

The Good Rental Market Manual

An enabler for effective Shelter solutions



The Good Rental Market Manual

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Aim of Document

This manual aims to support NRC Shelter & Settlement (S&S) teams and HoPs to move away from isolated 'Cash for Rent' projects based on cash distributions and towards designing market-based interventions embedded in the market system of the specific geographic area of intervention. With this manual we aim to ensure programme teams can develop rental programming which is more sustainable and works within existing systems, strengthening or adapting local markets and legislation to better serve displacement affected populations.

Audience

The intended audience:

1. Shelter & Settlements Specialists/PDMs
2. ICLA Specialists/PDMs supporting rental programmes
3. Shelter Project Managers
4. Area Programme Managers
5. Heads of Programmes

This manual may also be useful for

1. Area Managers
2. Grant Managers
3. MEL Managers

Executive Summary

In many countries where NRC works, displaced people use or wish to use the rental housing market to access adequate housing. This provides more dignified accommodation, safety and protection, offering opportunities for integration, and proximity to livelihoods and services.

Our ‘alternative’ approach to ‘Good Rental Markets’ adopts a market-systems approach to rental market interventions, to facilitate access to adequate rental housing for displacement affected people.

This involves collaboration, working with rental housing market actors, market services and market governance bodies to support market systems to be more functional after a shock for those we hope to assist, and/or to change market systems to better serve displacement affected people.

This approach is ‘alternative’ because it promotes programme teams to try to go much further than “cash for rent” a term that primarily focuses on short-term financial assistance to enable recipients to access rental housing and often does not sustain the intended outcome or lead to benefits for those outside of NRC’s directly targeted recipients of support. This manual does not focus on standard “cash for rent” programming of which there are other more relevant guidelines.

Approach Outline

Step 1 - Situational Analysis

This step is generally undertaken internally amongst NRC programme team and with literature review, however, it may involve additional key informant interviews and focus group discussions with those who understand the problems in the rental housing market system.

This includes:

1. **Understanding who NRC is trying to assist and what rental housing market they are trying to access** to focus investigation of the appropriate rental housing market systems.
2. A **general context analysis** to understand renter needs, the crisis, trends, the political context, and intentions.
3. A **rental housing market failure analysis**. This is key to understand the problems to later determine potential interventions.
4. **Mapping out potential stakeholders and collaborators** engaged in the rental housing market system

Step 2 - Response Analysis

This step may be undertaken with ideally strong engagement with a range of rental housing market system stakeholders and potential collaborators, since future market system interventions are likely to require collaboration (whether that be partnership) or not.

This includes:

1. Verifying the market failure analysis with other stakeholders. This is included to help build consensus and further develop the market failure analysis.
2. **Long-listing potential rental housing market interventions** to address the problems found from the market failure analysis
3. **Selecting interventions** through the considering criteria to prioritise interventions for further development.

Step 3 - Designing and Implementing Rental Market Interventions (RMI)

The next step involves the programme design and implementation, however, given the range of rental market interventions that are possible. This cannot be fully detailed in a manual of this size and scope. Nevertheless, some considerations on key topics are given.

Benefits of this Approach

A market systems approach should ideally:

- **Promote a ‘do no harm’ approach, avoiding harm to the rental housing market** and ecosystem and those who engage in it, because the market system is actively considered.
- **Have an impact at scale** (when compared to a “cash for rent” approach.
- **Benefit not only NRCs directly targeted recipients** but ideally all displacement affected low-income people trying to access adequate rental housing.
- **Contribute to a durable solution** if a market system change can be made or triggered
- **Enable NRC to exit and have sustained impact.**

Key Challenges

While there may be a range of interventions that NRC can undertake that support the functioning of the rental housing market in favour of displacement affected low-income renters/prospective renters, there are some challenges related to this approach, these include:

- **Market system change interventions can take time** to take effect which may be more in-line with developmental timeframes. There may be limited NRC funding for interventions that work across these timeframes.
- Many **interventions can require collaboration** with other actors working on the same issue. Collaboration requires relationships to be built and maintained which can be difficult for NRC programme staff to prioritise when there are not immediate benefits for programming but rather longer-term benefits.
- When engaging with the private sector in relation supply side market interventions (e.g. developers creating new housing stock), as with other markets, suppliers will generally try to optimise profit. In general, this means that investment in the low-income housing market segment is not prioritised, when there are not adequate incentives or regulations to enable this. This highlights that NRC's more direct forms of implementation such as Rental Assistance/Cash-for-Rent and direct upgrades of low-medium value housing stock (rehabilitation and repairs etc.) still have a place. Indeed, given that market system change will take time, even when this can be achieved there may still be the need for more direct implementation in the interim.

1. General

1.1. Scope

NRC has been undertaking forms of rental market interventions (RMI) for many years. Most Country Office (CO) programmes implementing these programmes support between a few hundred households to a few thousand households each year. In 2024 NRC spent nearly 10 million USD on supporting 12 million people (4,400 HHs) with cash-for-rent support (in first-line response and non-first line response).

Historically these programmes take the approach of either:

1. **Cash-for-rent, primarily a conditional-cash assistance programme** with a housing outcome. With NRC giving financial support to allow tenants to pay rent (and sometimes other rental costs), generally with Information Counselling and Legal Assistance (ICLA) related to due diligence and security of tenure (including tenancy agreements), and the Shelter & Settlements (S&S) team confirming that the accommodation meets living condition standards.
2. **Occupancy free-of- charge (OFC)**, NRC gives property owners support to rehabilitate/upgrade their properties to create more rental housing and asks for a rent-free or reduced rent period for the tenants selected by NRC.

There are a number of excellent general guides and NRC Country Office Level Standard Operating Procedures and cluster/working group guidelines developed for both of the above approaches. However, generally it has been found that:

- Cash for rent when undertaken without strong consideration of exit strategies (i.e. access to adequate housing when the NRC support ends) and significant complimentary programming (e.g. livelihoods programming in an enabling environment) often fails to have sustained outcomes (an inability to pay the rent and associated eviction risks and further displacement).
- Occupancy-free-of-charge with rehabilitation/upgrades requires significant NRC resources (e.g. staff time to agree scope of works and investment funds) and can be slow and hard to scale. In some cases, it is found that property owners evict to charge more rent, or once the agreed no/low rent period ends the rent goes up, stopping those vulnerable low-income households from accessing the upgraded property.

This is not to say that these approaches are not valid in some contexts, and that programme staff do not have the best intentions (e.g. it can be hard to predict how

long a crisis will last when it first starts for example), however, the above reflections have led to a desire to develop an alternative approach to rental market interventions.

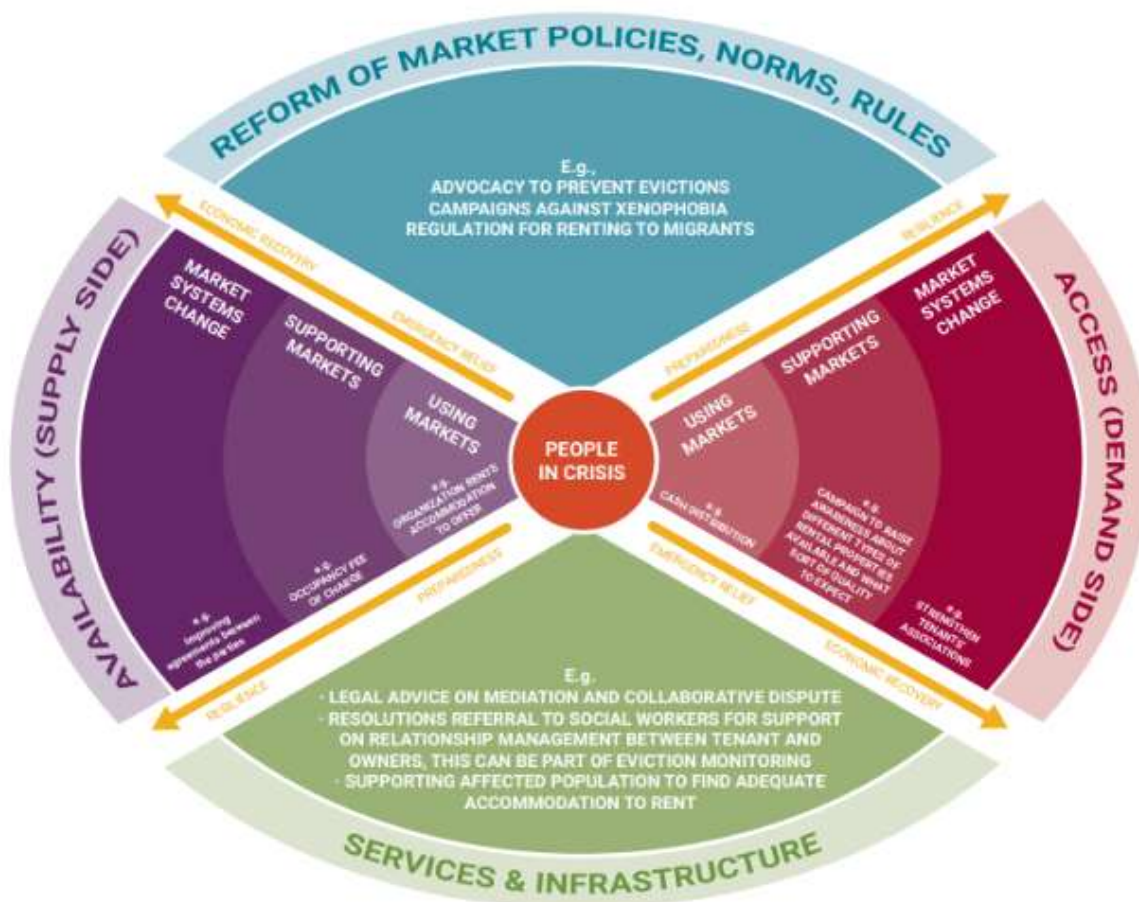
This manual specifically focuses on identifying rental market initiatives which can be considered part of a market systems approach. This goes further than merely cash-for-rent but looks more holistically at how NRC can change the market for displaced people to gain access to adequate rental housing while also considering the significance of building social capital, the sustainability of the outcome through more stable household income, and the promotion of overall well-being. Most **interventions proposed will be non-first line response**, because market systems change takes time.

Figure 1: Wider impact of RMI



As such it is expected that where possible the rental market intervention should help displacement affected people and low-income renters outside of purely the direct recipients of NRC support. The practitioner should have at the back of their mind what will have the widest rental housing market impact for displacement affected people with least NRC input.

Figure 2: Market-based programming framework (MPB) specific to rental market interventions¹ that is considered in this approach. [Find it here](#)



Practitioners should note that some ideas will straddle (and have impact on) more than one area of the framework, and it is not necessary to sub-categorise interventions specifically into “supporting markets” vs. “market systems change” vs. “using market” for example. **The framework is to prompt thinking about interventions particularly in relation to the segments:**

- Market policies, norms, and rules.
- Demand side
- Supply side
- Market services & infrastructure

1.2. Team Expertise

Whoever coordinates and drives the methodology described in this manual should be able to understand, draw-out and build relationships across sectors and thematics, and be able to think strategically about programming that will support people to access low-cost rental housing. It is likely they will be of Specialist/PDM or PM level, they may also be a head of programmes, consortium manager, area manager or area programme manager.

Often ICLA has led on rental assistance in relation to one-off financial support to in-situ tenants who are at imminent risk of eviction sometimes known as ‘emergency cash’, whereas S&S has led where it is supporting households into rental housing. Whoever leads the eventual programme is required to report on “cash-for-rent”.

Understanding barriers to accessing rental housing for displacement impacted people, adopting a systems approach and designing and implementing appropriate market interventions requires a diverse range of skills. **Many members from the programming team need to be involved if a systems approach is to be adopted.**

Function	Potential role or primary area of contribution
Head of Programmes	Garnering support from area management, wider programming & support team for adopting an alternative approach to RMIs. Mobilising resources for the development or roll-out of the approach, which could include cash & market specialists or short-term consultants for the same. Support with engaging in partnerships with other actors related to proposed RMIs
Shelter and Settlements (S&S)	Potentially coordinating the application of the approach. Adequate housing understanding Housing ecosystems knowledge (including rental) Occupancy-free-of-charge / repair for rent interventions
Information Counselling and legal assistance (ICLA)	Potentially coordinating the application of the approach Market policy, norms and rules knowledge (e.g. property owners and tenants act changes and impact on supply) Tenure security and due diligence

Cash and Markets	<p>Support to rental housing market assessment and analysis</p> <p>Market based programming knowledge</p> <p>Social protection system knowledge (parts accessible for renters)</p>
Livelihoods and Food Security (LFS)	<p>Understanding of household income, debt affordability of rental housing, utility costs</p> <p>Developing of livelihood programming interventions or livelihoods referral framework</p>
Protection from Violence	<p>Reducing host/displaced social tensions</p> <p>Inclusion</p> <p>Developing referrals framework like past UDOC role</p>
Durable solutions	<p>Situating RMIs in the durable solutions framework</p> <p>Support with partnerships to work on mid to long-term objectives</p> <p>Market policy, norms and rules</p>
Education	<p>Potentially supporting aspects of integration (such as access to language lessons) which may have positive impacts on livelihoods access for example.</p> <p>Through educational programming for children, potentially supporting adult members of the household to have time to develop income generating activities (to help pay rent in future)</p>
Advocacy	<p>Supporting RMIs such as market policy, norms and rules changes</p>
Monitoring and Evaluation	<p>Evidence for/against CfR having desired outcome and a more holistic RMI might be necessary.</p> <p>Sharing lessons from past CfR and OFC programming</p> <p>Sharing of durable solutions MEL framework and how RMI can contribute.</p> <p>Developing a MEL framework for RMIs</p>

Note that it is not possible to clearly define all roles and responsibilities, given that all COs have variable CC, thematic, and support function setups. For example, in

some COs rental assistance has been entirely led by ICLA and in others S&S. Some COs have durable solutions or cash and market expertise many don't. The above is therefore to highlight the range of those who may need to be involved.

All specialists should understand their sectors "Market-Based Programming Including Cash Framing Paper".

1.3. Key References

NRC has a range of excellent market systems resources but these are internal only for the time being.

[NRC Market Systems Resource Page](#) this includes Market Assessment and Market Analysis tools. In particular practitioners should be aware of the NRC approach and resources described [here](#).

Practitioners should be aware of the Global Shelter Clusters [Rental Market Interventions page](#), which includes a range of tip sheets and tools.

1.4. Key Terminology

Various terminology is used in this space. Broadly:

- "Cash-for-rent" as a term emphasises the financial support component. The focus is on a demand-side intervention, giving tenants financial support to increase their purchasing power to access rental housing.
- "Rental assistance" has been used by practitioners to reduce the emphasis on the financial support component, highlighting the importance of other support components such as living condition support, security of tenure support, complimentary programming (e.g. livelihood support). However, it emphasises direct implementation with targeted support to vulnerable households to access rental housing.
- Rental Market Initiatives – include a range of interventions that could relate to all parts of the rental housing market, supply, demand, market policies, and infrastructure. This term is more holistic and may include activities that do not directly support vulnerable household (through the provision of services, cash and vouchers, or in-kind support to that household) but may have an impact on a broad range of people trying to access rental housing.

Exit strategy concerns the ability of the household of concern to NRC to access adequate housing after the programme related to the rental market intervention has closed. This may be through the ability to continue to pay the rent due to

changes in affordability or an increase in income generation activities of the household, or through return or onward travel for example.

2. Approach Steps

Figure 3: Outline of approach steps

Step 1: Situational Analysis
1.1 Targeting: What rental housing market system is of interest?
1.2 General context analysis
1.3 Initial rental housing market failure analysis
1.4 Stakeholder mapping
Step 2: Response Analysis
2.1 Verification of market failure analysis
2.2 Create a long list of possible rental market interventions
2.2 Select interventions
Step 3: Design and Implementation (General guidance provided in manual)
3.1 Collaborations and partnerships
3.2 Case management
3.3 Layering of support and the graduation approach
3.4 Supply side
3.5 Sustainability and exit strategy
3.6 HLP interventions
3.7 Engagement and advocacy (with government)
3.7 Livelihoods programmings

Note: numbers correspond with section 2 of the manual

2.1. Step 1 – Situational Analysis

The objective of this step is to understand:

- **who NRC is trying to support to access rental housing**
- **the rental market of interest**

- **the situation, including the current failures in the rental market/s of concern.**
- **stakeholders** (including market actors) who can be engaged with to better understand the situation and potential interventions and who might be potentially collaborated with to work on interventions as appropriate.

From this step the NRC programme team should be able to appropriately outline the problem specific to the people of interest to NRC, the market and context, that can then be considered in future steps related to potential rental market interventions.

For example, the NRC team may determine from this step that they aim to support refugee households trying to access the adequate rental housing market in a defined geographic area. With the top 5 market failures for the target IDP community currently:

- Limited available affordable adequate rental housing accessible to refugees due to hesitancy of property owners to rent to refugees who may have a time-limited “right to rent”.
- In general, limited supply of adequate housing for low-income households. This is primarily driven by a lack of incentive or market regulation such that developers and property owners look to optimise profit by focusing on middle and higher-income household, even if this leads to an oversupply.
- Tax incentives related to rates for empty properties vs. rented properties payable by the property owner incentivise those with vacant properties to keep them empty rather than use them to generate income in the rental housing market.
- Weak enforcement of existing regulations related to rent controls, such that property owners have raised rents significantly since the start of the crisis. Pricing out low-income host community households such that a large number are now actively competing with refugees in this segment of rental housing market.
- Refugees have the right work, such that they can earn and have purchasing power to pay rent and other costs, but this is only in limited sectors which generally pay very poorly, and many refugees report exploitation in the labour market.

2.1.1. Targeting: What rental housing market is of interest?

To consider what rental housing market is of interest (for a market systems approach to be adopted) it is necessary to first consider who the NRC programme

team is generally trying to assist. In particular– **what groups of people**, and **what geographic areas** are of interest?

When considering the groups of people NRC wants to support, we must consider their **displacement status (including migration status for cross-border crises)** which can impact access, the right to work and therefore access and affordability of rental housing. We may consider **intentions to stay** in the area, since this may later impact proposed rental market interventions (e.g. livelihood programming to support people to generate income to sustain rental payments).

NRC is most interested in the affordable to low-income segment of the rental housing markets. However, even then some profiles of people may never be able to be supported to access and sustain access to this part of the market because they do not have enough household income (including access to social protection payments, remittances or other income), the potential to develop this (through livelihoods programming for example) or realistic exit strategies (e.g. waiting on a visa to join family abroad). Therefore, when considering targeting of people for rental market interventions **some extremely vulnerable household may not be realistically able to benefit from rental housing market interventions.**

Rental market interventions sit within a broader menu programming interventions, undertaken by NRC and other humanitarian and non-humanitarian actors. Extremely vulnerable households not suitable for rental assistance may be assisted by other programming.

We may also consider what profiles of **property owners** to work with; these will normally be those who are more likely to rent to the low-income and displacement impacted tenant households.

At the end of this sub-step the CO programme team should be able to define who they want to support with rental market interventions such that it's clear what rental housing market system is of interest. For example: "Low-income displacement affected internally displaced households in a [defined geographical] area".

2.1.2. General Context Analysis

NRC country offices will likely have a good understanding of the general context. This will give background to the rental housing market failure analysis (to be undertaken in the next sub-step) and inform the potential viable interventions that can be adopted, further explored in 2.2 Step 2 – Response Analysis.

Key questions include:

1. What has happened to cause the crisis, the trends and how this might be impacting supply and demand on rental housing? Are there differences between geographic areas?
2. What **information is available on people's intentions** related to displacement? (e.g. looking mainly for short-term rental before return or looking for rental to support integration in local host community). How does this vary between household profiles.
3. What are the **immediate, medium and longer-term shelter needs and how does it differ between the profiles that NRC is trying to assist?** What are the barriers impeding people's ability to access affordable rental solutions?
4. Which **stakeholders** (e.g. authorities allowing movement) are involved in facilitating or determining peoples access to rental housing (market actors are discussed more in the next sub-step)?
5. What is the **government's willingness and ability to address challenges in the rental housing market** for displacement impacted people and low-income host community households (who may be accessing the same segment of the market).
6. Are there **coordination actors/forums NRC can engage with** in relation to the rental housing market?
7. Generally, how might **other ongoing or potential complimentary programming** (e.g. MPCA, Livelihoods, ICLA) undertaken by any actor impact rental housing market access?
8. Where and in what shelter typologies (e.g. collective centres) are the households currently living who may want to access the rental housing markets?
9. Generally, what are the **capacities of people to meet their own rental housing needs?** E.g. right-to-work, right-to-rent, livelihoods capacity, language capacity. Which profiles of household have less capacity than others?

At the end of this sub-step the CO programme team should be able to describe the key general context considerations that could impact rental housing market failure and potential interventions.

2.1.3. Rental Housing Market Failure Analysis

1. What relevant rental housing market information already exists for the rental housing market of concern. This will generally involve **a literature review**, and may include:
 - a. **Rental market assessments and analysis** (take care if documents are old, and post-crisis the market has significantly changed).
 - b. **Housing studies** (that include rental housing²) undertaken by government bodies, development actors and institutions (including UN-Habitat, domestic and international finance institutions, academic institutions, think-tanks), private sector (e.g. property owner associations, investor platforms, major letting agents), tenant right organisations, as well as a range of other sources.
 - c. **Review of past initiatives**, what rental market initiatives have been attempted before, what has worked, what hasn't. For example, have there been changes in regulation to reduce regulatory barriers to property owners entering the rental housing market, has this increased supply but led to a reduction in living conditions or safety for tenants?
2. Although not essential it may be desirable to undertake:
 - a. A **market system mapping** where this can be produced rapidly (see NRC [Assessment Tool 1: Market System Map](#)). In the case of rental housing markets which are complicated this should be led by the programme team. *(NRC references internal only for the time being)*
 - b. A **rental market assessment and analysis**. There is a range of guidance ranging from the [fairly rapid](#) to the more [detailed and collaborative](#).
3. **Review any market assessment (including mapping) and analysis**. Is it clear what market actors are important in the market of concern? For example, are there different profiles of property owners (commercial property owner/real-estate companies vs. a property owner that just rents a room in their home), or informal and formal brokers/agents? Often this information can be found from speaking to renters from the target group.
4. As part of any market assessment and analysis the team should brainstorm gathering and highlighting information on:
 - a. Market environment (incl. policies, institutions, norms and trends)
 - b. Infrastructure and services

c. Supply

d. Demand

It is helpful for the team to consider all 4 areas of the market-based programming framework (Figure 2) when considering the causes of market failure:

Area	Discussion points
Market environment	<ul style="list-style-type: none">Tenancy law and tenancy practices (e.g. verbal agreements, short-term rentals, joint tenancy etc.)Rental property regulations (e.g. fire safety)Building codes and standards related to rental housingPublic and social housing policiesRental housing taxation policySocial and cultural norms (including stigma, discrimination etc.)Tenure systems (formal, customary, informal)Urban planningRural and Urban differences
Infrastructure & services	<ul style="list-style-type: none">Letting/real estate agent services and brokers (formal, informal)Rental property listings/advertisersPlatforms that present agency vetted propertiesSocial networks and informal advertisingAccompaniment to affectedEssential services (water, electricity, waste-collection, internet, communal heating networks)Housing finance for property owners/developers (for rental)Housing finance and loan schemes (for tenants)Land registrationSocial work support for tenant/property owner relationship (formal/informal support)Legal advice on mediation & dispute resolution mechanisms

Supply	<p>Types of property owner for example:</p> <ul style="list-style-type: none"> - Small-scale ‘subsistence’ owners - Individuals or small-scale ‘petty bourgeois’ owners - Petty-capitalist owners and institutional investors - Commercial owners (property rental as main business) - Non-profit or limited profit providers of social rental housing. <p>Affordable housing geographical locations</p> <p>Affordable types of housing</p> <p>Quantity and quality of relevant affordable housing available.</p> <p>Property owner hesitancy to rent (specific to the groups NRC is trying to assist)</p> <p>Market actors that impact supply to target people (e.g. humanitarian agencies that rent directly and sub-let to vulnerable tenants)</p> <p>Consider the inputs to the supply of rental housing such as land, construction materials, construction labour.</p> <p>Function of any government programmes that incentivise property owners to rent to specific groups.</p>
Demand ³	<p>Different profiles of tenants (incl. migration status), how does this impact rental housing market access (purchasing power)?</p> <p>Social protection policies that support renters?</p> <p>Household income (livelihoods/ remittances, MPCA)</p> <p>Household expenditure leading to reduced purchasing power (e.g. very high utility costs)</p>

Notes

The above is adapted from and KIIs/FGDs and literature review as part of this project, and information within GSC (2020) Humanitarian Rental Market Interventions: A review of best practices. Annex 3: Rental Housing Markets: A Primer [Global Shelter Cluster Rental Markets Report](#)

Note that Programme teams will never have perfect knowledge of the rental housing market, but it may be possible to engage with others to understand more.

Therefore, to complete this task the CO may want to bring in others other stakeholders (particularly market actors and those that study the rental market) to do this.

This activity can be undertaken in workshop using MBP framework segments:

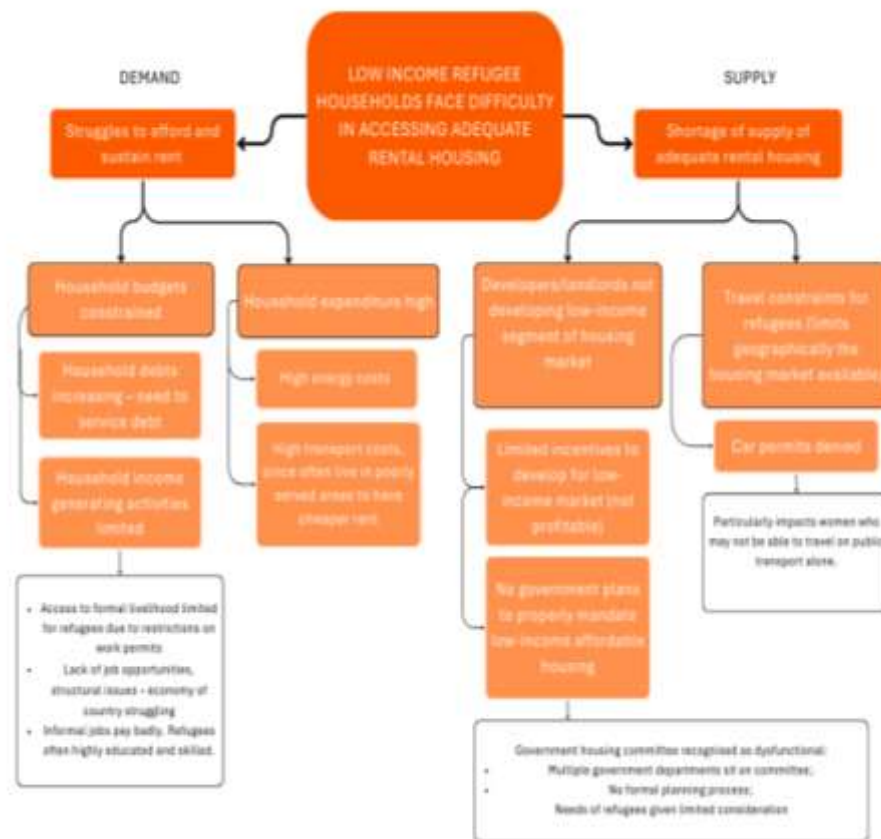
Figure 4: Illustration of Post-it notes organised by segments of MBP Framework



NRC Market Systems Resource page, gives details on [Assessment Tool 2: Market Failure Analysis](#) that can be undertaken to aid clarity on causation relationships. It may be best undertaken after the brainstorm of all the market failures using the prompts in Table 1: Market failure discussion points. *(NRC references internal only for the time being)*

Build a problem tree (root cause analysis), looking at the most common problems that are arising, ask ‘why?’ 5 times to trace back to root causes and see linkages. Note that the ‘5 why technique’ was developed for use with people on the ground who really know, so it may involve key informant interviews (KIIs) or focus group discussions (FGDs) with market actors (including prospective tenants, property owners, letting agents, etc.)⁴.

Figure 5: Example problem tree



At the end of this sub-step the CO programme team should be able to describe the top 5 rental housing market failures that inhibit displacement affected people from accessing adequate⁵ rental housing. For these failures, if appropriate, they should be able to describe the root causes and linkages.

2.1.4. Stakeholder Mapping

It can be useful to map out possible entry points and potential collaborators in a rental housing market system intervention. This will typically include:

1. **Private actors** such as: Major developers, major private sector foundations, large letting agent chains, real estate/letting agent associations, banks, private companies that supply infrastructure for housing (like utilities).

2. Civil-society actors: Other humanitarian agencies working on rental housing access, sector working groups/clusters, think-tanks, civil-society actors with buildings that could be potentially used for housing (e.g. the church in some contexts where faith is declining), housing associations, tenants-rights organisations.

3. Public Institutions: Housing departments of public universities, different levels of government, and relevant government agencies.

From the list the programme team may then want to highlight between 5 to 10 actors who can be actively engaged with as part of this process of further understanding rental market failure and exploring rental market interventions that lead to market systems change. The **process may be somewhat iterative** in that discussing with some stakeholders will become more important as some options are further explored or excluded.

At the end of this sub-step the CO programme team should have a list of 5 to 10 actors to be further engaged with in this process of developing relevant rental market interventions.

2.2. Step 2 – Response Analysis

The objective of this step is to define the potential rental market interventions that could be used to respond to the previously explored rental housing market failure analysis, and to select interventions to develop further.

There will never be perfect knowledge of the situation (including the rental housing market), however NRC teams should use the knowledge gathered to identify potential response options.

This step requires the programme team to:

1. **Verify the market failure analysis through consultation** with market actors and other stakeholders.
2. **Long-list possible rental market interventions** to address failures
3. **Select possible interventions** to explore and develop further.

A suggested workshop agenda for points 1 and 2 is available in the annex.

2.2.1. Verification of Market Failure Analysis

While some market actors may have been consulted as part of the market failure analysis undertaken in Step 1 – Situational Analysis, this is an opportunity to engage with a wider range of stakeholders to both verify the findings and get buy-in to be able further engage on potential rental market interventions.

Typical stakeholders could include relevant government bodies and institutions (e.g. regulators), academic institutions, representatives of prospective tenants, property owner and letting agent associations, and financial institutions engaged in the rental housing market.

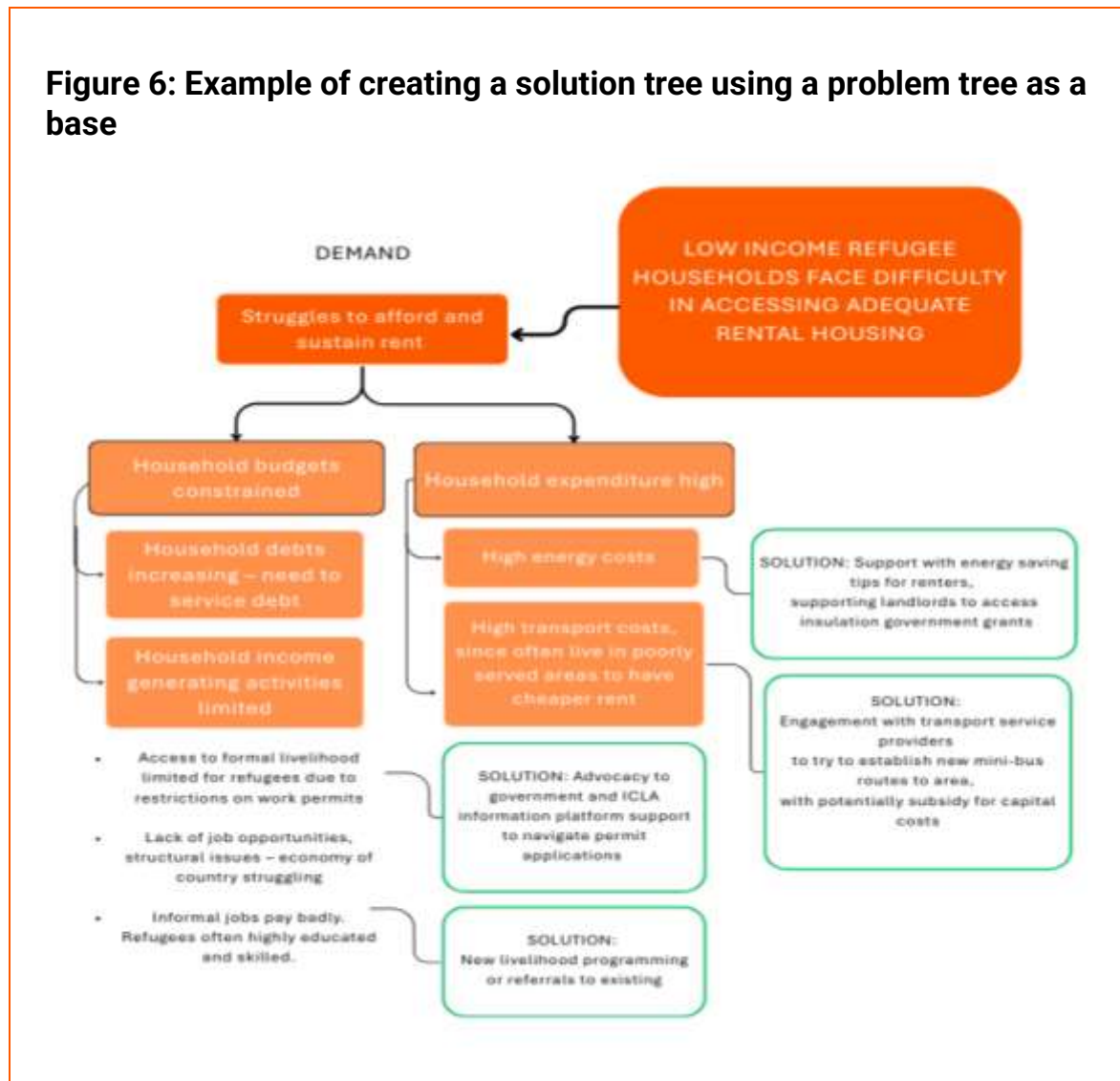
Engagement can take different forms. For some stakeholders, bilateral discussions may be needed or small meetings with representatives from one or two stakeholders. For others it may be possible to bring them together through a workshop, so that more ideas are stimulated through the discussion.

By the end of this sub-step the NRC programme team should have further developed market failure analysis that is broadly accepted by all key stakeholders.

2.2.2. Create a long list of possible rental market interventions

There is a **wide array of possible interventions** that the **programme team and stakeholders may generate** specific to the situational analysis. If the rental housing market failure analysis was undertaken using a problem tree, it **may be appropriate to consider using a solution tree**, since some interventions/solutions may impact multiple problems⁶.

Figure 6: Example of creating a solution tree using a problem tree as a base



Note the green boxes contain example solution interventions related to the previously described problems defined on the problem tree (in orange boxes).

To prompt more ideas, it is also important to use the market-based programming framework (Figure 2), so how it was used to brainstorm considerations related to market failure. It can also be used to brainstorm ideas for rental housing market interventions.

The following provides a generic long list of possible rental market interventions, not specific to context, or to NRC CO or local actor capacities. This list is provided for inspiration, but the precise intervention should come from analysis of the market failures, and a design process (solutions tree) against the identified failures organised in the problem tree.

2.2.3 Example rental market interventions

- Market environment, policy, norms, and rules

Area	Example
Working with government on policy/law changes which can drive more supply of rental housing, for example:	<p>Changing government policy and legislation to increase rental housing supply such as:</p> <p>Increasing squatter and adverse possession rights, such that property owners are hesitant to leave vacant properties empty for fear that people may move into their property and accrue rights which may make it hard for the property owner to recover the property. This is known to increase the rental of previously vacant properties in many contexts.</p> <p>Introduction or reform of laws to more easily allow abandoned vacant housing to be transferred to government. This can then be potentially used as part of social rental housing programmes.</p> <p>Introduction or reform of laws to allow vacant properties that fall into disrepair to be transferred to government.</p> <p>Increasing ease of eviction⁷ (with protections) such that property owners are less hesitant to place vacant properties on market because they have more confidence, they will be able to recover property when needed (e.g. due to rent arrears) and with minimal cost.</p> <p>Exploring impact of rent controls, and potentially increasing ability for property owners to be able to fairly raise rents during tenancies. This may impact</p>

property owner hesitancy to initially rent or continue to rent.

Advocating for change to any onerous rental standards that could bring more property supply to market while still promoting dignified living standards.

Reducing the taxation of rental housing vs. other tenure housing (such as owner-occupier). I.e. property owners should be discouraged from keeping properties vacant rather than using for rental.

Closing loopholes that allow unfinished buildings to not be taxed.

Increasing the taxation of vacant properties to encourage it to be put into use.

Tax incentives related to renting out an underutilised room in an owner-occupier home.

Taxation on unfinished buildings to bring them back into use.

Tax incentives to create new-build rental housing.

Policy changes that allow (in a timely way) the change of use of buildings to housing (where appropriate) including rental housing.

Policy changes that force developers to build within a set time of gaining planning permission or lose the permission, which can reduce “land banking”. Can increase housing built for all tenures.

Policy changes that increase financial services for developers / property owners involved in building housing for rent.

Changing market policies, rules, and norms which directly or

Some governments have legislation that does not allow some migrant cohorts the right-to-rent, forcing some into the “black-market” rental housing sector.

indirectly discriminate against migrants.	This potentially could have tax receipt implications for authorities which could be an entry point for further discussion.
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Many rental norms may be a barrier for migrants and displacement impacted people to access rental housing, such as the need to provide past property owner references, provide property owning guarantors who live in-country, have employment records and bank account records. It may be possible to work with organisations such as property owners' associations or letting agency associations to try to find ways that would still satisfy property owner concerns while not discriminating against migrants who may not have these items.

Market norms related to social tensions between displaced and host community.	Inclusion of host community (tenants or property owners) in rental assistance programmes and other assistance programmes.
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Media campaigns to promote property owner/host community empathy for displaced people. For example, solidarity campaigns in the neighbouring countries to Ukraine in 2022, or NRC Greece undertook radio campaigns to encourage property owners to come forward to host refugees in 2016.

Tackling misinformation (e.g. anti-migrant media).

Capacity exchange with other organisations	Working to support government in making government entities and organisations engaged in the policy development, regulation and enforcement in the rental housing market more effective. This includes representing the voice of the displaced to these stakeholders.
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As explained in the NRC (2024) Framing Paper on MBP and Shelter, “Improving S&S related regulatory environments is typically, though not exclusively, achieved through long-term programming involving such activities as high-level advocacy with national governments”⁸.

- Market services & infrastructure

Area	Example
Information and rental process services	<p>Information platforms for property owners on processes to rent, potentially to overcome hesitancy (especially for those with vacant properties) and increase rental housing stock. This could include information on advertising and finding tenants, tenancy law and roles and responsibilities, rental housing safety, amongst a range of other information needs.</p> <p>Platforms for tenants on how and where to find affordable accommodation, tenancy rights, rental practices (like deposit needs, how to ensure deposit return, rent in advance or arrear etc.).</p> <p>Support or creation of digital platforms to allow prospective tenants to gain/access civil documentation that can support proving their right-to-rent (where there are restrictions on who can rent) or complying with other property owner/letting agent/broker documentation needs.</p> <p>Support government on a platform to help register property owners and properties. Could assist with tax receipts, enforcement of tenancy law etc.</p> <p>Information hubs (such as part of migration information centres or hubs run by local authorities) to offer face-to-face or print-literature support to prospective tenants. This can include helping people to navigate choices rental housing and referral mechanisms for other services.</p>
Platforms to help property owners and prospective tenants to connect.	<p>For example, the IOM Greece Helios project, which allowed vetted properties and property owners to be advertised to refugees accepted by a range of partner humanitarian agencies.</p> <p>However, there are many non-humanitarian examples of platforms in different countries that allow property</p>

	<p>owners and tenants to connect. Can NRC work with existing platforms in-country to help ensure the voice of the displaced is represented and overcome any barriers to these communities in the platforms.</p>
Services to support vulnerable tenant profiles specifically to rent	<p>Training offered to letting agents via. letting agent associations related to supporting FHH to find properties and being aware of “red flags” from property owners.</p> <p>Contracting of letting agents to provide “turn-key” (ready for immediate use) services to vulnerable groups to find, negotiate with property owners and place vulnerable tenants.</p>
Financial services development	<p>Working with financial sector to create appropriate products to derisk rental to displaced people for property owners. E.g. rent guarantee / property owner insurance products for arrears, eviction or damage risk.</p> <p>Working with financial sector to increase products available to support property owners / developers creating rental housing supply. This can range from insurance products to low-interest loan products.</p> <p>Working with government to establish funds which offer low-interest loans/grants to encourage the development of low-income affordable rental housing (either by commercial developers or others).</p>
Capacity exchange with others who provide market infrastructure and services	<p>Capacity exchange with local authority housing unit to support mediation and dispute resolution for property owner/tenant problems, and host community/displaced tensions (for example issues with neighbours)</p> <p>Capacity exchange with relevant agencies to support tenants at risk of illegal eviction, or abuse of power by property owners and property owners. This may include support referral mechanisms. Organisations can include tenant’s rights organisations.</p>

Capacity exchange with relevant agencies that support property owners to comply with tenancy law and regulations.

Supply Side

Note that many of the interventions in Market Environment, Policy, Norms & Rules, and the Market Infrastructure & Services example RMI impact the supply side.

Area	Example
Support to create more supply of adequate rental housing.	<p>Loans, grants, in-kind support or vouchers for property owners and private sector developers to allow them to repair, rehabilitate, upgrade or develop rental housing to increase the supply of adequate rental housing. This could include “seed funding” to address investment bottlenecks, and support for maintenance costs. This may be similar to occupancy-free-of-charge programming. However, the programme may choose to not require an occupancy-free-of-charge or reduced rent period⁹.</p> <p>Support with the costs of inclusive access modifications/infrastructure related to rental housing.</p> <p>Engagement with property owners to rent-a-room within their own home. Recognising that owner-occupiers typically underutilise housing. This may lead to rooms staying in the shared housing market after the programme and/or crisis ends.</p> <p>Working with authorities to find and assist with bringing abandoned buildings into use in the rental housing market¹⁰. This could include small grants related to habitability.</p> <p>Support through expansion or piggybacking of government (social protection) programmes that incentivise property owners to rent to specific groups.</p>
Overcoming property owner hesitancy to rent to displaced people	<p>Property owner hesitancy workshops to help property owners to understand needs, shared humanity, and empathise with target people (prospective tenants).</p>

	<p>This can include elements of socio-cultural dialogue exchange training.</p> <p>Provision of rent guarantee insurance which may cover arrears and damage risk. This could be payment towards an off-the-shelf product for example. Part of derisking for property owners.</p> <p>NRC (via. authorities etc.) providing collective centres to act as accommodation provider of last resort in case of eviction need¹¹, to ease eviction process and giving vulnerable people an alternative. This is part of derisking for a property owner renting to a displaced person who may not have an alternative shelter to go to.</p>
Social rental agency	<p>Support in the creation of social rental agencies, perhaps by capacity exchange with local authority or local organisation to play this role and acquire housing for use as a social rental housing agency.</p> <p>Supporting social rental agencies with finding and acquiring properties for inclusion in their social rent housing programmes. This may include working with government to identify abandoned buildings, working with civil society organisations (such as religious institutions who may have underutilised properties).</p> <p>Being the voice of displaced people to advocate for their inclusion with social rental agencies.</p>
Negotiating or increasing inputs required for rental housing.	<p>Negotiating land to allow rental housing to be constructed, with title deed being held by authorities / social rental agency. With developers transferring after a certain timeframe allowing profit to be made. This could include collaborations with private sector.</p>

By the end of this sub-step the NRC programme team should have their own preliminary long list of interventions (against the previously identified rental market failure analysis) which can be discussed with key stakeholders for further exploration.

2.2.4 Selecting Interventions

For the NRC programme team to select the rental market interventions to further develop into programmes they will need to consider the long list after discussions with key stakeholders/collaborators and reflect on:

Table: Potential considerations for selecting interventions

Consideration	Notes
What activities will have impact in the short, medium and long-term? Also consider unintended consequences/risks.	Note down against intervention whether it is expected to have impact in the short, medium and longer-term. Note that some interventions will have short, medium and longer-term impact, and some may have the potential for unintended consequences/risks that impact the rental housing market. Examples of unintended consequences/risks could include bringing more supply onto the market but a decline in quality of housing, or a shift from short-term to longer-term letting at the detriment of the short-term student let market for example.
What household profiles will benefit most from what initiative?	If there are sub-sets of the low-income renters that will benefit it may be appropriate to mark this against specific interventions. For example, perhaps all low-income renters will benefit from some interventions, vs. only low-income migrant renters from other interventions.
What the CO strengths & value add are in relation to the interventions, and how it fits within the strategy of the CO.	For example, if the CO has no LFS CC and there are not appropriate collaborators who can be worked with on Livelihoods then perhaps interventions related to livelihoods cannot be worked on.
What collaborations and partnerships exist or could be formed which would allow interventions to be explored, developed and implemented.	For some interventions (e.g. Market environment, policy, norms and rules) it might be immediately clear that NRC must work in collaboration with others to achieve the outcome of the intervention. For other interventions it may just be more appropriate to work in partnership. Working more collaboratively can contribute to durable solutions especially when it builds capacities of local organisations.

Ease vs. Impact	NRC teams may want to plot interventions on a graph of ease vs. impact to help prioritise which interventions to focus on. When trying to assess likely impact it may be important to consult with households or representatives of the communities NRC wants to assist themselves as well as experts in the rental housing sector.
Donor interest and resourcing	<p>What human and financial resources are required for the interventions of most interest?</p> <p>What can NRC or partners find funding for? Which donors are interested in funding programming that sits within the more durable solution space.</p>

There may be other factors important when selecting the intervention relevant to context and **a table with weighting and scoring can be developed to rank interventions.** At key points in the process, it is essential to engage with stakeholders (included displacement impacted people and their representatives).

By the end of this sub-step the NRC programme team should have a short-list of interventions which can be discussed with stakeholders and partners for further development and design. It may be found during the design of the integrated programme intervention that some of these interventions cannot be implemented, this may relate to a range of reasons such as lack of partner interest, context challenges or donor funding limitations.

2.3 Step 3 - Designing and Implementing RMIs: General Guidance

The objective of this step is to commence programme design of the intervention selected. **The following provides general guidance to support practitioners when designing and implementing RMIs, but clearly, cannot go into detail given the wide range of different interventions.**

The Global Shelter Cluster, Rental Market Interventions [page](#), does include some guidance such as the [learning paper](#), and tip sheets on:

[Assessment and Analysis](#), [Design and Implementation](#), [Housing Land and Property in Rental Interventions](#), [Monitoring of Rental Market Interventions](#), [Exit Strategies and Transition to Durable Housing](#)

However, these are more focused on direct rental assistance, and in general do not look at interventions related to the market environment, policy, norms & rules, supply side or market infrastructure and services.

2.3.1 Collaborations and Partnerships

Within NRC, “partnerships” involve contractual and financial relationships between entities, whereas collaboration is far broader and could include engagement with local government, private sector etc. The term collaboration has been used, but it may lead to formal partnerships. For further information on partnerships within NRC see [SharePoint](#). *(NRC references internal only for the time being)*

For a wide range of rental market interventions NRC will need to work in collaboration with local actors (note this might include other humanitarian actors as well as market actors such as regional letting agent association for example) to achieve the desired outcome. This can relate to:

- a. Taking a more integrated programming approach to rental market interventions where the NRC CO does not have the expertise or capacity in all the required sectors, requiring referrals to other agencies programmes, such as livelihoods, for example.
- b. Advocacy with government departments, regulators and other authorities on markets environment, policy, norms and rules. Much stronger working as part of a broader coalition of actors to advocate.
- c. Collaborations with private sector (and their foundations) to create more rental housing or access land for the same.
- d. Capacity exchange with local authorities. For example, to support their systems related to identify abandoned buildings and their property owners, or as part of strengthening their selection systems within their social protection programmes for renters.

Amongst a wide range of other reasons for collaboration.

Key will be to understand the actors’ interests and motivations, and what NRC can bring to any collaboration. Collaboration and partnerships take time to develop, resources, and have both opportunities and risks, so NRC will want to carefully reflect on both the collaborations needed (or existing for development) before embarking on an intervention.

For interventions that rely on capacity exchange with local actors, this sort of organisational development can go far outside of purely trainings of staff, equipment support and operational expenditure support. There may need to be process support and business culture change (for example, supporting letting

agent associations to train their members to be aware of prospective migrant tenant needs).

2.3.2 Case management for rental support

Often this is interpreted as protection case management, whereas the case management that may be required to adequately support a tenant household with their diverse needs may be much broader than this, for example, it may relate to livelihoods support, access to education and health care services, as well as supporting a household to regularise their migration status.

There are a range of useful resources available related to case management for displaced people, including International Rescue Committee Resettlement & Integration Technical Assistance “Case Management Strategies”, [website](#).

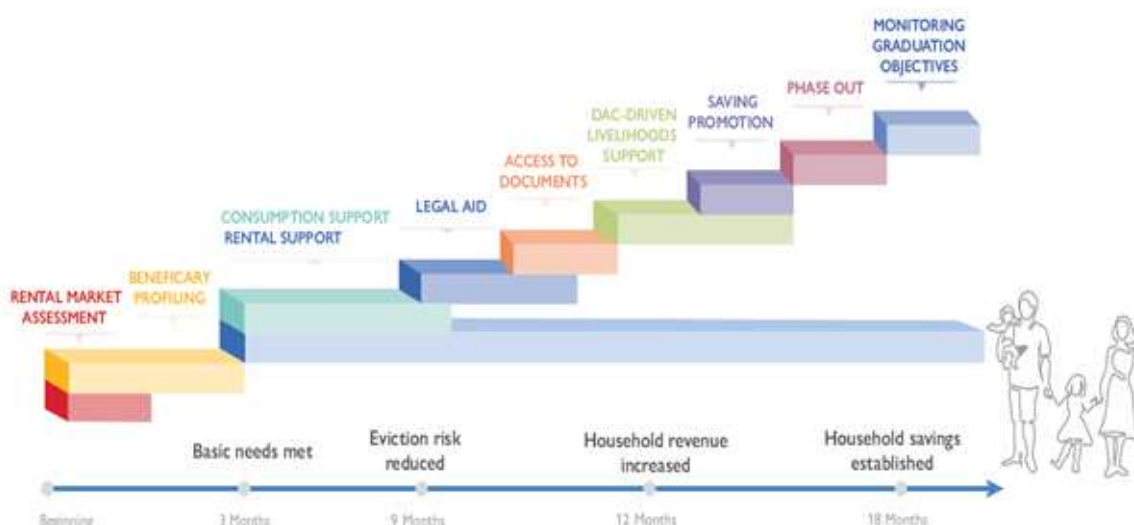
It may be appropriate to create individual development plans for the adult members in the tenant household which can support them to become self-reliant, this will help them to pay the rent when any rental subsidy ends. Case management expertise may sit with other actors rather than NRC and therefore collaborations are likely to be required. NRC may support with referrals to their ICLA team, but the needs of tenant households are multi-faceted and go beyond NRC.

2.3.3 Layering of support and the graduation approach

We must consider the layering of support, such that tenants have “breathing space” (a period of financial & tenure security) to develop their self-reliance (e.g. income generating opportunities). This means that NRC programme teams should map what is available from both government (social protection) and non-government actors (MPCA programmes) and try to support the target communities to access this support.

NRC Somalia CO has explored significantly the graduation approach which is illustrated below (Source: NRC Somalia)

Figure 7: Example of graduation approach



2.3.4 Supply side: low-income housing.

Many developers and property owners will concentrate on developing rental housing for the middle- and higher-income earners since this is often most profitable. This is why regulators in some countries will often force the construction of low-income housing as part of the permissions for the construction of a wider development.

NRC may choose to try to engage with these regulators to try to ensure low-income housing is built by the private sector. They may also work with government to find ways to incentivise low-income housing such as through tax incentives and working with financial institutions to offer low-interest investment loans, amongst other interventions. Care must be taken to avoid concentration of low-income households in new developments.

In some countries it may be appropriate to highlight to developers/property owners building rental housing that there may be lower turnover of low-cost households (due to less overall choice in the market), and therefore less risk of void (periods of empty accommodation not earning rent for a property owner) rental periods in general.

2.3.5 Sustainability and exit strategy

NRC should from the outset consider what is affordable rent for the populations they are trying to support and only consider direct cash-for-rent programmes if it is possible to support households to become more self-reliant and realistically develop their income generation activities to meet this affordability criteria in a sustainable way. Note that in some contexts there may be other realistic exit strategies such as social protection, onward travel, or return, which may negate this need.

Thinking about affordability and the time needed to develop exit strategies helps programme teams to consider the duration of any rental subsidy programme. It also focuses the programme on the most affordable (part of adequate housing) rental areas and units.

Globally affordable housing is normally considered to be costs not exceeding 1/3rd of income, however, displacement impacted people normally receive lower incomes than the average population. It is known that some agencies (such as IOM in 2023) when designing programmes have opted to consider up to 50% of a migrant's household income being spent on rent as affordable.

2.3.6 Housing land and property related interventions

The following is informed by IOM (2023) [Guidance on HLP & Tenure Security for Rental Assistance](#), which while written for Latin America and the Caribbean (LAC) is globally relevant. Example rental market interventions, provided for inspiration, could include:

1. Identify which renter groups (e.g. persons with disabilities, discriminated ethnicities) may suffer discrimination that specifically exacerbates HLP risks, and raise awareness of HLP support services amongst these groups.
2. Supporting governments to ensure all renters can directly check property ownership directly (e.g. accessing an online portal) and that property owners have necessary permits and certificates etc. to rent under countries regulations. This could also extend to checking their own tenancy and deposit for example has been properly registered where this exists.
3. Supporting and strengthening any appropriate verbal and customary tenure arrangements, that contribute to security of tenure. E.g. programme with people able to act as witness.
4. Identify and support any third-party, community dispute resolution or volunteer legal support services for renters that can be accessed by displacement affected people.

5. Advocate with government to try to stop main methods of illegal eviction (e.g. cutting off utilities)
6. through information support displacement affected tenants to understand their tenancy terms and conditions to reduce future conflict with property owners and risks of eviction. E.g. tenant may not be able to paint and alter rooms in a property.
7. Provide model tenancy agreements that prospective tenants can adopt, which may be fairer terms than other letting agent favoured tenancy agreements. Perhaps via a platform (one example would be NRCs previous use of Safe Nights Rest).
8. Strengthen eviction monitoring processes and connections with dispute-resolution services.

2.3.6 Engagement and advocacy (with government)

The programme team should work with the advocacy focal point in the CO to develop a relevant advocacy strategy and to engage with other relevant stakeholders who may be undertaking or wish to join advocacy efforts. Working in collaboration with other actors around relevant advocacy is likely to be key to bring more pressure to bear on government.

All advocacy takes time to have impact, and there are significant risks that it may never have the desired impact. Nevertheless, it is important to identify where NRC and partners can best focus efforts.

The subject of the advocacy could vary considerably, for instance it may relate to market policy, norms and rules, such as increasing the taxation on vacant properties to incentivise supply, or it could relate to reducing barriers to sustainable access to rental housing for displaced people, for instance through ensuring they have the legal right-to-rent, or can access work permits to help find formal employment to pay rent.

The CO advocacy strategy should examine the biggest barriers for displaced people in accessing and sustaining access to adequate rental housing.

Engagement with government can **highlight that changes in policy that increase low-cost rental housing in the rental market benefits both the domestic (host) population and displaced people looking to rent.**

2.3.7 Livelihoods programming

The right to adequate housing includes ‘affordability’. As such an **important demand side intervention which supports access to adequate rental housing,**

the sustainability and exit strategies of rental assistance programmes (ability to pay rent after the programme finishes) and the

Key NRC learning includes:

- a. For some displaced people, it may be essential for NRC and collaborators to work on the 'right to work'. However, in some programmes, where the right to work is limited, it may be possible to include within rental programmes elements that support both adequate housing and potentially informal livelihoods. This must be considered sensitively.
- b. NRC may want to consider joint ICLA, S&S and LFS rental programmes, but can also refer to the livelihood programmes of other actors. This could include systematic mapping of livelihood programmes and social protection programmes to support information sharing with tenants/prospective tenants.
- c. The development of a household's income generation activities takes time. Longer duration rental assistance programme may be required to facilitate this. In Somalia CO the graduation approach often corresponds to an 18-to-24-month support period, and globally graduation programmes often have 36-month duration.

2. Annex

3.1 Acknowledgements

Thanks to all those who took part in focus group discussions and key informant interview or reviewed and commented on draft documents in support of David Dalgado (the consultant on RMIs). Amelia Rule, Maha El Ayyoubi, Alex Davies, Esther Menduiina, Abbas Ahmed, Shada Qahoush, Jim Kennedy, Sarah Castagnola, Roger Dean, Shezane Kirubi, Jason Bell, Fernando Medina, and Lianna Badamo.

3.2 Internal NRC Workshop Agenda

Rental Market Interventions - Internal NRC FGD Invitation

Introduction

NRC is trying to explore an **alternative rental market intervention approach** which takes a systems approach to addressing access to rental housing. This comes away from purely focusing on cash assistance to allow access to rental housing.

As part of this we want to convene an internal NRC focus group discussion on [country] to:

1. Discuss the output of a literature review and key informant interview undertaken by [whoever is coordinating this approach] on the failures in the rental housing market in [country or area].
2. Discuss generally rental housing market failures in [country or area]. Organising our thoughts under the headings of Supply side, Demand Side, Market Infrastructure and Market Policy, Norms and Rules), these terms will be explained in the call.
3. Discuss preliminary thoughts on potential solutions to rental housing market failure.
4. Discuss stakeholders we could further engage with on this topic (e.g. UN-Habitat, development banks, government housing departments, private sector foundations which may control land or buildings).

The aim is to allow us to then take this forward in January 2025 with discussions with these stakeholders to produce new intervention ideas that can be:

- packaged and presented to donors
- used to look at collaborations on this topic with key stakeholders
- used to change or inform ongoing rental market intervention programming

Focus group discussion details

It is proposed that **two 1-hour long focus group discussions** be booked (ideally in the same week but not the same day), with the same **4-6 key individuals from the NRC team**, this should be those who understand the rental housing market, or barriers to households accessing rental housing or sustaining access (e.g. lack of income generating activities).

Composition of the internal FGD group could include ICLA, shelter and settlements, LFS, cash and markets, durable solutions, area managers and programme managers.

Session 1	Preliminary rental housing market failure analysis	1hr
Session 2	Preliminary rental housing market interventions Stakeholders for further engagement	1hr

Between Session 1 and Session 2 the facilitator will organise the failure analysis problem tree to allow a solution tree to be worked on in Session 2 to draw out potential rental housing market interventions.

We will use a Miro board to brainstorm, and participants should have stable internet and a mouse. In advance of the FGD a link will be shared with participants to the Miro board.

3.3 External workshop agenda

Introduction

NRC is trying to explore an **alternative rental market intervention approach** which takes a systems approach to addressing access to rental housing for [X target group – e.g. low-income refugees living in x geographical area]

As part of this we want to convene a mini workshop to:

1. Present the output of the NRC internal discussions on market failure analysis and discuss additional ideas on rental housing market failure.
2. Present the output of the NRC internal discussions on potential interventions and discuss additional ideas on potential interventions.

3. Discuss key stakeholders related to potential interventions, including who is currently working on potential interventions.
4. Discuss some key next steps.

Workshop participants

- Representatives of stakeholders that work in or impact the rental housing market for the targeted group of interest (e.g. low-income displacement affected households in [area])
- Range of backgrounds (housing policy experts, livelihoods, security of tenure experts, shelter and settlements, rental housing market experts, representatives of market actors etc.)

Outline Agenda

Item	Description	Time
1	Introduction and framing of workshop	15 min
2	Market failure analysis discussion <ol style="list-style-type: none"> 1. The target group of interest (who are we trying to assist to access to the rental housing market) 2. Market failure analysis findings from internal discussions 3. Group work – suggestions for modifications of findings so far and additional ideas Resource needs (Post-it notes, flip charts, pens to record additional suggestions.)	1 hr
3	<i>Break</i>	15 min
4	Potential interventions and stakeholders' discussion. <ol style="list-style-type: none"> 1. Presentation on initial exploration of potential interventions and key stakeholders for discussion. 2. Group work – modifications and additional ideas on potential interventions. 	1 hr
5	Close and next steps	15 min

Group work activity example instructions

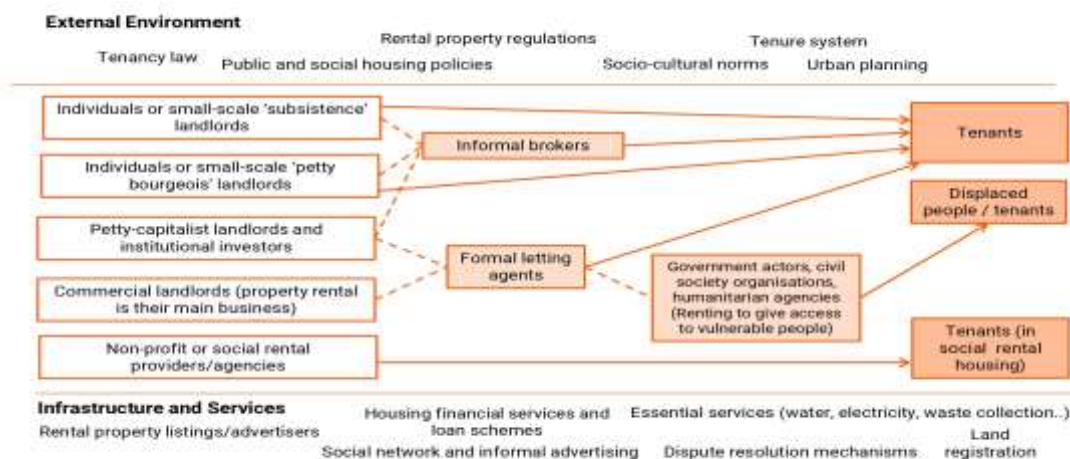
1. Market failure analysis discussion

- Projecting a photo of the brainstorm, problem tree or a list of the failures organised roughly by segment of the market-based programming framework, ask participants to work in groups of 4 to 5.
- Place post it notes under the segment headings of the market-based programming framework on flip charts.
- After the first group has been rotate the groups to other groups work and ask them to add anything triggered by seeing the other groups ideas.
- Once all groups have been rotated such that they are back at their original board. Ask them to pick 3 suggestions to share in plenary.

2. Potential interventions and stakeholders' discussion

- Repeat as per Market failure analysis discussion, however, display NRC internal preliminary ideas for interventions and key stakeholders.

Figure 8: Example of a generalised rental market map



References

¹ RV4 (August 2022) Rental Housing Market, Field Handbook for Collaborative Market Assessments. Latin America and the Caribbean. Available from: <https://www.calpnetwork.org/publication/field-handbook-for-rental-housing-market-assessment-latin-america-and-the-caribbean/>

² It is important to understand that rental housing sits within a wider housing ecosystem. Pressures and changes in the housing ecosystem will impact the supply of new rental housing and the utilisation of existing housing stock for rent.

³ Demand is impacted by purchasing-power which relates to household budgets. Practitioners can consider how household budgets are not allowing access to affordable housing.

⁴ For the market failure analysis, it is not essential that all elements of an in-depth rental market assessment has been undertaken across the geographical areas of interest. For example, the programme team does not need to have detailed information on the number of units available, rental price data, and housing quality information, they just need to have a general feel for it. Gather as much as possible that already exists from secondary sources. If primary data collection is required, it may be possible to utilise GSC (2020) [Tip Sheet 1](#) Assessment and Analysis, part of [GSC Rental Market Interventions page](#), in particular the questions described on p11 to p16 “5. Example Questions for Primary Data Collection”.

⁵ Adequate includes habitability, cultural adequacy, appropriate location (or settlement considerations including access to essential services, livelihoods and markets), security of tenure and affordability.

⁶ A partial illustration of this can be found on p82 (figure 12 and 13) of IFRC (2020) Step-by-Step Guide for Rental Assistance available from: <https://cash-hub.org/resource/step-by-step-guide-for-rental-assistance-to-people-affected-by-crisis/>. The solution tree illustrated in this example would need to be expanded further to indicate the activity associated with the solutions proposed, such that the rental market intervention is then clearly described.

⁷ This, and a weakening of rent controls, may appear counter intuitive to what a humanitarian agency would normally advocate for, given the power balance between tenant and property owner in most countries is normally in favour of the property owner. However, in countries which have eviction processes which are significantly impacting property owner hesitancy to rent (or to rent to certain tenant profiles or at times of the year etc.) then it may be appropriate. Would need careful consultation with a range of stakeholders, and there may need to be protections for more vulnerable groups. For example, at the start of the Ukraine 2022 crisis, property owners in Poland were hesitant to rent to a tenant profiles consisting of lone-women and children households because these were harder to evict if they stopped paying rent, especially in the winter months.

⁸ NRC (2024) Framing Paper: Using, Supporting & Changing Local Markets to Meet People’s Shelter & Settlement Needs. Available [here](#). *(NRC references internal only for the time being)*

⁹ In low income neighbourhoods where the property owner may be a ‘subsistence property owner’ dependent on the rental income occupancy-free-of-charge may not work, in this case it is sometimes appropriate to ask for an agreement that the property owner does not raise the rent for a defined period of time.

¹⁰ In some countries in times of conflict laws have been passed to “requisition” properties for the displaced.

¹¹ Could relate to contexts where it is hard to evict some household profiles, making them less attractive to property owners for tenancies.