

CASE STUDY

JORDAN 2018–2020 / SYRIAN CRISIS

KEYWORDS: Housing rehabilitation, Rental assistance, Security of Tenure, Urban response

CRISIS	Syrian crisis, 2011 onwards
PEOPLE DISPLACED	Since 2011, Jordan alone has provided refuge to more than 1.3 million Syrians including 671,148 registered refugees*
PEOPLE WITH SHELTER NEEDS	1.99 million Jordanians and Syrian refugees without access to affordable housing in the host communities and 1.36 million living in substandard housing conditions**
PROJECT LOCATION	Irbid and Mafraq Governorates, Jordan
PEOPLE SUPPORTED BY THE PROJECT	7,779 HHs (34,578 individuals)
PROJECT OUTPUTS	582 HHs emergency Cash-for-Rent assistance 1,264 shelters (1,600 HHs): Flexible Shelter Rehabilitation (FLEX) 565 shelters (736 HHs): Renewable Energy Package 158 shelters (200 HHs): energy efficiency upgrades 882 shelters (996 HHs) connected to municipal water networks. 2,924 shelters (3,865 HHs): WASH upgrades 400 individuals : inclusion kits
SHELTER SIZE	approx. 100m²
SHELTER DENSITY	approx. 18m² per person
DIRECT COST	USD 1,270 – 2,255 per HH: Flexible Shelter Rehabilitation (FLEX) USD 845 – 1,185 per HH: Emergency Cash-for-Rent USD 565 on average per HH: WASH rehabilitation Up to USD 1,690 per shelter: Renewable Energy Package USD 590 on average per HH: Water connection to the municipal network USD 280 on average per HH: Inclusion kits
PROJECT COST	USD 2,400 on average per shelter



PROJECT SUMMARY

The Urban Shelter Program in Jordan started in 2013 evolving as the context changed in the host communities. This case study refers to the implementation of the program from January 2018 to December 2020. The program implemented a range of shelter support to address shelter needs comprehensively according to the differing needs of households. This included Flexible Shelter Rehabilitation (FLEX), Cash-for-Rent, renewable energy packages, WASH rehabilitation, water connections and inclusion kits. This approach was gradually altered to adapt to the changing context and be able to successfully provide better physical shelter conditions to households residing in the serviced geographies, and to support their coping mechanisms with periods of rent free coverage.

* Source: OCHA (2021)

** Source: Jordan Response Platform for the Syria Crisis (JRPSC), The Jordan Response Plan for the Syria Crisis 2020-2022



- Mar 2011:** Eruption of conflict in the Syrian Arab Republic (Syria).
- 1 Jan 2018:** Water connection to the municipal network and WASH rehabilitation modalities initiated.
- 2 Apr - Oct 2018:** Renewable Energy package initiated, and FLEX shelter rehabilitation pilot started.
- 3 May 2018:** Inclusion Kits modality initiated.
- 4 Oct 2018:** Emergency Cash-for-Rent and FLEX shelter rehabilitation modalities initiated.

- 5 Mar 2019:** Integrated Assessment tool rolled out.
- 6 Oct 2019:** Revision of water connection to the municipal network and WASH rehabilitation modalities to better adapt to challenges faced during implementation.
- 11 Mar 2020:** WHO declared the novel COVID-19 outbreak a global pandemic.
- 7 Oct 2020:** BoQ revision of FLEX to incorporate renewable energy upgrades.

CONTEXT

Jordan is a middle-income country with a long history of hosting refugees fleeing conflict. While Jordan enjoys good standing geopolitically, domestically the situation is more precarious. Jordan's small and open economy makes it vulnerable to shocks, and is heavily reliant upon foreign aid and remittances. High unemployment is also a persistent factor. In 2013, Jordan's housing market was overwhelmed by the influx of Syrian refugees looking to reside in urban communities predominantly in the northern governorates. This not only drastically pushed up rental prices but also strained municipal services in areas that were historically under-invested in by the central government.

SYRIAN DISPLACEMENT IN JORDAN

In 2013, Jordan experienced a massive arrival of refugees fleeing Syria, with more than 250,000 Syrian refugees arriving to Jordan between January and October, at an average of 26,000 people per month. The Government of Jordan maintained an open border policy until 2015, when the borders were closed until 2018. March 2021 marked the 10th year of the Syrian Crisis. The most recent intentions survey found the percentage of refugees not planning to return to Syria in the next year increased from 78% in November 2018 to 94% in March 2021. Shelter is reported amongst Syrian refugees as the most pressing yet costly need: rent and utilities costs account for up to 78% of the total calculated monthly expenditure of a household and is pointed out as being the main cause of debt.

NATIONAL SHELTER RESPONSE

The Jordan Shelter Sector strategy is aligned with the Regional Refugee and Resilience Plan. The activities for the Shelter Sector include interventions in camps and in host communities. In host communities, shelter rehabilitation and Cash-for-Rent are the most common interventions, alongside support at neighborhood and municipal levels. Refugees of any nationality and vulnerable Jordanians are eligible for assistance. In host communities, humanitarian actors are required to ensure 30% of their caseload is vulnerable Jordanians. Due to COVID-19, Cash-for-Rent assistance was identified as an essential intervention as the economic impact of the pandemic increased the debt of vulnerable families.

PROJECT APPROACH

The objective of the organization's Urban Shelter Program was to increase dignity and wellbeing for vulnerable families by improving the living environment. This is achieved through the provision of adequate shelter that ensures security of tenure, reduces debt levels, gives the ability to meet some basic needs, and provides access to services, considering accessibility, affordability, and safety and protection.

The program provided a set of complementary interventions to address the specific shelter and settlements needs of vulnerable refugees and Jordanians. This allowed the program to select the appropriate response according to the households identified, their social vulnerability, family size and shelter conditions. In a mix of in-kind and cash-based interventions, the Urban Shelter Program pushed for cash-based interventions but kept as in-kind all interventions where technical expertise was required.

The Urban Shelter Program evolved over 9 years of the organization's response to the Syria refugee crisis in Jordan, and took into consideration the familiarity and experience that Syrian families now have with the local rental market and the continued challenges of meeting rental costs which persist in a climate of limited employment and economic opportunities exacerbated by the COVID-19 crisis. The program consisted of the following interventions:

- Flexible Shelter Rehabilitation (FLEX);
- Emergency Cash-for-Rent;
- WASH Rehabilitation;
- Renewable Energy Package;
- Water connection to the municipal network; and
- Inclusion Kits.

The program was complemented by programming delivered through the organization's Information Counseling and Legal Assistance program focused upon security of tenure through the provision of legal awareness, counseling, mediation and court representation where required.



WASH rehabilitation conducted as part of the program, included the installation of water tanks.



Eligibility for shelter interventions was based on an Integrated Assessment score, which took multiple factors into account and determined the potential needs of the family.

TARGETING

The target group in host areas of operation were mainly vulnerable refugees residing in inadequate housing, who were at risk of being priced out of the market, and/or those at threat of eviction as a result of their inability to cover rental costs. Eligibility for shelter interventions was based on an Integrated Assessment score, which considered:

- a. Social vulnerability analysis of the household;
- b. An indication of interventions to be considered for a household depending on their profile; and
- c. A cross-program referral and registration system which included information from Information, Counseling and Legal Advice colleagues and the country-wide online and phone lines maintained by the organization.

The project also targeted host communities by providing services for the most vulnerable Jordanians as referred by the Ministry of Social Development.

FLEXIBLE SHELTER REHABILITATION (FLEX)

This project targeted households that met a combination of vulnerability indicators and were living in a sub-standard rental property with significant defects, such as a lack of adequate kitchen and sanitation facilities, insufficient privacy between multiple families, mold and water infiltration, and insecure or improperly sealed doors and windows. In exchange for providing cash to rehabilitate the property, the organization negotiated with property owners a rent-free period, calculated based on the monthly rental cost compared to the amount of cash for rehabilitation the family was entitled to receive based on their household size. The average period of rent-free accommodation was a minimum of 3 months, but was usually in excess of nine months and in some cases up to two years. The families also received extra rent support, which was calculated based on their vulnerability and household size. The breakdown of the assistance can be found in the table below.

No. of people in the HH	Total FLEX+ Package	Minimum Rehabilitation Support	Maximum Rent Support	
			Vulnerability Score (Integrated Assessment)	
			1 - 2	3 - 4
1-5	USD 1,270 - 1,550	USD 565	USD 705	USD 985
>5	USD 1,970 - 2,255	USD 985	USD 985	USD 1,270

Benefits of this approach for renters were that it left the selection of the property up to the tenants, allowing them to prioritize the most appropriate property. Additionally, the development of the BoQ was a joint process between the tenants and the property owner, where the

organization acted as a mediator. This approach empowered tenants while also benefiting the Jordanian property owner, promoting social cohesion and mutual respect, under the signature of a tripartite contract signed between the organization, property owner and tenant that fixed the rental cost for two years regardless of the period of rent-free or rent support.

For vulnerable Jordanians who were owner-occupiers, the organization provided only rehabilitation or new installation where minimum standards were not met, providing a permanent improvement to their homes.

EMERGENCY CASH-FOR-RENT

This short-term intervention aimed to address the urgent needs of extremely vulnerable Syrians and Jordanians who were at immediate threat of eviction. Households were identified through the regular assessment process, as well as referrals from the organization’s legal assistance team, other humanitarian partners, and the Jordanian Ministry of Social Development. Families were provided with a minimum of six months of rental support paid directly to the property owners on their behalf. The rental amounts were pegged to family size and vulnerability level in line with national guidance from the Shelter Sector. Due to close collaboration between the Urban Shelter and Legal Assistance teams, this assistance package could be linked with other legal assistance such as mediation and dispute resolution to either enable families to remain in their property or leave with dignity and find a new rental property.

WASH REHABILITATION

This focused on improving sanitation and cooking facilities, as well as increasing the water storage capacity where relevant. Many properties occupied by refugees and vulnerable Jordanians had non-existent or sub-standard WASH facilities, which presented challenges such as preventing families from preparing food safely or being able to wash or go to the toilet in a private space occupied only by their own family. Additionally, many properties faced issues with leakage, blockages, or water infiltration. Where possible, families were also referred for connection to the municipal network.



One priority for renovations was to ensure separation of kitchen and bathroom spaces. Here a new wall has been installed to separate the two rooms.

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WATER CONNECTION TO THE MUNICIPAL NETWORK

In coordination with the local water company, this intervention identified properties that were not connected to the municipal water network and provided them with a meter, construction of individual pipelines to the main network and the payment of the registration fee for the water company. The goal of this intervention was to provide safe access to water and to reduce household expenditure on water, as water delivery is considerably more expensive than the network fees.

RENEWABLE ENERGY PACKAGE

Designed to reduce the cost of electricity bills and improve the thermal comfort for families, this pilot intervention provided households with solar water heaters and energy efficiency upgrades by rehabilitating at least one room to improve the thermal envelope. For tenants benefiting from these upgrades, a decrease in the monthly rent for a period of at least one year was negotiated. After the pilot Renewable Energy Package demonstrated a considerable reduction of electricity expenditure and carbon emissions, topped with good community acceptance of the modality, the energy efficiency and renewable energy upgrades were integrated with FLEX, becoming FLEX+, considering sustainability and the environment as core to the program.

INCLUSION KITS

Designed to support households with Persons with Disabilities and/or elderly people with reduced mobility the inclusion kits (shower bars, ramps, toilet rails, walkers, etc.) were tailored according to the needs of the household. The adaptations aimed to facilitate movement in and around the house and enhance independence in daily activities.

MAIN CHALLENGES

Tenants and property owners' desire for cosmetic upgrades often differed from the functional rehabilitation works proposed by the project to achieve the minimum standards required, which in some cases created tensions. The implementation team advised property owners and tenants that as long as all items of work included in the BoQ were completed to the required standard, if any savings were made then these could be used for extra works including cosmetic upgrades if they desired.

Monitoring of rehabilitation works. Cash-based interventions required a high number of skilled staff to follow up on works and technically guide the rehabilitation. The effectiveness and quality of the rehabilitation works required close monitoring from staff along with the tenant family.

Considerable time taken in paperwork and ownership document verification, which could prevent or delay household selection and prolong the period needed to carry out interventions.

Security of tenure. While negotiating a long-term contract with property owners helped to increase the security of tenure of tenants during the contract period, it did not guarantee the rent cost wouldn't increase after the contract period ended, which could cause a second move. There was also occasionally pressure from property owners on the tenant households to move out when the property had significant upgrades, as the property owner planned to move into the property following the departure of the tenant. While the organization worked to mitigate this by following up closely with households and guaranteeing a two-year lease with fixed rental costs, in some cases property owners found ways to apply pressure to tenants, which could make them feel uncomfortable despite their lease.

OUTCOMES AND WIDER IMPACTS

The program resulted in households reporting an increased sense of safety and wellbeing. 96% of households continued living in the same property for at least three months after the end of the assistance period.

When looking at the long-term impact on security of tenure, 70% of the households supported by the program (mainly Emergency Cash-for-Rent, FLEX and renewable energy interventions) continued living in the same property after their lease agreements with the organization ended.

The Urban Shelter Program supported households to reduce their debt levels, mainly due to reducing the burden of paying rent. Overall, households receiving Emergency Cash-for-Rent reported an average of 13% reduction in debts while they were still receiving the assistance and an average reduction of 8% after the assistance had ended. Households receiving FLEX support reported an even higher reduction in debts, an average of 23% reduction at least three months after receiving the assistance. 47% of households supported with FLEX and Emergency Cash-for-Rent reported having increased expenditure on priorities such as health, education, children's needs, household items and debt repayment.

As the program continues to tailor its interventions to meet the evolving needs of target households, further opportunities to partner with the hosting municipalities emerge as a mechanism to provide more durable interventions that serve the overall communities.



The program involved negotiating a rent-free period following the completion of renovation works. Here, a Syrian family is living in their rental property after the negotiation for a year without paying rent.

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STRENGTHS, WEAKNESSES AND LESSONS LEARNED

STRENGTHS

- √ **Different combinations of assistance to suit different needs.** Packages of assistance were tailored to the specific needs of target households, rather than the program trying to identify households who fitted the assistance profile.
- √ **Mutual benefit to both tenants and property owners.** Guaranteed rental payments, and rehabilitation support enabled property owners to see hosting tenants as positive, especially as many were dependent on rental income to meet their own basic needs.
- √ **Integration with Information Counseling and Legal Assistance** helped to ensure security of tenure and the legal protections renters are entitled to.
- √ **Prioritization by vulnerability.** Both refugees and vulnerable Jordanians referred by the Ministry of Social Development were assessed against targeted and well-researched vulnerability criteria.
- √ **Choice created by cash-based modalities,** which enabled tenants and property owners more flexibility on the choice of material, quality and design. In some cases property owners used their own money to exceed the agreed-upon works paid for by the organization.
- √ **Inclusion Kits provided specific adaptations tailored to the needs of household members.** Persons with Disabilities are largely underserved and are more likely to experience higher levels of poverty and vulnerability, making adaptations a critical need for both refugee and Jordanian families.
- √ **Rent negotiation support.** When the organization mediated negotiations on the rent-free period, the tenants were usually granted a longer period in comparison to when tenants negotiating themselves or through a third-party. However, the choice of who negotiated was always up to the tenants.

WEAKNESSES

- × **Better integration with other sectors would have increased the positive impacts of the program,** such as linkages with livelihoods or protection programs, particularly for households receiving Emergency Cash-for-Rent support. Currently, the organization is exploring ways that these linkages could be improved.
- × **Cash-for-Rent is only a stop-gap measure.** Emergency Cash-for-Rent was only provided as a one-off assistance package and without linkages to other types of assistance to address the root causes of vulnerability.
- × **The water network connection project lacked incentives for property owners' participation and was stymied by the lack of water company capacity to support the project.** The installation of water connections to the municipal network faced considerable challenges as there was little incentive for Jordanian property owners to participate in the project as they had to first clear any pending taxes of their property. Despite the water connection fee being covered by the organization some property owners were not willing to go through the process to regularize their property. Coordinated works to connect houses to the municipal network presented a considerable challenge as the process required shared responsibility between the organization and the water company, which lacked the capacity to support the increased caseload of connections, which was approximately three times their usual annual water connection caseload. The project would have benefited from being rolled out in concentrated geographic areas, including incentives for property owners to participate or an agreement from the water company to waive debts or streamline the process, and financial and logistical support to the water company to build their capacity.

LESSONS LEARNED

- **Sustainability of interventions would increase if linked to more holistic support.** Hybrid approaches (such as FLEX) contribute to decreased levels of debt amongst target households, however the sustainability and financial impact of the program could be improved if connected to livelihoods and economic resilience programs, matched with the household interests.
- **Opportunities to improve the quality of works and provide livelihood opportunities for Jordanian and refugee workers.** The organization is considering developing a services guide with contact information of contractors whose work quality has been verified. As construction is one of the few sectors in which refugees are allowed to work in Jordan, this could help refugees to access livelihood opportunities and vulnerable Jordanians to increase their customer base.
- **Social networks and social cohesion.** Providing shelter assistance that supports households to stay in their current accommodation, helping to mediate challenging relationships between property owners and tenants, and not interrupting constructed social networks, has proved a successful strategy.