This working paper is a summarization of findings, strategies, ongoing research considerations[[1]](#footnote-1), and conclusions of rental housing as a post disaster resettlement strategy. Rental housing is a very complex set of sectors working together to form basic durable housing solutions for vulnerable persons. To better illustrate and improve the understanding, this paper is organized to easily understand the relationship, and how each sector can improve their capacity. The two underlining components to the success of rental projects are**: trust between renter and landlords, and income for rent being sustainable.**

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7. Rental programming, initial considerations

1.1 Exit strategy

Rental programs should determine and assess project outcomes, and the transition phase for ultimate exit of implementing agencies. Because renting is a temporary transition ideally permanent to long-term sustainable housing solutions, the transition should be highlighted early on, and planning for accordingly. The project planning should work backwards from exit to entry. Here are some principles that should be followed when exiting a rental support program:

1. Determine which program elements which can be carried over to existing in country programs steered by government ministries or national NGO’s-housing associations, government subsidies etc.
2. Create realistic program strategies which do not exceed national capacities
3. Asses pre-existing conditions which could push renters back into vulnerable positions, such as stereotypes, market handicaps, or protracted conflicts, and combat them with sustainable measure co-developed from national actors
4. Understand and support existing financial programs formal and informal which can supply rent paying income for beneficiaries

1.2 Relief or development

Rental programs have largely been seen as relief or recovery strategies to safely shelter vulnerable persons. Due to this approach, long term outcomes normally seen as developmental have largely been ignored or poorly invested[[2]](#footnote-2). These developmental elements have strong influences on whether a renter can continue to rent in a safe unit for years beyond an INGO’ aid period. These elements include strong livelihood programs to secure strong sources of income to pay rent, tangible elements such as improved construction practices, or improved physical infrastructure, safe WASH practices, and stronger social groups for continued resilience. INGO’s should determine if rental programs are geared toward relief, or in the short term, or rather developmental, and how developmental strategies can be supported if the rental program is deemed long-term or unknown. If however, the program is relief, or short term, than outcomes should address current needs or gaps, and long-term goals should be understood but placed in scale accordingly to a foreseen period of renting.

1.3 IDP and refugee, temporary or permanent

Again, there should be strong programming centred on how conflicts can arise from people of the same culture, or people coming in from a different, religion, culture, class, or country can create more vulnerability not less. Renters by nature, are more vulnerable than home owners, and understanding the strife between competing social groups can place renters at increase levels of risk, if not fully planned for. Rental programs should plan accordingly to ease conflict, decrease vulnerability, and see how renters expose existing bias, discrimination as well as hatred towards one group of people from another. Measures of conflict resolution should be supported for the success of rental programs.

1.4 Disaster, man-made or natural   
  
Renting is a reactionary program strategy to quickly house a large group of vulnerable persons and precursors such as earthquakes or regional conflicts can highly influence these rental programs. Natural disasters usually happen in one shock and can cut housing stock to insufficient amounts for persons needing housing. Therefore rental programs can often be integrating into increasing housing stock, or improving construction practices for more resilient building methods. For conflict related disasters, housing stock can be affected on an ongoing basis, and understanding the vulnerable setting renting can supply needs attention. Renting can bring in more conflict as it puts social groups not normally together into dense living situations magnifying possible tensions.

1.5 Assessing the most durable solutions, renting, subletting, hosting

Renting does not always fall under the basic transaction of homeowner allowing a renter to rent a space for an allowable amount of time. Below is a list of allowable or possible rental scenarios which are chosen based off of several indicators.

1. Renting a space or unit from a homeowner living with renter in same apartment or flat.
   1. This is allowable, but attention needs to be seen on possible conflicts between renter and homeowner, as the two are living close, and the homeowner can have too much power into the privacy of the beneficiary
2. Renting with absentee landlord
   1. This is possible as many homeowners are absentee or out of country, but questions as to who manages the unit for the beneficiary so that their needs are met through maintenance and a complaint mechanism is developed.
3. Subletting a rental unit for business or other beneficiaries
   1. This must be usually explained in a contract, and in developing countries the home is often the place of business, and this should be explored if the context allows it. However, with subletting there is greater opportunity for less protection of beneficiary as they are pressured by the landlord and the original renter to move or comply
4. Hosting through exchange of services
   1. Landlords can agree to have their unit upgraded or improved upon with the condition of hosting a renter for an agreed amount of time. However, this should be done in stages across the agreed amount of time to discourage premature eviction
   2. However, as the unit becomes upgraded landlords can increase rent, or evict due to higher rent, or seeking a more reliable renter with consistent income.
5. Work for rent
   1. In some cases it can be possible for beneficiaries to work an allotted amount of time for the landlord or community to pay for their time living in the unit. This can create incentives for communities to accept renters.
6. Rent to own
   1. In some rare instances this might be an opportunity for individuals to purchase a unit by working towards ownership, this could be new development or possible leasing options for homeowners to make a profit
7. Upgrading unit of landlord in exchange for hosing renter. This can be utlilzed when there is ample housing stock, or unfinished housing stock, and is ideal for a move towards incentivising other stakeholders such as home owners or communities to accept renters.
8. Assessing a rental housing market
   * 1. Location, location, location, urban rural, peri-urban

Rental housing is a large part of the housing market, and location is the first step towards understanding social cohesion, rental rates, and looking at the larger urban makeup. Not all rental programs implement in similar housing markets. Rental housing systems exist in rural, urban, peri-urban and even in some cases refugee camps. In each context there should be an understanding of how renting can encourage migration, or put a strain on existing infrastructure.

1. Urban contexts

Urban contexts should be understood as highly dense neighbourhoods where services or goods may not be sufficient to supply a renting population, and all attempts should be given to support infrastructure, or integrate infrastructure improvement projects into renting programs, if the project extends beyond a relief stage. Calculations have been developed to understand the market, and understand all external factors[[3]](#footnote-3) [[4]](#footnote-4) Tools currently used in the humanitarian sector include: The emergency marketing and mapping analysis toolkit, field assessments through one-one-one interviews, government reports, census data, national NGO data, UN census data, and existing INGO data. However, in an urban disaster, rural or non-urban dwellers can become new renters upon the disaster, and this highlights the need for livelihood capacity or educational capacity to pay the rent, as rural individuals often have limited job skills, and need time to adjust to urban settings. Length of average renting period should be calculated to adjust to local renting customs if deemed appropriate. Rental rates should also be gathered, and attempts to adjust market rates for rent can have negative implications on renters being evicted through raised rates, or market inflation of either rates, or stock effecting both renters and non-renters.

1. Rural contexts

Rural renting can often be a more permanent setting for renters, and this type of context usually requires in-field surveys similar to urban settings. These include, rental rates, building types, location, scope of livelihoods, and rental market history. Rural settings have different cultural, and economic preconditions compared to urban markets, and fitting the right rental program in a rural setting, may not be one designed for an urban setting. The same mapping market toolkits mentioned in urban contexts can be applied towards rural. For renters in rural zones, the access to goods and services should be considered highly, as distances, and transport can affect renters daily expenditures.

1. Peri-urban settings

These settings have both urban and rural characteristics and often clash as urban space grows into more rural neighbourhoods. This setting should be understood as one that will change or evolve over time, and can pose an opportunity for rental programs to transform rural renters into urban practices and socio-economic conditions. Both rural and urban characteristics can be applied here, and even though both contexts are intermingled here, the balance of each depends on the context.

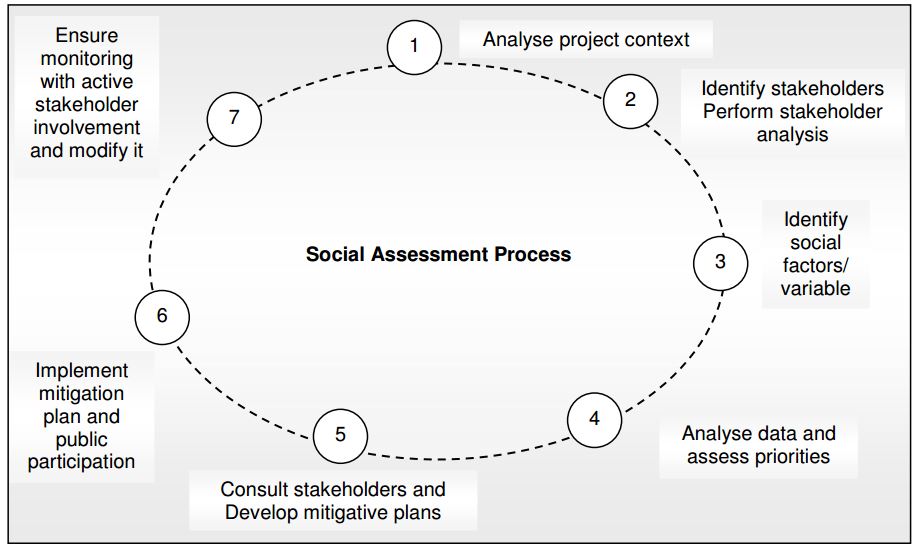
* 1. Informal, formal, and semi-formal markets

1. Informal markets should be assessed as a highly unregulated and organic system of network sharing individuals, who speculate on rental rates based off of what the home owner can get, and what is a realistic rate in the buyers-market. Often information is only spread through word of mouth, and NGO’s seeking to implement rental support programs should complete semi-structured focus groups to determine how informal rental markets behave, and indicators that determine, availability, rates, and quantity. In some cases, formal rental market access points, such as licensed real estate companies can access informal markets through networks. To access informal real estate markets, it is best to conduct sample surveys from several locations in an area, and ask where and how rental units can be acquired. Informal housing landlords often seek discretion because this allows them more freedom in evicting tenants, raising rates, changing policies, or putting the tenants in more vulnerability. It is recommended that rental support programs pay special attention to informal markets, and create innovative strategies to create some regulation in protecting the tenant. (example: NRC in Lebanon printing signed contract and placing it on rental unit, CRS not publicizing which tenants are receiving rental subsidies to decrease their risk of being evicted.)
2. Formal markets are a bit more organized, and can be accessed through government ministries, real estate companies, online publishing’s of available markets, or published newspapers. This market has significant markers in tenure security, as the transaction is made public, and third parties such as community leaders, or escrow entities become involved. The data collection on forma rental markets can be acquired from national real estate companies, and double checked with random surveys of formal tenants when appropriate. Additionally, a rental market can be highly influenced by NGO’s renting spaces for living and working. In several developing contexts, NGO’s presence can have inflationary effects on markets rates for renting, and can actually indirectly negate the principles leaving an environment better off than the state for which is was found. Formal markets can also be part of a governmental affordable housing program, or it can be privatized in the commercial sphere. Depending on the context, the support for rental housing should encourage tenure, and linkages to government programs if available.
3. Semi-formal markets are a combination of both informal, and formal markets and can be viewed as rental markets with little regulation but publically known. This presents an opportunity for implementing agencies to enforce a strong pseudo regulation policy for protection, and continuation of renter’s rights if allowed. Agencies are also able to present strategies that include renter’s coops, renters associations, rental policy frameworks, and protection policies towards both landlord, and tenants.   
   1. Real Estate principles – the rental market[[5]](#footnote-5)[[6]](#footnote-6)

Rental markets even in informal developing contexts follow a set of principles of supply, demand, elasticity, commodification, and stock fluctuation. Agencies should determine available supply, with demand, and account for changes in market at it behaves in response to a disaster, or NGO intervention. Because rental housing is a mixture of several competing, and independent market systems, which include: construction, employment, banking policies, sociological conditions, and several other, the understanding of rental housing needs to go beyond basic real estate principles, but larger circles involving multiple sectors of WASH, social and economic conditions, infrastructure development, and multiple stakeholders.

* 1. Analysing capacity of other technical sectors-WASH, SPHERE, etc.

An initial investment in assessing the WASH standards currently in place for rental projects will determine health standards for renting project, decrease tensions between renters, landlords, and community members, and improve overall health of urban environments[[7]](#footnote-7). This can be achieved through direct partnership with the shelter sector, and utilize existing WASH principles of assessing capacities, and using renting as a means to improve existing home systems. This can also relate to value-added services linked with renters as this gives incentives for communities to accept renters if their WASH facilities are improved.

1. Social protection and risk considerations
   1. Social cohesion-pre project assessment (social welfare recipients)

All rental projects should be steered by a thorough understanding of social makeup, and cohesion amongst socio-economic groups involved in rental support programs[[8]](#footnote-8). This provides a strong foundation towards choices determining possible conflicts, or unforeseen negatives outcomes. These can include rapid gentrification, discrimination, distance to work and services, as well as reinforcing social capital. A social impact assessment is key in determining the viability of renting, and using it to house displaced persons.

* 1. Linking social welfare with government programs

Rental subsidy or support programs should be linked with existing housing subsidy or social welfare programs if they are operating[[9]](#footnote-9). In developing contexts social safety nets create by government bodies should be supported not in competition with NGO subsidies such as rent. If there are affordable housing programs, or subsidy programs, they should be supported, and incorporated into disaster relief programs, if it is appropriate and healthy for long-term sustainability. These social welfare programs can include housing, WASH, health, nutrition, as well as education in some contexts. These programs should work with rental support programs, not exclusive of them.

* 1. Perception improvement assessment

The perception of a vulnerable group or renters is often negative in the international housing market, and because of this a perception changing programs before and during project implementation should be undertaken[[10]](#footnote-10). This can involve meet and greets to inform host community of the identity of renters, deconstruct stereotypes, and misconceptions as well as increase communication between renters and non-renters for increase positive social cohesion.   
NGO’s in Haiti developed this objective after the earthquake and rental resettlement programs and it decreased the conflicts between renters and non-renters, as well as opened doors to

* 1. Creating incentives for stakeholders – value added “renters”

Renters should be seen as resources or assets to the betterment of a neighbourhood or community, and one of the strategies in doing this, involves the attachment of products or services to the rent for the betterment of the hosting community. This can involve the agreement of a community to host a group of renters in exchange for infrastructure improvement. This includes waste disposal improvement programs for trash, street lighting, improved roads, water drainage, electrical delivery improvement, public parks or shared open spaces etc. The main objective is to use renters as a means to improve existing services which are still developing. This changes the perceptions of renters as only individuals seeking to profit from temporary housing, but as individuals sharing the responsibility of improving social or physical infrastructure. Additionally, if home owners see renters coming with incentives their investment in them will improve with the understanding that they will get something out of it, emotionally or physically; this can be trust, and improve public spaces.

* 1. Strengthening existing social groups

Vulnerable persons coming into a rental scenario are socially fragmented with social groups being torn apart or decreasing as disasters can have very powerful effects on social networks. Rental programs should use existing social customs, groups, and networks as advantages to decreasing risk of renters, and allowing them a free movement of information. Access to existing services or products can be difficult and allowing a social network of renters the encouragement of mobilization as a whole can increase renter well-being. Social groups can include, renter’s cooperatives, church groups, mosque groups, religious groups, community lead groups, online social media groups, etc.

* 1. Renters as beneficiaries, aid anonymity

NGO interventions of cash can increase the amount of homeowners opening up their homes to be rented out, and recieve some income at the same time. This new source of income for homeowners should be understood, as it can place renters or vulnerable persons in a struggle to continue renting after the subsidy or support is finished. Landlords who know their renter is receiving cash from an NGO will rent to them in theory because they know they are getting a reliable source of income, but if the deadline for the support is known, the landlord can assume that they have no reliable source of income and not waste any time to evict them. Therefore, in some country programmes, delivering rental subsidies privately gives the landlord limited knowledge of where their renter’s income is coming from, and cannot easily make a judgement on whether they can continue to pay the rent or not. Considerations for protecting the identity of beneficiaries as they become sources of income for home owners should be highlighted when appropriate.

* 1. Renters coops/associations

Renters should be supported amongst each other, and creating such programs or coops can have positive outcomes in enfranchising renters, as well as creating a system of communication that can process conflicts, concerns, and fears that renters or non-renters might have. However, in some contexts this is not possible, as it might be seen as a possible move towards renters seeking too much power over the host community. Coops should be integrated into local community groups, and leadership should be shared with host community if possible.

* 1. Mental health-counselling

Mental health counselling should be supported for renters as this increase the likely hood of not having conflicts with the homeowner, and it creates a space for vulnerable persons to develop the confidence to pay rent, openly communicate, and get on with their lives[[11]](#footnote-11).  
This is particularly true for renters, as they do not have guaranteed tenure ship with their landlords, therefore adding to the psychological tension of not knowing where they will be after their rent is paid.

1. Economic implementation and protection

4.1 Income capacity pre-project income assessment  
  
A labour market assessment should be carried out to determine if or how renters can procure the income to pay their rent[[12]](#footnote-12). This is specifically important as refugee or out of region IDP’s can increase competition for labour, and increase the tension for income generating work with non-renters. Several conditions or indicators include, competition, skill capacity, labour rights, and exploitation on informal labour market, favouritism, and working with government policies to enforce fair labour laws.

4.2 Access to continuing education programs-linking with market needs and social institutions.

Often renters are vulnerable due to limited access to educational resources and skill building programs. NGO’s have an opportunity with rental program to subsidize educational classes or programs in country that enable renters to build new income generating skills, and capacities that they did not possess before-hand. The success of a renter renting beyond the period of NGO aid depends on financial strength and as renters do not have physical assets, the access to software such as education, or skills can create more economic mobility. This can be school, employment industries,

4.3 Linking to existing financial formal/informal practices

Micro-financing programs are viable options for vulnerable persons to continue to rent beyond the aid period[[13]](#footnote-13). These programs can give economically challenged renters the incentive to form small social groups which can financially support each other for lump sum payment on a schedule, or emergency funds. Cash grant rental support programs can benefit from supporting these programs, at least work through them, at the beginning of an implementation. If national capacities in micro finance can be supported this will enable less dependence on international NGO’s, and longer term rental income for time after the aid period.

4.4 Home as business

Rental support programs should address the fact that in developing countries businesses often start at the home, and being a rental might have the opportunity to have income coming in from a personal business of selling goods or services. The capacity for economic independence is determined by the ability to generate income through creative and low cost ways, and as developing economies struggle with income generation, renting can be seen as a financial engine for both the renter, and the landlord.

4.5 Rent negotiation

Rental programs should endorse the purchasing power of renters, as market changes are heavily influence when there is a rapid influx of either demand of renters, or supply of housing stock. To better reach an equilibrium, programs should encourage renters to negotiate the price of the rent. This enables the market to maintain equal incentives for both landlords and tenants but adjust to assumed inflation from an influx of demand, and cash.

4.6 Financial management training

Renters should be trained in financial management skills so that they are able to prepare for a renting schedule. This helps them save money, and budget for paying rent, and assisting them for soft skills training in paying back debts, and budgeting for paying the rent.

4.7 Form of cash transfer, transfer, cash, etc.

It is imperative for implementing agencies to choose how they transfer the funds carefully, as it depends on the security of the environment and the length of time for the resettlement. Cash transfer through local banking institutions can increase the national capacity, as this might support banking programs through small fees, or support micro-credit organizations with large capital. Additionally, transfers to renters should be in non-discreet forms, ideally paper currency is to avoided, but debit cards can be used; with debit cards, training should accompany this tool.

1. Legal protection and tenure contract

5.1 Creating documents and contracts  
  
Rental tenure for renters is often informal, or non-existent in developing contexts, and this exposes the need for NGO’s in developing contracts with tenants, landlords, and hosting communities so that terms are agreed upon, and there are not misunderstandings. For example in Lebanon renter’s agreements or MOU’s are signed, copied, and framed to be put up in the apartment unit, and another copy with the landlord to be aware what is agree upon. Agreements that are signed by community leaders and housing authorities if possible.

* 1. Conditional vs unconditional

Even though unconditional cash transfers are commonly assumed as the most ideal as it give the most power to persons purchasing goods and services, the repercussions of persons receiving free money, and less vulnerable persons not receiving cash, can create resentment and tension among recipients and non-recipients. Therefore, programs that integrate both conditional cash based off added skill building, and unconditional cash transfers should be considered. Recipients of cash should be viewed as “working” for their free cash, and should not be seen as “social welfare recipients” with the negative connotation. Conditional cash is recommended for ensuring renters stay in the agreed upon unit, and they go through with ensuring their financial security through soft skills training.

5.3 Cash distribution to renter vs landlord

Distributing cash to the renter has different outcomes, and perceptions. Direct cash distribution towards the renter can send a strong message that renters have purchase responsibility, and can be trusted with funds. Social perception studies should be concluded to determine whether seeing renter as a responsible stakeholder can have perception affects. If however, cash is given straight to the landlord, than the NGO plays a more key role in the transaction between renter and landlord, and effects of that should be studies, or examined. However, both ways of injecting the cash should be understood to have different effects.

* 1. Scheduling of cash or aid distribution, weekly, month, yearly

Scheduling the distribution of cash on a weekly, month, or yearly basis can have effects on the security of a renter. For eviction to be avoided, there needs to be an assessment to be done to understand whether it would be better to divide up the rental payment in small intervals to keep the landlord wanting the renter to continue paying the rent, or whether a longer period like a year, would ensure the landlord would not evict them for a year. This choice on whether payment in smaller or larger durations of time should be made by assessing which option can keep the tenant from being evicted. Additionally, if it is a short term solution, or refugee temp settlement, then this is crucially important as the period of vulnerability is unknown.

1. Role of private industry
   1. Regulations-SPHERE standards

All adherence to SPHERE standards should be respected, and when working with the private industry this can be quite difficult. Especially concerning 3.5 meters per person should b worked with the private industry as an agreed upon standard. Normally, the private industry is not regulated in a rental market, therefore NGO’s have a responsibility in implementing some sort of stand-in policy framework for building regulations geared towards rental programs. Affordable housing programs in the private market are rare, and poorly funded, therefore some kind of pseudo funding mechanism set up by implementing agencies can be added bonuses.

* 1. Industry partnerships

Large scale employers such as production industries can often be involved in rental housing programs as an incentive for them to have a solid work force. Developing contexts often have developing industries, and more vulnerable or mobile work forces which can increase or decrease work productivity. Consideration concerning labour laws in the context should be highlighted, and somehow taken into strategies to protect workers in renting projects if possible. Industry partnerships can be long or short term depending on the industry, and the industry can be in response to the disaster it’s self it can be engineered in such a way.

* 1. Improve capacity of building standards

Renting support programs can be used to improve industry standards of construction, by working local contractors and engaging builders/engineers/architects to see rebuild with better practices or retrofit for improved building standards. Training courses for renters, and landlords in proper building construction can be added values to renting contracts, and all attempts should be made to improve the construction practices through integrated rental programs.

Again, rental programs centre on trust, and the equal opportunity for all stakeholders to feel comfortable and equally benefiting from a rental project. Rental programs are more about the social work, and economic resilience then it is about the traditional shelter approach of technical home-owner driven strategies.

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2. LARGE-N ANALYSIS INC., (2014). *Second External Evaluation of the Rental Support Cash Grant Applied to Return and Relocation Programs in Haiti*. Montreal: Large-N Analysis Inc., p.TBD., This report is a 3 year post project assessment of the rental support program in Haiti, and concluded that it was viewed at the beginning as a relief project, and any outcomes which showed long-term sustainable solutions such as livelihood development, or social protection as a added outcome, not a primary one. [↑](#footnote-ref-2)
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4. <http://herzog.economia.unam.mx/profesores/blopez/valoracion-sheppard.pdf>, This study explains the Hedonic Analysis of housing market, or rental markets, and explains with calculations the ways of determining or understanding a housing market [↑](#footnote-ref-4)
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6. <http://documents.worldbank.org/curated/en/958091468159898471/pdf/362170PAPER0re101OFFICIAL0USE0ONLY1.pdf>, World bank report on the last 30 years of housing finance support in developing countries [↑](#footnote-ref-6)
7. <https://emergency.unhcr.org/entry/38440/wash-needs-assessment>, Current checklist for wash assessment steps by UNHCR [↑](#footnote-ref-7)
8. <http://unpan1.un.org/intradoc/groups/public/documents/cgg/unpan026197.pdf> Review of social impact assessment methodologies, and reasons behind it [↑](#footnote-ref-8)
9. <http://www.worldbank.org/en/news/feature/2011/07/27/ukraine-social-safety-net-works-better-to-serve-the-neediest> Ukraine has existing housing subsidies and those programs have worked with NGO’s programs implementing rental support programs [↑](#footnote-ref-9)
10. <http://scholar.harvard.edu/files/mhooper/files/renter_policy_brief_gsd_iut.pdf?m=1463509982> Harvard study on renters in developing countries and the negative perceptions that surround them. [↑](#footnote-ref-10)
11. <http://health.iom.int/sites/default/files/pdf/Assessment-of-Psychosocial-Needs-Haiti.pdf> Psychological assessment report for Haitians after the 2010 earthquake [↑](#footnote-ref-11)
12. <http://live-emma-toolkit.pantheonsite.io/sites/default/files/bundle/LMA%20Guidance%20-%20January%202016.pdf> This is a labour market analysis toolkit for developing or post disaster contexts. [↑](#footnote-ref-12)
13. <http://www.loantorent.com/kiva-specializes-international-microfinance-loans/> resource on micro crediting programs to support rental payments. [↑](#footnote-ref-13)