**Contents**

[Introduction 1](#_Toc151935381)

[Summary of Example Approaches 2](#_Toc151935382)

[General Process Overview 3](#_Toc151935383)

[Example Approach 1&2 – Implementation Workplan and Components 6](#_Toc151935384)

[Example Approach 3 –Implementation Workplan and Components 10](#_Toc151935385)

[Example Approach 4 – Implementation Workplan and Components 10](#_Toc151935386)

[Example Approach 5 – Implementation Workplan and Components 10](#_Toc151935387)

[Example Approach 6 – Implementation Workplan and Components 11](#_Toc151935388)

[Example Approach 7 – Implementation Workplan and Components 12](#_Toc151935389)

[Example Approach 8 – Implementation Workplan and Components 13](#_Toc151935390)

[Example Approach 9 – Implementation Workplan and Components 14](#_Toc151935391)

[Example Approach 10 – Implementation Workplan and Components 16](#_Toc151935392)

[Example Approach 11 – Implementation Workplan and Components 18](#_Toc151935393)

[Example Approach 12 – Implementation Workplan and Components 21](#_Toc151935394)

# **Introduction**

The following process overview gives information to guide the practitioner (RCRC staff and volunteers) on the steps and sub-steps you might take to both design and implement your programme. There are some steps and sub-steps that will always be undertaken no matter what programming approach is adopted (e.g. some level of context analysis), and some that will not be undertaken or be given limited emphasis depending on the approach and the components of rental assistance included in the programme (e.g. “planning rental payments” is not undertaken when no rental payments are included in your programme design).

Implementation work plans have been included for some of the example approaches. These are the processes that the target household/tenant, property owners, or external stakeholders (such as government) may interact with in relation to the components of rental assistance included in the programme.

Both the process overview and the implementation workplans are included here to help give the practitioner an overview and a “roadmap” to the steps and sub-steps which are detailed in the SoPs, tools and examples.

# **Summary of Example Approaches**

The below table simply outlines some example approaches to help prompt thinking and to show that there are several ways of implementing a rental assistance programme. Any approach adopted must be evaluated based upon the specific crisis and context.

|  |  |
| --- | --- |
| Approach ref. |  Example Approach Summary  |
| 1 | Multiple components of rental assistance with rental payment paid to tenant |
| 2 | Multiple components of rental assistance with tripartite agreement and payment to property owners from RCRC |
| 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. |
| 4 | Information on rental practices provided to target population, no rental payment support offered. |
| 5 | Expansion of rental assistance social protection programme (payment either to tenant or property owner) |
| 6 | RCRC finds and rents apartments from property owners and sub-lets at no rental cost (note there may still be utility costs etc.)  |
| 7 | RCRC rents and manages an entire hotel/hostel and provides accommodation directly to target population with individual rooms. |
| 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). |
| 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. |
| 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. |
| 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. |
| 12 | Support to non-displaced tenants with rental payments who are at risk of eviction due to the inability to pay their rent. |

# **General Process Overview**

The following pages give a process overview for a more comprehensive rental assistance programme with many components of rental assistance included. It is adapted from figure 1 (reproduced below) of the [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/).

## **IFRC Step-by-Step Guide for Rental Assistance (2020) Overview**



## **General Process Overview – Linear Representation**

Note that the Rental Assistance SoPs presented broadly reflect the steps and sub-steps shown below.

STEP 0: PREPAREDNESS/ Advocacy & Coordination – **SoP 0.1**

* Internal advocacy within RCRC
* Internal coordination
* External advocacy to key stakeholders (e.g. government, local authorities, donors etc.)
* External coordination with other/potential partners

STEP 1: CONTEXT ANALYSIS

* Assessment of the context – **SoP 1.1**
* Response option analysis – **SoP 1.2**
* Decision Making Tree for Go\_NoGo – **SoP 1.3**
* Vulnerabilities, needs and capacities - **SoP 1.4**
* National Society capacity assessment – **SoP 1.4B**
* Cash feasibility assessment – **SoP 1.5**
* Rental Housing Market Assessment (including stakeholder mapping, market processes overview, market environment considerations, supply, prices etc.) – **See SoP 1.6**
* Security of Tenure Assessment – **SoP 1.7**
* Risk Assessment – **SoP 1.8**

STEP 2: PROGRAMME DESIGN AND PLANNING - Designing the intervention

* Overall programme design: - **SoP 2.1.1 to 2.1.3**
	+ Objective setting
	+ Duration
	+ Rental assistance approach & components
	+ Budget (including considering rental payments)
	+ Population to be assisted
	+ Exit strategy & considerations
* Targeting and selection criteria – **SoP 2.1.4**
* Community engagement and accountability strategy – **SoP 2.1.5**
* Planning rental payments – **SoP 2.1.6**
* Setting rental housing minimum standards – **SoP 2.1.7**
* Security of tenure standards – **SoP 2.1.8**
* Risk analysis and mitigation – **SoP 2.1.9**
* Advocacy strategy – **SoP 2.1.10**

STEP 2: PROGRAMME DESIGN AND PLANNING - Planning for Implementation

* Programme Management – **SoP 2.2.1**
	+ Developing programme process flow-charts – **SoP 2.2.1**
	+ Developing workplans/activity schedules/Gantt charts – **SoP 2.2.1**
	+ Establishing indicators (process, outcome, project management) – **SoP 3.2**
* Information management systems – **SoP 2.2.2**
* Human resources – skills, competences, team set-up and training – **SoP 2.2.3**

STEP 3: IMPLEMENT AND MONITOR

* Implementation
* Advocacy – **SoP 2.2.1**
* Information – **SoP 3.5**
* Case identification – **SoP 2.1.4**
* Registration – **Tools & Examples in SoP 2.2.2**
* Selection (of eligible households) – **SoP 3.1.1**
* Household (prospective tenant orientation) – **SoP 2.1.5**
* Enrolment and Programme Agreement – **SoP 3.1.2**
* Household identifies accommodation
* Housing standards verification – **SoP 2.1.7**
* Tenure Security verification/agreement – **SoP 2.1.8**
* Property owner orientation – **2.1.8**
* Enrolment on programme – **SoP 3.1.2**
* Payment support – **SoP 2.1.6**
* Case management & Integration Support – **SoP 3.4**
* Monitoring
	+ Process monitoring – **SoP 3.2**
	+ Outcome monitoring – **SoP 3.2**
	+ Exit strategy monitoring – **SoP 3.2**
	+ Social tensions monitoring – **SoP 3.2**
	+ Rental housing market monitoring – **SoP 1.6**
	+ Programme risk monitoring

STEP 4: REPORT, EVALUATE AND LEARN – **See SoP 4.1 to 4.3**

* Reporting
* Programme Evaluation
* Case studies

*Implementation Workplan - Approach 1 & 2*

*(Further detailed later)*

The above linear representation has minor modifications (e.g. slight wording changes, and sub-steps have been expanded for greater clarity) from the steps and sub-steps presented in the step-by-step Figure 1 cycle overview within the [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/).

For example, approach 1 and 2, the components of support and the implementation work plan are given in detail, for the other example approaches the main differences are described in narrative form.

# **Example Approach 1&2 – Implementation Workplan and Components**

## **Introduction**

This workplan relates to the following examples:

|  |  |
| --- | --- |
| Approach ref. |  Specifics of Example Approach |
| 1 | Multiple components of rental assistance with rental payment paid to tenant |
| 2 | Multiple components of rental assistance with tripartite agreement and payment to property owners from RCRC |

In example approaches 1 & 2, with multiple components of rental assistance support, the RCRC aims to help the target households meet their shelter needs with a package of support allowing rental accommodation to be accessed. Wherever possible, rental payments should be paid directly to the tenant since this empowers the tenant in the property owner-tenant relationship and maximises choice and dignity. However, in some cases it may only be possible to make payments to the property owner. This may be because of government restrictions or property owner hesitancy. This can result in the need for a tripartite agreement between the property owner, tenant and RCRC.

Example approach 1 is similar to the approach adopted in Poland in the 2022-2023 Ukraine response by Polish Red Cross and IFRC. Example approach 2 is similar to that adopted in Slovakia in the 2022-2023 Ukraine response by Slovak Red Cross and IFRC.

Note that it may be possible to deliver example approach 1 remotely and this is described as example approach 11.

## **Components of Support**

|  |  |
| --- | --- |
| **Components of Support** | **Indicative description (non-exhaustive[[1]](#footnote-2))** |
| 1. Information | 1. Supporting affected population to understand accommodation options generally, understanding the rental market, rental requirements and practices.
2. Supporting affected population to find adequate accommodation to rent.
3. Support to affected population to assist them in the best action to protect their deposit.
4. Support owners to overcome hesitancy to renting to the programme’s target population.
5. Supporting owners and service providers to understand renting best practice
6. Engage and inform the host community and target community regarding the rental assistance programme, how it will work, eligibility etc.
 |
| 2. Housing standards | 1. To support people to access safe, dignified and habitable accommodation establish minimum housing standards. Rental payment support under the programme is conditional on meeting these standards.
2. Assessing and monitoring the housing market quality, quantity and cost
 |
| 3. Security of tenure | 1. Ensuring security of tenure through appropriate rental (property owner & tenant) agreement or where payment is to property owner directly by RCRC through tri-partite agreement.
2. Ensuring both parties understand role and responsibilities in contractual arrangement (verbal or written)
 |
| 4. Exit Strategy  | 1. Various exit strategies are explored and supported
2. Exit barrier analysis is undertaken
3. Links to complementary programming to ensure exit strategy and do no harm.
4. Monitoring of exit strategy.
 |
| 5. Technical advice | 1. Technical visits related to use, maintenance and wear and tear of rental properties
2. Support with minimising energy use
3. Assist with claiming access from Government support system
4. Support on relationship management between tenant and owners (which can be part of eviction monitoring)
5. Legal advice related to mediation and collaborative dispute resolution
 |
| 6. Payments  | 1. Rental payment assistance to cover rent or parts of rent. Through payment to tenant household or payment to property owners.
2. Support with payment of deposit.
3. Top-up to support cost of utilities
4. Top-up to support cost of household items (incl. furnishings)
5. Top-up to support cost of adaptation works for facilitating accessibility
 |
| 7. Advocacy | 1. Advocacy to government on incorporation in social protection system.
2. Advocacy to help overcome property owner hesitancy to rent
3. Advocacy to government related to services to support target population.
 |
| 8. Complementary programming | 1. Mapping of humanitarian agency, civil society, and government support
2. Livelihoods programming – to assist households to increase their income to be able to pay rent when support from the programme ends. This can include a range of activities from support with CVs and translation of educational & vocational certificates, to business micro-grants.
3. Referrals to those providing relevant support.
4. Support integration into local community (actions through social workers).
 |

## **Implementation Work Plan**

1. Identify barriers to target population accessing or using rental housing market
2. Deliver appropriate advocacy messages to government, local authorities and host community which may include realistic suggestions related to policy/law.

**Advocacy**

(see SOP 0.1 and 2.2.10)

1. Provide relevant rental practices and rental housing market information to target population & property owners. Deliver through relevant channels (online, humanitarian service points, NGOs).

**Information Support**

(see SOP 3.5)

1. Geographic Targeting – led by National Society (NS) branches with referrals from specific branches and Humanitarian Service Points- HSP.
2. External Referral – local authority departments, civil society groups, humanitarian agencies
3. Internal Referral – e.g. from Multi-purpose cash assistance programme or health programme etc.
4. Collective centres
5. Host families assisting IDP.
6. Small hotels/pensions

**Case Identification**

(see SOP 2.1.4)

**Registration**

(see tools & examples SOP 2.2.2)

1. Humanitarian Service Point Staff / Branch Staff and Volunteers.
2. Registration form uses a score card.

**Selection
of eligible households**

(see SOP 2.1.4)

1. Project Manager/Shelter HQ Team reviews scoring and approves/declines selection.
2. Household is informed of decision

**Housing Standards Verification**

(see SOP 2.1.7)

1. Visit by branch program/shelter team to check property meets minimum housing standards.
2. If standards not achieved, the household is asked to identify another.
3. Household (HH) briefed on assistance package and requirements for programme (e.g. housing standards, security of tenure)

**Household identifies accommodation**

1. Must be undertaken within x days (e.g. 30)

**Household (prospective tenant) orientation**

(see SOP 2.1.5)

1. The tenant/owner provides bank details to NS
2. Agreement signed between tenant/owner and NS related to support to be provided to HH by NS, and terms of the programme.
3. Phone call/visit to household once per month (prior to next monthly payment).
4. Monitoring of tenant/property owner relations from monthly question to household.
5. Monitoring of exit (from the programme) strategy of HH
6. Social tension monitoring.
7. Visit to family to discuss potential referrals (health, education, livelihoods etc.) and personal plans to better integrate into the host community
8. Warm referrals wherever possible
9. Follow-up with family to support any tenant/property owner relations if required.

Possible payment could be considered:

1. Deposit supported or payment
2. Monthly rental payments
3. Top-up for household items payment
4. Top-up winter utility support payment
5. Top-up for adaptability works payment
6. Phone call with property owner, to explain that NS can also be asked to support if issues arise during tenancy that can’t be resolved directly with tenant.
7. Hotline number shared
8. Review of tenancy agreement
9. In case of tripartite agreement – NS/IFRC

**Monitoring**

(see SOP 3.2)

**Case management**

(see SOP 3.4)

**Payment Support**

(see SOP 2.1.6)

**Enrolment on Programme**

(see SOP 3.1.2)

**Property Owner Orientation**

(see SOP 2.1.8)

**Tenure Security Verification/Agreement**

(see SOP 2.1.8)

# **Example Approach 3 – Implementation Workplan and Components**

## **Introduction**

|  |  |
| --- | --- |
| Approach ref. |  Specifics of Example Approach |
| 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. |

Example approach 3 could be 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 found to relate to a specific problem. For example, this could be:

* the target population not being able to raise a deposit, but able to cover monthly rent.
* property owner hesitancy related to concern that target population will damage property.
* property owner preference for nationals of own country.

Example approach 3 is similar to the approach adopted by Luxembourg Red Cross in domestic programming where guarantor support and additional deposit support is provided by those trying to rent, to help overcome property owner hesitancy to rent to the target group. There are also components of complementary programming including case work.

## **Components of Support & Workplan**

The components of support and the workplan would be a subset of that presented for example approach 1 or 2.

# **Example Approach 4 – Implementation Workplan and Components**

## **Introduction**

|  |  |
| --- | --- |
| Approach ref. | Specifics of Example Approach |
| 4 | Information on rental practices provided to target population, no rental payment support offered. Some advocacy support offered. |

Displaced people, especially cross-border displaced may be unfamiliar with how the rental housing market operates, this may be because they are new to using the rental market in general or because rental practices are different to their normal place of residence. This may lead them to miss opportunities when accessing the rental housing market and also lead them more open to exploitation by property owners. The RCRC can support the target population and property owners with relevant rental practices information. From assessment the RCRC may also be well placed to articulate to government some of the barriers the target population is facing in accessing the housing market and offer viable policy, regulation or primary legislation adjustments.

## **Components of Support & Workplan**

The components of support and the workplan would be a subset of that presented for approach 1 or 2, focusing on information and advocacy support only.

# **Example Approach 5 – Implementation Workplan and Components**

## **Introduction**

|  |  |
| --- | --- |
| Approach ref. |  Specifics of Example Approach |
| 5 | Expansion of rental assistance social protection programme (payment either to tenant or property owner) |

In this example approach the government already operates a social protection programme that assists recipients with rental payment support predominately. Post-crisis they are unable to expand their programme quickly enough to include substantial new caseloads that may need assistance. This may be because they do not have funds or because of another reason, like politically they need to have separate programmes for their domestic and migrant social protection programmes.

The ideal would be to support the government agency (perhaps with emergency funding) to incorporate the new caseloads in their existing programme and for the RC to offer complementary services. However, it may not be feasible because of RC systems on sub-grant agreements, donor restrictions or integrity risks for funds to be passed through the government for this to take place. In this case it may not be possible to use the same implementers (government social workers) and channels to deliver assistance and the RC will need to establish separate ways of working and delivery channels. Nevertheless, the programme should match as closely as possible the main aspects of the existing government social protection programme.

The approach adopted in the Bahamas in response to Hurricane Dorian 2019, could be considered to expand the government’s rental assistance social protection programme that was already in existence because:

* some elements of the government’s programme design were adopted by the Red Cross
* the government was able to refer people to the Red Cross programme
* eventually some households who were not able to repair or rebuild their homes to exit the Red Cross rental assistance programme were eventually transferred back into the government’s social protection programme to continue renting.

However, the Bahamas rental assistance programme did establish separate ways of working and delivery channels.

## **Components of Support & Workplan**

The components of support will need to match as closely as possible the government’s social protection programme.

The workplan will be similar to example approach 1 and 2, however at the start a good understanding of the social protection programme will need to be gained. There will also need to be significant stakeholder engagement including:

1. Engagement with government as to function of Social Protection Programme for incorporation of new caseloads.
2. Discussion with government as to type of expansion support (e.g. vertical expansion, when needed to top-up the amount given by government or horizontal expansion for a larger reach to support more of the population with a similar package of support as the government’s scheme).
3. Engagement with government and others on design of programme (to closely match/top-up gov. social protection programme for rental assistance.

# **Example Approach 6 – Implementation Workplan and Components**

## **Introduction**

|  |  |
| --- | --- |
| Approach ref. |  Specifics of Example Approach |
| 6 | RCRC finds and rents apartments from property owners and sub-lets at no rental cost (note there may still be utility costs etc.) |

In this example approach the property owners are contracted directly by the RC with no tripartite agreement with tenants. The RC then sub-lets at no cost to the tenant to allow vulnerable people to access accommodation. This may occur when, for example, standard contracts are 12 months and vulnerable people cannot commit to this because of uncertainty of the duration of the stay or other reasons. Example approach 6 is different from that described in example approach 2 where the target household chooses the property themselves, since the duration of the contract is independent of the stay of the supported household. The RCRC may use the same contracted property to accommodate several different supported households consecutively during the contracted period.

This example approach could be similar to that adopted by Columbian Red Cross in response to the population movement triggered by the Venezuela 2018 crisis where the Columbian Government limited the amount of cash assistance that was possible to provide to the displaced population directly and this amount was not sufficient to rent an apartment. Columbian Red Cross therefore rented the accommodation and provided free access to the supported displaced population. Another example where this approach was adopted relates to the programme of the Portuguese Red Cross in response to the Ukraine 2022 crisis where they directly rented self-contained accommodation in Portugal for displaced Ukrainians for a period of 18 months. The Spanish Red Cross has also undertaken similar in their “normal” domestic programming to support Spanish people who are homeless or survivors of domestic violence. This approach can also be used to support survivors of domestic violence who need to flee, or potentially those who may be homeless/rough sleeping.

## **Components of Support & Workplan**

The components of support and workplan will be similar to example approach 1 and 2, however,

* The housing standards established will be utilised by the RCRC to source apartments directly. This may be a logistical (procurement) process resulting in a service agreement or a tenancy agreement between the property owner and RCRC. Note that both setting the requirements/specification and the procurement process can take significant time.
* Incorporated within the programme agreement to allow the household to stay in the accommodation, it may include aspects similar to a tenancy agreement to give the tenant some form of security of tenure, and also clarify roles and responsibilities. Note that this may have risks for the National Society if it is more difficult to evict any tenants and so this should be carefully balanced.
* Payments will be to the Property Owner directly from the RCRC against the contract/tenancy.
* For some supported groups such as survivors of domestic violence or when those who may have been homeless/rough sleeping there may need to be specific complementary programming support. The complementary programming support (e.g. addiction/dependency support) may be as important as the accommodation support.

# **Example Approach 7 – Implementation Workplan and Components**

## **Introduction**

|  |  |
| --- | --- |
| Approach ref. |  Specifics of Example Approach |
| 7 | RCRC rents and manages an entire hotel/hostel and provides accommodation directly to target population with individual rooms. |

In this example approach the RCRC identifies locations where accommodation is needed, this could for example be close to a border crossing or in city or town where those displaced will travel to. They then identify hotel/hostel (or similar e.g. university dormitories) accommodation that can be rented and then provided (at no cost), this may be relatively cheap when there are empty hotels or hostels during the off-peak tourism season. Care should be taken with this approach since running collective centres requires specific expertise and resources. This may relate to provision of warm food provision, communal kitchen access, on-site health and educational facilities, and child friendly spaces. Mental health and psycho-social support and protection services may also be required. There may be significant regulations and health and safety risks that the RC may need to be aware of in this approach. It may often be necessary to work in partnership with organisations that can provide all these services.

The example approach is similar to that adopted in many RCRC National Societies in the neighbouring countries and along the migration route connected to the Venezuela 2018 crisis. In the 2022-2023 Ukraine response this example approach was also adopted by the Polish Red Cross with the support of German Red Cross in Lodz, Poland.

## **Components of Support & Implementation Work Plan**

Both the components of support and implementation workplan may be similar to that described in example approach 6. However, there may be a much greater emphasis on collective centre management related complementary programming which is outside of the rental assistance SoP guidance. For collective centre management, RCRC staff may want to refer to Camp Coordination and Camp Management (CCCM) cluster (or similar working group) and their guidance, both at global level and country level.

Some implementation workplan components that might be different to that described in examples 1 and 2 which example 6 is based upon are:

1. What services will be common? E.g. Will there be a communal kitchen that all can use? How will this be kept organised and clean? Laundry? Child-friendly spaces? Temporary learning spaces?
2. Works to establish collective centre – e.g. fire safety, kitchens, laundry etc.
3. Representative committees established so tenants have voice (and can represent on issues and concerns to management).
4. Will there be full time staff?
5. Will there be a curfew?

There are many other collective centre management process that might need to be established. Refer to CCCM guidance - national and/or global.

**Collective Centre & Management Processes established**

1. Household (HH) briefed on assistance, duration of support, how collective centre operates, facilities, centre rules etc.

**Household orientation on use of centre**

# **Example Approach 8 – Implementation Workplan and Components**

## **Introduction**

|  |  |
| --- | --- |
| Approach ref. |  Specifics of Example Approach |
| 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 (as for example people will be in transit and only intending to stay for a short period of time in a location prior to continuing their trip to another destination). This can also be used in RCRC domestic programming to address emergency accommodation needs but should only be used with a realistic exit strategy.

The approach was adopted by the Argentinian Red Cross in response to the population movement triggered by the Venezuela 2018 crisis. Where agreements with hostels was made in a border town where migrants were only staying a few days while they waited for transportation to move to the city where they intended to settle.

## **Component of Support & Implementation Workplan**

Some of the components of support and workplan may be similar to that described in example approach 6 & 7, however, some of the implementation workplan difference are indicated below:

1. Development of requirements (including standards related to accommodation, location, facilitates available to guests).
2. Determine duration of framework agreement
3. Indicate reconciliation process (including timeframe of payments to property owners)

**Tender documentation development & procurement**

1. Operation of contract including referral of selected households to accommodation providers.
2. Monitoring of contract
3. Payments under the contract to providers

**Contract Commences**

# **Example Approach 9 – Implementation Workplan and Components**

## **Introduction**

|  |  |
| --- | --- |
| Approach ref. |  Specifics of Example Approach |
| 9 | Shelter repairs/upgrades to support property owners to create new habitable rental units 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 (to enable the creation of rental units or upgrading of sub-standard units), 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 in some cases after the rent-free period ends the property owners may charge rents which are higher than the target population can afford.

Note that in some exceptional cases there may be more vulnerable property owners (e.g. those who have had their only productive asset damaged in a disaster) who cannot afford to give a rent-free period. In this case we may need to consider shortening the duration of the rent-free period and/or adopt an approach where the RCRC pays the tenant household’s rent for some proportion of the rental agreement.

This example approach is similar to the approach adopted by some humanitarian actors in Lebanon in response to the Syria 2011 crisis. In this response the government did not allow rental payments to Syrian refugees, and in addition to this there were a number of buildings partially constructed that with some minor work could increase the amount of accommodation in the rental market.

## **Components of Support**

|  |  |
| --- | --- |
| Components of Support | Indicative description (non-exhaustive[[2]](#footnote-3)) |
| 1. Information | 1. Supporting affected population to understand accommodation options generally, understanding the rental market, rental requirements and practices.
2. Support owners to overcome hesitancy to renting to the programme’s target population.
3. Supporting owners and service providers to understand renting best practice
4. Engage and inform the host community and target community regarding the rental assistance programme, how it will work, eligibility, etc.
 |
| 2. Housing standards | 1. To support people to access safe, dignified and habitable accommodation establish minimum housing standards. These will be the standards used to define the criteria for the repairs/upgrades.
2. Assessing and monitoring the housing market quality, quantity and cost.
 |
| 3. Security of tenure | 1. Ensuring security of tenure through appropriate rental agreement (property owner & tenant) agreement
2. Ensuring both property owners and tenants understand role and responsibilities in contractual arrangement (verbal or written)
 |
| 4. Exit Strategy  | 1. Various exit strategies are explored and supported
2. Exit barrier analysis is undertaken
3. Links to complementary programmes to ensure exit strategy and do no harm.
4. Monitoring of exit strategy.
 |
| 5. Technical advice | 1. Technical assessment of the works required to enable rental of the property in the programme, and support to the property owner to supervise or undertake the works (as appropriate).
2. Engagement and capacity building to understand how to best achieve the upgrade/repair works (and ensure compliance to attain authorities’ regulatory approval, as appropriate)
3. Technical visits related to use, maintenance and wear and tear of rental properties
4. Support with minimising energy use
5. Assist with claiming support from Government support system
 |
| 6. Payments  | 1. Payments/grants to property owner to upgrade/create accommodation which can be rented as part of the programme.
2. Once tenant has moved in post-upgrade/repair:
3. Top-up to support cost of utilities of tenant
4. Top-up to support cost of household items (incl. furnishings) of tenant
 |
| 7. Advocacy | 1. Advocacy to government on incorporation in social protection system.
2. Advocacy to government to help overcome property owner hesitancy to rent
3. Advocacy to government related to services to support target population.
4. Advocacy (and where possible an agreement) with the owner to continue renting at an affordable rent once the rent-free period ends.
 |
| 8. Complementary programming | 1. Mapping of humanitarian agency, civil society, and government support
2. Livelihoods programming – to assist households to increase their income to be able to pay rent when support from the programme ends. This can include a range of activities from support with CVs and translation of educational & vocational certificates, to business micro-grants.
3. Referrals to those providing relevant support.
4. Support integration into local community (actions through social workers).
 |

## **Implementation Work Plan**

Many elements of the work plan will be similar to example approach 2 with no payments of rent during the rent-free period, unless property owner is vulnerable as previously explained. In the below elements of the work plan we have reflected the sub-steps which are substantially different from that shown in example approach 1 and 2. Example approach 1 and 2 should still be referred to.

**Housing Standards Agreed**

(see SOP 2.1.7)

1. Agree accommodation standards and other requirements for inclusion of accommodation in programme.
2. General explanation of rent-free period for cash grant for upgrade/repair works to rental accommodation explained. Eligibility for programme also explained.
3. Rent-free period requirement explained and agreements such as:
4. Scope of works and cash grant support from RCRC for the works
5. Rent-free period agreement and RCRC will choose target tenant household
6. Agreement on affordable rent once the rent-free period ends

**Programme Orientation for Property Owners**

1. Visit to potential property with list of Works and cost estimate prepared for property to be included in programme.
2. Determination on inclusion in programme.

**Technical Assessment of Potential Property**

**Agreement with Property Owner**

1. Enter into agreement with property owner related to both grant agreement related to Works and rent-free period.
2. Cash grants provided in tranches related to Works
3. Capacity building on how to undertake the works by the owner or how to supervise the works done by others (or something in this lines)
4. Monitoring of Works before release of further cash grants.

**Grants to Property Owner for Works**

1. If property meets requirements to allow inclusion in the programme to place target household (i.e. tenant household), release final Works grant/payment.
2. Showing of property to prospective tenants (who are part of RC rental programme).

**Final inspection of property**

# **Example Approach 10 – Implementation Workplan and Components**

## **Introduction**

|  |  |
| --- | --- |
| Approach ref. |  Specifics of Example Approach |
| 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 if eligible for assistance select properties that have already been vetted, there may be components of rental payment and other components, but not always. For some components of this approach it may be useful to refer to guidance related to hosting assistance.

## **Components of Support**

|  |  |
| --- | --- |
| Components of Support | Indicative description (non-exhaustive[[3]](#footnote-4)) |
| 1. Information | 1. Supporting affected population to understand accommodation options generally, understanding the rental market, rental requirements and practices.
2. Supporting affected population to find adequate accommodation to rent.
3. Support to affected population to assist them in the best action to protect their deposit.
4. Support owners to overcome hesitancy to renting to the programme’s target population.
5. Supporting owners and service providers to understand renting best practice
6. Engage and inform hosting community and affected households with respect to the digital platform, its use and its benefits.
 |
| 2. Housing standards | 1. Established minimum housing standards necessary for RC to allow property owners to advertise property through RC platform.
2. Assessing and monitoring the housing market quality, quantity and cost.
 |
| 3. Security of tenure | 1. Ensure security of tenure through appropriate rental (property owner & tenant) agreement
2. Ensure both tenants and property owners understand role and responsibilities in contractual arrangement (verbal or written)
 |
| 4. Exit Strategy  | 1. Various exit strategies are explored and supported
2. Exit barrier analysis is undertaken
3. Links to complementary programmes to ensure exit strategy and do no harm.
4. Monitoring of exit strategy.
 |
| 5. Technical advice | 1. Technical visits related to use, maintenance and wear and tear of rental properties.
2. Support with minimising energy use.
3. Assist with claiming access from Government support system.
4. Support on relationship management between tenant and owners (which can be part of eviction monitoring).
5. Legal advice related to mediation and collaborative dispute resolution.
 |
| 6. Payments  | 1. Rental payment to tenant family from RC.
2. Top-up to support cost of utilities.
3. Top-up to support cost of household items (incl. furnishings).
 |
| 7. Advocacy | 1. Advocacy to government on incorporation in social protection system.
2. Advocacy to government to help overcome property owner hesitancy to rent.
3. Advocacy to government related to services to support target population.
 |
| 8. Complementary programming | 1. Mapping of humanitarian agency, civil society, and government support.
2. Livelihoods programming – to assist households to increase their income to be able to pay rent when support from the programme ends. This can include a range of activities from support with CVs and translation of educational & vocational certificates, to business micro-grants.
3. Referrals to those providing relevant support.
4. Support integration into local community (actions through social workers).
 |

## **Implementation Work Plan**

Some elements of the work plan will be similar to example approach 1&2. In the below elements of the work plan we have reflected the sub-steps which are substantially different from that shown in example approach 1 and 2. Example approach 1 and 2 should still be referred to.

**Programme Platform Established**

1. Establish web-based platform to provide information to prospective tenants, property owners and other stakeholders on programme.
2. Advertise RC programme and explain requirements for property owners to rent, related to both Housing standards and Protection risk related requirements.

**Programme Orientation for Property Owners**

(see SOP 2.1.5)

1. Since RC is “vouching” for property owner by potential inclusion on RC platform undertake some form of protection risk vetting. For example, RCRC may check that property owner is a “registered landlord” where regulations or associations allow this term to have meaning.

**Property Owner “Light-Touch” Vetting**

**Housing Standards Verification**

(see SOP 2.1.7)

1. Visit to ensure property meets minimum standards.

**Agreement with Property Owner for Inclusion of Property on Platform**

1. Enter into agreement with property owner related to both grant agreement related to Works and rent-free period.

#

# **Example Approach 11 – Implementation Workplan and Components**

## **Introduction**

|  |  |
| --- | --- |
| Approach ref. |  Specifics of Example Approach |
| 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 scenario, RC 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 is paid to the tenant.

## **Components of Support**

|  |  |
| --- | --- |
| **Components of Support** | **Indicative description (non-exhaustive[[4]](#footnote-5))** |
| 1. Information | 1. Supporting affected population to understand accommodation options generally, understanding the rental market, rental requirements and practices.
2. Supporting affected population to find adequate accommodation to rent.
3. Support to affected population to assist them in the best action to protect their deposit.
4. Support owners to overcome hesitancy to renting to the programme’s target population.
5. Supporting owners and service providers to understand renting best practice
6. Inform and involve hosting community about the rental assistance programme through community engagement
7. Orientation on RC programme – how it works, eligibility, criteria on housing adequacy, tenancy agreement needs etc.
 |
| 2. Housing standards | 1. Established minimum housing standards that tenants will have to find properties that comply with.
2. Remote assessment of housing adequacy – self-certification with a check-list form by tenants, pictures submitted remotely, floor plan (if available) submitted remotely. Sample assessed through in-person visits / video calls.
3. Assessing and monitoring the housing market quality, quantity and cost
 |
| 3. Security of tenure | 1. Ensuring security of tenure through appropriate rental agreement with remote submission
2. Ensuring both parties understand role and responsibilities in contractual arrangement (verbal or written) via remote checklist sent to property owner and tenant.
 |
| 4. Exit Strategy  | 1. Various exit strategies are explored and supported.
2. Exit barrier analysis is undertaken.
3. Links to complementary programming to ensure exit strategy and do no harm.
4. Monitoring of exit strategy.
 |
| 5. Technical advice | 1. Remote information shared on maintenance and wear and tear of rental properties.
2. Support with minimising energy use.
3. Assist with claiming support from Government support system.
4. Remote support on relationship management between tenant and owners (which can be part of eviction monitoring).
5. Legal advice related to mediation and dispute resolution.
 |
| 6. Payments  | 1. Rental payment assistance to cover rent or parts of rent via tenant.
2. Top-up to support cost of utilities.
3. Top-up to support cost of household items (incl. furnishings).
 |
| 7. Advocacy | 1. Advocacy to government on incorporation in social protection system.
2. Advocacy to government to help overcome property owner hesitancy to rent.
3. Advocacy to government related to services to support target population.
 |
| 8. Complementary programming | 1. Mapping of humanitarian agency, civil society, and government support.
2. HH Items provided by RC under HH Items programme.
3. Livelihoods support.
4. Referrals to those providing sectorial support.
 |

## **Implementation Work Plan**

1. Identify relevant rental practices and rental housing market information to give to target population.
2. Deliver through relevant channels (online, humanitarian service points, civil society organisations and partners) to target population.
3. Identify and deliver relevant rental practices information to property owners.

**Information Support**

(see SOP 2.15 & 3.5)

1. Identify barriers to target population accessing or using rental housing market.
2. Deliver appropriate advocacy messages to government which may include realistic suggestions related to policy/regulation/law.

**Advocacy**

(see SOP 0.1 and 2.2.1)

1. Establish web-based platform to provide information to prospective tenants, property owners and other stakeholders on programme.

**Programme Platform Established**

All via an online platform (website):

1. Target households can learn about programme (how it works, eligibility, housing minimum standards criteria for support, tenure security requirements).
2. Advice on how to find accommodation, how to negotiate, rental practices etc.

**Tenant Orientation on Programme & Information support**

1. Online application (including eligibility related documentation and ID).
2. Checks for duplication amongst adults & ID fraud checks.
3. Registration form uses a score card.

**Registration**

**Selection of Eligible Households for Support**

(see SOP 2.1.4)

1. Shelter HQ Team reviews scoring and approves/declines selection.
2. Household is informed of decision.

**Acceptance on programme & detailed briefing on support**

(See SOP 3.5 and 2.1.5)

1. Household (HH) briefed via. website on assistance package and more details on requirements for programme (e.g. housing standards, security of tenure, timeframe of support).

**Household Identifies Suitable Accommodation**

1. Shelter HQ Team reviews scoring and approves/ declines selection.
2. Household is informed of decision.
3. Remote self-certification check list of housing standards.
4. Sharing of photos/video / floor print (where advert available) for remote review.
5. For a sample - visit by branch shelter team to check property meets minimum housing standards.

**Remote Housing Standards Verification**

(see SOP 2.1.7)

**Tenure Security Verification**

(see SOP 2.1.8)

1. Sharing of tenancy agreement.
2. Remote review of tenancy agreement.
3. Remote orientation with property owner, to explain that NS can also be asked to support if issues arise during tenancy that can’t be resolved directly with tenant.
4. Hotline number shared.

**Remote Property Owner Orientation**

1. Agreement signed remotely between HH and NS related to support to be provided to HH by NS, and terms of the programme.
2. The tenant household provides bank details to NS.

**Enrolment on Programme**

(see SOP 3.1.2)

Possible payments could be considered:

1. Deposit Support.
2. Monthly rental payments to property owner
3. Top-up for household items payment
4. Top-up winter utility support payment

**Payment Support**

(see SOP 2.1.6)

**Casework
(undertaken for a prioritised section of those supported)**

(see SOP 3.4)

1. Remote offer of support to family to discuss potential referrals (health, education, livelihoods etc.) – via. quiz
2. Warm referrals wherever possible
3. Follow-up with family to support any tenant/property owner relations if required.
4. Monitoring of occupancy through whatsapp survey / phone calls with tenant and landlord, with geo-location prior to release of future rental payments. Spot-checks of sample – household visits.
5. Remote monitoring of any accommodation issues.
6. Remote monitoring of exit strategy of HH.

**Monitoring**

(see SOP 3.2)

#

# **Example Approach 12 – Implementation Workplan and Components**

## **Introduction**

|  |  |
| --- | --- |
| Approach ref. |  Specifics of Example Approach |
| 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.

This example approach was undertaken by Egyptian Red Crescent during the COVID-19 2020 pandemic when countries went into “lock-down” and there was huge economic disruption. The Egyptian Red Crescent supported cross-border migrants who became “stuck” in Egypt and were not eligible for government assistance with their rent. It was also implemented in Slovakia during the large population movement triggered by the Ukraine 2022 crisis. The arrival of a large number of Ukrainians had an impact on the Slovak host community (in particular some aspects of the labour market were affected), and vulnerable Slovak households were also struggling to pay their rent. To increase acceptance of the displaced population and acceptance of the Slovak Red Cross to those displaced from Ukraine, it was decided to extend the rental assistance programme beyond those who fled Ukraine and to incorporate Slovak households who were at risk of eviction for not having sufficient financial resources to sustain the rent. It should be noted that it was necessary to establish different eligibility criteria for vulnerable Slovak households under the rental programme to that used with the displaced Ukrainian households.

## **Components of Support & Implementation Work Plan**

This approach could be similar to example approach 1 and 2, however, there could be the following changes:

* Given that target households are non-displaced and in the same rental accommodation that they were in pre-crisis, it would be hoped that in the majority of cases it meets the households needs and is likely to meet housing standards. As such it might be acceptable to undertake “self-certification” with tenants being sent a check list to self-certify that property meets housing standards. There could be a sample of the households due to be supported where an in-person RCRC visit to verify is undertaken.
* Tenants could be asked for copies of contracts; however, this may be primarily related to avoiding fraud rather than security of tenure checks since households are already living in the properties. Where there is no written contract availability it may be appropriate to accept utilities bills or other proof of residence along with proof of regular payments (such as statements showing regular bank transfers. There may be limited scope to suggest written contracts where these do not already exist.
* There may be more limited opportunities for case management support if the programme is delivered primarily remotely. However, there may need to be more significant eviction monitoring.
1. This description of activities/considerations that make up the component are non-exhaustive and will vary by context, those given here are indicative. [↑](#footnote-ref-2)
2. This description of activities/considerations that make up the component are non-exhaustive and will vary by context, those given here are indicative. [↑](#footnote-ref-3)
3. This description of activities/considerations that make up the component are non-exhaustive will vary by context, those given here are indicative. [↑](#footnote-ref-4)
4. This description of activities/considerations that make up the component are non-exhaustive will vary by context, those given here are indicative. [↑](#footnote-ref-5)