checking that accommodation is still occupied should be included (refer to Part II, Step 3, section 2).

**Selecting the Cash and Voucher Assistance delivery mechanism**

The Red Cross Movement Cash in Emergencies Toolkit provides relevant information on CVA modalities and mechanisms. Each have their minimum conditions, advantages, and disadvantages and these are clearly described in the toolkit and an assessment should be undertaken to compare different options for CVA delivery mechanism which can include:

- Banks, remittance companies, post offices
- Mobile phones or E-wallet (mobile money) providers
- Direct cash distribution by the NS or a third party, sometimes referred to as “cash in envelopes”.
- Vouchers (electronic or paper) – which could be used for hostels or hotels, for example. It should be noted that in some markets, large hotel chains may have a gift card (i.e. vouchers) that can be purchased and used by the NS instead of developing a new system.

If an agreement with a financial service provider is required, the fact that the procurement process for this may take a considerable time (1 to 4 months for example), must be factored into planning and decision making.

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70 Accessible on www.rcmcash.org
71 Advantages and disadvantages of the different CVA can be found at in the Toolkit: M3.1.3.3, Advantages & disadvantages CVA mechanisms; there is also M3.1.3.2 Advantaged and Disadvantages Of Different Response Modalities
Table 19: Example of CVA design summary table

The following table provides an example of the details on the design of the CVA component. This is to assist NS internal stakeholders (Finance, Logistics, CEA, and CVA colleagues) to better understand the rental payment part of the support since they may be involved in the procurement of a financial service provider (FSP), selection of delivery mechanisms, and risk mitigation. This should also help finance colleagues to consider cash flow.

<table>
<thead>
<tr>
<th>Item</th>
<th>Value &amp; Unit</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Numbers to be supported with rental assistance</td>
<td>500 households</td>
<td>Will have been determined based on needs assessment, funding, and strategic programme design.</td>
</tr>
<tr>
<td>Value of CVA grant overall</td>
<td>2,000 USD</td>
<td>Determined based on rental housing market assessment.</td>
</tr>
<tr>
<td>Duration of rental Assistance</td>
<td>6 months</td>
<td></td>
</tr>
<tr>
<td>Modality</td>
<td>Cash with payment to target vulnerable household (i.e. prospective tenant family)</td>
<td>Conditional upon minimum standards of adequacy (see checklist) and minimum standards of security of tenure (model rental agreement used and copy taken)</td>
</tr>
<tr>
<td>Mechanism</td>
<td>Bank Transfer</td>
<td>It has been determined that targeted households all have bank accounts (e.g. Bahamas)</td>
</tr>
<tr>
<td>Tranches</td>
<td>2 tranches of 1,000 USD paid at commencement of housing rental and the end of month 2.</td>
<td>Monitoring visit required at the end of month 2 to allow release of 2nd tranche.</td>
</tr>
</tbody>
</table>

Working with Multi-purpose cash grants (MPC)

In many situations, such as immediately after a crisis, MPC72 may be given for a short period. The Minimum Expenditure Basket (MEB)73 which is used to define the transfer value of the MPC may include a component for rent, based on the average amount required to cover basic rental accommodation or a proportion of this. With MPC it should not be expected that rental assistance programme objectives will be met by all households, this will particularly be the case when only a proportion of the cost of rent is included in the transfer value. Even if the full amount is included, rental payments alone do not guarantee security of tenure or that accommodation will meet minimum adequacy standards. It is therefore unlikely that MPC will allow the objectives of a rental assistance programme to be fully met.

It is acceptable that short-term MPC includes a rental component, especially during the early stages of a response when a rental assistance programme is still being designed. To include a rental payment component in the MEB and MPC beyond the temporary situation, the emergency phase, or for longer than 3 months, is usually not appropriate. The risk of doing harm increases the longer people settle in potentially inadequate shelter without security of tenure. Good practice has shown that after the initial emergency response, a tailored rental programme considering shelter adequacy and security of tenure will often require conditionality and or restrictions on the rental payments.

If another actor – such as the government, or other humanitarian actor - is providing MPC which includes a portion for rent, and is labelled74 as such within the MEB, then it may be appropriate to undertake companion programming. Rental assistance companion programming is described in Table 5 (refer to Part I, section 2.2). This may include, for example, support on finding the right accommodation (location, and adequacy standards), ensuring a minimum understanding of the housing rental market (rental practices, costs, utilities, roles and responsibilities, rights and obligations, and typical contractual rental agreements). The exit

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72 Refer to Glossary
73 Refer to Glossary
strategy should allow households to build self-reliance or move to another adequate shelter solution once the rental assistance has ended. A strong level of coordination is required for companion programming.

1.7 Setting rental housing minimum adequacy standards

Minimum standards for rental accommodation are critical to establishing a successful, dignified and safe rental programme. The minimum adequacy standards are based on:

- Sphere standards
- Context specific minimum standards (government and/or shelter cluster standard)

If these do not exist, these need to be developed with the support of a shelter practitioner and will include a number of criteria, including measurable indicators (e.g. m² of covered space) as a means of verification. In situations where targeted households are already living in rental accommodation which does not comply with the agreed minimum standards, NS should consider a do no harm approach and identify different options. One may be to suggest voluntary relocation to safer and more adequate shelter, or rehabilitation and upgrades to their current accommodation may be another option. Consulting with a Shelter Adviser would be recommended.

Housing Considerations for Minimum standards

- Minimum area for standard family size
- Layout (separation between sleeping, cooking, and WASH)
- Ventilation and illumination of the living spaces (Livingroom and bedrooms)
- Access to services and facilities (water, electricity, toilets, health, and social facilities)
- Waste management
- Access, and Accessibility (access to shelter with roads and paths, accessibility for people with mobility issues)

- Disease vector risks – mosquitoes, fleas, tics, bats, rats etc.
- Climate context
- Lifespan/robustness of shelter
- Structural safety
- Roof covers
- Cultural practices
- Safety and privacy
- Household activities
- Design and space provision
- Other functions of shelter (e.g. livelihoods, childcare etc)
- Security of tenure

Key considerations

- Do no harm and housing minimum standard

When households are already living in sub-standard accommodation, it can be difficult to provide appropriate support. Households are at risk when living in sub-standard accommodation, and NS should address this by aiming to provide alternative shelter or by referring households to other actors. NS should first establish what the minimum acceptable housing standards are, if the NS identifies any households in sub-standard accommodation, they may provide temporary rental support whilst identifying alternative solutions. It is appropriate to support vulnerable households in the sub-standard accommodation if this is the only emergency solution and it is only on a temporary basis. The ambition should be to eventually find a longer-term adequate housing solution.

75 The list extracted from the Sphere Handbook, 2018
1.8 Security of tenure

During Step 1, security of tenure mapping was undertaken providing an overview of the different local tenure models. During Step 2: Planning the response, NS will select the most adequate tenure agreements for the context and affected population.

Key considerations

- With the support of legal expertise, design the best rental agreement for the programme and context. Ensure that documentation is properly prepared and reflects the rights of all parties. Depending on the context and what is most appropriate, this agreement could take the form of:
  - a verbal\(^77\) list of items to agree between tenants and property owners, especially appropriate if witnessed in front of a respected community member for example.
  - a written template which the target household and property owners receive with an orientation from NS staff/volunteers as appropriate. Wherever possible ensure that the document is written as clearly and understandably as possible, using plain language.

\(^{76}\) Refer to Annex 7 – Minimum Housing Standard example for a more detailed list.

\(^{77}\) In some contexts, written agreements will not be appropriate and only verbal agreements will be appropriate. An appropriate response is when both the tenant and property owner/service providers understand their rights and obligations fully and include disputes resolution. The NS may still require something written by their own staff for internal records which may just record the date, time and people involved in the verbal agreement.

- A tri-partite written agreement template where the target household, property owner, and appropriate third party (religious leader, local authority, NS) all sign the agreement, helping to give added weight to the document and mutually reinforcing parties’ responsibilities in ensuring the smooth running of the contract.
  - Coordinate with other actors, government institutions, and other agencies to develop a common approach.
  - Through key informant interviews identify the contextual cultural roles and responsibilities, rights and obligations, of both parties. These could be explicitly detailed in the agreement, or alternatively discussed and agreed in a joint meeting during implementation. This will include:
    - Rent payment (time, method, reminder, delay clauses, etc)
    - Maintenance responsibilities (property owner and tenant)
    - Repair in case of damages or wear and tear
    - Payment of utilities and local, regional, and national taxes (time and average cost, and how it will be split in case of joint occupancy). Unless these are exploitative, generally follow local customs on which party would normally pay what taxes & utilities in normal rental practices.
    - Payment of any service charges relating to cleaning of communal areas, garbage disposal, lift maintenance etc.
    - Payment of deposit /guarantees
    - Use of the property (number of people living in property, inviting guests, drying laundry, use of external/shared spaces)
    - Process in case contract is not respected or contested (eviction, abuse, lack of rent payment, collaborative dispute resolutions)
    - Termination clauses
    - Extension clauses

(Refer to Annex 6)

1.9 Risk analysis and mitigation

A risk analysis and mitigation plan will be developed at the planning phase and reviewed throughout the implementation and monitoring phase as the programme adapts to the changing context and needs. The risks analysis will be integrated into the logframe as assumptions with related mitigation measures.
Key considerations

- Identify critical external factors and risks\(^{78}\). A SWOT\(^{79}\) analysis is a useful tool, this can also be done looking at each objective in the logframe and identifying what may prevent it from being achieved. Rank the risks by likelihood and impact on programme and outcome to help focus mitigation strategies.
- Rephrase the risks as assumptions in the logframe and align the assumptions with specific objectives, checking that the assumptions are indeed important.
- Where possible, identify mitigation measures for each assumption.

### Examples of risks related to rental programming

There are many common risks related to rental programming which can be summarised as follows\(^{80}\):

#### Rental Market
- Discrimination and bias against target population or specific vulnerable groups.
- Market inflation resulting in negative impact on host community.
- Affected population are charged higher rates than host community, and may incur additional costs above the advertised rental rate.
- Affected people lack information about the rental accommodation market, including pricing and availability.
- Property owners or service providers who do not usually pay tax on property and become liable because of rental assistance programme, potentially putting them at financial risk.

#### Access to adequate housing
- Services in neighbourhoods targeted by rental assistance are overburdened.
- Available rental accommodation does not meet agreed quality standards.
- Lack of adequate accommodation for people with specific needs
- Households cannot find property to rent.
- Households do not spend cash assistance on rental costs.

#### Protection, Gender and Inclusion
- Lack of available accessible properties for older people and people with mobility issues.
- Increased security risks for households as a result of cash assistance.
- Exploitation and abuse by property owners.
- Forced eviction and tenure insecurity.
- Disruption to existing coping mechanisms - such as informal hosting - as a result of rental assistance.
- Fraud and collusion between property owner and tenant.
- Social tension and conflict as a result of humanitarian assistance and increased presence of displaced households.
- Property owners evict households at end of programme on assumption they will be unable to continue paying.
- Illegal land and property acquisition to benefit from cash assistance.
- Households are unable to pay rent at the end of the programme and have no alternative longer-term housing solutions.
- Women are unable to sign or agree rental contracts for cultural, or legal, reasons.

1.10 Humanitarian diplomacy and advocacy for rental programming

The purpose of advocacy in this regard should be to ensure that rental assistance programming is seen as an appropriate response option. There can be multiple reasons for undertaking humanitarian diplomacy and advocacy to support rental programming. In some contexts, there may be resistance from multiple actors including the host community, governmental institutions, civil society, or other humanitarian actors. This

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78 An assumption describes a risk as a positive statement of the conditions that need to be met if the intervention is to achieve its objectives. The risk, “the security situation gets worse”, can be written as the assumption, “the political and security situation remains stable”. Risks are often identified during the initial assessment stage and restated as assumptions during the design of the logframe. Retrieved from, IFRC, Project/Programme Planning, Guidance Manual, 2010.
79 SWOT analysis, is a matrix analysing the Strengths Weaknesses, Opportunities and Threats, for further information refer to IFRC, Project/Programme Planning, Guidance Manual, 2010.
80 Many of the risks listed here have been retrieved from the GSC Rental Market Intervention, Tip sheet 2 - Design and Implementation.
can be because it is seen as a new type of response approach, or because it is perceived as conflicting with existing social welfare policies. Other challenges may be related to conflicting ideas of how rental programming should be implemented, for example when MPC includes an amount for housing rent in the MEB, but does not include any other components of a rental programme such as technical assistance to ensure minimum shelter adequacy or minimum security of tenure.

Key Considerations

- Use the risk analysis, and the different stakeholder maps (including the rental housing stakeholder mapping) to identify the key areas where change is required.
- Formulate messages and propose approaches which will address stakeholders’ concerns, and the identified risks.
- Tailor advocacy messages to the context and audience.
- Key advocacy messages to support the consideration of rental assistance programming as a response option include messages around:
  - Promoting dignity and choice.
  - General acceptance of this support option given similar social welfare programmes [if these exist].
  - Risk mitigation measures have been considered.
  - Support to rental market sector.
  - Support to host community, highlighting flows of income to host community property owners and the wider economy of the host community.
  - Accessibility of the rental assistance to groups who may be discriminated against (migrants, ethnic or religious minorities, etc).
- To support NS internal advocacy, it can also help to have preliminary discussions with institutional donors (internal RCRC and external) to gauge their enthusiasm for funding rental assistance programmes.

2. Planning for implementation

2.1 Programme management implementation

Planning for the implementation of a rental programme is similar to many other programmes. A number of project management tools, workplans, flow-charts, Gantt charts and budgets will need to be developed for the continuous oversight and smooth delivery of the programme. The suggested list of project management tools (below) is not exhaustive, as these will also depend on the programme size and scale of the response. Some of these tools will include:

- Programme flow-chart detailing the process of implementation, and including staff responsibilities. See example below from the Bahamas.
- Project workplans, detailing the timeframe, deadlines, responsibilities, team, resources and budgets required for each specific activity. There may be several workplans for the sub-sets of activities required for a rental programme. The sum of resources, time, and costs is used to estimate a project schedule and a budget (see example below).
- Gantt charts list the project activities and establish the sequencing and estimated duration for each stage.
- Budgets set out a breakdown of projected expenditures. A simple approach that allows tracking against the budget for each activity and supports cost control is crucial, and budgets must be flexible and anticipate programme changes, and inflation of costs.

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81 IFRC, (2000), Project Planning, Disaster Preparedness Training Programme
**Figures 14 y 15: Examples of Programme Flow charts from Bahamas Response, 2019**

**Flowchart of the process**

- HH contact number
- ID of HHs
- Level of damage
- Address prior to Hurricane Dorian
- Current Temporary address
- Name of Landlord-LL
- LL’s TIN Number*
- Monthly rent cost

- Information to the HHs and LLs about the Rental Assistance and conditions
- Agreement Letter with information’s about the cash transfer HH to LL hand over
- Flat assessment to check the minimum Standards

- Agreements signed from HH and LL
- Flat assessment (form)
- Finance information’s from HH and LL

- Spread sheet (live document) with all the information of the families enrolled in the program with their expenditure date to track the process

- Request of approval to do the payments
- Request of payments document
- Approval of payment

- Cheques or Bank transfers from Bahamas Red Cross – BRC to HH’s account
- Receipt of payment > HHs proof of payment to the LL
- Every 2 months BRC checks the property to see everything is working properly
- Approval of payment

**Personnel resources**

- IM Person
  - Data enter / Shelter local staff
- 1 Shelter local Staff
- 5 Volunteers
- IM Person
  - Finance to setup the distribution and analyze the data received
  - Shelter local Staff to fill in the information
- IM Person
  - Finance Delegate
  - Operation Manager
- Financial Delegate
- BRC Finance
- Shelter local Staff

**Flowchart of the distribution of cheques and inspections**

- Month 1
  - Instalment 700 USD
  - Receipt of payment
  - Inspection of the apartment

- Month 2
  - Instalment 700 USD
  - Receipt of payment
  - Inspection of the apartment

- Month 3
  - Instalment 700 USD
  - Receipt of payment
  - Inspection of the apartment

- Month 4
  - Instalment 700 USD
  - Receipt of payment
  - Inspection of the apartment

- Month 5
  - Instalment 700 USD
  - Receipt of payment
  - Inspection of the apartment

- Month 6
  - Instalment 700 USD
  - Receipt of payment
  - Post-distribution monitoring after last payment

---

82 DoSS refers to the Department of Social Services
2.2 Information management systems

It is essential to set-up information management during the planning phase, to ensure the correct level and detail of data is collected. This will support both the management of the programme and wider reporting requirements. To set-up an information management system it will be important to coordinate with the assessment and M&E teams. Simple tools can be used to establish an appropriate information management system. The exact system will depend on the size and scale of the response, existing systems used by the NS and familiarity of staff to different systems and tools. Simple tools such as Excel may be used, but as the programme grows in scale other tools may be more appropriate, these may include: RedRose, RC2 Relief and ODK/Kobo forms.

The information management system will have to capture data on:

- Target population (gender, age, disability disaggregation, selection criteria-relevant data) - registration, verification, and selection
- Property owners
- Cash and voucher system, voucher redemption and the use of conditional cash
- Progress on indicators from logframe
- Information for coordination structure
- Information for programme monitoring

Be mindful of data protection risks. The ICRC Handbook on Data Protection in Humanitarian Action provides extensive guidance on how to design for data protection and manage data protection risks. National governments and donors may have data protection requirements such as requirements to conform to EU GDPR. The NS may have their own procedures and regulations, and IFRC has a data protection policy (of 2019, currently available on request, expected to be made publicly available in late 2020). Practical guidance and recommendations on the responsible handling of data are available from the Netherlands Red Cross 510 team.

ELAN gives the following key points in relation to data protection and CVA specifically:

- undertake a data protection impact assessment.
- minimise the data you collect to just that essential for the project.
- ensure who has access to data is carefully controlled.
- ensure sensitive data is encrypted when it is transmitted (and potentially stored)
- share data only with consent and using secure means.
- have a policy/procedure in place on data retention, archiving and disposal with timeframes and responsible staff members named.

2.3 Skills, competencies and team set-up

During the planning phase programme managers will need to establish which skills are available within the NS, which skills are missing and will need to be recruited externally and which can be drawn from RCRC Movement regional and global experts. Multiple disciplines are essential as a range of competencies and skills are required for a successful rental programme, with some skills being essential and others contextual. In some cases, common sense is sufficient, and volunteers can be trained to carry out the main tasks, in other cases specific expertise and experience will be critical.

Key considerations

- Map existing NS skills and gaps, and identify where other skills can be sourced from (RCRC movement experts, recruits, other actors).
- Develop a minimum organogram, and an ideal organogram to discuss recruitment plans.
- Develop a table with roles and responsibilities for all team members, to ensure accountability throughout the programme design, planning, implementation, and monitoring.

86 ELAN, (2016) Data starter kit for humanitarian field staff
### Table 20: List of key skills and competencies frequently required for rental programming

It is not necessary to have a dedicated staff member for all the skill types and competences here, many competences such as IM, CEA, and PGI amongst others will sit in other teams and can be called upon to provide support as required.

<table>
<thead>
<tr>
<th>Skill type</th>
<th>Competencies examples (non-exhaustive list)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Project Management &amp; leadership</strong></td>
<td>Strategic programme design skills (assessment, eligibility criteria, etc) Analysist, with a holistic mind-set Administrative background (managing teams, budgets, payments, etc) Leadership and impact orientated Coordination with other programmes within NS Risk analysis and mitigation Understanding the internal systems (e.g. finance systems, logistic process, HR)</td>
</tr>
<tr>
<td><strong>Community Engagement &amp; Accountability Expertise</strong></td>
<td>Community mobiliser &amp; participatory design Social worker for case management Relationship management between tenants, owners &amp; community Communication with communities Feedback systems</td>
</tr>
<tr>
<td><strong>Shelter and/or Housing Expertise</strong>&lt;sup&gt;87&lt;/sup&gt;</td>
<td>Identifying minimum shelter adequacy standards Shelter Rental market assessment Real estate relevant skills (e.g. could include property owner negotiation) Understanding housing utilities bills and costs</td>
</tr>
<tr>
<td><strong>Humanitarian Protection</strong></td>
<td>Gender, inclusion and diversity SGBV Housing land and property rights (e.g. eviction monitoring)</td>
</tr>
<tr>
<td><strong>Legal Expertise</strong></td>
<td>Housing land and property rights Lease agreements, and contractual practices Dispute resolution and mediation Civil documentation &amp; access to rental accommodation Power of attorney Mortgage contracts and advice Rental documents, deposits and guarantees</td>
</tr>
<tr>
<td><strong>Insurance Expertise</strong></td>
<td>Understanding housing insurance Support on insurance claims Understanding Housing mortgages</td>
</tr>
<tr>
<td><strong>Cash and Voucher Assistance</strong></td>
<td>CVA (Market Assess., Selection of Transfer Mechanism) Social Protection systems &amp; linkage with CVA</td>
</tr>
<tr>
<td><strong>Livelihoods Expertise</strong></td>
<td>Advocacy for Livelihoods Access Livelihoods Programming</td>
</tr>
<tr>
<td><strong>Information Management</strong></td>
<td>Information Management Systems (ODK, Red Rose etc.) Data analysis and reporting</td>
</tr>
<tr>
<td><strong>Volunteer Management / Human Resource Management</strong></td>
<td>Management of volunteers Induction to RC</td>
</tr>
<tr>
<td><strong>Monitoring, Evaluation and Learning</strong></td>
<td>Defining indicator Framework Corrective action systems during implementation Organising Evaluation and Learning initiatives</td>
</tr>
</tbody>
</table>

---

Note that a Shelter expert is not necessarily a Housing expert.

<sup>87</sup>
Purpose

Step 3 guides programme managers through the implementation and monitoring of a rental programme. It also considers the necessary processes for adapting and changing the programme design to the evolving context. This step includes the following sub-steps:

1. Rental programme implementation process
   1.1 Selecting target households and property owners
   1.2 Rental agreement and payment
   1.3 Rental period monitoring
   1.4 End of contract
2. Programme Monitoring
3. Mitigating risks
4. Exit strategy

Overall consideration

Consider developing an implementation and monitoring package to provide an overview of the activities, schedules and processes needed, so that every team member can understand the roll-out of the programme activities, and the roles and responsibilities of staff within the NS.
1. Rental programme implementation process

The rental programme implementation process will vary depending on the design of the programme, components involved, and context. Defining the workflow is critical to supporting a smooth implementation process. This may include the following steps:

1.1 Selecting target households and property owners/service providers
1.2 Rental agreements and payments
1.3 Rental period monitoring
1.4 End of contract

1.1 Targeting and selection criteria

The NS will lead on identifying targeted households and in some cases will also identify and select property owners/service providers. As previously described, the NS may also work with government social services departments to identify target households or coordinate vulnerability criteria as appropriate. Note however, that the humanitarian imperative means the most vulnerable should be assisted and the NS must be, and be seen to be, non-partisan in all instances.

Occasionally, the NS may need to select property owners or service providers, where rental payments will be made directly to them. This may happen when it is not possible to make rental payments directly to the targeted households. This will be more than a simple procurement exercise as the programme team may find themselves dealing with hundreds of property owners, owning one or more rental properties each. The NS may have specific objectives relating to this group, such as assisting vulnerable property owners, leveraging additional assistance from property owners or service providers, or multiplying the benefit of the rental payments.

1.1.1 Selecting the targeted households

Selection of the target population for rental assistance will use the scoring system developed during the planning phase. CEA activities are critical to ensure the smooth implementation of the programme. Feedback from the community will be collected and considered, often requiring adjustment of programme targets and processes. In many responses, NS will focus on selecting households who are already renters or who can find their own rental accommodation (refer to Part II, Step 2 section 1.4 and 1.5).

Key considerations

- Set-up a joint database including information related to target population needs, ensure data protection measures are in place to protect sensitive data, and restrict and control access to sensitive data.
- Ensure feedback mechanisms are in place for accountability purposes.
- Allow time and budget to be able to adjust the programme as the context and needs of affected people change (refer to Part II, Step 2 section 1.4).

1.1.2 Selecting property owners or service providers

For programmes where property owners and service providers are being selected by the NS, ensure these comply with agreed selection criteria. The team identifying households for rental assistance will need to coordinate closely with those identifying appropriate properties and property owners.

Example of the Greece Urban Rental Accommodation programme:

In the context of the Greece Urban Rental Accommodation programme, if a family requires accessible accommodation due to physical disabilities, the property selected will need to be accessible. Developing a joint database to facilitate coordination between teams can increase the effectiveness of referrals of households to the appropriate accommodation type (refer to Part II, Step 2 section 1.4).

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89 This case study illustrates the project team structure and who was responsible for selecting the target population, and those responsible for finding the properties and how the coordination between both was essential.
### Key considerations

- Support coordination between teams identifying households and properties by establishing a joint database.
- Coordinate with finance and logistics on the procurement process for payments to small businesses, or private property owners, and consider revisiting procurement SOPs to facilitate making large numbers of payments to multiple property owners/services providers.
- Coordinate with CEA colleagues on communication approaches with service providers and property owners.
- Coordinate with PGI colleagues to identify and mitigate risks related to the power dynamic between property owners and tenants.
- Compliance with code of conduct including around corruption, abuse, and exploitation.

#### 1.2 Rental agreement and payment

Once the target population and service providers/property owners have been identified, the NS will need to formally confirm each party's interest in participating and entering into an agreement. This may include showing the accommodation unit to the targeted family and explaining the conditions of the rental programme, duration of support, utility payment responsibilities etc. Once both parties have agreed, the NS should organise a meeting with both parties to go through the details of the standard contract being used and formally agree it, either in writing or verbally depending on the agreed approach. It is critical to ensure that the roles and responsibilities, and rights and obligations of all parties are well understood.

**Key considerations**

- Confirm the interest of both parties to enter into a rental agreement.
- Hold a joint meeting for both parties to agree the contract (verbally or in writing) explaining the clauses of the contract, roles and responsibilities, and rights and obligations, which may include:
  - Payment of rent and deposit
  - Payment of utility bills
  - Move-in date (if relevant)
  - Use of internal space
  - Use of external surrounding space
  - Wear and tear

- Inventory
- Termination clauses
- End of contract & extension
- Clarify the NS responsibilities to both the target household and the property owner. For example, can the NS be contacted to help mediate where issues arise, and will the NS undertake regular monitoring visits.

In circumstances where the household is already renting but there has been an economic shock (for example as a result of lockdown to contain the spread of an epidemic) and they can no longer afford the rent, a new rental agreement is not required. The NS should undertake security of tenure due-diligence, potentially investigating what kind of contract (written or verbal) is already in place between the tenant and property owner. In certain situations where there are strong regulatory protections and it is the norm to have a well understood contract (whether written or verbal), and the tenant and property owner have had a contractual relationship for some time, it may be possible to nearly completely dispense with this sub-step.

### Example of COVID-19 response for different kinds of rental payments

At the onset of the COVID-19 pandemic, a number of National Societies (such as Monaco Red Cross, Armenian Red Cross and the Netherlands Red Cross) began exploring options to support vulnerable renters, providing rental payment support covering the cost of both rent and utilities. This supported households to stay in their existing rental accommodation, and was considered a temporary response option due to the economic impact of government lockdowns. As such the level of diligence required relating to housing adequacy standards and security of tenure was reduced. A number of NS have considered including housing debt (i.e. mortgage payments), rent, and utility bills in the MEB used to set the transfer value for a COVID-19 MPC programme. Others have considered conditional CVA with self-certification checklists for housing adequacy and security of tenure. An explicit goal of some NS with this support is to avoid people adopting dangerous coping mechanisms such as being displaced through lack of payment of rent or debts (i.e. housing related debt), or the renting of inadequate overcrowded accommodation.
1.3 Rental monitoring during the assisted period

Good practice has shown that monitoring during the rental period, especially when rental support lasts several months, results in more successful programme outcomes. This can sometimes mean eviction monitoring, but can also be things like confirming the continued occupation of the property by the target household where this is a condition for the release of additional support payments. Vigilant monitoring can enable the NS to anticipate potential challenges and risks, and mitigate them before they become significant issues. In migration or refugee scenarios, the targeted population and host communities may have conflicting expectations of rental practices and living arrangements and conditions.

Key considerations

- Carry out regular visits, meet the targeted population as well as the property owners and host community. In some cases, it may be appropriate to undertake this by phone.

- Ensure cultural living practices are well understood throughout the rental period, especially when the targeted households are cohabiting with the property owners.
- Propose collaborative dispute resolution where there is a threat of eviction.
- Ensure that referral mechanisms (whether within the NS or outside) are well known to staff involved in monitoring.

1.4 End of contract

Support from the NS will be time-limited and will have to consider at the outset of the programme potential contract extension and exit options. This will also be linked to the exit strategy. Both target household and property owners and/or service providers should understand the length of the support period at the outset to support their longer-term planning.

2. Programme monitoring

Programme monitoring occurs throughout the operation, and entails collecting information on the delivery of goods, cash, and services, and reviewing the progress of the programme. Frequently a Monitoring and Evaluation Plan, sometimes called a Monitoring, Evaluation, Accountability and Learning (MEAL) plan is developed. This may be produced in something similar to the following table:

### Table 21: Example of items to consider for programme monitoring

<table>
<thead>
<tr>
<th>Indicators</th>
<th>indicator definitions (unit of measurement)</th>
<th>data collection methods and sources</th>
<th>frequency and schedule</th>
<th>Person/team responsible</th>
<th>information use and audience</th>
</tr>
</thead>
</table>


It is important to identify throughout implementation which aspects of the programme are progressing as intended and which need to be adapted and changed. Monitoring includes continuous programme monitoring as well as post-activity monitoring. An effective monitoring system should include:

- Base line information.
- Indicators against which progress can be monitored and measured.
- Standardised approach and means to gather information.
- Analysis of information.
- Presentation and communication of results to improve programme implementation.

In rental programming where the rental payment is made as CVA, it will be critical to gather information throughout the transfer of the CVA to understand both how the CVA is spent, and how the process (notification of transfer, transfer process, encashment, etc.) can be improved.

**Key considerations**

- Proactively collect information throughout the programme implementation.
- Identify how the CVA has been used, and whether it was sufficient for its intended purpose.
- Was the information relating to the CVA and delivery mechanism sufficient?
- Was disbursement timely? Did the target population face problems accessing the money?
- Monitoring occupancy rates of rented accommodation.
- Consider information gathered from the feedback system part of the monitoring process.
- Allow sufficient resources and time to carry out monitoring activities.
- Ensure staff and volunteers involved in monitoring and feedback systems know how to appropriately refer people to other departments/agencies/services and senior programme team members. This is particularly important for protection related (including eviction monitoring) concerns.
- Where programme objectives aim to support vulnerable property owners, monitoring should seek to quantify the impact the programme has on them, as well as the target households supported to access rental accommodation.

### 3. Mitigating risks

The implementation and monitoring phase will require reference to, and updating of, the risk analysis and proposed mitigation measures (refer to Part II, Step 2 section 1.9).

**Key considerations**

- Allocate milestones within the programme to review the implementation process. Identify what is working and what needs to be improved, from the perspective of the target population, host community, and NS programme team.
- For longer-term programmes a mid-term review may be beneficial (see example below).
- Trouble-shooting risks and issues in programme implementation is part of the process.
- Ensure sufficient budget and resources are allocated for changes to the programme (see example below).
- Consider using the problem box tool\(^92\) (see example Table 22).
- Revisit the logframe, activity workplan and Gantt chart, and budget accordingly.

![Example: Greece Urban Rental Accommodation Programme](image)

The initial challenge was to find property owners willing to rent their apartments to refugees and migrants for short periods of 2 to 3 months. As a result, the programme design was changed, and refugee households started to be hosted in hotels - an adaption which had a significant impact on the final budget. Ensuring sufficient budget allocation for programme design change, whilst ensuring transparent communication with donors on the programme changes is critical.

Thanks to several radio campaigns, interested property owners were eventually identified and engaged for the second phase of the programme response, which saw migrants and refugees staying in private apartments throughout the city.

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92 PASSA (Participatory Approach for Shelter Awareness) problem box, page 63
For longer programmes a mid-term review may be included in the programme plans. The mid-term review is an opportunity for the programme team to formally review the implementation process, and the activities undertaken so far. Mid-line survey information may be needed to support this review and an external consultant may be engaged for large programmes. The purpose is to allow the programme team to take corrective actions to safeguard future activities and ensure effective delivery of programme objectives.

Example from the Bahamas Mid-term programme review

Lessons learned and corrective measures were discussed, and action was taken to resolve the programme errors, these include the following:

- Refining the assessment tools to capture the inclusion and exclusion criteria accurately.
- Verifying insurance and mortgage details.
- Training of volunteers on tools.
- Conducting door-to-door assessments.
- Monitoring/spot-check of 10% of cases by Shelter team.
- Cleaning of data by Shelter team.
- Some households identified as no longer needing support while others identified as needing support for a longer period (to allow family more time to repair hurricane damaged house or find alternative housing solutions).
- Generating a revised list of recipients.
- Signing of addendum to rental agreement enabling early contract termination for households able to return to their properties earlier than expected.
- Cancelling cheques already prepared for households that did not meet selection criteria.
- Signing agreement with new households.

Table 22: Example of the Problem tool box

Brainstorm with the programme team the different problems identified through the monitoring data, feedback mechanism, and implementation approach and classify them as per the table below.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Problems the NS programme team can deal with by themselves without any change to the plan</td>
</tr>
<tr>
<td>2.</td>
<td>Problems the NS programme team can deal with by itself, but that needs some change to the plan. Record the necessary change so that the plan can be modified.</td>
</tr>
<tr>
<td>3.</td>
<td>Problems that cannot be solved by the NS programme team, but that can be solved with outside help. Note the sources of outside help, how it can be obtained.</td>
</tr>
<tr>
<td>4.</td>
<td>Problems which the NS programme team cannot solve or identify a solution.</td>
</tr>
</tbody>
</table>

4. Exit strategy

As detailed in Part II, Step 2 section 1.2, planning the exit strategy is critical from the inception of the programme. During the implementation and monitoring phase, the NS will collect further information on how the project is progressing, and whether the assumptions made will allow for the planned exit strategy. The exit strategy may involve:

- Linking to recovery activities, for example to the reconstruction effort.
- Complementary programming with livelihoods to ensure targeted households can sustain the cost of renting once rental payment assistance from the NS ends.
- Referrals to other actors or the government response plan.
- Advocacy to allow for better exit options.

In some situations, the exit strategy may be limited by political contexts the NS has little influence over. A combination of complementary programming, links to recovery activities and advocacy may support vulnerable households and help prevent them falling into negative coping mechanisms.
Purpose

This section provides a concise overview of evaluation, reporting, and learning responsibilities and activities. Most of the advice described here is not specific to rental housing programmes but good practice for all programmes. Refer to IFRC guidance for further information

Overall consideration

Evaluation and reporting for IFRC and NS programmes may be supported by the Planning Monitoring, Evaluation, and Reporting (PMER) department or equivalent. However, it is the responsibility of the programme manager to understand what information needs to be collected at the outset and define responsibilities within the team (refer to Part II, Step 3 section 2).

1. Reporting

Reporting involves providing an overview of the findings, progress, and results from the programme to different internal and external stakeholders. Reports should always be tailored to the audience(s), and be as timely as possible to enable appropriate decision making. Reporting is required at regular intervals throughout the programme to enable decision makers to understand progress, analyse the changing context, and propose and implement adaptations.

Key considerations

- Collect and analyse qualitative and quantitative data, and tailor reports to the various stakeholders and audiences.
- Quantitative data reporting will primarily use the logframe indicators.
- Depending on the donor, reporting related to the original grant agreement and M&E plan may be necessary. Quantitative and qualitative data will be collected, analysed and presented for donor reports.
- Learning can be captured by anyone and occurs at all stages of the programme cycle. Regular inclusion of learning in reporting can assist with corrective actions and the final evaluation.
- Feedback information systems, corrective actions taken, post-distribution activity monitoring, and mid-line and end-line survey results may all be sources of information that can feed into reporting to improve the programme and support learning.

2. Programme Evaluations

Programme evaluations are often, but not always, undertaken by external consultants. Information should be properly stored and organised throughout the programme cycle to assist with this process. These evaluations should generate organisational learning which can improve other rental housing programmes in the future, in-country and elsewhere. Programme evaluations should be reviewed during the preparedness stage for future rental housing programmes. There is a growing body of evidence on rental assistance programming, and further evaluations will add to the learning and improve future rental assistance. Sufficient budget needs to be allocated at the outset of the programme to ensure evaluations can take place, and that ongoing learning is possible.

3. Case studies and learning

Where funds allow, case studies of the Rental Housing Programme should be compiled to evidence impact and key learning, and inspire other NS and programme responses, highlighting where it may be contextually appropriate.
Annex 1 – Best Practice & Do No Harm in Rental Assistance Programmes

Extracted from Part 1 and Part 2 of the guide

Best practice for rental programming will require a minimum approach summarised in the table below. In green are the minimum components required for all rental programmes, in blue include the very frequent options, and in yellow are the optional ones that often complement a programme and support an exit strategy. Note that some may be provided by other actors, therefore coordination with governmental institutions and other humanitarian actors is essential.

<table>
<thead>
<tr>
<th>Type of response components</th>
<th>Descriptions and examples</th>
</tr>
</thead>
</table>
| 1. Information              | • Supporting affected population to find adequate accommodation to rent.  
                               • Supporting affected population in understanding the rental market, rental requirements, and practices.  
                               • Supporting owners and service providers to understand renting best practice.  
                               • Inform and involve hosting community about the rental assistance programme through community mobilisation.  
                               • Consult with communication experts to develop information to meet the needs of the target population, considering: format, visual, written, audio, dissemination approach, etc. |
| 2. Minimum Housing standard | • Establishing minimum housing standards.  
                               • Assessing and Monitoring the housing market quality, quantity and cost. |
| 3. Minimum security of tenure| • Ensuring security of tenure through appropriate rental agreements.  
                               • Ensuring both parties understand their roles and responsibilities in contractual arrangements (verbal or written). |
Do No harm in rental assistance

Incorporating the principle of “Do No Harm”, HI, 2018. The report defines Do no harm as ‘avoiding exposing people to additional risks through our action, and means taking a step back from an intervention to look at the broader context and mitigate potential negative effects on the social fabric, the economy and the environment’.

Best practice for rental assistance will also have to consider a number of do no harm principles summarised below:

- **Integrated programming** - Although rental programming has a shelter outcome, the methods used to achieve this outcome will require a holistic approach and may involve multiple NS departments and competencies ideally in multi-disciplinary teams to ensure best practice and to do no harm.

- **Exit Strategy** - From the programme definition stage, programme managers will have to consider the exit of the programme to ensure accountability to the affected population and do no harm. From the beginning of the response, the programme objective needs to anticipate, define and plan what is intended to happen when the rental assistance ends. Defining and planning the exit can also enable decision making on whether rental assistance should be undertaken at all.

- **Housing minimum standards** - When targeted households are already living in sub-standard accommodation, it may be difficult to find a way of providing support. Households are at risk when living in sub-standard accommodation, and NS should address this by aiming to provide alternative shelter or by referring to other actors. NS should first establish what the minimum acceptable housing standards are, and when they identify households in sub-standard accommodation, they may provide temporary rental support whilst they identify alternative housing solutions. It is appropriate to support vulnerable households in the sub-standard accommodation if this is the only emergency solution and when it is done on a temporary basis. The ambition should be to eventually find a longer-term adequate housing solution.

- **Available rental housing stock** - In many contexts, the housing stock may be able to absorb the increased demand but often only through substandard accommodation, in which case a ‘do no harm lens’ should
prioritise finding adequate shelter over providing rental assistance to households to live in inadequate shelter. If there is limited adequate rental housing stock, a rental assistance programme may also cause inflation of rental costs harming the host community.

Annex 2 – Shelter Response Option Analysis Sample

A response option analysis framework is useful for methodically comparing different assistance options. The first step is to decide what criteria (e.g. life-saving, unit cost, durability, etc) is important when reviewing response options and what weight will be assigned to the different criteria, since they will not all have the same relevance.

As the crisis evolves and priorities and needs change, different criteria and different weighting will be required for the analysis. So, it is recommended to undertake independent analysis for the different components of the response (emergency-recovery), since the assistance provided to meet short-, mid- or long-term shelter needs will be different.

Among the affected population there will be families with different needs and priorities. We often group them (people with similar circumstances) to facilitate the identification of the assistance that can be provided. To respond to their needs, we should be able to offer where possible a “menu” of shelter assistance (ideally several for the same group). To compare different assistance options, we must compare like with like and consider equivalent options (those which achieve the same objective).

The following shelter response option analysis framework example is only an example and is loosely based on a fictional scenario that similar to responding in an urban context to a population movement such as the Latin America migration crisis in 2019. The scenario considers that the National Society of the affected country is open to most sorts of shelter interventions and have the required resources.

The case load and context that this has been developed for this scenario is:

Migrants arriving at destination city (urban context) with the intention of settling there. There are different options for accommodation: hostels, hotels, apartments and/or rooms for rent, collective centers, camps, etc.

Shelter Assistance Options analysed at the example:

<table>
<thead>
<tr>
<th>Tented Camp</th>
<th>Collective Accommodation Centers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government can make land available to set up a temporary camp. Shelter assistance will include provision of tents, tarps and HH items such as bedding, blankets, carpets. There will be WASH and shared cooking areas also required. Government will provide camp management services.</td>
<td>Infrastructure for collective accommodation in reception/sport centers can be made available. Shelter assistance will include provision of material for partitions and for creating additional covered space and HH items as bedding, blankets, beds, carpets. Government will manage centre.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Host Family Assistance</th>
<th>Rental Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Support to alleviate the burden for hosting affected population by the recipient. Financial support to cover increased cost of utilities, food and other extra needs to adapt the accommodation. Technical assistance (security of tenure and min. accommodation standards), information on local practice.</td>
<td>Support to access rental accommodation, including technical assistance to find adequate accommodation (security of tenure and minimum accommodation standards), information on normal practice, location, rental market, and financial support to cover accommodation and utilities cost.</td>
</tr>
</tbody>
</table>

To use this tool, information is entered in the lighter cells (weight, score, and comments) with the result calculated in the darker cells (once the weight is applied to the score). The following analysis is presented for the initial response (covering immediate/short-term needs) and an independent analysis is required for the recovery (mid- to long-term needs).

From this analysis, the NS may decide to undertake both Rental assistance and Host Family Assistance to support affected HH.
### Tented Camp

<table>
<thead>
<tr>
<th>Analysis Considerations/Criteria Weight (1-NOT very important/ 5-VERY important)</th>
<th>Weight</th>
<th>Comments (justify provided score)</th>
<th>Score</th>
<th>Final Score</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Life saving</strong></td>
<td>5</td>
<td>Yes, specially relevant for people without any type of accommodation</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td><strong>Estimated Unit Cost per HH in Swiss francs - CHF (All associated costs to implement assistance + overhead)</strong></td>
<td>2</td>
<td>1000 CHF/month (Tent, HH Items, Kitchen area, Enabling works, Supervision + works Costs)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td><strong>Durability (how long output will last)</strong></td>
<td>3</td>
<td>3 months</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td><strong>Housing adequacy standard (housing conditions level achieved if implemented)</strong></td>
<td>3</td>
<td>Temporary Shelter Standard (Tent)</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td><strong>Speed of implementation - 1st unit completed (different than timeliness)</strong></td>
<td>5</td>
<td>2 weeks (initial works)</td>
<td>4</td>
<td>20</td>
</tr>
<tr>
<td><strong>In line with population preferences, priorities &amp; capacities (based on assessment information)</strong></td>
<td>4</td>
<td>As per needs assessment. But preference for better housing standard</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td><strong>In line with NS plans, capacities, and mandate</strong></td>
<td>3</td>
<td>NS has undertaken tents camps before, has capacity, but concerns about duration of camp</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td><strong>In line with government priorities</strong></td>
<td>3</td>
<td>Government highlights it as priority</td>
<td>5</td>
<td>15</td>
</tr>
<tr>
<td><strong>Represents a good opportunity for sustainability post NS support</strong></td>
<td>1</td>
<td>Limited durability because living conditions and high running cost</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td><strong>Low chance of adverse impact on population or economy</strong></td>
<td>2</td>
<td>Potential pull factor to camp, can be significant protection risks</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td><strong>Able to do at scale</strong></td>
<td>5</td>
<td>Stocks regionally available. NS has experience of undertaking at scale</td>
<td>4</td>
<td>20</td>
</tr>
<tr>
<td><strong>Implementation is feasible and risks can be managed</strong></td>
<td>4</td>
<td>Stocks regionally available. NS has experience, however reputational risk if camp poorly run</td>
<td>3</td>
<td>12</td>
</tr>
<tr>
<td><strong>There are available resources (financial, human, equipment)</strong></td>
<td>4</td>
<td>Yes</td>
<td>5</td>
<td>20</td>
</tr>
</tbody>
</table>

**Total** | 151 |

### Collective Accommodation Centres

<table>
<thead>
<tr>
<th>Analysis Considerations/Criteria Weight (1-NOT very important/ 5-VERY important)</th>
<th>Weight</th>
<th>Comments (justify provided score)</th>
<th>Score</th>
<th>Final Score</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Yes, specially relevant for people without any type of accommodation</strong></td>
<td>5</td>
<td>Yes, people found a place but host HH needs further support to continue</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td><strong>600 CHF/month (materials, equipment, labour)</strong></td>
<td>2</td>
<td>250 CHF/month (230 CHF for CVA + 20 CHF for staffing support)</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td><strong>3 months</strong></td>
<td>3</td>
<td>3 months</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td><strong>Shared Temporary Shelter Standard (Collective Centre)</strong></td>
<td>1</td>
<td>Permanent housing standard (shared accommodation)</td>
<td>4</td>
<td>12</td>
</tr>
<tr>
<td><strong>1 week</strong></td>
<td>5</td>
<td>1 week</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td><strong>Clear need. However, families prefer individual solution instead shared accommodation</strong></td>
<td>1</td>
<td>As per needs assessment. Hosting family needs support for hosting. Hosted HH prefer own shelter</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td><strong>Needed, but outside NS mandate. Other humanitarian agencies better placed to respond</strong></td>
<td>3</td>
<td>NS has limited experience with hosting</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td><strong>Government highlights it as priority</strong></td>
<td>5</td>
<td>Government do not explicitly highlight it as priority</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td><strong>Limited role for collective accommodation outside emergency. High running cost</strong></td>
<td>1</td>
<td>Hosted HH may recover livelihood after 3 months to contribute to hosting cost or move out</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td><strong>Potential for pull factor to collective centres, can be significant protection risks</strong></td>
<td>2</td>
<td>Low - potential dependency if HH cannot access livelihoods</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td><strong>Limited, government making available sites. May not require at scale</strong></td>
<td>2</td>
<td>NS has some but limited experience in host family assistance</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td><strong>NS has little experience with collective centers. Reputational risk if centre poorly run</strong></td>
<td>2</td>
<td>NS has experience with CVA. Protection considerations needs to be considered</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td><strong>Yes</strong></td>
<td>5</td>
<td>Yes</td>
<td>5</td>
<td>20</td>
</tr>
</tbody>
</table>

**Total** | 137 |

### Host Family Assistance

<table>
<thead>
<tr>
<th>Analysis Considerations/Criteria Weight (1-NOT very important/ 5-VERY important)</th>
<th>Weight</th>
<th>Comments (justify provided score)</th>
<th>Score</th>
<th>Final Score</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Yes, specially relevant for people without any type of accommodation</strong></td>
<td>5</td>
<td>Yes, people found a place but host HH needs further support to continue</td>
<td>4</td>
<td>20</td>
</tr>
<tr>
<td><strong>600 CHF/month (materials, equipment, labour)</strong></td>
<td>2</td>
<td>250 CHF/month (230 CHF for CVA + 20 CHF for staffing support)</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td><strong>3 months</strong></td>
<td>3</td>
<td>3 months</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td><strong>Permanent housing standard (shared accommodation)</strong></td>
<td>1</td>
<td>Permanent housing standard (shared accommodation)</td>
<td>4</td>
<td>12</td>
</tr>
<tr>
<td><strong>1 week</strong></td>
<td>5</td>
<td>1 week</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td><strong>Clear need. However, families prefer individual solution instead shared accommodation</strong></td>
<td>1</td>
<td>As per needs assessment. Hosting family needs support for hosting. Hosted HH prefer own shelter</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td><strong>Needed, but outside NS mandate. Other humanitarian agencies better placed to respond</strong></td>
<td>3</td>
<td>NS has limited experience with hosting</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td><strong>Government highlights it as priority</strong></td>
<td>5</td>
<td>Government do not explicitly highlight it as priority</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td><strong>Limited role for collective accommodation outside emergency. High running cost</strong></td>
<td>1</td>
<td>Hosted HH may recover livelihood after 3 months to contribute to hosting cost or move out</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td><strong>Potential for pull factor to collective centres, can be significant protection risks</strong></td>
<td>2</td>
<td>Low - potential dependency if HH cannot access livelihoods</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td><strong>Limited, government making available sites. May not require at scale</strong></td>
<td>2</td>
<td>NS has some but limited experience in host family assistance</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td><strong>NS has little experience with collective centers. Reputational risk if centre poorly run</strong></td>
<td>2</td>
<td>NS has experience with CVA. Protection considerations needs to be considered</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td><strong>Yes</strong></td>
<td>5</td>
<td>Yes</td>
<td>5</td>
<td>20</td>
</tr>
</tbody>
</table>

**Total** | 170 |
### Annex 3 – Bahamas Hurricane Dorian Response 2019 example

Extracted from the Bahamas Hurricane Dorian Response 2019 Emergency Plan of Action

The following extracts from the Bahamas Emergency Plan of Action and Appeal\(^\text{95}\) are given to support the rapid consideration of inclusion of similar information in future Emergency Appeals and Emergency Plans of Action.

**Extracts from the Emergency Appeal:**

**Immediate Relief Needs:** … The Department of Social Services is supporting rental costs for 158 households out of the 298 households who requested rental support. The Bahamas Red Cross Society - BRCS and several other organizations are currently exploring ways to complement this program.

**Early Recovery Response:** Further assessments have been conducted in the North of Abaco (Crown Haven, Fox Town, and Coopers Town) where needs have been identified for shelter repair, rental support and host family assistance...

**Area of Focus: Shelter**

Proposed intervention Outcome 1: Communities in disaster affected areas restore and strengthen their safety, well-being and longer-term recovery through shelter and settlement solutions.

Output 1.1: Short-term and mid-term shelter and settlement assistance is provided to affected households.

- Analysis of security of tenure for those who will be receiving immediate or midterm shelter assistance (rental support or repairing or rebuilding damage shelters)
- Provision of Short-term shelter solutions for affected population (rental support or host families support) through cash/voucher for 750 families.
- Monitoring of Short-term shelter solutions for affected population...

\(^\text{95}\) IFRC (2019 & 2020) Go Platform Bahamas Hurricane Dorian Documents
(rental support or host families support) through cash/voucher for 750 families.

Output 1.2 Technical support, guidance and awareness raising in safe shelter design and settlement planning, and improved building techniques are provided to affected households.

Extracts from the Emergency Plan of Action:

Shelter

Emergency phase

In addition, short-term shelter solutions will be provided to 2,500 target households through multipurpose cash grants (within the Livelihoods and Basic Needs strategy) that will include the financial assistance needed for rental assistance or host families support for three months.

Recovery phase

Rental assistance or Host Family support for 6 months.
Amount: 700 USD/month per HH for Rental and 100 USD/month per hosted member in a host family.
Locations: Abaco, Grand Bahamas, displaced population in Nassau.
Procedure: Beneficiary finds a [adequate housing standard] house to rent or a host family to stay, [volunteer checks adequacy], submits agreement with landlord/ host family and he/she gets monthly payments (rent or contribution to cover the burden of the hosting cost).

Another major issue will be for the house owners or renters in destroyed shanty towns where the reconstruction has been banned. They cannot repair or rebuild their homes and they do not have a legal property, therefore the only option they have is to rent. They will be eligible for the IFRC/ Bahamas Red Cross Society - BRCS rental assistance or host family support option.

Families whose houses have been severely damaged will get financial cash support from the Government and they can qualify for the IFRC/BRCS rental assistance for 6 months.

Operational Plan: Shelter

Population to be assisted – Recovery Phase: 1250 households will be assisted though the provision of Mid-Term shelter solutions that include different options such as rental support or cash/voucher for repair (750 families) of damaged houses and the construction of Temporary Shelters (500 families).

<table>
<thead>
<tr>
<th>P&amp;B Output Code</th>
<th>Shelter Outcome 1: Communities in disaster affected areas restore and strengthen their safety, well-being and longer-term recovery through shelter and settlement solutions</th>
<th>% of target population living in safe and dignified shelters in secure settlements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shelter Outcome 1.1: Short-term and mid-term shelter and settlement assistance is provided to affected households</td>
<td># households provided with emergency shelter and settlement assistance - Shelter toolkits (one kit), tarpaulin, kitchen sets, cleaning sets and Blankets.</td>
<td></td>
</tr>
<tr>
<td>Target: 2,000 families</td>
<td></td>
<td></td>
</tr>
<tr>
<td># households provided with mid-term shelter and settlement assistance through cash and voucher assistance (rental support or cash/voucher for repair or the construction of Temporary Shelters)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Target: 750</td>
<td></td>
<td></td>
</tr>
<tr>
<td># households provided with transitional shelter and settlement through cash and voucher assistance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Target: 500</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Annex 4 – Activity schedule example (Rental Housing Market assessment)

Below is an example of an activity schedule developed for the planning of a rental assistance programme (refers to Part II, Step 1, section 6).

<table>
<thead>
<tr>
<th>Ref.</th>
<th>Activity description</th>
<th>Project Timeline / Week</th>
<th>Responsible</th>
<th>Resource needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.6</td>
<td>Housing Market Assessment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.6.1</td>
<td>Stakeholder mapping</td>
<td>Programme Manager</td>
<td>2 volunteers + translator + car + 2 tablets + overnight perdiems</td>
<td></td>
</tr>
<tr>
<td>1.6.2</td>
<td>Practice overview</td>
<td>Programme Manager</td>
<td>2 volunteers + translator + car + 2 tablets + overnight perdiems</td>
<td></td>
</tr>
<tr>
<td>1.6.3</td>
<td>Accommodation market selection</td>
<td>Programme Manager</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>1.6.4</td>
<td>Geographical Selection (area of interest)</td>
<td>Programme Manager</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>1.6.5</td>
<td>Typical accommodation unit definition</td>
<td>Programme Manager</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>1.6.6</td>
<td>Rental market price and supply information data gathering</td>
<td>Programme Manager</td>
<td>6 volunteers + translator + 2 cars + 6 tablets + overnight perdiems</td>
<td></td>
</tr>
<tr>
<td>1.6.7</td>
<td>Market Environment considerations mapping</td>
<td>Programme Manager</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>
Annex 5 - Score card example

*From the Bahamas, Hurricane Dorian Response, 2019*

**Shelter Recovery Phase**

**Financial Assistance for Rent**

**Selection criteria for target HH/families**

<table>
<thead>
<tr>
<th>ELIGIBILITY CRITERIA</th>
<th>YES/NO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Level of damage of the house</strong></td>
<td></td>
</tr>
<tr>
<td>Minimal Damage</td>
<td>No</td>
</tr>
<tr>
<td>Minor Damage</td>
<td>No</td>
</tr>
<tr>
<td>Major Damage</td>
<td>Yes</td>
</tr>
<tr>
<td>Destroyed house</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**Additional TARGET CRITERIA**

**VULNERABILITY for priority selection for IFRC/BRCS Shelter package assistance**

<table>
<thead>
<tr>
<th>SCORE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Family composition and social characteristics</strong></td>
</tr>
<tr>
<td>Household is headed by a single parent (widow, unmarried, divorced/separated)</td>
</tr>
<tr>
<td>Household of older people (60+)</td>
</tr>
<tr>
<td>Household is made up of 5 members or more</td>
</tr>
<tr>
<td>There is a child in the household less than 5 years of age</td>
</tr>
<tr>
<td>Household member(s) have a disabilities, chronic illness or special needs (physical, mental, sensory, behavioural, cognitive or emotional impairment or limiting conditions)</td>
</tr>
</tbody>
</table>

**B. Social and Economic Characteristics**

<table>
<thead>
<tr>
<th>score for priority selection</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
</tr>
<tr>
<td>Less eligible</td>
</tr>
</tbody>
</table>

Annex 6 – Rental contract lease agreement example

Below are two rental housing lease agreements, the first is extracted from the publication, *Securing Tenure in Shelter Operations*, Global Shelter Cluster, updated edition October 2019, page 17, the second is from extracted from NRC operation in Lebanon June 2020.

**Rental Contract/Lease Agreement**

In general, a lease agreement is a legally enforceable contract between two parties:

- Lessor (owner, landlord): legal owner of either the housing or land
- Lessee (renter, tenant) obtains the right to use housing or land (usually in exchange for money)

The following are examples of elements to be included in a lease in order to provide security of tenure for both the tenant and landlord and aid in avoiding misunderstandings/disputes. Specific context and program conditions should also be reflected.

**Who?** Identify all lessors and lessees who are bound by the agreement.

Ideally all household members (including women and children) should be identified by name and other relevant identifiers as well as providing for additional children who might be born/adopted. As a minimum standard, both wife and husband should be identified by name on the document.

**What?** Description of the property (as precise as possible)

Identify the context the leased premises/land, e.g., street address, plot, GPS, metes/bounds.

**Value?** Is exchange of consideration (payment) a requirement for rental under local custom/law?

If consideration is required, the amount of rent and when it is owed should be specified as well as the requirement that a receipt or other acknowledgement of payment be provided by the lessor. Are there limits
under local law or custom on the type (e.g. cash, lump sum, in-kind, paid by third party, e.g. donor) or amount (e.g. market rate vs. nominal/symbolic)?

**What are the rules?** Rights and obligations as well as any limits of lessor and lessee

- Owner’s right of entry and inspection including time, notice, etc., consistent with renter’s right against intrusions by the landlord (or other tenants).
- Whether renter permitted to sub-let; make alterations; have guests (time limited to distinguish from de facto new/additional occupants); have pets; run a business from the premises with or without permission of landlord.
- Assign clear responsibility for payment of utility costs and for type and cost of repairs.
- Owner’s responsibility for condition of premises at handover, as well as renter’s responsibility for maintaining condition of premises and responsibility for damages.
- Specify renter’s access to/right to use either common areas or common facilities.
- If rent is to be paid, specify the date or period within which rent must be paid and how and that a written receipt or other acknowledgement of payment is provided by the lessor to the lessee.
- Conditions or events that permit either landlord or renter to terminate the lease (e.g. non-payment or damage), as well as any notice period involved.
- If registration of rental agreements is required by law or custom, specify who will fulfil this obligation and pay associated costs. Specify penalties for breaking terms of agreement, and how disputes between the owner and the renter will be resolved.

**For how long?** The term of the lease may be fixed, periodic or of indefinite duration.

---

**Lease Agreement**

*Extracted from NRC Lebanon programme tools, June 2020.*

1. **The Parties**

1.1. Landlord’s name/mandated person: …………………………………………………..(the Landlord)

1.2. Address and contact details of the Landlord: …………………………………………

1.3. Tenant’s name and contact details: the Head of Family.......................the Spouse ................……...(the Tenant)

1.4. Household’s phone number(s): ……………………………………………………………

1.5. Household members (the Household)

<table>
<thead>
<tr>
<th>#</th>
<th>Name</th>
<th>Age</th>
<th>Relationship to Household</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>...</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1.6. The Tenant will lease the Premises from the Landlord and the below mentioned address of the Premises will be considered as the residency of the tenant for the purposes of this agreement.

2. **Object and Purpose of the Lease Agreement**

2.1. Building: ………………………………………………………………………………………………………

2.2. Land registry number (if available): …………………………………………………………………

2.3. Street: ………………………………………………………………………………………………………

2.4. City: ……………………………………………………………………………………………………………

2.5. Description of the Premises (e.g. which floor, number of rooms, equipment, furnished): ………………………………………………………………………..

2.6. Present state of the Premises (very good, good, fair, bad): ………………………………………

2.7. Identified defects at the Commencement Date: ……………………………………………………..

2.8. Intended purpose of the Premises (e.g. residential or commercial): ……………………………..
3. Rent
3.1 (Yearly/monthly) rental amount: .................................................................
3.2 Intervals of payment (e.g. first or last day of every month or every three or six months): .................................................................
3.3 Method of payment (e.g. cash, in goods): .............................................

4. Duration of Lease
4.1 The term of the Lease Agreement will be .........., starting on.......... (the Commencement Date), and expiring on .................
4.2 The Parties can terminate the Lease Agreement anytime by mutual agreement.
4.3 The Tenant can terminate the Lease Agreement upon the initial agreed upon period (4.1).
4.4 The Tenant and The Landlord should negotiate potential extension of the Lease Agreement, at least one month before it expires. The Lease Agreement is renewed conditional to a mutual agreement between the two parties.

5. Obligations of the Tenant
5.1 The Tenant will pay the full amount of rent in due time and in the agreed upon manner (e.g. cash, cheque).
5.2 The Tenant should not use the Premises for purposes that differ from those specified in the Lease Agreement.
5.3 The Tenant will preserve and maintain the Premises and, upon termination of the Lease Agreement, return them in the same condition (except for normal wear and tear) that the Tenant received the Premises.

6. Obligations of the Landlord
6.1 The Landlord will deliver the Premises, and execute, at his/her own expenses, all the necessary structural repairs in the Premises including securing connections to water and electricity and minimum standards of adequacy, except those due to any misuse by the Tenant.
6.2 The Landlord will issue a receipt to the Tenant for each rent payment.

7. Other Agreements (e.g. Electricity, Taxes)
...........................................................................................................

8. Settling Disputes
Disputes or conflicts with this Lease Agreement that cannot be solved in mutual consultations will be settled in accordance with the applicable Lebanese law. All notices should be served in writing.

9. Termination
9.1. The Owner may terminate this Agreement if the Household breaches one of his/her obligations. The Owner must send a written notice to the Household to remedy the breach within a timeframe of not less than one month in addition to notifying NRC in writing or by SMS (phone number). The Original Lebanese law. All notices should be served in writing.
9.2. The Tenants may terminate this Agreement by providing a five (5) days’ notice in writing to the Owner. The Household must also inform NRC within 5 days of sending the written notice.

10. Number of signed copies
This Lease Agreement is issued in three original copies. Each Party retains one original, the third is given to NRC.

Date and place of Lease Agreement: .........................................................

Signature of the Landlord  Signature of the Tenant  
........................................ ........................................

This is a suggested example of a lease agreement which can be used as a basis of an agreement when entering into lease of property. All legal information provided in this document is intended as a general guide only and is not a substitute for seeking legal advice from a qualified lawyer.
Annex 7 - Minimum housing standard example

Adapted from the Norwegian Refugee Council (NRC) Jordan Urban Shelter Programme, Minimum Housing Standard, October 2017.

Introduction

This document is intended to provide the urban shelter project with minimum standard which should be followed and validated to identify a house as an adequate space to live for a family. The standards are general and allow different families and field teams to assess and identify general situations which later can be used to define potential modifications, extra support and/or actions.

1. Tenure Security

A house should provide a family with a stable place to live; therefore, only houses where tenure can be secured can be validated. Tenure security is assessed from two perspectives, legality of the agreements and relationship with the owner.

- Legality of the agreements - Only properties where a secured agreement can be obtained can be considered for the project. The agreement can be pre-existing or can be secured after validating the property.
- Relationship with the landlord - Only properties where the landlord has a positive (or at least neutral) attitude towards the tenants can be considered as valid. NRC cannot validate houses where the tenants can be affected by any kind of mistreatment and/or abuses.

2. Personal Safety

The house should provide safety to the whole family, in particular women and children. The safety is evaluated from two main points of view, environment and neighbourhood, and home security.

- Environment and neighbourhoods. Houses cannot be located in areas which are known for un-safety and danger; this includes social and environmental threats. Houses cannot be located in areas which suffer of frequent inundations, risking landslides, flash floods, etc. In additions areas which are prone to violence due to gangs, militias or any other form of social pressure are to be avoided.

- Home security. The house should be able to secure people and belonging located in the interior. For this it is required that at least the access door and all windows which could be used to enter the house can be secured and locked. Addition of iron bars for ground floors could be considered in some cases, but not required.

3. Structure

The house should be structurally sound. NRC cannot validate houses with major cracks, broken structural elements, damaged slabs, damaged walls, columns and/or evident problems with structural design.

4. Size

The size of the house should be enough to host all family members. If more than one household lives in the house they must have separate bedrooms, and each room cannot host more than 4 people. In addition, it cannot be considered as bedroom, any space which is used as an access space to another one, such a common room which gives access to bedrooms. Crowdedness level cannot be higher than 4 individuals per bedroom.

5. Habitability

The house should provide minimum habitability standards which allow a person/family to live in a healthy environment, considering physical and mental factors. Main factors to consider are:

- Ventilation and Illumination in spaces. Spaces should have a source of natural light and ventilation. In some cases, ventilation and illumination can be obtained through a third space, however these cases must be revised in detail considering elements such as size of the windows or door that ventilate the second space, distance to the nearest windows or space for ventilation and/or internal air flow. In either case, it is not acceptable to have more than a second level ventilation and illumination (i.e. all spaces must be connected to at least another space that has direct light and ventilation, a third level it is not accepted).
- Basements or spaces which do not have at least proper ventilation and natural illumination for part of the day are not accepted.
6. **Humidity.** There should not be important traces of moisture or humidity in any of the rooms, in particular bedrooms.

- **Living space.** No living space can be accepted with less than 2.5 meter from the floor till the ceiling after all works have been completed. This includes bedrooms, common areas, kitchen, toilets, etc. However, storage space, closets or any other area allocated not as living areas could be smaller.

- **Risk prevention.** Areas in the house which can present a risk of accident should be protected, in particular if there are children and/or older people. This mainly includes railings in high steps, balconies, terraces, etc. Other element which might be a risk can be considered depending on the case.

6. **Intimacy**

The house should provide enough intimacy and decent space, adapted to cultural norms and traditions. In particular when different households inhabit the same house, there must be a structure to limit intimacy in the different spaces. In these cases, when more than one household uses the same house, at least the bedrooms should have a door possible to be closed. Windows facing the exterior, in particular in ground floor, should be able to be closed to prevent external people to have direct visual connection with the interior.

7. **Water and Sanitation Services**

- **Water:** The house should have access to water in sufficient manner to cover the family needs. The minimum amount of water available for each family is estimated depending on the water storage capacity.

- **Water:** The storage capacity is estimated in 50 litres/ per person/ per day. The number of days which should be used to calculate the storage capacity will depend in the area of work and the frequency of water distribution in the area.

- **Water:** The water should be of sufficient quality and cleanliness to execute the daily activities in the house, such as wash clothes, take bath, and clean.

- **Sanitation:** The house should have a functional system to evacuate the waste water. The system also should be possible to be maintained and prevent pollution in the environment.

8. **Electricity services**

The house should have access to electricity. The electricity circuit should be protected with at least one circuit with circuit breaker, ideally a differential circuit breaker. All systems should be safe, with no cables unprotected or uncovered, in particular if children are present. It is expected to have at least one illumination point and one electricity plug in each room.

9. **Toilet and Shower Units**

- Toilet and showers should be clean and safe. Doors in toilet and showers should be able to be locked to maintain safety, in particular for women and children.

- The toilets and showers should also be protected from the outside, preventing external people to look inside or when people are coming in / out of them. Windows and/or doors should be positioned or designed to prevent this situation.

- Toilets should have enough space to at least accommodate a toilet sit (or equivalent) and a space to take a shower/bath. Ideally a sink should be located inside the toilet, however in some situations is acceptable the sink to be located in an adjacent place.

- Floors and walls should be able to be cleaned and maintained. Tiles or similar finishing is recommended in floors and walls up to 1.5 meter as minimum.

- The toilet should have ventilation, ideally a window directly to outside, which should be possible to be opened.

10. **Cooking Space**

Each house should have at least one space where cooking is possible. This space should have as minimum space to locate a stove and a sink connected to the water circuit inside the house. Ideally the fridge should fit in the kitchen; however, it can also be located in an adjacent room or in a convenient space, easily accessible form the kitchen space.

- The kitchen should have ideally also a space to prepare food, such a counter and where to store some products.

- The kitchen should have ventilation, ideally a window directly to outside, which should be possible to be opened. Kitchen space should be
possible to clean thoroughly. Tiles or similar finishing is recommended in floors and walls up to 1.5 meter as minimum.

11. Common spaces

- Finishing standards. These spaces should have at least all walls plastered and a floor which is possible to be cleaned easily.
- Size. The common space should ideally be able to accommodate some members of the family to have a moment together, therefore the space should be preferable big enough to host all members of the family. In addition, the space should be preferable of regular dimensions rather than long.

12. Bedrooms

- Finishing standards. These spaces should have at least all walls plastered and a floor which is possible to be cleaned easily.
- Size. The bedrooms should have enough space to accommodate all people who need to sleep in the room comfortable. The space should be in preference of regular dimensions, since it is better to accommodate beds, mattresses or distribute sleeping areas.

13. Specific Needs

The house should be able to allow people with specific needs to profit of similar opportunities than others. For this purpose, houses which host people with mobility limitations and other specific need should at least consider that.

- Reach. Everyone in the house should be able to reach the house, at least to be able to move to/from the house to a nearby place.
- Enter. Everyone in the house should be able to enter/exit the house independently. Doors, steps, etc., house should be adapted to ensure this.
- Circulate. Everyone in the house should be able to circulate independently in the house, in particular to move around between areas which are most relevant, such as move from bedroom to the toilet, and to the common areas for example.

Use - Everyone in the house should be able to use at least most relevant items, such as toilet, showers, sinks, electrical switches, etc.

14. Access to services

Avoid selecting properties which are far away from the local services; or minimize the number of these cases.

Annex 8 - Livelihood table

The table below sets out some of the possible interventions which NS can consider while implementing rental assistance for displace population affected by crisis:

<table>
<thead>
<tr>
<th>Urban context</th>
<th>Rural Context</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Emergency interventions</strong></td>
<td><strong>Emergency interventions</strong></td>
</tr>
<tr>
<td>Support for most vulnerable households to meet basic needs (food and other household needs) via cash and market-based assistance.</td>
<td>Support for most vulnerable households to meet basic needs (food and other household needs) via cash and voucher assistance or in-kind support.</td>
</tr>
<tr>
<td>Conditional cash-based initiatives to pay debts, etc.</td>
<td>Protection of livelihoods via cash and voucher assistance or in-kind support through: Provisioning of agriculture assistance to affected communities to secure the upcoming planting season (including backyard production). Provisioning of livestock assistance to affected communities (e.g. vaccination campaigns, provision of fodder, animal health, etc).</td>
</tr>
<tr>
<td>Advocacy for the inclusion of marginalized groups in national social protection systems.</td>
<td>Conditional cash-based initiatives to pay debts, etc.</td>
</tr>
<tr>
<td></td>
<td>Advocacy for the inclusion of marginalized groups in national social protection systems.</td>
</tr>
</tbody>
</table>
Medium/longer-term interventions be contextualized to the NSs capacities/experiences and the legal framework of the country

<table>
<thead>
<tr>
<th>Provision of basic start-up grants (conditional cash), targeting affected individuals and aimed at the recovery of micro-, small-, and medium-sized enterprises in the communities.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improve access to financial services (formal and informal) for small and medium-sized enterprises.</td>
</tr>
<tr>
<td>Provision of technical vocational education and training (TVET).</td>
</tr>
<tr>
<td>Promotion of business incubator to provide initial capital to reestablish micro and small enterprises.</td>
</tr>
<tr>
<td>Internships for skills development in small, medium enterprises.</td>
</tr>
<tr>
<td>Climate smart initiatives which support food security &amp; livelihoods recovery (e.g. energy efficient cooking stoves).</td>
</tr>
<tr>
<td>Advocacy for the inclusion of marginalized groups in national social protection systems.</td>
</tr>
<tr>
<td>Cash for work schemes in affected communities to provide access to income.</td>
</tr>
<tr>
<td>Provision of conditional cash grants and market-based support targeting affected individuals and aimed at the recovery of micro-, small-, and medium-sized enterprises in the communities.</td>
</tr>
<tr>
<td>Restoring trade flows and ensuring the smooth functioning of markets of agricultural products and inputs (supporting the value change gaps)- Market based integration.</td>
</tr>
<tr>
<td>Facilitate access to loans and or microcredit by restoring community-based microfinance systems (saving groups, mother clubs).</td>
</tr>
<tr>
<td>Climate smart initiatives which support food security &amp; livelihoods recovery (e.g. energy efficient cooking stoves).</td>
</tr>
<tr>
<td>Advocacy for the inclusion of marginalized groups in national social protection systems.</td>
</tr>
</tbody>
</table>

Annex 9 - Bibliography

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Humanity The International Red Cross and Red Crescent Movement, born of a desire to bring assistance without discrimination to the wounded on the battlefield, endeavours, in its international and national capacity, to prevent and alleviate human suffering wherever it may be found. Its purpose is to protect life and health and to ensure respect for the human being. It promotes mutual understanding, friendship, cooperation and lasting peace amongst all peoples.

Impartiality It makes no discrimination as to nationality, race, religious beliefs, class or political opinions. It endeavours to relieve the suffering of individuals, being guided solely by their needs, and to give priority to the most urgent cases of distress.

Neutrality In order to enjoy the confidence of all, the Movement may not take sides in hostilities or engage at any time in controversies of a political, racial, religious or ideological nature.

Independence The Movement is independent. The National Societies, while auxiliaries in the humanitarian services of their governments and subject to the laws of their respective countries, must always maintain their autonomy so that they may be able at all times to act in accordance with the principles of the Movement.

Voluntary service It is a voluntary relief movement not prompted in any manner by desire for gain.

Unity There can be only one Red Cross or Red Crescent Society in any one country. It must be open to all. It must carry on its humanitarian work throughout its territory.

Universality The International Red Cross and Red Crescent Movement, in which all societies have equal status and share equal responsibilities and duties in helping each other, is worldwide.
The International Federation of Red Cross and Red Crescent Societies (IFRC) is the world’s largest humanitarian network, with 192 National Red Cross and Red Crescent Societies and around 14 million volunteers. Our volunteers are present in communities before, during and after a crisis or disaster. We work in the most hard to reach and complex settings in the world, saving lives and promoting human dignity. We support communities to become stronger and more resilient places where people can live safe and healthy lives, and have opportunities to thrive.