

## Technical guidelines – Cash for rent

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### Introduction

The Syrian conflict has forced more than 5 million Syrians out of their country, with Egypt, Iraq, Jordan, Lebanon and Turkey hosting the majority of those displaced. Currently, 666,113 Syrian refugees are registered with UNHCR in Jordan, comprising about 8% of the overall population in Jordan, and adding to Iraqi and Palestinian refugees who previously sought safety in the Kingdom. Of this number, the majority (78%) resides in urban and rural settings outside of camps, struggling to meet their basic needs without external assistance.

Rent continues to be the largest expense for Syrian refugees. While housing prices at the national level continue to increase, the average reported rent by Syrian refugees between 2015 and 2017 has decreased (from 150 JOD in 2016 to 131 JOD in 2017, representing a 13% reduction).<sup>1</sup> In particular, districts where refugees have the highest share in the demand for rental housing are also where refugees have reported the most significant decrease in rental prices.<sup>2</sup> Despite this reduction, without access to stable income through work nor savings, rent remains the most unmanageable expense for vulnerable Syrian families. As they accumulate

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<sup>1</sup> Jordan Monthly Expenditure Basket, 2017

<sup>2</sup> UNHCR NRC Market Assessment, 2018, p 9.

debts to secure tenure, the risk of eviction increases. In fact, refugees experiencing debt are two-times more likely to be evicted, signifying that economic vulnerabilities impact protection outcomes.

Recent data shows that the overall housing conditions of refugees are deteriorating, with 41% of Syrian refugees in Jordan living in rented accommodation that present two or more substandard features, such as insufficient ventilation, dampness, leaking walls, poor hygiene conditions, and privacy concerns (UNHCR/NRC market assessment). Lease agreements are also becoming scarcer for shorter renting periods.

Access to standard housing is further limited by a shortage in the supply and competition with host communities, negatively affecting the relationship between Syrian refugees and Jordanians. 95% of Syrians and 87% of Jordanians cite discontent within their communities as a result of the cost of housing (JRP 2017-2019).

The objective of these guidelines is to inform shelter sector partners of best practices for implementing conditional cash-for-rent assistance targeting vulnerable Syrian refugees and host communities. These guidelines have been developed by a taskforce of the Shelter working group (WG). They should be updated in July 2019.

## Definition

Cash-for-rent is a conditional cash assistance, which is designed to cover rental costs of vulnerable families.

The aim of cash-for-rent interventions is two-fold; 1) to provide secure tenancy without risk of eviction; and 2) to ensure access to shelter in non-camp settings. In line with the 3RP, cash-for-rent interventions primarily target refugees living in urban, peri-urban, and rural areas, but also vulnerable host community members.

## Scope of intervention

### Targeting

In order to reach the most vulnerable families with shelter assistance, organizations are encouraged to use the inter-agency vulnerability assessment framework (VAF). Female-headed households, individuals with disabilities, the elderly, families with school-aged children, and other highly vulnerable individuals and groups should be prioritized as they are more likely to resort to negative coping strategies.

Cash-for-rent is not appropriate to Informal Tented Settlements (ITS).

When data is available, it is recommended that cash-for-rent interventions consider the specifications of the local housing market at the district level to determine areas of intervention. It was found that districts that face a supply shortage and where Syrian refugees represent a

large share of the demand are the most vulnerable to price inflation and competition over rental housing. Specific measures following the Do No Harm principle should be in place for cash for rent interventions in such contexts to ensure that the assistance does not have a negative impact on the housing market and community at large.<sup>3</sup>

Organisations are encouraged to share beneficiary lists with the coordination structures and report all assistance on RAIS to avoid duplications.

### Payment modality

Cash-for-rent is paid directly to the landlord of the property. Transfers are made via cheque, bank transfer, ATM cards, Hawala or direct cash for the whole tenancy agreement or on a set periodic basis (i.e. monthly, bi-monthly, and so on); the method and rate of payment will be determined by the implementing agencies.

### Requirements

The provision of cash-for-rent is conditional to some minimum requirements, pertaining to (a) minimum standards for adequate shelter; and (b) proof of ownership/legal documentation.

#### a) Minimum standards for adequate shelter

Cash-for-rent should be reserved for households living in adequate shelters. Minimum standards for shelter covered areas are defined in the Sphere Handbook as follows: “People have sufficient covered living space providing thermal comfort, fresh air and protection from the climate ensuring their privacy, safety and health and enabling essential household and livelihood activities to be undertaken”.

The table below provides an overview of what these guidelines consider an acceptable shelter:

General standards	Specific standards <sup>4</sup>	Non acceptable conditions <sup>5</sup>
Shelter provides adequate privacy, dignity and protection from the climatic exposure (i.e. wet and cold)	<ul style="list-style-type: none"> <li>No more than 4 HH members per room, from the same household</li> <li>The bathroom has locks, is located at a maximum walking distance of 30 meters from the house, and is accessible for all family members;</li> <li>Condition of roof is acceptable;</li> <li>Condition of openings (doors and windows) is acceptable;</li> </ul>	<ul style="list-style-type: none"> <li>Any type of building not designated as dwelling, requiring rehabilitation, caravan, mud hut, tin or wood structure, scrap material.</li> </ul>
Shelter provides means to protect the occupants from avoidable health and safety	<ul style="list-style-type: none"> <li>Natural lighting (can be through another room)</li> <li>Natural ventilation (can be through</li> </ul>	<ul style="list-style-type: none"> <li>Basements with no windows or spaces which do not have proper ventilation;</li> </ul>

<sup>3</sup> See recommendations from UNHCR NRC market assessment conducted in 2018, p 10.

<sup>4</sup> Some of these standards are taken from the 2017 VAF.

<sup>5</sup> These conditions are not exhaustive.

risks;	<p>another room)</p> <ul style="list-style-type: none"> <li>• The door that connects to the exterior can be closed securely.</li> </ul>	<ul style="list-style-type: none"> <li>• The general structure of the building presents cracks and other deficiencies that pose safety threats to the tenants;</li> <li>• Roof is leaking or has cracks;</li> </ul>
Shelter provides adequate connection to municipal infrastructure and services (e.g. electricity, water supply, waste-water collection, solid waste collection) and access to safe water and sanitation facilities;	<ul style="list-style-type: none"> <li>• Condition and safety of electrical features is acceptable (no leakages, or exposed wires);</li> <li>• House is connected to water supply and electricity;</li> </ul>	<ul style="list-style-type: none"> <li>• House is not connected to basic services;</li> <li>• Sanitation facilities are unhygienic and can pose health problems;</li> </ul>

Cash-for-rent interventions cannot contribute to perpetuating exploitative or degrading situations. Therefore, families living in sub-standard shelters where their health and safety may be at risk, cannot be supported with cash-for-rent, unless they relocate to a standard shelter. Otherwise, they can be referred to another shelter programming for upgrading of shelters (if the shelter can meet the standards).

#### b) Minimum legal documents

The provision of cash-for-rent is conditional on the provision of documents that prove ownership of the space and tenancy, in order to avoid fraud or diversion of the assistance.

- The supporting document is a **written lease contract**. Although verbal lease contracts have a legal value in Jordan, they cannot be accepted for cash-for-rent interventions.
  - Lease contracts that are stamped by the municipality have a legal value in front of a court in case of dispute and constitute official proof of ownership.
  - However, it is observed that obtaining such contracts can put tenants at risk of exploitation by their landlords or force them to cover additional costs; in these cases, a written lease agreement combined with a proof of property (such as the property registration from the Land department) will be considered sufficient supporting documents. Utility bills can be used as an indicator that the person whose name is on the bill is the owner, but they do not constitute a proof.
  - In some circumstances tenants and landlords may exploit cash-for-rent assistance by signing “fake” lease contracts at an inflated rent amount – on the understanding that they will share the “profits”. To mitigate this, these guidelines recommend to cap the maximum amount of assistance (see below).

It is then the decision of each agency to investigate such cases as per their anti-fraud policy.

- A lease agreement template is attached in Annex A and can be used by agencies in the event potential beneficiaries do not have one.

The selection of beneficiaries should be based on need rather than on who has the correct paperwork. In the event that a family qualifies for assistance based on their need but does not have any paperwork, this should not prohibit them becoming a beneficiary.

An agreement should be signed between the landlord, the tenant and the organization, clarifying roles and responsibility of all parties.

## Level of assistance

It is recommended that organizations guarantee no less than three months of rental support: support for less than three months has little impact and does not provide enough time for vulnerable households to accumulate savings for future rental payments once the cash-for-rent assistance has ended. If longer assistance is needed, the case should be reviewed so as to ensure that the assistance continues to support the most vulnerable families.

The amount of assistance paid by the agency corresponds to the monthly rent, as indicated on the lease agreement. However, to avoid inflation in the areas of intervention, it is advised that the rent is capped to the maximum rent per governorate per number of rooms.

<b>Average rent per governorate per number of rooms (JOD per month)</b>						
Governorate	Number of rooms excluding kitchen, toilet and corridors					Overall average per governorate
	1	2	3	4	5	
<b>Ajloun</b>	91	112	123	163	125	109
<b>Amman</b>	112	170	201	219	271	144
<b>Aqaba</b>	117	170	107	200		124
<b>Balqa</b>	107	130	145	245	300	118
<b>Irbid</b>	104	142	167	172	181	133
<b>Jerash</b>	91	114	146	130		109
<b>Karak</b>	94	120	125	125		110
<b>Maan</b>	89	109	136	185		104
<b>Madaba</b>	114	144	148			128
<b>Mafraq</b>	101	128	150	155	155	119
<b>Tafileh</b>	88	100	101			97
<b>Zarqa</b>	102	131	152	142	170	118
<b>Overall average per number of rooms</b>	<b>106</b>	<b>144</b>	<b>172</b>	<b>186</b>	<b>193</b>	<b>131</b>

## Monitoring and evaluation

### During the duration of the assistance

Agencies should conduct regular monitoring to ensure that tenants are still living in the accommodation, the housing is secure and no additional rents are claimed by the landlord.

### Post-distribution

The shelter WG has developed post-activity monitoring guidelines (in Annex B) to monitor the outcomes of the projects. Implementing agencies are encouraged to use these endorsed guidelines.

It is also suggested that organizations establish a dedicated hotline for beneficiaries to use for queries and problems, and consult beneficiaries on how to improve programming.

### Conflict mitigation

Shelter actors can support landlords and tenants resolve any arising disputes by:

- Ensuring that both parties understand their obligations under the contract with agencies.
- As part of Housing, Land and Property best practices, arranging legal information sessions for landlords and the tenants together can be an effective modality to ensure awareness on the seriousness of their contractual obligations and potential remedies at law for breach of contract.
- Drafting appropriate contracts that cover the most common types of dispute;
- Providing information on where the parties can go in case of disputes (agreed mediators specified in the contract or legal aid providers).
- Monitoring and recording problems (e.g. evictions) to feed into improved program design and to share details with other shelter actors in the shelter WG.

## List of Annexes

Annex A – Lease Agreement Template

Annex B – Post activity monitoring guidelines