

# A.11 Jordan – 2013 – Syria conflict

## Case study

**Keywords:** Rental support; Housing repair and retrofitting; Cash / vouchers; Advocacy / legal.

- Emergency:** Syria crisis, refugees in Jordan
- Date:** Conflict begins: March 2011 (ongoing).
- People affected:** Over 3.1 million refugees from Syria. Around 620,000 in Jordan, 10% of population (October 2014).
- Project location:** Irbid and Jerash Governorates.
- Beneficiaries:** Approximately 12,250 Syrian refugees.
- Outputs:** 4,000 housing units. 2,000 completed (August 2014).
- Occupancy rate:** Around 97%.
- Shelter size:** Units vary in size, but meet *Sphere* standards.
- Cost:** Grant depends on period of rent waived by landlord e.g. 12 months = 1,000 Jordanian dinars (US\$ 1,400). Total costs per unit = US\$ 2,500.



### Project description:

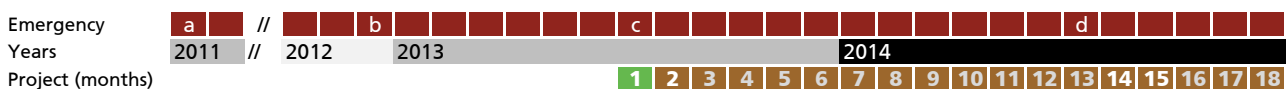
The upgrading programme is made up of several projects, financed by different donors, aiming to increase the number of rental properties available to refugees by supporting landlords to complete unfinished housing units. Landlords are given a conditional cash grant to pay for the construction, paid in advance, which covers a rental period for 12-18 months for a refugee family.

### Emergency timeline:

- [a]** March 2011: Civil war in Syria. **[b]** December 2012: Refugees reach 100,000 in Jordan. **[c]** July 2013: 500,000 refugees. **[d]** July 2014: 600,000 refugees.

### Project timeline (number of months):

- [1]** July 2013: project planning.
- [2]** Implementation begins. Turn-around time from identification of property to beneficiary family moving in is around 3 months.
- [14]** 2,000 properties completed, 1,000 under construction.
- [15-ongoing]** Project has funding to continue to July 2015.



### Strengths

- ✓ Shelter was identified as the highest priority need.
- ✓ Unlike a simple cash-for-rent intervention, the project created additional housing units, contributing to a more sustainable solution.
- ✓ Easing the pressure on the rental market should benefit both the refugee and host community, though the scale is currently too small to have a major impact.
- ✓ The project created income-generation opportunities.
- ✓ The organisation’s legal staff are able to monitor evictions, and mediate disputes between beneficiary tenants and their landlords.

### Weaknesses

- ✗ The implementation is labour-intensive and difficult to scale-up in order to significantly contribute to the control of inflation of rents. Interventions in sectors of

the market such as access to mortgages for refugees, might have a greater impact.

- ✗ A small number of landlords have cancelled their involvement after receiving their payment(s) towards the construction work.

### Observations

- It is essential to monitor for signs or threats of eviction.
- It is important to ensure that landlords understand their contractual obligations, and to develop a mechanism for resolving disputes with the organisation or tenants.
- Transparency regarding criteria for both beneficiary and property selection is extremely important, given the fact that the waiting list is so long and frustration levels are high.



Regular inspections of the progress of construction works are made:  
Photo: Rawan Baybars/NRC

### Situation before the crisis

In the seven years before the Syrian refugee crisis, the Jordanian housing market faced an annual shortfall of around 3,400 housing units per year.

The shortage of affordable housing has been compounded by the rising number of Syrian refugees, which has increased significantly from December 2012 onwards.

### Situation after the crisis began

According to an INGO assessment, shelter was the single most pressing need for refugees.

The conflict in Syria has resulted in a need for an additional 120,000 housing units to accommodate an estimated 600,000 Syrian refugees. While more than 100,000 refugees are sheltered in camps, around 80% of families have found shelter in rental accommodation.

It has been estimated that more than 75% of the refugees living in host communities are extremely vulnerable, living in rudimentary shelters or tents, abandoned or partially constructed buildings, or in flats that are often overcrowded and poorly maintained.

Syrian families tend to pay higher rents than Jordanians and contracts are typically insecure, with many families worried about eviction. High rents and limited employment opportunities mean many families find themselves in increasing debt and are unable to access basic services.

A recent report looking at community tensions found that 83% of Jordanians and 77% of Syrians

identified access to housing as a cause of tension.

### Shelter strategy

The Government of Jordan's National Resilience Plan 2014-2016 reports that the Syrian crisis has exacerbated the shortage of affordable housing in Jordan, raised rental prices, increased social tension, and strained urban infrastructure.

The report recommends bringing new residential units onto the market and implementing a large-scale affordable housing programme to assist refugees and low-income Jordanian families.

In Jordan the humanitarian shelter response is coordinated through a Shelter Working Group, rather than a Cluster, which divides its work into two broad objectives:

- Strategic objective in camps: Enable access to settlements with access to services and transport networks, aiming to reduce the underlying causes of socio-economic vulnerabilities.
- Strategic objective in non-camp areas: Increase the number of adequate shelter solutions available to families (through construction and rehabilitation).

**"I am very pleased with the project; it's an ideal solution as everyone benefits. For me, the best part of the project is that local labourers can find work."**  
Participating landlord

Reduce the rent burden (cash-for-rent), enhance security of tenure, and reduce tensions with host communities.

The Working Group has provided guidelines to set a ceiling for payments to upgrade or convert housing units, with specifications provided on what conditions should be placed on landlords (e.g. a guaranteed period of secure tenure).

### Project implementation

The programme is funded by five different donors, each with their own project start and end dates, and the timeline is ongoing.

The programme staff number around 60 (not including support departments). Teams of engineers assess properties and monitor implementation. Project support staff control the contract and payment process. Outreach teams with legal knowledge identify beneficiaries and monitor their security of tenure once they move in.

Identifying unfinished housing units is done through a communications strategy which includes disseminating leaflets, conducting meetings with local communities and local authorities and through word-of-mouth. Interested property owners then get in touch with the organisation. The properties must be within a reasonable distance of basic services in order to be selected.

An initial assessment is made by the technical team which leads to a Bill of Quantities (BoQ) to provide a Sphere-standards housing unit for a single family. This BoQ becomes part of the contract between the organisation and the landlord.

The contract specifies that once the property has been completed to the agreed standards, the refugee family will be allowed to live in the unit rent-free for a specified period. The landlord receives a conditional grant to make the repairs, the value of which depends on the agreed period of waived rent. For example, 12 months of waived rent corresponds to a grant value of 1,000 JOD (US\$ 1,400); 18 months corresponds to 1,400 JOD (US\$ 1,960).



A family move in having just signed a secure, rent-free lease for 18 months. Photo: Annika Hampson/NRC

Each beneficiary family receives a one-off resettlement grant of 100 JOD (US\$ 140).

The construction contracts and rental leases are witnessed and signed-off by community-based organisations and local authorities, in order to reinforce the compliance and accountability of all parties. Property owners contract their own labourers and procure their own materials

Regular site visits (around ten in total) are made by engineers from the organisation, to monitor and advise on construction works. Payments are made against construction progress.

The first instalment of 35% of the grant is paid in advance; the next 30% of the grant is made once 60% of the works are complete, and the balance is paid once the works are completed and the keys have been given to the beneficiary family.

Rehabilitation works often exceed the anticipated duration of 6 weeks, lasting up to 8-10 weeks. The organisation conducted a survey to identify the reasons for the delays, and the most common were labour shortages, financial problems, and delays in connecting water and electricity. Consequently the organisation revised the payment plan from an advance of 25% to an advance of 35%, and is providing support to identify labourers and is also working with the utility companies.

In a limited number of cases it has not been possible to enforce the contract between landlords and the organisation, and in one instance a

property owner took the first instalment without completing the project or returning the funding. The organisation relies on the goodwill of the community to ensure contracts are honoured, as it is reluctant to take these cases to court.

Another sensitive issue is the suitability of property owners to act as landlords for refugees. Applications by landlords are rejected if it is felt that they are hostile to refugees or are known to be aggressive or dangerous.

### Beneficiary selection

The organisation's vulnerability criteria are based on UN standard operating procedures for cash assistance. However, a new Vulnerability Assessment Framework (VAF) is being finalised by the Inter-Sector Working Group.

The vulnerability criteria for beneficiary selection includes prioritising families who are homeless, living in overcrowded and substandard accommodation, or facing imminent eviction due to an inability to pay arrears.

Other priority families are female-headed households, families of more than ten members, and/or families with disabled or severely ill family members.

Beneficiaries are finally selected following a home visit by an outreach team. The beneficiary assessments are completed using a mobile phone application (which can be used on basic handsets as well as smartphones), with the data later downloaded to a database. Outreach teams work with CBOs for lists of refugees, through word-of-mouth and, most recently, through a new organisational drop-in centre in Irbid, which is visited by up to 100 refugees daily.

**"It's good for Jordanians as it's difficult and expensive to secure loans to build our houses. ... I have another project for upstairs and with another grant, I can welcome another Syrian family here."**  
Participating landlord



The project was modified after investigating the cause of delays. Photo: Annika Hampson/NRC

### Coordination

The organisation is the only organisation currently implementing this shelter methodology in Jordan, but the hope is that other organisations will copy the model.

The project approach is in line with recommendations from the Syria Crisis Regional Response Plan (RRP6), the ECHO Humanitarian Implementation Plan (HIP) 2014 and the government's National Resilience Plan 2014-2016.

### Wider project impacts

A survey of participating landlords found that the majority would not have developed their properties for another 15-20 months without the organisation's financing. Around two-thirds had planned for the housing developments to be for their personal housing, the other third had planned to let the units for rent.

Landlords contributed on average 29% of the total costs of construction with the organisation providing the rest.

In terms of impact, landlords considered the scheme to be overwhelmingly positive in terms of investment in the local community. All but one of the 61 landlords interviewed said that they would recommend participation in the project to others.