# **Introduction**

Rental assistance can be provided in many different ways, involving:

* different components (such as rental payment support or security of tenure support);
* different integrations of these components, with stronger emphasis on some components over others;
* different direct and indirect recipients of support; and
* different objectives of the rental assistance programming for populations which may have diverse needs and differing shelter, recovery and displacement pathways.

As such there is a range of rental assistance approaches that can be adopted for different contexts. Some of the “main” example approaches are described here and the reasons for adopting these different approaches are explored in this document, however the list of approaches is non-exhaustive and these are only examples.

To help clarify what is proposed by the term approach, the following approaches are described:

1. The RCRC could establish a programme where the target household is responsible for finding their own accommodation and negotiating to rent the property with the property owner. The RCRC staff and volunteers would then visit and check the housing standards and that the tenant has an acceptable form of tenancy agreement (whether written or verbally agreed by both parties) that offers them some protection from forced eviction. Following this the RCRC transfers the monthly rental payment to the tenant to allow them to pay the rent.
2. The RCRC may only offer information at humanitarian service points (HSPs), or other relevant locations. This information may be on rental practices to enable displaced households who may be unfamiliar with the local rental housing market to understand how best to find rental accommodation, minimum rental periods that property owners normally accept, how to best protect the deposit, regulations and norms around tenancy agreements, and what to do if the property owner breaks the agreement.

Both these approaches are valid approaches, you can also do both 1. and 2. together, and the information support in 2 can be of benefit to those outside of the recipient group targeted with a more comprehensive rental assistance programme where the rental payment component is also delivered.

This document highlights that rental assistance is not only about rental payments and it explains the main components of a rental assistance programme. It also includes examples of activities that would be considered as part of these components.

# **Rental Assistance Response Components[[1]](#footnote-2)**

There are multiple response components that can be used when implementing the different approaches to rental assistance programmes. Some of the components will be provided to the target population, others will be tailored to property owners, or service providers. Note that several components may be provided by other actors, so coordination with government and other humanitarian actors is essential.

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.

|  |  |
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| **Types of response components** | **Descriptions and Examples** |
| 1.Information | * Supporting affected population with information to find adequate accommodation to rent. This includes how to identify areas of interest, how to identify protection risks. * Supporting affected population in understanding the rental housing market norms and practices, rental requirements (e.g. deposit, guarantor needs), negotiation norms. * Supporting owners and service providers to understand renting best practice. * Informing and involving the hosting community about the rental assistance programme through community mobilisation. * Consult with Community Engagement and Accountability experts to develop information to meet the needs of the target population, considering preferred and trusted communication channels, dissemination approach, etc. This is part of the ‘*Information is aid’* approach. |
| 2. Minimum housing standards | * Establishing minimum housing (habitability) standards. * Establish minimum settlement standards (e.g. safe, close to services, markets, livelihood opportunities etc.). * Orientation on spotting potential issues when viewing properties (e.g. signs of covered-up damp issues). * Vetting process to check minimum housing standards. * Assessing and monitoring the housing market quality, quantity and cost. |
| 3. Security of tenure support | * Ensuring security of tenure through appropriate rental agreements. * Ensuring both parties understand their roles and responsibilities in contractual arrangements (verbal or written). * Eviction monitoring (can be part of an early warning mechanism or can trigger a rapid response, it can also inform advocacy interventions and the design of the programme). |
| 4. Exit Strategy | * Exit is defined here as how the tenant can maintain their access to adequate housing once the support from the programme ends. i.e. What will happen when rental support ends? How will people maintain access to adequate shelter? * Considering exit strategies will greatly impact programme design (including targeting, duration of programme, complementary programmes). * Linking to complementary programmes (e.g. Livelihood programming) and initiatives to ensure exit strategy and do no harm. |
| 5. Technical Advice | * Supporting tenants to negotiate with landlords, and in-particular to support them with translation for cross-border displaced people. * Technical visits related to use, maintenance, and wear-and-tear of rental properties. * Supporting tenants to understand how to use less energy and other utilities. * 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 | * This is the range of payments and other financial related support (e.g. insurance or guarantor support). * Rental payment assistance to cover rent or parts of rent. This can take place through direct payment to service providers/ property owners, or through conditional cash, with rental payments made directly to the target population. It can also occur through multi-purpose cash assistance (MPCA) with rental labelling and potentially complementary programming. * Support with cost of utilities. * Grants related to deposits or guarantor support (and if triggered can lead to RCRC paying rent or being liable for damage). * Cash grants for furnishing. * Grants to landlords for adaption, for example, to assist older people or those with mobility impairments to use bathroom. |
| 7. Advocacy | * Advocacy to government, donors and other relevant institutions, on issues that could include, for example, allowing those affected to access rental accommodation, facilitating legal documentation to legalise affected people’s status, and access to livelihoods. This will include advocacy on behalf of marginalised groups. |
| 8. Complementary programming | * Often to support social-economic integration and the exit strategy. * Education, livelihoods, psycho-social support, health, WASH, support to access civil documentation, and protection support more generally. * Can be undertaken directly or through referrals to other services provided by RCRC or other organisations through information or through formal safe referral mechanisms. * Can also include shelter repairs, upgrades. Which may or may not be part of an upgrades for a rent-free period approach. |

# **Rental Assistance Programming Approach Examples**

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| --- | --- | --- |
| Example  Approach ref. | Example Approach Summary | Notes on Use |
| 1 | Multiple components of rental assistance with rental payment paid to tenant | Often used where RCRC has resources, a cash transfer mechanism exists and where there are no barriers to paying the target population (such as government restrictions). This can maximise empowerment, choice and dignity. |
| 2 | Multiple components of rental assistance with tripartite agreement and payment to property owners from RCRC | The target (tenant) family finds the rental property themselves but cannot rent directly. Often used where there may be restrictions on who can rent, or it is inappropriate to pay directly to the target population, or property owners will not rent directly to target households. Here the RCRC may have more liability and risk than where the agreement and payment is solely between the tenant and property owner. |
| 3 | Select components of rental assistance to increase access to rental housing for target population – e.g. Insurance for property owners or deposit payment support. | Often used where the RCRC has limited resources, and where as part of the context analysis the barrier to the target population accessing the rental housing market is determined to relate to a specific problem (e.g. not being able to raise a deposit, but able to cover monthly rent), or property owner hesitancy. |
| 4 | Information support (only) on rental practices provided to target population, no rental payment support offered. | Often used when the RCRC has limited resources. Information can be offered online and also be part of humanitarian service point offering. |
| 5 | Expansion of rental assistance social protection programme (payment either to tenant or property owner) | Should be explored whenever the government has rental assistance as part of their normal social protection programme with their domestic population. Ideally similar delivery mechanisms should be used to help the government absorb the new caseload later, but this can be difficult for the RCRC because of our processes and risk management etc. |
| 6 | RCRC finds and rents apartments from property owners and provides accommodation to target households at no rental cost (note there may still be utility costs etc.) | This may be needed in contexts where the target population cannot commit to the minimum rental period that property owners are willing to accept. It may also be needed whenever we have significant property owner hesitancy to rent to the target population. With this approach if tenant families move on, our agreement with the property owner would allow us to place a new household. |
| 7 | RCRC rents and manages an entire hotel/hostel and provides accommodation directly to target households with individual rooms. | This may be used where there is relatively inexpensive hotel accommodation available, and an entire hotel is available. This can then be used for short or longer stays. In some respects, this approach can be similar to running a collective centre if there are no facilities in rooms to cook food. Services and facilities such as hot food provision, child friendly spaces, similar to collective centres may need to be provided. Consult collective centre management guidance in-country. |
| 8 | RCRC has a framework agreement with hotels / hostels to allow their accommodation to be available for short stay-free of charge (e.g. perhaps using a voucher programme). | This may be used in contexts where the target population is needing to be supported for a short time while they work out how to meet their shelter needs longer-term or where they are working out how to move on. This can also be used in RCRC domestic programming to address emergency accommodation needs but should only be used with a realistic exit strategy. |
| 9 | Shelter repairs/upgrades to support property owners to create new habitable rental unit with the condition of a rent-free period being offered for target household. This is sometimes known as the “occupancy free of charge (OFC)” rental approach. | This is a longer process to give the target population access to rental housing and can involve selection of both property owners and tenants, grants for works and support to the tenant during the rent-free period. This approach is often used to try to gradually increase housing stock available on the market, but often after the rent-free period ends the property owners may charge rents which are higher than the target population can afford. |
| 10 | RCRC establishes a platform for both property owners & tenants with some vetting of property owners and assessment of minimum housing standards. Approach includes rental payment to tenant. | Here the RCRC may establish a platform (including a website) where property owners can apply to advertise their properties and the RCRC may vet the property owners and the housing standards and tenancy contract to be used. The target population may then apply to the programme and select properties that have already been vetted, there may be components of rental payment and other components, but not always. |
| 11 | Self-registration with fully remote support to tenants and remote vetting of properties. Note that this can be seen as an adaption of example approach 1 and 2. | In this approach, RCRC selects a geographical area to support. The target people who want to apply access a website for more information on the programme and eligibility and then those eligible find their own accommodation which meets the criteria on housing standards. Majority of support is provided remotely (e.g. remote tenancy agreement check and remote monitoring), with only limited risk based face-to-face follow-up. Rental payment paid to tenant. |
| 12 | Support to non-displaced tenants with rental payments who are at risk of eviction due to the inability to pay their rent. | A tenant who suffers a financial shock such as the loss of their household income may be at risk of eviction. This could be because of a disaster, an epidemic or economic crisis. In this case the RCRC could establish a programme that requires “light touch” (e.g. self-certification) verification of tenure security and housing standards and make rental payments to support the vulnerable household to avoid eviction. The programme may or may not also include complementary programming related to livelihoods support to help the household re-establish their income and ability to continue paying the rent when the supported period ends. |

*Note*

* *Example approach 9. “Shelter repairs/upgrades to support property owners to create a new habitable rental unit with the condition of a rent-free period” can also be part of the expansion of social protection where this is working to support local government housing for example, however, this approach is more commonly undertaken with private property owners.*
* *There is a grey area between hosting and renting, in some instances an organisation renting a property and providing access to the affected people to this rental accommodation could call the form of programming “rental assistance”, however, by some definitions (described later) it could also be called “hosting assistance”. Generally, hosting arrangements involve the host (private household or organisation) having no expectation that the guest household will pay the host to allow them to stay in the property. However, there may be payments to support the arrangement from the government or humanitarian actors (directly or given via the guest) to help ease the burden on the host related to, for example, additional utility costs or the costs of buying household items to support the guest household. On the other hand, in a rental arrangement the property owner treats the accommodation they make available (for a tenant) as a productive asset and charge the tenant rent for financial gain. With hosting there is also generally a greater level of accompaniment/support outside of purely assistance with accommodation given at the good-will of the host to the guest.*

# **Considerations for determining approach?**

In general, the information you will need to inform the approach will come from your context analysis described in Part II Step 1. Key questions may include:

* What kinds of accommodation need does the population face?
* Which population groups have more difficulties in accessing rented accommodation?
* Does the target population have status that allows them to rent (directly)?
* Is renting a common option/practice for the target population to meet their housing needs?
* What barriers do/ could they face in accessing the rental housing market? What risks do/ could they face when accessing the rental housing market?
* What is the local context like related to xenophobia, livelihoods opportunities, migration and displacement, likely duration and certainty of stay etc.?
* What are the government and other agencies doing related to accommodation access/provision?
* It is believed that there will be a sufficient quantity of affordable and appropriate rental units on the market?
* Are there realistic exit strategies for the people you want to support with rental assistance so they can maintain their housing standards once the rental support from the RCRC has ended?
* What resources (including internal capacity) does the RCRC have to support with rental assistance?

The following table gives a range of considerations that could be used when comparing approaches.

### **Example approach considerations table**

| **Example Approach:** | **MPCA** | **Multiple components of rental assistance with rental payment paid to tenant** | **Multiple components of rental assistance with tripartite agreement and payment to property owners from RCRC** | **RCRC finds and rents apartments from property owners and provides accommodation to target households at no rental cost (note there may still be utility costs etc.)** | **Self-registration with fully remote support to tenants and remote vetting of properties.** |
| --- | --- | --- | --- | --- | --- |
| **Registration** | Various methods can include remote self-registration. | Often in-person at RCRC centres, can also be via. phone or online. | Often in-person at RCRC centres, can also be via. phone or online. | Often in-person at RCRC centres, can also be via. phone or online. | Online self-registration, can also be phone or in person support to promote accessibility. |
| **Selection** | May not be linked to accommodation needs directly. | Normally linked to accommodation needs and vulnerability criteria. | Normally linked to accommodation needs and vulnerability criteria. | Normally linked to accommodation needs and vulnerability criteria. | Normally linked to accommodation needs and vulnerability criteria. |
| **Inclusion/exclusion errors** | High risk – likely some people will be included who will not need financial assistance for rent. | Limited | Limited | Limited | Moderate risk- Increased potential for duplication, and diversion. |
| **Who identifies accommodation?** | Tenant | Tenant | Tenant | RCRC | Tenant |
| **Housing standards verification/support** | Usually not included in programme. | Normally in-person visit by RCRC. | Normally in-person visit by RCRC | RCRC checks property meets specification directly. | Can include a video-call. |
| **Contracts** | Tenant & Property Owner, normally with no support or follow-up from RCRC. | Tenant & Property Owner. May be written or verbal depending on context. | Tenant & Property Owner – RCRC. Written. | Property & Owner – RCRC.  May be written or verbal depending on context. | Tenant & Property Owner. |
| **Tenure security checks/support** | Usually not included in programme. | RCRC will normally check / support | RCRC will normally check / support | RCRC will normally check / support | RCRC will normally check / support |
| **Programme agreement**  (Agreement between RCRC and tenant and/or property owner related to the terms of the programme) | May occur related to MPCA but limited in scope. | Will normally be in place, including agreement to allow occupancy monitoring and potentially for tenants to take part in programming related to exit strategy. | Will normally be in place, including agreement to allow occupancy monitoring, and potentially for tenants to take part in programming related to exit strategy. | Will normally be in place, including agreement to allow occupancy monitoring, and potentially for tenants to take part in programming related to exit strategy. | Will normally be in place, including agreement to allow occupancy monitoring. |
| **NS liability considerations** (e.g. if tenant damages property who is liable, or if tenant does not have the legal right to rent and rents property). | Very limited | Limited | More significant related to tripartite agreement. | Significant related to contract between RCRC and Property Owner. However, other aspects of liability more controllable. | Very limited |
| **Payment support** | Paid to vulnerable household/tenant | Paid to tenant | Paid to property owner | Paid to property owner | Paid to tenant |
| **Case management** | Usually not included | Often included – various approaches possible. | Often included – various approaches possible. | Often included – various approaches possible. | May be limited (given remote nature of programming) |
| **Occupancy Monitoring** | Monitoring before next tranche of payment likely to not relate to occupancy. | Normally included, often before next rental payment is released. | Normally included, often before next rental payment is released. | Normally included. | Normally included to some extent. |
| **Exit strategy support** (Exit refers to tenant household maintaining access to adequate housing once the programme support ends) | Usually not included | Normally can be included, such as complementary programming related to livelihoods support. | Normally can be included, such as complementary programming related to livelihoods support. | Normally can be included, such as complementary programming related to livelihoods support. | If support is remote this may be difficult to deliver. |
| **Ability to secure the shelter outcome.** | Very limited | RCRC has ability to secure outcome especially since payments will be conditional. | RCRC has ability to secure outcome especially since payments will be conditional. | RCRC has far more ability to secure outcome. | May be more limited due to remote nature of programme. |
| **Ability to secure protection outcomes** | Very limited | RCRC has ability to secure outcome, especially if case management support is included in programme. | RCRC has ability to secure outcome, especially if case management support is included in programme. | RCRC has ability to secure outcome, especially if case management support is included in programme. | May be more limited due to remote nature of programme. |
| **Ability to secure inclusion & integration outcomes.** | Very limited | RCRC has ability to secure outcome, especially if case management support is included in programme. | RCRC has ability to secure outcome, especially if case management support is included in programme. | RCRC has ability to secure outcome, especially if case management support is included in programme. | May be more limited due to remote nature of programme. |

1. The following is extracted with modifications and additions from [IFRC (2020) Step-by-step guide for rental assistance to people affected by crisis](https://cash-hub.org/resource/step-by-step-guide-for-rental-assistance-to-people-affected-by-crisis/). [↑](#footnote-ref-2)