FROM COLLECTIVE ACCOMMODATION TO INDEPENDENCE?

AN ANALYSIS OF CASH FOR RENT SCHEMES IN POLAND AND IMPLICATIONS FOR PROGRAMMING RECOMMENDATIONS

IOM UN MIGRATION | POLAND

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This publication was produced with the support of the Government of the Republic of Korea.

The report was prepared by CASE - Center for Social and Economic Research commissioned by the IOM and in close collaboration with the IOM at every stage of its development.

We would like to thank CASE for its vital contribution to the research process, data analysis and the preparation of the report's content.

Publisher:	International Organization for Migration (IOM) National Office in Poland str. Wiejska 12, 00-490 Warsaw, Poland Tel: +48 22 623 81 54 Website: https://poland.iom.int/pl Email: iomwarsaw@iom.int
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Cover picture:	Pexels, author: Jakub Żerdzicki

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An analysis of Cash for Rent schemes in Poland and implications for Programming Recommendationsh

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LIST OF ABBREVIATIONS

CfR – Cash for Rent scheme

CZZ – Collective Accommodation Centre, *Centrum Zakwaterowania Zbiorowego*

HIAS – Hebrew Immigrant Aid Society

IFRC – International Federation of Red Cross and Red Crescent Societies

MSWiA – Ministry of the Interior and Administration, *Ministerstwo Spraw Wewnętrznych i Administracji*

OZZ – Collective Accommodation Centre, *Ośrodek Zakwaterowania Zbiorowego*

PAH – Polish Humanitarian Action, *Polska Akcja Humanitarna*

PCK – Polish Red Cross, *Polski Czerwony Krzyż*

PCPM – Polish Centre for International Aid, *Polskie Centrum Pomocy Międzynarodowej*

PDM – Post-Distribution Monitoring

PZU – General Insurance Company, *Powszechny Zakład Ubezpieczeń*

RAIS – Refugee Assistance and Information System

UNHCR – United Nations High Commissioner for Refugees

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SUMMARY

This report presents the findings of a study conducted between April and July 2026, which examined **rent subsidy programmes implemented in Poland between 2022 and 2026**. The analysis aimed to **evaluate the effectiveness of these programmes in promoting the self-sustainability of Ukrainian refugees and to identify best practices and systemic barriers** to be considered when updating the Programming Recommendations of the Shelter, Housing & Accommodation Sector.

The study covered seven programmes implemented by the Ministry of the Interior and Administration (MSWiA, *Ministerstwo Spraw Wewnętrznych i Administracji*), the Polish Centre for International Aid (PCPM, *Polskie Centrum Pomocy Międzynarodowej*), the Polish Red Cross (PCK, *Polski Czerwony Krzyż*), Habitat for Humanity, Polish Humanitarian Action (PAH, *Polska Akcja Humanitarna*), Diakonia Polska, the ADRA Foundation and Save the Children. Under these programmes, around 4,350 households received support. The study was based on an analysis of available documentation and 13 in-depth interviews with individuals involved in the implementation of the programmes.

The analysis showed that rent subsidy programmes operated at the **intersection of humanitarian and development logics** (supporting the most vulnerable and promoting lasting independence, respectively), which was evident primarily in the application of the **capacity potential criterion**. In practice, this was often equated with the ability of at least one person in the household to find employment. When interpreted strictly, this led to **the exclusion of some of the most vulnerable individuals**. The most highly rated element of the programmes was the **degressive subsidy model**, supplemented by **support to help people enter the rental market**, measures to build landlords' trust and assistance in finding accommodation and signing tenancy agreements. However, **some landlords' reluctance to rent to refugees** remained a significant barrier.

The programmes' effectiveness was enhanced by **case management and additional services**, particularly Polish language tuition, integration activities and the building of local support networks. However, at the same time, **staff at the organisations were severely overburdened and lacked systematic psychological support**. Other challenges included **limited access to people living in collective accommodation centres, inconsistent mechanisms for preventing double funding and incomplete data on the sustainability of outcomes**. Nevertheless, follow-up studies conducted by organisations that contacted beneficiaries after support had ended indicated a high level of sustainability of the outcomes achieved.

The analysis resulted in recommendations for updating the "Cash for Rent" Programming Recommendations by Shelter, Housing and Accommodation Sector:

1. **To clarify the capacity potential criterion**, it is advisable to introduce a structured assessment covering income, employment, support networks and motivations. This should allow case workers to take individual family circumstances into account.

2. **Minimum standards should be set for how the work of case workers is organised**, including the maximum number of households per coordinator, the minimum frequency of contact with beneficiaries and the basic scope of responsibilities. The Recommendations could also include provisions regarding the availability of supervision and support, both professional and psychological, for staff.

3. **Additional services, such as language learning and employment support, are a vital part of the programmes**. Including them should be treated as a means of supporting the programmes' objectives.

4. **To build landlords' trust in refugees**, it is advisable to supplement the recommendations with measures such as covering notary fees and rental insurance costs and collaborating with estate agents. Increasing landlords' trust is key to improving housing availability and achieving the programmes' objectives effectively.

5. **Exit strategies should be viewed as an ongoing process, with planning beginning at the start of an intervention**. This process may include drawing up an individual self-sustainability plan as early as the eligibility stage, carrying out periodic assessments of progress and preparing a referral plan for other forms of support. This approach increases the likelihood of programme participants achieving lasting economic independence.

6. It is advisable to develop **a common standard for monitoring outcomes after support has ended**. This would enable reliable assessment of the effectiveness of interventions and help build a knowledge base on the factors that promote self-sustainability.

INTRODUCTION

Rent subsidy programmes (Cash for Rent, CfR) were one of the key instruments for providing housing support to refugees in Poland following the outbreak of full-scale war in Ukraine in 2022. Their primary aim was to create conditions enabling refugees to transition from collective accommodation centres (OZZs) and other temporary forms of collective accommodation (including CZZs – other collective accommodation centres run, for example, by non-governmental organisations or church-based organisations) to living independently on the open housing market[1]. This objective was achieved by providing temporary financial support towards rental costs. Many programmes also included measures to enhance integration and employment.

The experience gained from implementing the CfR programmes provides an opportunity to assess their effectiveness and to identify approaches that have proved successful in practice, as well as those requiring modification. It is particularly important to determine the degree to which these programmes support their beneficiaries' independence and what role they should play in the housing support system during protracted humanitarian crises.

This report presents the findings of a research study that aimed to analyse the implementation of CfR programmes in Poland, and to identify the associated good practices, challenges, and constraints. In February 2023, the International Organization for Migration in Poland (IOM Poland), under the auspices of the United Nations High Commissioner for Refugees, took on the role of coordinating the Shelter, Housing & Accommodation Sector within the humanitarian response coordination mechanism for the refugee crisis in Poland. In June 2025, the Polish Centre for International Aid joined as a co-coordinating organisation for the sector. The sector's role is to coordinate the activities of partners involved in accommodation and housing, ensuring compliance with humanitarian and technical standards. In view of the growing interest in CfR programmes, in February 2024 the sector developed relevant guidelines on the design and implementation of rental support programmes in crisis situations: 'Cash for Rent: Programming Recommendations'. The findings of this research study inform the review and, where necessary, update of this document.

The study focused on answering the following questions:

- Do CfR programmes effectively support beneficiaries in becoming economically independent?
- Which experiences from the implementation of CfR programmes in Poland can be considered good practices, and which have revealed significant limitations or problems in programme implementation that need to be addressed?
- How did organisations define their target groups, and what eligibility criteria were applied when selecting beneficiaries?
- What role did case management play in achieving programme outcomes, and which of its elements were most significant for the sustainability of these outcomes?
- Which financial support models proved the most effective?
- What systemic, organisational or market barriers affected programme effectiveness?
- What recommendations can be drawn from the experiences of Polish organisations for future standards governing the implementation of CfR programmes in Poland?

The analysis covered programmes implemented by the Ministry of the Interior and Administration (MSWiA), the Polish Red Cross (PCK), the Polish Centre for International Aid (PCPM), Habitat for Humanity Poland, Polish Humanitarian Action (PAH), the Diakonia of the Evangelical Church of the Augsburg Confession in the Republic

[1] The term "OZZ" refers to centres operated in accordance with the Act of 12 March 2022 on assistance to Ukrainian citizens in connection with the armed conflict on the territory of that country (Journal of Laws 2022, item 583); "CZZ" refers to other collective accommodation centres, including commercial ones.

of Poland (Diakonia Polska), Save the Children and the ADRA Poland Foundation. The study was qualitative in nature and was based on an analysis of programme documents provided by these organisations, as well as in-depth individual interviews with their representatives (13 interviews). The study was conducted between April and July 2026.

The study was therefore based primarily on the perspective of the organisations implementing the CfR programmes. It did not include direct interviews with beneficiaries or a quantitative assessment of the long-term effects of the support, such as families' ability to maintain tenancy or their economic situation after the support ended. This means that the conclusions presented relate primarily to the experiences of and assessments by organisations that implemented the CfR programmes.

The study encountered several limitations related to the availability of source materials and the retrospective nature of the analysis. The scope of programme documentation made available varied. For some organisations, it included detailed procedures, forms and other operational materials. For others, only selected documents or general materials were available. The programme implemented by Save the Children was a special case. As the organisation ceased its activities in Poland in December 2025, it was not possible to obtain the full project documentation. Therefore, the analysis of this programme is based primarily on an in-depth interview with a person involved in its design and implementation.

Another limitation was the amount of time that had passed since some of the analysed programmes were completed. The interviewees were not always able to recall all the details of the implementation process or the operational decisions that had been made. For this reason, the analysis focuses primarily on approaches, experiences and conclusions that were consistently confirmed by multiple respondents and reflected in the available documentation. While the range of available materials varied and some analyses were based on respondents' reconstructions, the material gathered has made it possible to present a coherent picture of how CfR programmes operate in Poland. The study's findings should be regarded as practical insights into the sector and may serve as a basis for improving future interventions and updating sectoral guidelines.

1. CHARACTERISTICS OF THE PROGRAMMES ANALYSED

The CfR programmes analysed were implemented between 2022 and 2026 by the Ministry of the Interior and Administration, as well as by non-governmental organisations, which varied in terms of their level of experience and scale of operation. Most of these organisations helped to develop the sectoral guidelines for CfR programmes and applied them to their own initiatives. Exceptions include the ADRA Foundation, which did not participate in drafting the Recommendations, and the Polish Red Cross (PCK), which launched the "Shelter" programme before work on the guidelines began. While a common aim among all organisations was to support refugees in securing independent accommodation on the private market, their programmes differed in terms of geographical scope, intervention model, eligibility criteria, extent of financial support and their integration component.

Table 1 provides a summary of the key information regarding each intervention, covering the implementation period, scale of support, geographical scope and main target groups. The remainder of this chapter provides a brief description of each of the programmes analysed, serving as a starting point for an in-depth analysis of their objectives, implementation methods and outcomes, which is presented in the subsequent chapters of the report.

Table 1 Comparison of CfR programmes

	Programme	Organisation	Implementation period	Number of households receiving support	Geographical scope	Target group
1.	"Together towards independence"	Ministry of the Interior and Administration/ Polish Centre for International Aid/Polish Red Cross	2024-2026	2,627 households	Poland	people living in OZZs
2.	„Krok do Domu" („Step into your home")	Habitat for Humanity	2023-2025	120 households	Poland	refugees in the rent gap
3.	Shelter	Polish Red Cross	2022-2024	339 households	Temporary Accommodation Centres in Nadarzyn and Łódź (with the option to relocate anywhere in the country)	people living in OZZs
4.	Cash for Rent	ADRA Poland Foundation	2022-2023	over 760 households	Poland	people living in shelters
5.	Social Inclusion	PAH	2023-2025	160 households	Toruń and Bydgoszcz	people with the potential to become independent
6.	Cash for Rent	Diakonia Polska	2023-2024	129 households	Poland	people living in OZZs
7.	Cash for Rent	Save the Children	2024	212 households	Podkarpackie, Małopolskie and Dolnośląskie provinces	people living in OZZs

Source: own analysis.

Photo: IOM / Ewa Drzymalska

The "Together Towards Independence" programme, implemented by the Ministry of the Interior and Administration (lead partner) in collaboration with the implementing partners – the Polish Red Cross (PCK) and the Polish Centre for International Aid (PCPM) – was the largest CfR intervention and, at the same time, the only one in which the public administration was formally involved. A total of 2,627 households received support under the programme, which exclusively covered people living in collective accommodation centres. Support was available throughout Poland, with each voivodeship falling under the remit of one of the implementing partners. Its distinctive features include a degressive rent support model and an extensive staffing structure comprising integration assistants and career advisers.

In contrast, the "Krok do Domu" ("Step into Your Home") programme, implemented by Habitat for Humanity, focused not on people living in collective accommodation centres but on those in the so-called "rent gap", that is, people whose incomes exceeded social thresholds but who could not afford to enter the rental market (deposit, first month's rent, notary fees). One of the programme's objectives was to build trust between tenants and landlords. This was facilitated through tools such as a comprehensive insurance package (in collaboration with PZU), coverage of the costs of private-landlord tenancy[2] ("najem okazjonalny" in Polish) and support in finding accommodation. Habitat for Humanity was the only organisation to use a remote model for coordinating support without home visits, which enabled the programme to cover the whole country.

The "Shelter" programme run by the Polish Red Cross was one of the earliest interventions to be launched, and it covered 339 households from the OZZs in Nadarzyn and Łódź. With its flexible eligibility criteria, the programme

[2] "Najem okazjonalny" is a specific form of fixed-term residential tenancy (for a maximum of 10 years) under Polish law, available where the landlord is a natural person not letting premises commercially. Additional formalities include a notarised declaration by the tenant submitting to enforcement, facilitating the landlord's recovery of the property following the expiry or termination of the tenancy.

was able to provide support to families who would not have received it under rigid points-based systems. The support model was fixed, with the same amount being paid out for six months. The programme also included monitoring visits, which made it possible to verify whether families were actually living in the accommodation rented under the scheme and to build relationships with the beneficiaries.

The "Cash for Rent" programme delivered by the ADRA Poland Foundation ran from October 2022 to June 2023 and provided support to over 760 families across the country. Its implementation relied on a network of regional coordinators and the organisation's experience gained during previous cash assistance programmes for refugees from Ukraine. The foundation's team already had established procedures, experience in working with beneficiaries, and mechanisms for document verification and circulation. Unlike the foundation's previous cash assistance programme, the CfR programme featured a separate committee responsible for assessing families' eligibility for support.

Another programme, "Social Inclusion", implemented by Polish Humanitarian Action, provided support to 152 households. Language and vocational courses were compulsory for participants, which distinguished it from other interventions that offered additional services on an optional basis. The programme was carried out in a limited area, exclusively in Toruń and Bydgoszcz.

Diakonia Polska implemented a nationwide housing support programme for refugees from Ukraine between 2023 and 2024. The programme was carried out in two phases: from July 2023 to early 2024 and from June to December 2024. A total of 129 families received assistance (75 in the first phase and 54 in the second), with housing support granted for a period of six months. The aim of the programme was to enable families to leave temporary accommodation centres and achieve housing independence through temporary financial support towards their rent. In the second round, a phased model was introduced, involving a gradual reduction in the level of support to prepare beneficiaries to cover their housing costs independently once they were no longer receiving support. Recruitment was based on collaboration with parishes and partner organisations, and eligibility was assessed on the basis of both the families' life circumstances and their potential to become independent.

The housing support programme run by Save the Children was implemented from February to December 2024. It covered 212 families (around 530 beneficiaries) and was carried out mainly in the Podkarpackie, Małopolskie and Dolnośląskie Voivodeships. The programme was established in response to the changing needs of refugees from Ukraine, nearly two years after the outbreak of full-scale war. Research conducted by the organisation indicated that many families were ready to leave their OZZs and were seeking greater privacy, stability and the opportunity to start an independent life. The programme's locations reflected the high concentration of refugees and Save the Children's existing organisational infrastructure. At the same time, in collaboration with the Polish Migration Forum, the programme was also implemented in Mazovia, where it targeted third-country nationals leaving centres for foreign nationals and requiring housing and employment support.

2. ANALYSIS OF PROGRAMMES BY KEY AREAS

2.1. THEORY OF CHANGE AND PROGRAMME OBJECTIVES

The logic of intervention varied between the CfR programmes analysed. The organisations implementing these programmes took different approaches to defining both the problem they were addressing and the expected outcomes of the support. The main objectives of each intervention are presented in Table 2.

Table 2 : Main objectives of the analysed programmes

Programme	Programme objective (as per documentation)
Together Towards Independence (Ministry of the Interior and Administration/PCPM/PCK)	Supporting Ukrainian citizens in becoming self-sufficient by helping them to leave collective accommodation centres, access career guidance and participate in integration and adaptation activities.
Step into Your Home (Habitat for Humanity)	To facilitate refugees' direct entry into the rental market by removing legal, social, communication and financial barriers associated with signing a tenancy agreement with a landlord.
Shelter (Polish Red Cross)	Supporting refugees in renting flats on the private market and leaving collective accommodation centres (in particular the centre in Nadarzyn and the refugee hotel in Łódź).
Cash for Rent (ADRA Poland)	To provide urgent financial assistance to refugees from Ukraine by covering the costs of rent and basic needs, in order to prevent poverty and homelessness and to mitigate the effects of forced migration, housing difficulties and other factors that increase vulnerability to the crisis.
Social Inclusion (PAH)	To provide multisector assistance to the most vulnerable conflict-affected families arriving from Ukraine and empower project participants to overcome barriers and increase their independence in the new social and cultural environment.
Housing Support Programme (Diakonia Polska)	Improving the housing situation of refugees in Poland in the medium and long term and ensuring the sustainability of the results achieved.
Housing Support Programme (Save the Children)	To offer financial support to households in need, helping them cover initial rental costs and giving them a chance to leave collective accommodation, find a job and adjust smoothly to a new life.

Source: Own analysis.

In practice, five main programme objectives can be identified; these often co-occurred, although their priority varied between interventions.

The first objective was to **enable refugee families to move from collective accommodation centres (OZZs) to properties rented on the commercial market.** This approach was adopted primarily in the "Together Towards Independence" programme implemented by the MSWiA, PCPM and PCK, as well as in the PCK's "Shelter" programme. A prerequisite for participation was usually residence in a collective accommodation centre, and the programme's success was measured by the number of families who left such centres and began renting independently. A similar approach was also adopted in the programmes implemented by Diakonia Polska and Save the Children.

The second objective, present in almost all the programmes analysed, **was to help beneficiaries achieve independence**. The organisations intended their housing support to be temporary and ultimately enable households to cover their rental costs independently once support ended. For this reason, most programmes were aimed at people with an income or a realistic potential to earn one. This was particularly evident in the Habitat for Humanity and PAH programmes, where the potential for self-sustainability was one of the most important eligibility criteria.

The third objective was to **improve the housing conditions and quality of life of the beneficiaries.** Living in collective accommodation centres for many months restricted privacy, undermined mental wellbeing and hindered the normal functioning of families. Moving into independent accommodation was intended to provide a greater sense of security, stability and control over one's own life. This objective was particularly evident in the programmes run by the ADRA Foundation and Save the Children, which identified an improvement in living conditions as one of the key expected outcomes of the interventions.

In some programmes, **housing support served as a means of social and vocational integration rather than an end in itself.** The organisations operated on the assumption that a stable place of residence facilitates finding work, learning the language, accessing education and building relationships within the local community. This logic was clearly adopted in the Social Inclusion programme run by PAH, where rent subsidies were one element of a broader programme encompassing language courses, vocational support and integration activities. Similarly, in the "Together Towards Independence" programme, housing support operated in parallel with career guidance, assistance from integration support workers and an individual plan for becoming self-sustainable.

Habitat for Humanity viewed its activities not as rent funding, but as the removal of barriers to entering the housing market. The project targeted people in the rent gap, meaning those earning enough to maintain a tenancy but not enough to cover the initial costs of renting. Support included funding for security deposits, private-landlord tenancy costs, notary fees and insurance; the programme's success was defined as beneficiaries' sustainable entry into the rental market, rather than merely the duration of their receipt of financial support. This was the most highly developed theory of change among the programmes analysed.

An analysis of the documentation shows that, despite using the same support instrument, organisations based their programmes on different theories of change. Some of them focused primarily on enabling beneficiaries to leave collective accommodation and move into the private rental market (MSWiA/PCPM/PCK, PCK, Save the Children), others on removing barriers hindering entry into the housing market (Habitat for Humanity), while still others treated housing support as part of a broader process of social integration and economic self-sustainability (PAH, Diakonia). The ADRA Foundation, on the other hand, emphasised above all the humanitarian nature of its interventions, aimed at preventing poverty and homelessness. These differences were reflected both in the eligibility criteria and in the way the individual programmes were implemented. However, the common thread running through all the programmes analysed was the treatment of housing support as a temporary solution, aimed at creating the conditions for housing and economic independence that could be sustained to the greatest possible extent.

2.2. ELIGIBILITY CRITERIA

All the programmes analysed shared one basic eligibility criterion: holding a PESEL number with UKR status. Apart from this common requirement, however, the programmes differed in terms of additional criteria, such as residence in a collective accommodation centre and its duration, vulnerability criteria, geographical restrictions, income and capacity potential.

The last two criteria – income and capacity potential – proved crucial to understanding the logic behind the interventions, as they determined who actually received the support. An analysis of these two criteria reveals the evolution of the approach to housing support, which shifted from an ad hoc response to a crisis towards a more complex form of support combining financial assistance with measures promoting active engagement and self-sustainability.

The income criterion

In the first few months following the outbreak of full-scale war, the income criterion played only a marginal role. Under the "Shelter" programme, this criterion was verified solely on the basis of self-declared income, as there were no efficient IT systems in place to verify income from Ukraine. Similarly, ADRA did not carry out rigorous verification, on the assumption that, given the scale of the humanitarian crisis at the time, the speed and availability of aid were more important than extensive verification procedures. Faced with an influx of refugees, the speed of response was paramount, and the administrative costs of detailed verification would have been disproportionate to any potential benefits.

However, the absence of income thresholds or rigorous checks was also evident in the 2023/2024 programmes. In the "Together Towards Independence" programme, income verification was based on self-declaration, with no strict guidelines for support workers. Diakonia Polska opted against applying rigid income thresholds, instead analysing each family's overall situation and ability to maintain their home once support had ended. Save the Children similarly dispensed with income thresholds, as it considered the verification of income from various sources to be impractical and unreliable.

In programmes that applied strict income criteria, verification was based on documents rather than self-declarations. The "Step into Your Home" programme, run by Habitat for Humanity, targeted people in the rent gap, earning above the threshold for social assistance but below the level required to enter the rental market independently. To verify this criterion, applicants were required to provide bank statements for the previous three months and an employment contract. Meanwhile, PAH introduced an income criterion in its "Social Inclusion" programme, under which a household's monthly income had to be below the minimum wage in Poland. Income was verified on the basis of data from the previous three months.

Capacity potential

The criterion of capacity potential proved the most difficult to reconcile with the humanitarian objectives of the aid. This stemmed from the tension between providing support to the most vulnerable and striving for sustainable outcomes from that support.

Under the Save the Children programme, those who stated they were unable to find work were told that the programme was not intended for them, since the aim was to enable families to cover their rent costs independently after a few months of support. Preference was therefore given to those who already had a source of income or realistic prospects of securing one. In practice, this meant that the most vulnerable households, with little potential to achieve economic self-sustainability, were excluded from the programme.

In the PAH programme, despite an extensive points-based system that took household size and various categories of vulnerability into account, an exclusion criterion was also applied: the project was not intended for households

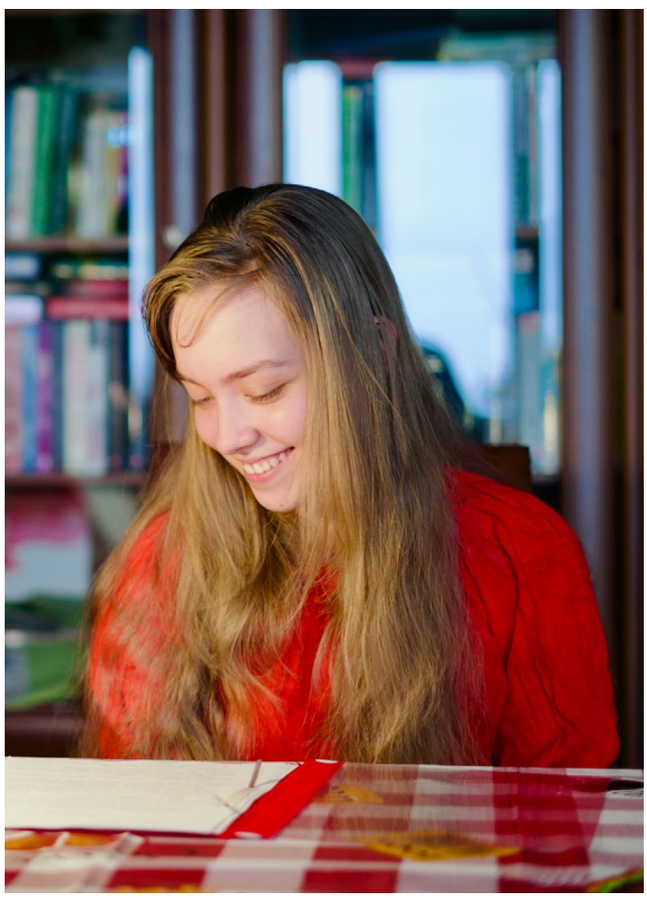

Photo: IOM / Alexey Shirvin

with no one capable of taking up employment. The assessment of a household involved awarding points across various eligibility categories and a qualitative review carried out by support coordinators. The qualitative element of the assessment was particularly important, as respondents often provided information about themselves in such a way as to emphasise the severity of their circumstances. However, this strategy could have had the opposite effect to that intended, as an excessive emphasis on vulnerability could have led to exclusion from the programme.

In the Diakonia programme, the criterion of capacity potential was used as part of the assessment, but without a rigid framework. Current sources of income, declared career plans and prospects for finding work were all analysed. This criterion meant that housing support was primarily provided to people capable of taking up employment or increasing their income. Conversely, people with the most limited potential for self-sustainability – the elderly, those in poor health, people with disabilities and those with no prospect of entering the labour market – were not eligible for support.

An analysis of the interviews indicates that the way the "Shelter" programme was implemented in practice did not always correspond to the assumptions set out in the documentation. On the one hand, the programme was designed as a tool to support the process of becoming self-reliant, which meant directing support towards households with the potential to achieve economic self-sustainability rather than towards people unable to take up employment. On the other hand, accounts from those involved in implementing the programme suggest that, in practice, a significant proportion of beneficiaries were from particularly vulnerable groups, primarily single mothers with children and families caring for people with disabilities. Although income was one of the eligibility criteria, its level was not formally verified; the programme relied on beneficiaries' declarations, on the assumption that during the six-month support period they would have the opportunity to take up employment and gradually achieve economic independence.

In the "Together Towards Independence" programme, the data also points to discrepancies between the formal criteria and the eligibility assessment process. On the one hand, the interview data suggests that eligibility was based on a formalised assessment of the potential for economic independence, including an analysis of the participant's employment situation, an Individual Action Plan and an assessment of employment prospects. On the other hand, one of the study participants emphasised that, in practice, an individual assessment of readiness for independence carried greater weight than the formal criteria, and that unemployed people were also accepted onto the programme. The data collected does not allow a definitive conclusion to be drawn about which of these models prevailed in practice; however, it may indicate a lack of full consistency in the application of eligibility criteria.

Deduplication

Organisations employed different approaches to prevent double funding, and the scope and effectiveness of the mechanisms used varied significantly. Data protection regulations and the absence of mechanisms enabling the secure exchange of data between organisations proved to be the key barriers to establishing effective deduplication.

Habitat for Humanity, PAH and Diakonia, as well as the Polish Red Cross in its "Shelter" programme, verified participants against the RAIS database maintained by UNHCR. Habitat for Humanity checked every adult family member against this database, thereby preventing participants from receiving duplicate support from another programme. PAH required that applicants had not participated in any similar initiative for at least one year prior to applying to the programme.

However, other programmes, specifically "Together Towards Independence" and the "Cash for Rent" programmes of ADRA and Save the Children, did not use RAIS. "Together Towards Independence" relied solely on a declaration signed by participants at the start of their involvement in the programme. This was because the project leader (the Ministry of the Interior and Administration) did not consent to the use of beneficiaries' PESEL numbers. ADRA adopted a similar approach. Save the Children opted against deduplication measures,

recognising that creating a shared database of CfR beneficiaries was too difficult due to personal data protection requirements, a lack of comprehensive information about all organisations providing assistance to refugees, and time constraints.

The main obstacles to widespread access to RAIS turned out to be the provisions of the GDPR and absence of inter-institutional agreements. In order to exchange data legally, organisations needed not only beneficiaries' consent, which was obtained, but also inter-organisational data processing agreements and security standards, neither of which had yet been put in place. Consequently, some organisations opted for the safest legal solution: to refrain from exchanging data and to rely solely on the declarations of those applying for the programmes.

2.3. FINANCIAL SUPPORT MODEL

All the programmes analysed were based on financial support for rental costs, but the organisations applied different support delivery models. The differences concerned the value and method of payment of benefits, the scope of eligible costs and the additional instruments designed to help beneficiaries enter the housing market.

Table 3 Financial support models

Programme	Funding model	Support period	Additional costs covered by the support	Elements supporting entry into the rental market
Together Towards Independence (Ministry of the Interior and Administration/ Polish Centre for International Aid/ Polish Red Cross)	Declining funding	6 months	Security deposit	Estate agency services; support with signing tenancy agreements
Step into Your Home (Habitat for Humanity)	Declining funding	8 months	Security deposit, private-landlord tenancy costs, notary fees, translations, insurance	Comprehensive support for entering the rental market
Shelter (Polish Red Cross)	Fixed funding	6 months or 6 + 3 months	Security deposit	Support with finding accommodation
ADRA Poland	Fixed funding	3 + 3 months	Security deposit	Administrative support
Social Inclusion (PAH)	Declining funding	6 months	Security deposit (where justified)	Coordination of support, integration activities
Diakonia Polska	Fixed (1st edition); declining (2nd edition)	6 months	Security deposit	Support with finding accommodation
Save the Children	Declining funding (100% to 25%)	8–6 months	Security deposit	Support with moving into rental accommodation and becoming independent

Source: own analysis.

The simplest approach was fixed financial support for rental costs over a specified period, as used, for example, in the "Shelter" programme run by the Polish Red Cross and in the first edition of the Diakonia Polska programme. This model provided beneficiaries with a sense of financial stability and was relatively straightforward to administer. At the same time, some interviewees pointed out that the sudden cessation of funding after a few months could pose a significant challenge for families who had not yet achieved full economic independence.

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An alternative was the declining model, in which the level of funding gradually decreased over the successive months of the support programme. This approach was used, among others, in the "Together Towards Independence" programme and in the second edition of the Diakonia Polska programme, as well as in projects run by PAH and Habitat for Humanity. The aim of this model was to gradually prepare beneficiaries to take full responsibility for the costs of maintaining their home. Most interviewees viewed this model positively, noting that it helped to reduce the risk associated with the abrupt withdrawal of support and motivated participants to plan their own budgets in advance and become economically active.

However, the level of financial support was not rigidly defined in either model, but depended on an individual assessment of the local property market. Organisations chose to carry out such analyses in the areas where the programmes were implemented. They were guided by sector-specific guidelines that had been drawn up in advance, which recommended such analysis as the basis for estimating rental costs and, consequently, the level of financial support.

In addition to rent subsidies, some organisations also covered the costs of entering the rental market, including the security deposit, the first month's rent and administrative fees. The most comprehensive model was developed by Habitat for Humanity, which also funded costs associated with private-landlord tenancy, notary services, certified translations and insurance covering both the property owner and the tenant. The organisation pointed out that it was precisely these seemingly minor costs that often constituted the most significant barrier to signing a tenancy agreement. Similarly, ADRA provided additional support to cover security deposits, recognising them as an essential element of starting to rent independently.

An analysis of the interviews shows that programme success depended not only on the level of financial support, but also on how the housing market functions. One of the most frequently cited problems was the reluctance of some landlords to let to refugees, particularly single mothers with children or families with pets. Additional difficulties arose from a lack of familiarity with Polish tenancy regulations, particularly those relating to private-landlord tenancy, and from landlords' limited trust in new tenants.

Some organisations offered support with signing tenancy agreements and explained the procedures relating to private-landlord tenancy to beneficiaries. The Habitat for Humanity programme funded notary services and rent payment insurance, which increased landlords' sense of security. In the "Together Towards Independence" programme, on the other hand, a decision was eventually made to fund estate agency services, as it became apparent that finding accommodation on their own was one of the biggest barriers to entering the housing market for many families.

Photo: IOM / Alexey Shirvin

2.4. CASE MANAGEMENT

Models of case management

An analysis of the programmes indicates that three different coordination models were adopted: the administrative model, the reactive-instructional model and the proactive-substitutive model. The main difference between the latter two models lay not in the number of contacts, but in the extent of the coordinator's involvement in the beneficiary's life and the nature of the actions undertaken.

Habitat for Humanity's "Step into Your Home" programme targeted people in the rent gap who were already to some extent economically independent (for example, with a steady source of income) and required only partial support. For this reason, the organisation adopted a remote, administrative coordination model. This meant no home visits and contact with programme participants solely by telephone and email while they searched for flats and chose vocational and language courses independently. In the subsequent months of the programme, participants could also choose an estate agent. The support coordinator performed an administrative role – verifying documents and approving the payment of subsequent instalments of support – but did not interfere in the families' day-to-day decisions. Despite the lack of direct contact, 99.9 per cent of the families participating in this programme received full support, and contact was not lost with any of them after they received the first instalment. According to the interviewees, the remote approach to coordinating support helped to foster independence by enabling families to solve problems on their own.

The programmes run by Diakonia Polska, PAH and Save the Children were based on the reactive-instructional model, featuring high-intensity engagement in the coordination of support. Staff at Diakonia Polska prepared contract templates, while all three programmes ran information sessions and carried out home visits – usually once or twice during the six-month project. The main purpose of the visits was to verify the address and safety standards. At the same time, beneficiaries had to perform various tasks independently: calling landlords, gathering documents and choosing courses. A staff member from the organisation running the programme played a supporting role, outlining the steps to be taken but requiring programme participants to carry them out themselves.

As the interviews suggest, ADRA's programmes and the Polish Red Cross's "Shelter" and "Together Towards Independence" programmes adopted the proactive-substitutive model, also with support directed in practice at particularly vulnerable groups: single, unemployed mothers; older people; and families caring for people with disabilities. Beneficiaries often lacked knowledge of the language and experience of the rental market in Poland, resulting in a particularly high level of coordinator involvement. Staff from organisations implementing CfR programmes not only provided guidance but also acted on behalf of participants in their dealings with the wider community. In the ADRA project, monitoring visits took place monthly – more frequently than in any other programme. Coordinators filled in forms on behalf of beneficiaries and assisted with their communication with landlords or officials. In the Polish Red Cross's "Shelter" programme, support coordinators carried out monthly phone calls and more than two home visits during the six-month project. While visiting, they spoke not only with the family but also with neighbours and the landlord of the rented property. They also checked on the children's well-being and intervened in the event of any problems.

The analysis indicates that the intensity of support coordination in CfR programmes is directly determined by the characteristics of the target group. The higher the level of self-reliance among beneficiaries, the less intensive the support model.

Workload of case workers

Regardless of the coordination model adopted, working with CfR programme participants placed a heavy burden, both administrative and emotional, on case workers. An analysis of the interviews indicates that this problem affected all programmes, and not just those with a very high intensity of support coordination.

The high caseload in the PAH programme was due to a lack of funding. The two case workers were responsible for 57 households. Programme participants submitted their tenancy agreements, bills and bank transfer receipts every month. One of the people interviewed for this study described this as "exhausting for the case workers", while also pointing out an increased risk of errors and omissions in the documentation.

Similarly, in the ADRA Foundation's programme, the workload stemmed from a highly formalised paper-based document workflow. Regional coordinators filled in forms on behalf of people who wished to receive support, and any error in the data (such as the PESEL number or bank account details) required them to return to the forms, make corrections and sign them again. The very large number of paper forms, documents and monitoring notes created a significant administrative burden for the teams implementing the programme.

In the Habitat for Humanity programme, the organisation's staff considered the workload heavy due to the very large number of queries from participants (for example, regarding the law on signing tenancy agreements) and the need to constantly confirm subsequent support instalments. This occurred despite the remote, administrative model of support coordination and less interference in the beneficiaries' lives. Recruitment placed an additional burden on staff. Initially, a very large number of applications did not meet the eligibility criteria, which meant having to issue rejection notices and explain the programme's rules, often in situations where communication was difficult.

In the Diakonia Polska programme, in turn, support coordination was carried out by a small, centrally based team of around five people, which served 129 families across Poland. Those interviewed for this study indicated that, given such a workload, the programme's nationwide reach and the high number of applications, the team would have benefited from greater staffing resources. The small team had to handle a very large number of applications, telephone calls and individual cases.

Another significant factor, though one often underestimated in project planning (and budgeting), was the emotional strain on staff resulting from their daily work with people experiencing war-related trauma, the loss of loved ones, housing insecurity, economic insecurity and health problems. It was not

always possible to provide staff with appropriate support due to the grant-makers' requirements regarding the eligibility of costs.

According to one of the people involved in implementing the ADRA Foundation's programme, effective coordination of support should encompass not only support for beneficiaries, but also systemic measures designed to safeguard the well-being of staff, such as supervision or psychological support, as well as the provision of additional staffing resources. According to information gathered during the interviews, the organisation's staff and volunteers operated under immense emotional pressure for a long time, confronted daily with stories of war, trauma and the difficult life circumstances of programme participants.

Those involved in running the Polish Red Cross's "Shelter" programme also highlighted the need to ensure staff well-being, although such measures were not included in the programme's budget. Despite having no formal training in psychology, staff members endeavoured to help beneficiaries by providing them with ad hoc psychological support, sometimes even after the project had ended.

None of the programmes analysed allocated funds in their budgets for psychological support for staff.

2.5. ELEMENTS OF SOCIAL INTEGRATION

Most of the CfR programmes also offered additional services, such as vocational and language courses. If a programme provided only housing support, participants were referred to other programmes run by the organisation, through which they could improve their skills.

In the programme run by Habitat for Humanity, reimbursement for language or vocational courses amounted to up to PLN 3,000 per adult participant. Diakonia Polska offered a grant of PLN 1,800 towards language or vocational courses. Save the Children allocated PLN 2,000 for educational and vocational grants. The MSWiA, PCK and PCPM, as part of the "Together Towards Independence" programme, offered language and vocational courses as well as career guidance; these services remained available to programme participants even after CfR support had ended. PAH was the only organisation to make additional activities compulsory for beneficiaries; as part of the programme, it offered reimbursement of the costs of vocational and language courses, as well as career guidance. Neither ADRA nor the Polish Red Cross (under the "Shelter" programme) funded courses directly, but both referred beneficiaries to other projects.

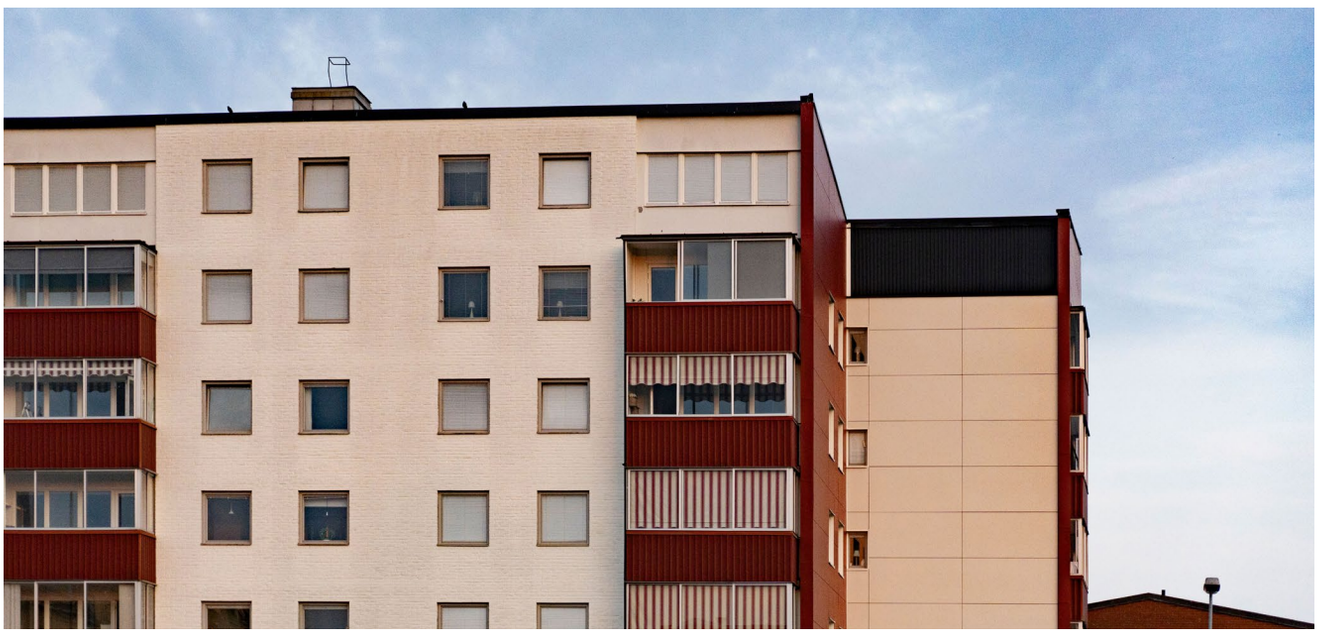

Photo: Pexels / Lorenzo Manera

Moving out of collective accommodation centres

According to those involved in the programmes run by the Polish Red Cross, the opportunity to leave one's OZZ and move to accommodation in the city was of the greatest importance for beneficiaries' independence and integration; it opened up access to work, education and social life. The very fact of moving into a flat in a standard residential block, inhabited by Polish citizens, served as a mechanism for social integration. Beneficiaries gained direct contact with landlords, neighbours and property managers.

Findings from the Habitat for Humanity programme also indicate that moving from social housing to properties on the private market can be a significant factor in supporting the integration process: approximately 90 per cent of programme participants renewed their tenancy agreement with the same landlord. One interviewee for this study described this result as "very positive and somewhat surprising", indicating that social barriers between landlords and tenants are being broken down.

Language

The interviews revealed that the Polish language was a key barrier to integration and labour market activation, irrespective of the programme. A person involved in the Polish Red Cross's "Shelter" programme emphasised that "Without the language, it's difficult to find a job, go to a health centre or even to a shop". In turn, a representative of the "Together Towards Independence" programme pointed out that Polish language courses were one of the most frequently chosen forms of additional support, and that they were crucial for building independence.

The findings indicated that the language barrier remains a key factor limiting integration into the host society. One representative of PAH noted that programme participants tended to integrate more within the Ukrainian community than with Polish society. In her view, this was primarily due to their level of language proficiency; courses often concluded at B1 level, which is insufficient for fluent communication. Meanwhile, in the evaluation studies, the level of social integration was assessed on the basis of questions about a sense of belonging to the local community, distinguishing between integration into the Polish and Ukrainian communities.

The analysis indicates that the language support offered, although available, was often insufficient to effectively reduce barriers to integration. In the project run by Habitat for Humanity, participants most frequently cited language courses as the most important form of support, although at the same time the amount allocated to them (PLN 3,000) was often considered inadequate. According to some interviewees, for a language course to improve employment prospects, B2 level or above is required. However, funds for this were most often lacking.

Support network

An analysis of the programmes indicates that the sustainability of the outcomes of housing support depended not only on the economic situation of the beneficiaries, but also on their integration into local support networks. Simply providing a home did not guarantee lasting integration if programme participants remained socially isolated or did not know where to seek help once their support had ended.

Thanks to its small scale and limited geographical scope, the PAH programme successfully built sustainable social support networks among participants. Regular integration meetings were organised during which participants not only learnt about life in Poland but also established contacts. The interviews revealed that the informal support networks thus created often continued even after the programme's conclusion.

Interviewees emphasised that a sense of belonging and the opportunity to build social relationships were often just as important as the financial support itself. This role was fulfilled by the integration centres

for foreign nationals run by the ADRA Foundation alongside the CfR programme. These centres went beyond simply providing services, and for many beneficiaries served as a place to obtain information and advice, and a venue for getting to know others in a similar situation.

Local picnics, Polish-Ukrainian meetings, social events and trips for children and mothers organised by Diakonia Polska were designed to encourage new relationships both among the refugees themselves and with local communities. These activities were organised in parallel with the housing programme.

Integration is a two-way process; it requires both a willingness on the part of refugees to participate in social life and openness on the part of host communities. An analysis of the data collected indicates that the effectiveness of integration measures depends on factors that go beyond the CfR programme itself. Even well-designed integration measures will not yield lasting results unless they operate within a supportive social environment.

2.6. RELATIONSHIPS WITH OZZS AND PARTNERS

Relationships with OZZs

In several of the programmes analysed, difficulties emerged in dealings with OZZ managers. In the Polish Red Cross's "Shelter" programme, the organisation's staff were prevented from accessing residents at the collective accommodation centre in Nadarzyn. In the "Together Towards Independence" programme, there were instances where OZZ residents were not informed about recruitment meetings or were given false information undermining the credibility of the organisation implementing the project. Save the Children reported similar problems; the uncooperative administration of certain centres in the Lower Silesian Voivodeship limited the ability to implement the programme on the planned scale.

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According to the interviewees, these tensions were caused mainly by a structural conflict of interest arising from the OZZ funding system. Every time a resident left an OZZ, it resulted in a direct financial loss for the centre's owner, as the amount of state subsidies depended on the number of people accommodated at the centre. This conflict intensified over time. Whereas in 2023 these centres' managers were less likely to block people from leaving due to higher resident turnover, between 2024 and 2026 access to OZZs became significantly more difficult. As a representative of the Polish Red Cross noted, when the number of people living in the centres decreased, the financial situation of the organisations running them also declined. When funding was dependent on the number of people accommodated, every departure meant a direct loss of part of their income.

Under the "Together Towards Independence" programme, the Ministry of the Interior and Administration required the centres to allow the organisation's staff to carry out information campaigns and to ensure that residents could attend recruitment meetings. In addition, representatives of voivodeship authorities took part in visits to the centres, which facilitated programme implementation and enhanced its standing. However, this was an atypical approach, made possible by governmental involvement, and would be difficult to replicate in projects implemented solely by non-governmental organisations.

Where support from public authorities was not available, organisations devised alternative ways to reach OZZ residents. In the Polish Red Cross's "Shelter" programme, a partnership was established with an organisation supporting the Roma community, which acted as an intermediary in contacting potential beneficiaries; information about the programme was also provided directly to OZZ residents in the form of personalised letters. Save the Children, meanwhile, faced with ongoing difficulties in cooperating with certain centres in Lower Silesia, scaled back its activities in that region, implementing the programme where cooperation with the administration was more efficient.

Partnerships

The most comprehensive model of formal partnership was developed within the "Together Towards Independence" programme, implemented by a consortium comprising the MSWiA, PCPM and PCK. Interviews indicate that cooperation between the partners was ongoing and well-coordinated, which facilitated the efficient implementation of the programme. The involvement of the Ministry of the Interior and Administration raised the profile of the project, strengthened formal standards and facilitated cooperation with local authorities and the managers of the OZZ centres.

The other organisations developed partnerships in line with their respective operating models. The grant provider for the CfR programme implemented by ADRA Poland, the Hebrew Immigrant Aid Society (HIAS), allowed the foundation considerable freedom to adapt the programme flexibly to the changing needs of beneficiaries. This demonstrates that trust was a key element of this relationship. Collaboration between the Polish Red Cross (PCK) and the International Federation of Red Cross and Red Crescent Societies (IFRC) provided access to ready-made ICT tools, payment processing systems and international expertise in implementing cash assistance programmes. Furthermore, as part of the "Shelter" programme, the PCK used its network of branches across Poland to carry out monitoring visits outside Łódź and Nadarzyn.

Diakonia Polska implemented its Cash-for-Rent programme in collaboration with Evangelical parishes, Caritas and the ELEOS Orthodox Charity Centre. The partnership utilised existing local support networks; parishes that had previously provided assistance to refugees served as a natural channel for reaching potential beneficiaries. Each partner had a specific allocation of places on the programme and an individual recruitment link, which enabled both efficient recruitment and the tracking of referral sources.

PAH collaborated informally with the Emic Foundation in Toruń and Bydgoszcz. These partnerships made it possible to reach the Ukrainian community more effectively, which often placed greater trust in locally based organisations than in national institutions. Although the cooperation was not formalised, it was based on established

relationships and mutual support. In situations where PAH was unable to carry out certain activities, local partners would take responsibility for them.

Effective partnerships require not only clearly defined roles, but also common eligibility criteria and ongoing communication between partners. Diakonia pointed out that the short-term nature of funding led to high staff turnover, which made it difficult to maintain continuity in cooperation and the flow of information between organisations. Habitat for Humanity highlighted the lack of a shared understanding of eligibility criteria – on occasion, people referred to the programme by partners did not meet the participation requirements, which led to additional work and difficult conversations with families awaiting support.

2.7. EXIT STRATEGIES AND SUSTAINABILITY OF RESULTS

In all the programmes analysed, beneficiaries were informed about when support would end at the contract-signing stage, and this information was reiterated in subsequent contacts with project staff. For example, Diakonia Polska included details of this in its information materials, leaflets and bilingual contracts. At the same time, Habitat for Humanity's experience suggests that formally conveying this information does not always translate into beneficiaries feeling ready for support to end. According to the evaluation documentation for the "Step into Your Home" programme, some participants stated that they did not feel prepared to live independently once support had ceased, while others were unsure what support options remained available to them after their participation in the project had come to an end.

The availability of data on outcome sustainability varied; only a few organisations carried out monitoring after support had ended. The most comprehensive data comes from the Polish Red Cross's "Shelter" programme and Habitat for Humanity, while evaluations of programmes run by PAH and Diakonia Polska are less extensive.

Research carried out by the implementing organisations shows that the sustainability of the programmes' outcomes was high. The Polish Red Cross conducted both a Post-Distribution Monitoring (PDM) survey and a follow-up survey 3–6 months after support ended. The results indicate a high level of sustainability: 84 per cent of beneficiaries were still living in accommodation rented through the programme. At the same time, a marked improvement was noted in well-being, sense of security and access to services, and the vast majority of respondents rated the support they had received positively. Among those who had left their accommodation, the main reason was rising living costs, while only a small proportion returned to collective accommodation centres.

Habitat for Humanity had the longest follow-up period, conducting an ex-post survey between 6 and 24 months after support had ended. Here too, the results confirm the sustainability of the outcomes: 90 per cent of respondents still had an active tenancy agreement, and the majority were still renting from the same landlord. The study also indicated that outcome sustainability was linked not only to the financial support itself, but also to the additional services offered under the programme. Those who rated the training courses and development activities as particularly useful for their entry into the labour market were also more likely to report long-term housing stability. This suggests that comprehensive support increases the likelihood of maintaining self-reliance after support has ended.

PAH carried out a Post-Implementation Monitoring study (October 2024, n=32) based on a relatively small sample. The survey results show that 95.9 per cent of households were living in safe and decent accommodation, and 100 per cent reported being able to meet their basic needs over the subsequent 12 months. Unemployment fell from 37 to 16 per cent. At the same time, only 62.5 per cent of beneficiaries felt integrated, and 63.3 per cent stated that their income had remained unchanged.

Diakonia Polska received data from around 50 of 130 families in response to an email survey sent out after the programme ended. The survey concerned housing stability and any difficulties in maintaining their homes. Around 90 per cent of beneficiaries reported an improvement in their situation and the ability to maintain their home

Photo: Unsplash / Vitolda Klein

independently. No cases of eviction or return to emergency accommodation were recorded. However, the low response rate (38 per cent) suggests that families in a more precarious financial situation may not have responded to the enquiry.

Save the Children and the MSWiA/PCK/PCPM consortium did not carry out any ex-post evaluations. In the case of ADRA Poland, only the results of the PDM survey conducted during the programme's implementation are available (n=535). Although 96.6 per cent of beneficiaries reported an improvement in their living conditions, the lack of data from the period following the end of the support makes it impossible to assess the sustainability of the outcomes.

3. SUMMARY OF EXPERIENCES

Despite the significant diversity of the CfR programmes analysed, it was possible to identify a number of shared experiences in their design and implementation. The following synthesis does not constitute a compilation of individual organisations' practices, but rather an attempt to highlight the most important mechanisms and dilemmas revealed during the study, which may serve as reference points for the design of future CfR programmes.

Balancing the criteria of vulnerability and capacity potential

An analysis of the organisations' experiences shows that CfR programmes operate at the intersection of two intervention logics. The first stems from the humanitarian principle of directing aid towards those most at risk of exclusion and deteriorating living conditions. The second focuses on achieving sustainable outcomes by supporting households which, with temporary assistance, have the potential to maintain their housing independently once support ends.

Regardless of the perspective adopted, **a household's income situation remained one of the key elements in the eligibility process for CfR programmes.** Approaches to verifying this criterion varied at different stages of the crisis. Programmes launched in 2022 (ADRA, PCK "Shelter") emphasised the speed and accessibility of support, foregoing detailed income verification. In contrast, programmes that began in 2023 – those targeting people in the rent gap (Habitat) or aiming for economic integration (PAH) – introduced increasingly precise income criteria and verification mechanisms, although not all (Save the Children, "Together Towards Independence") followed this approach. At the same time, some programmes relied on self-declaration, suggesting that the choice of approach depended not only on the timing but also on the programme's funding sources, the target group and the adopted aid philosophy, ranging from crisis intervention to development programmes.

In practice, most of the programmes analysed were designed for households that had the potential to achieve independence once support ended. This potential was assessed in various ways, from a formal evaluation of income status and employment prospects to a more qualitative assessment carried out by support coordinators. Regardless of the assessment method, this meant that people with limited ability to take up employment – including some older people, people with disabilities and carers of dependants – were significantly less likely to qualify for participation in the programmes.

At the same time, the organisations' experience suggests that **omitting an assessment of capacity potential carries a risk: if support is provided to households which, once support ends, have no realistic means of covering their rental costs independently, the likelihood of sustaining the outcomes diminishes.** From this perspective, the assessment of the potential for self-sustainability serves not only as an eligibility criterion but also as a tool for enhancing the sustainability of the intervention's outcomes.

The analysis therefore does not lead to the simple conclusion that one of the approaches used – strict verification of the capacity potential criterion or a broader inclusion of groups with lower potential – is better than the other. Rather, it demonstrates that **CfR programmes are not a suitable instrument for all refugee groups**. They work best for households which, when provided with temporary financial support and appropriate complementary services, have a realistic chance of achieving housing independence. This means, however, that other forms of support should exist in parallel, targeting people who, due to their age, state of health or care responsibilities, will not be able to achieve economic self-sustainability within the foreseeable future.

Standardisation of processes versus individualisation of support

A key challenge was to strike a balance between the speed of providing assistance and the rigour of the beneficiary eligibility and verification process. Respondents pointed out that it is difficult to achieve both objectives simultaneously; every additional verification procedure increases the accuracy of participant selection, but at the same time increases the time needed to activate support.

Programmes launched immediately after the outbreak of full-scale war in 2022 were designed primarily with a rapid response in mind. Organisations reduced formal requirements, often basing their assessment of participants' income on their own declarations, and dispensed with extensive documentation. In the face of a mass influx of refugees, the priority was to ensure housing security as quickly as possible, even at the cost of a higher risk of errors in programme eligibility assessments.

In the years that followed, as the crisis began to take on a more long-term character, organisations gradually expanded their eligibility procedures. Their experience shows, however, that this did not always translate into greater programme effectiveness. In many cases, the success of a programme was determined not by the number of documents required, but by the quality of the work carried out by the case workers, who were able to assess a family's situation in a broader context. Almost all organisations stated that they applied specific eligibility criteria; however, the interviews revealed that, in practice, case workers were given considerable discretion in assessing families' circumstances. This discretion applied to the interpretation of income criteria, the assessment of a family's capacity potential and decisions regarding the provision of additional support. In some programmes, this flexibility was also evident in modifications made during implementation (for example, extending support to include estate agents' services or responding to issues raised by property owners).

On the other hand, as the respondents acknowledged, completely dispensing with verification would increase the risk of providing support to people who did not meet programme requirements, which in turn would make it more difficult to report to the grant-awarding bodies on the decisions taken. Furthermore, in several cases, interviews conducted with people holding different roles within the same organisation revealed differing understandings of the eligibility criteria or how they were applied. This may indicate that formal guidelines were not always interpreted in the same way by all those responsible for a programme's implementation.

Photo: Unsplash / A. C.

The delivery of housing support therefore also required a constant balancing act between applying standardised procedures and tailoring the assistance to beneficiaries' individual circumstances. Standardisation increased transparency (for example, in recruitment and the payment of support), facilitated project accounting and ensured the equal treatment of participants. At the same time, an overly rigid application of procedures often made it difficult to respond to complex circumstances.

The experience accumulated suggests that the implementation of CfR programmes does not require a choice between standardisation and flexibility, but rather a clear definition of the boundaries of both approaches. A programme's objectives, basic eligibility criteria and rules for accounting for support provided should be standardised. At the same time, organisations should retain the ability to adapt the way the programme is implemented to local conditions and the individual needs of families, provided that the decisions taken are clearly documented and justified.

Cooperation in preventing double funding

Another issue identified during the analysis is the absence of a consistent approach to preventing double funding. Organisations applied a range of methods, from using the RAIS database to basing the support process solely on participants' declarations. In practice, this meant that the effectiveness of deduplication depended more on the organisational capabilities of individual entities than on commonly agreed standards.

The interviewees consistently indicated that **the greatest obstacle was not a reluctance to cooperate, but restrictions arising from the protection of personal data and the absence of formal mechanisms enabling the secure exchange of information between organisations**. At the same time, the experiences of the programmes analysed show that compliant data processing to prevent double funding is possible, but requires an appropriate legal basis, agreed procedures and mutual trust between partners.

The issue of deduplication therefore goes beyond technical matters. It illustrates a broader challenge, namely the limited coordination between organisations implementing CfR programmes and between the non-governmental sector and public administration. The lack of standardised approaches can increase administrative burdens and hinder the development of a coherent support system. From the perspective of future interventions, developing sector-specific standards for the exchange of information, in line with data protection regulations, appears to be of greater value than creating additional standalone verification mechanisms.

Reducing barriers to entry into the rental market

In terms of the support model, **the experiences of the organisations analysed indicate that CfR programme effectiveness depends on combining a properly designed funding model with measures to reduce barriers arising from the housing market.** Rent subsidies alone often proved insufficient to achieve lasting results. The most comprehensive programmes combined financial support with covering the costs of entering the rental market, building trust with landlords and providing practical support to beneficiaries during the process of signing tenancy agreements. From the perspective of outcome sustainability, the approaches rated most highly were those that gradually prepared participants to cover the costs of their accommodation themselves, while reducing the barriers to entering and remaining in the rental market.

Case management

The data collected indicates that a rent subsidy alone was rarely sufficient to achieve sustainable housing independence; case management also played a significant role. The programmes analysed showed that it can be implemented in very different ways. Some organisations based it on regular home visits and intensive work with a small number of families, while others relied primarily on telephone calls or other forms of remote contact.

Differences also concerned the case workers' scope of responsibility, ranging from managing the entire process of achieving independence to implementing only selected elements of support.

Despite this diversity, the organisations' experiences lead to a similar conclusion: the model that delivered the greatest value was one in which financial support was closely linked to individual work with families and the ability to respond flexibly to emerging difficulties. Programmes offering only a rent subsidy were more likely to encounter barriers related to entering the housing market or maintaining their tenancy once support had ended, while combining housing support with career guidance, integration services or assistance in dealing with landlords increased the likelihood of achieving sustainable outcomes. The experience of CfR programmes also highlights the need to design them in a modular way, such that the level of case management is tailored to the beneficiary's profile rather than being rigidly imposed by the grant provider. Effective programmes are those that are able to combine financial support with an appropriately tailored scope of support from a coordinator.

At the same time, the analysis shows that effective case management requires significant organisational resources. Working individually with families requires adequate staffing, time and expertise that goes beyond housing issues. The interviewees repeatedly highlighted the high administrative and emotional burden on staff, pointing out that the costs of such work are often underestimated when planning project budgets. This means that treating this work as an optional add-on to financial support may limit the effectiveness of the entire intervention.

Complementary services and outcome sustainability

Complementary services also proved significant, as they enhanced beneficiaries' ability to function independently after their support ended. Measures furthering social and economic integration were of particular importance, primarily Polish-language instruction, vocational activation and the formation of local support networks.

The most comprehensive approach was adopted by PAH, where participation in language and vocational courses was a compulsory element of the programme, and housing support was one component of a broader integration process. Habitat for Humanity, on the other hand, noted that those who gave the highest ratings for the impact that courses and development activities had on their employment prospects were also more likely to report a stable housing situation after their support ended. This suggests that the development of skills that improve prospects in the labour market also contributes to the sustainability of housing support outcomes.

At the same time, the organisations' experiences show that integration is not limited to labour market activation. Building social ties and a sense of belonging to the local community also proved to be important elements. The PAH and Diakonia programmes utilised integration meetings, local events and cooperation with organisations and parishes as tools to support the creation of informal support networks. Respondents emphasised that, for many refugees, the opportunity to build relationships with other residents and having access to places where they could obtain information, advice or simply support were just as important as the financial assistance itself.

It is worth noting, however, that the effectiveness of integration services depended not only on their availability, but also on their intensity and quality. Merely having the opportunity to attend language courses did not always lead to overcoming integration barriers if the support was too brief, too limited or ill-suited to the participants' needs. Similarly, participation in integration events yielded the best results when it was part of long-term work with the family, rather than a one-off project activity.

The effectiveness of complementary services also depends on participants' willingness to make active use of the support on offer. This applies in particular to participation in language courses, employability initiatives and other forms of integration support that require long-term commitment. In this context, it seems reasonable

to consider, as early as the programme eligibility stage, not only the household's financial situation and potential for self-sustainability, but also their motivation to participate in activities designed to strengthen their independence.

The role of partnerships

For CfR programmes to be effective, they need to operate as part of a broader institutional ecosystem. An analysis of the organisations' experiences shows that CfR programme effectiveness also depended on the quality of cooperation with external entities. Relations with OZZ administrations were of particular importance, as in practice these could either facilitate or hinder programme implementation. In some cases, organisations encountered difficulties in reaching OZZ residents, their access to information was restricted, or the OZZ managers were uncooperative. The interviews revealed that one of the factors contributing to such attitudes was the funding model for collective accommodation centres, in which the amount of subsidy depended on the number of residents. In this context, the involvement of a public institution at central government level proved particularly important; the partnership with the Ministry of the Interior and Administration (MSWiA) in the "Together Towards Independence" programme helped to overcome systemic barriers and increased the effectiveness of activities on the ground.

Local partnerships with community organisations, parishes or specialist organisations working with people with migration and refugee experience played a significant role. It was precisely these local partners who often provided access to target groups, built trust among beneficiaries and complemented the expertise of the organisations implementing the programme. The experiences of PAH and Diakonia indicate that partnerships with local organisations specialising in working with specific target groups or well established within local communities are of great value. Meanwhile, cooperation between branches of the Polish Red Cross demonstrated that even informal mechanisms of collaboration can effectively support programme implementation, enabling the monitoring of beneficiaries after they have moved to other regions of the country.

Phasing out support as a process

The organisations' experience indicates that the best results were achieved by programmes in which the phasing out of support was a process rather than a one-off event. The gradual reduction in the amount of housing allowances, parallel support in finding employment, and the regular work of support coordinators enabled beneficiaries to prepare in advance for financing their accommodation independently. By contrast, the sudden termination of funding, even if it was in keeping with the terms of the contract, posed a major challenge for some families, particularly in the face of persistent difficulties in the labour market or rising rental costs.

At the same time, the analysis shows that an effective exit strategy is not merely a matter of choosing the right funding model. It is equally important to ensure that beneficiaries are aware of the forms of further support available and to provide them with contact details for institutions and organisations that can help once the programme's support ends. In this context, the exit strategy should be understood not as the point at which funding ends, but as a process of gradually transferring responsibility to the beneficiaries while minimising the risk of undermining the outcomes achieved.

4. IMPLICATIONS FOR "CASH FOR RENT" PROGRAMMING RECOMMENDATIONS

An analysis of the experiences of organisations implementing CfR programmes indicates that **the current "Cash for Rent" Programming Recommendations provide a coherent framework for the design and implementation of this type of intervention.** At the same time, the study's findings suggest areas where practical experience in programme implementation has revealed a need for further clarification or development. This applies primarily to issues which, in the current Recommendations, have been outlined in general terms or left to the interpretation of the implementing organisations.

Based on the experience gained, it is advisable to consider supplementing the Programming Recommendations in the following areas:

- clarifying the principles for assessing households' capacity **potential**;
- defining minimum **quality standards for case management**;
- providing a clearer indication **that supplementary services are an integral part of CfR programmes**;
- developing common **principles for cooperation and data exchange** for the purposes of deduplication;
- expanding the guidelines on **cooperation with landlords** and the mechanisms for building their trust in the programmes;
- **operationalising the exit strategy** by identifying its key elements and specifying how it should be planned from the very start of the intervention;
- defining a **minimum standard for monitoring programme outcomes and their sustainability**.

Each of these areas is discussed in greater detail later in this chapter. The proposals are not intended as an exhaustive list of recommendations, but rather as a starting point for discussion on updating the Programming Recommendations based on experience accumulated through the implementation of CfR programmes.

Clarifying the principles for assessing capacity potential

The first area where the Programming Recommendations could be clarified is the way in which capacity potential is understood and assessed. The document recommends considering both "vulnerability criteria" and a household's potential to maintain its own accommodation after support ends ("capacity potential"); however, it does not specify how these two criteria should be balanced against one another.

An analysis of the organisations' experiences shows that the concept of capacity potential was interpreted in very different ways, ranging from a formal assessment of income and employment status, through an analysis of future employment prospects, to a qualitative assessment carried out by support coordinators. In practice, this meant that households in similar situations could be either accepted into or excluded from the programme depending on how the criteria were interpreted.

This suggests **a need to clarify the guidelines, without relying on a single, rigid indicator**. The guidelines should set out a minimum framework for assessment and cover, among other things, current income, prospects for securing or retaining employment, the degree of independence in everyday life, and the presence of factors increasing vulnerability to losing one's home. Such an assessment should be comprehensive in nature and carried out by a case worker, rather than being based solely on meeting a single income threshold. At the same time, the Recommendations should specify more clearly how vulnerability criteria influence the assessment of the potential for self-sustainability, so as to avoid a situation where the mere presence of special needs automatically excludes a household from participating in a programme.

In this context, **the Recommendations could propose carrying out a structured capacity potential assessment covering several defined areas, such as income, employment, support networks, motivation and future plans.** Organisations would be free to determine how they conduct such assessments. This would enhance the comparability of programmes without depriving support coordinators of the ability to consider families' individual circumstances. Such an approach would preserve the flexibility necessary to work with families with diverse needs, while minimising the risk of significant differences in eligibility arising solely from differing interpretations of the concept of capacity potential. In practice, this would mean greater equality in access to support, while maintaining the role of the case worker as the person responsible for preparing a comprehensive assessment of the beneficiary's situation.

Minimum quality standards for case management

Another area requiring clarification in the Programming Recommendations is the role of and standards for case management. The current Recommendations treat it as one of the elements of support accompanying the CfR programmes, but without specifying what conditions should be met for this support to effectively achieve the objectives. Meanwhile, the study's findings show that it is not case management in itself, but its quality, intensity and adaptability to the needs of households that has the greatest impact on the sustainability of the programmes' outcomes.

The experiences of the organisations analysed suggest **it would be worth considering supplementing the Recommendations with a set of minimum standards for how the work of coordinators is organised**. These should not prescribe a uniform service delivery model, but rather set out a framework to ensure an appropriate quality of support, irrespective of the organisation implementing the programme. These could include guidelines on the maximum number of households per case worker, the minimum frequency of contact with beneficiaries, the basic scope of responsibilities and the principles of cooperation with providers of specialised services (for example, psychological services) and external institutions.

Such standards should also include rules to protect beneficiaries and staff against violence, sexual exploitation, abuse and criminal acts (safeguarding). These standards should set out the minimum requirements for reporting, responding to and preventing such situations, and the organisation's obligations regarding training and the creation of a safe environment in which to provide support.

The analysis also highlights **the need for the Programming Recommendations to consider the organisational aspects of case workers' roles more carefully.** The interviewees pointed out that working with families in difficult housing and living circumstances can be emotionally demanding and involve making complex decisions about eligibility for support and when it should end. In this context, it would be worthwhile including provisions in the Recommendations regarding supervision, professional support and measures to mitigate the risk of work-related burnout. Such measures could prove vital for maintaining the quality of case workers' work and, consequently, the effectiveness of the entire intervention.

Complementary services as a key programme element

The analysis of organisations' experiences suggests that **complementary services are not merely an additional programme component but also contribute to outcome sustainability**. Meanwhile, the current Recommendations simply emphasise the importance of linking CfR programmes with livelihood support and exit strategies, while giving organisations considerable discretion over the type and scope of such support.

Measures designed to enhance households' ability to function independently after support ended were of particular importance. They included learning Polish, labour market activation, support in seeking employment and building local social networks. While these measures were implemented by the different organisations to varying degrees and

intensities, experience from the programmes studied indicates that the most sustainable outcomes were achieved by interventions in which financial support was closely linked to beneficiaries' social and economic integration.

In this context, it would be beneficial to refine the Recommendations by clarifying that **complementary services are an essential element of CfR programmes rather than optional activities carried out depending on the organisation's available resources**. While not all organisations implementing CfR programmes need to provide an identical range of services, each programme should nevertheless include activities that strengthen beneficiaries' economic independence and language skills, and further their integration into the local community. Although the scope of these services can be adapted to the local context and participants' needs, they should be regarded as a means of supporting the fundamental objective of CfR programmes: the lasting self-sustainability of households.

Common rules on deduplication and data exchange

The analysis of organisations' experiences also points to the need for clearer rules on cooperation between organisations to prevent the doubling of support. Current guidelines recommend the use of the RAIS platform or bilateral data-sharing agreements as mechanisms to mitigate the risk of multiple claims for the same type of support. However, experience from programme implementation shows that these mechanisms were not applied consistently, and their use encountered significant barriers.

According to the interviews, the greatest challenge was not a lack of technical tools enabling the exchange of information, but inconsistent interpretations of personal data protection regulations and the absence of agreed rules for cooperation between organisations. Consequently, some organisations implementing the programmes developed their own mechanisms, which led to divergent practices and limited opportunities for effective coordination.

The study's findings suggest that **a potential area for further work could be the development of a sector-specific standard for the exchange of data on CfR programme beneficiaries**. This standard would not necessarily entail the creation or use of a central IT system, but rather the definition of common rules on the scope of data shared, the legal basis for its processing, procedures for obtaining consent and the terms for concluding agreements between organisations. That would help to reduce differences in interpretation and enhance legal certainty for organisations implementing the programmes, while ensuring compliance with data protection regulations.

The experiences of the organisations analysed indicate that effective deduplication is primarily an organisational and institutional challenge, not a technological one. In this context, the development of common standards for cooperation may be of greater significance for programme effectiveness than rolling out additional IT tools.

Strengthening trust among landlords

With regard to relations with property owners, the current Programming Recommendations focus primarily on formal issues, such as due diligence when selecting a property, verifying the right to dispose of the property and using appropriate forms of tenancy agreement. However, the experience of organisations implementing CfR programmes shows that the effectiveness of these measures also depended largely on the level of trust that landlords had in tenants, the programme itself and the organisation implementing it.

Landlords' concerns related not only to legal issues, but also to financial risk, potential difficulties in terminating the tenancy and uncertainty associated with letting flats to people with refugee backgrounds. The organisations developed various ways of alleviating these concerns, including offering support in dealing with tenants, mediating in the resolution of disputes, covering the costs associated with drawing up the tenancy agreement and offering insurance to protect the interests of both parties to the tenancy. These experiences suggest that building trust with

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landlords was a key element in programme implementation, although it was not identified as a separate component of the intervention.

In this context, it is worth considering **supplementing the Recommendations with measures to strengthen cooperation with landlords**. These could include highlighting good practices for mitigating risks for property owners, such as covering notary fees or rental insurance costs, cooperating with estate agents or using other mechanisms that enhance landlords' sense of security. The aim here is not to recommend a single model of cooperation, but to emphasise that building trust among landlords should be seen as a factor that increases the availability of properties for CfR programmes and facilitates their effective implementation.

Operationalising the exit strategy

An analysis of the organisations' experiences indicates that **the way in which the programme exit strategy is understood and planned also requires further clarification**. The current Recommendations rightly emphasise that the strategy for ending support should be prepared before the programme begins and linked to measures supporting beneficiaries' independence. At the same time, the Programming Recommendations do not specify what elements an effective exit strategy should include.

The study's findings suggest that outcome sustainability depended not so much on programme duration as on the extent of the household's preparedness to take full responsibility for maintaining their home. In practice, this entailed parallel activities aimed at increasing income, developing vocational and language skills, strengthening independence and preparing beneficiaries sufficiently in advance for the end of support. Another key element of the exit strategy should be mapping locally available social services and putting beneficiaries in touch with the relevant institutions and organisations before their support ceases, so as to ensure continuity of assistance should further needs arise.

In this context, **defining the minimum components of an exit strategy in greater detail is worth considering**. These could include an individual plan for achieving independence drawn up as early as the programme eligibility stage, periodic assessment of progress in its implementation, linking financial support to services that enhance economic independence and preparing a plan for referral to other forms of assistance in situations where achieving full independence is not possible within the envisaged timeframe. These measures could be complemented by post-programme monitoring, enabling an assessment of the sustainability of the outcomes achieved and the identification of households requiring further support.

Thus understood, the exit strategy would not merely be the final stage of programme participation, but rather a process planned from the outset of the intervention and consistently implemented throughout its duration. The analysis of the experiences of the organisations involved suggests that this approach increases the likelihood of achieving the primary objective of CfR programmes: the self-sustainability of households.

Minimum standard for monitoring outcomes

The current Programming Recommendations set out the primary objectives and minimum scope of data to be collected for monitoring and post-distribution monitoring (PDM). At the same time, they grant organisations considerable freedom in how these activities are carried out. The programmes analysed demonstrate that, in practice, there were differences in both the intensity of monitoring and the scope of information collected. Some organisations conducted systematic follow-up studies of beneficiaries after their support ended, covering housing retention, employment status and social integration levels. In other cases, monitoring was limited primarily to verifying the correct use of funds or ceased once funding ended. Consequently, the scope for comparing outcomes across programmes is limited.

The study's findings suggest that **supplementing the guidelines with a common minimum standard for monitoring outcomes is worth considering**. This would not involve imposing a uniform evaluation methodology on all organisations, but rather establishing a basic set of indicators and minimum requirements for monitoring after support has ended. These could include an assessment of continued independent tenancy at a specified point following the end of support, the household's income situation, their level of labour market participation and their use of other forms of support.

Introducing common minimum monitoring standards could have benefits extending beyond the evaluation of individual projects. It would allow for more reliable comparisons to be made between the outcomes of different CfR programme implementation models, enable factors that promote outcome sustainability to be identified and facilitate the gradual development of a shared knowledge base.

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The proposals in this chapter, which aim to clarify the "Cash for Rent" Programming Recommendations, should be considered in light of the conditions under which CfR programmes are implemented. The current Recommendations and the proposed directions for their development both describe approaches that can be implemented primarily when organisations have the necessary resources to shape programme objectives in line with the identified needs of beneficiaries, while considering the local context.

However, an analysis of organisations' experiences shows that this freedom is often limited by funding conditions. The nature of the cooperation between the grant-maker and the organisation implementing the programme is also significant; dialogue and flexibility facilitate the adaptation of activities to changing needs, whereas rigid project frameworks limit the ability to respond to beneficiaries' needs.

It should also be noted that since the beginning of 2023, further legislative changes in Poland have led to a gradual reduction in the number of collective accommodation facilities. According to information provided to the IOM by the Ministry of Family, Labour and Social Policy, nearly 5,000 people were staying in almost 200 such facilities in Poland in August 2026. Efforts to promote independent living are ongoing, and support programmes are being shaped by the lessons learnt from experience to date – including those contained in this report. However, people remaining in collective accommodation facilities usually belong to particularly vulnerable groups (due to age, health, disability, etc.). Finding decent and sustainable housing solutions for these groups will therefore remain a priority. The experience gained in responding to the influx of refugees into Poland, together with the recommendations set out in this report, may help strengthen the government's preparedness for any similar situations in future.

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