

# Individual accommodation in communities

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## Key points

- Promote the use of cash assistance for accessing rental opportunities to rapidly meet housing needs for forcibly displaced people.
- Advocate for and support an increase and/or upgrade of rental stock, while minimizing the impact of speculation on the rental market.
- Support livelihood activities that will increase the self-reliance of the forcibly displaced community in an autonomous manner.
- Ensure that tenancy agreements protect tenants from discrimination, abuse, exploitation and forced eviction.
- Consider and monitor protection risks associated with security conditions and specific needs, such as child protection, GBV and SEA.
- Consider the national and local economy and the opportunities for persons of concern to become self-reliant, build sustainable livelihoods and contribute to the community. Consider how the influx will impact the host populations' ability to access livelihoods or services.
- Consider the impact of the increase of the displaced population on communal facilities and infrastructure that serve areas with rental opportunities.

## 1. Overview

**Individual accommodation in communities** is one of the housing options for forcibly displaced people that can facilitate freedom of movement, access to job opportunities and broad inclusion. **Rental accommodation** often provides better living conditions, privacy, and autonomy compared to other forms of accommodation like formal settlements or collective centers. Rental arrangements can provide better access to **employment, vocational training, income-generating activities** and access to **services**.

Displaced individuals can move based on job opportunities, community support, or other needs. The factors that define where forcibly displaced and stateless persons choose to settle may differ; some settle in familiar areas with community affiliation, or where friends or relatives can provide support. Others may prioritize areas with better economic opportunities. Enabling displaced groups to reside in communities lawfully, peacefully and without harassment, whether in urban or in rural areas, supports their ability to take responsibility for their lives and for their families and communities.

## 2. Relevance for emergency operations

**Rental accommodation** can easily and quickly meet the shelter needs of forcibly displaced people. It is most feasible when displaced populations have the necessary resources, can move freely, have legal access to such arrangements, and the rental market can accommodate an increased demand.

Humanitarian support for this accommodation option usually focuses **on providing cash assistance for rent and utilities**, preferably through **multipurpose cash, cash for rent**, as well **as cash for repairs/upgrades** and ensuring that rented accommodation is adequate and affordable. Guidance and good practices can be found in [UNHCR's Guidance on Shelter and Cash](#).

## 3. Main guidance

### Emergency response strategy considerations

**Rental accommodation is a rather fast shelter/housing solution**, as it provides opportunities for greater engagement of individuals, families and communities in the planning, implementation, and ownership of their own living solutions. It may also be a more sustainable long-term option, provided that displaced people access livelihood opportunities and may gradually achieve self-sufficiency.

In collaboration with the host government and other actors, **promote the use of cash assistance** for accessing adequate rental housing solutions.

- **Consult relevant authorities**, partners and displaced persons in order to establish a fair and coherent level of rent and rental support that will not disrupt the local rental market.
- **Upgrades or repairs** to rental units may be needed and this may not happen quickly enough to respond to shelter needs at the early stages of a response.
- The **opportunities and constraints for host populations** who accommodate displaced populations and gain income, must be also considered.
- Consider the **sustainability and continuity** of the cash assistance, particularly in relation to **aid dependency** and potential **exit strategies**.

When considering rental accommodation through cash assistance, a basic understanding of the below is required:

- **Rental and utility needs** that need to be integrated in **multi-purpose cash**.
- **Population housing needs**.
- **Protection risks**, including risks of **fraud, corruption**, and **Housing, Land and Property (HLP) issues**.
- **Markets and pricing** (typologies, availability, vacancy rates).
- **Quality** of housing and land. Thus, cash can also be given to host communities /house owner to refurbish/repair/upgrade their properties in exchange of free rent to the forcibly displaced families for a given timeframe (see also the [hosting arrangement](#) entry in this handbook).
- **Impact** of an influx of forcibly displaced people on prices/ market and the host community.
- **Local building culture** and shelter **typologies**.
- **National laws, policies and practices** in relation to the protection of the displaced, including restrictions on the exercise of rights and freedoms.

## Challenges and Possible Approaches

- **Conflicts and availability:**

Conflicts often reduce the availability of land, houses or apartments to rent, as existing stock may be uninhabitable or unaffordable. Encourage the government to implement **rapid repair and rehabilitation programs** for damaged housing, and provide **temporary shelters** (e.g. via collective centers) to **bridge the gap**, while also involving development actors. To boost availability of housing stock, provision of **cash assistance for repairs** and upgrades may be considered, as this could be negotiated in exchange of a time-bound free-rent.

- **Shortage of affordable accommodation:**

In several contexts there may be a shortage of affordable accommodation, making the access of most vulnerable people to rental markets even more challenging. Advocate for the **increase of investment in affordable housing** programs and provide cash assistance to the most **vulnerable** displaced families, while bolstering **livelihood programs** which contribute to people' self reliance.

- **Impact of Displacement:**

The influx of the displaced can **strain the rental market**, leading to shortages of affordable housing and driving up prices, while it can **place pressure on communal facilities and infrastructures**. This may increase the cost of living for both hosts and displaced, fueling competition and eroding protection space. Encourage the government to proactively develop **inclusive urban planning strategies** that expand **housing supply**

and improve **infrastructure** to accommodate the needs of both displaced and host communities. With the support of development actors, urban expansion and densification plans can be proactively developed.

- **Social Housing Barriers:**

To access social housing, the displaced people may face barriers due to eligibility criteria, limited supply, discrimination, and lack of information. Engage with the authorities to develop **inclusive eligibility criteria** that allow displaced families to access to social housing programs. Make sure the most **vulnerable** are being **prioritized**. Establish effective mechanisms to facilitate their access and enhance outreach efforts. Advocate for the increase in the supply of social housing.

- **Private Market Barriers:**

Forcibly displaced people may face barriers when renting in the private, competitive market. These include high costs, documentation issues, lack of resources for a deposit or necessary references, and reluctance from homeowners to accept forcibly displaced people as tenants. Moreover, they are at heightened risk of discrimination and exploitation by unscrupulous landlords. Work with local authorities, CSO and local communities to establish mechanisms that **facilitate access to the private rental market** for displaced individuals. Provide **cash assistance** for rent and utilities. Explore **cash for repair** in exchange of free rent, ensuring that free-rental contracts are provided by the landlords.

- **Authorities Considerations:**

Reaching an agreement with Government, local authorities, or property owners on the use of available land or property for forcibly displaced people may take time. Engage in strong **advocacy**, also timing up with other actors, and if needed establish dedicated task forces to expedite negotiations and create **clear guidelines**.

- **Regulatory Framework:**

Regulations requiring proof of residence or citizenship can further restrict access to formal tenancy arrangements for forcibly displaced people. Rental agreements may not be formal or enforced, leaving displaced people lacking security of tenure and vulnerable to abuse. Advocate for **regulatory reforms** to ease **residency requirements** and ensure **formal**,

**enforceable rental agreements** for the displaced. Work closely with Protection to overcome these barriers.

- **Protection Services:**

Due to its dispersed nature, people living in rental accommodation may not be aware of availability of protection and other services. Develop outreach programs and information **campaigns** to ensure that the displaced are aware of and can access **available services**.

- **Unauthorized occupation:**

In some contexts, displaced individuals may occupy houses of other displaced persons without their consent. This practice can be exacerbated by authorities who, in certain situations, may not oppose it. Depending on the context, support the government to **establish mediation services** and provide **legal support** to resolve disputes over housing, land and property occupation and restitution. Ensure that authorities uphold the rights of all displaced individuals and **discourage evictions** unless alternative solutions have been identified.

### **Key Considerations for Planning, Implementation and Monitoring on Cash for Shelter**

- **Planning.** When planning cash assistance programs for housing, start by understanding the housing needs and demand, including common types of housing and how much is spent on rent, and what are the repair / construction needs, if any. Subsequently determine the security of tenure, exploring legal requirements necessary to avoid evictions. Assess the overall protection situation and the potential protection risks associated with cash assistance and rental accommodation. Moreover, prioritize rental support for groups or individuals with vulnerabilities and/or specific needs. Assess the market and available accommodation, using the [UNHCR Multi-sector Market Assessment: Companion Guide and Toolkit](#). Understand the market opportunities and risks (especially linked to affordability, accessibility, quality), and available accommodation. Monitor the markets and the impact of any large rental program which may influence it. Based on all the above, determine the level of core technical shelter and cash support required from UNHCR or partners linked to the cash assistance, from very limited to full support, as well as the suitable modalities. Finally, consider the long-term sustainability of the cash assistance, particularly in relation to aid dependency, including exit strategies, as cash assistance is designed as a temporary solution.
- **Implementation:** Make cash for rent part of cash for basic needs, when appropriate, and thus include it in the unrestricted and unconditional cash for basic needs and the minimum expenditure basket. Ensure proper calculation of cash for rent value. Conditional cash

assistance may be implemented specifically to bring about refinement for cash for repair and new construction in exchange of a time-bound free rent, ensuring minimum standard housing design, improving construction techniques, and protecting structural integrity. Finally, consider a hybrid approach, between cash and in-kind assistance.

- **Monitoring:** Monitoring is paramount in ensuring tracking and quality control process, while having a full picture of whether shelter and protection outcomes were met (tenure security/eviction risks and potential tensions with hosting communities). Conduct regular post-distribution monitoring (PDM), as well as intention and expenditure surveys on a sample of the targeted beneficiaries. When there is use of cash for repairs, monitor the quality of the construction and repair. Use PDM to monitor use of cash for rent, and potential negative coping mechanisms, such as moving to poorer living conditions due to the lack of funds. Finally conduct market monitoring (directly or through partners) throughout the programmes, tracking changes in cost, impact on the host community and any detrimental impact on the environment.
- For more detailed guidance refer to the [UNHCR's Guidance on Shelter and Cash](#).

## Post emergency phase

Rental accommodation is a good way to rapidly meet housing needs when cash assistance is swiftly deployed, and/or when forcibly displaced people have the means to afford it. It provides opportunities for greater engagement of individuals, families and communities in the planning, implementation, and ownership of their living conditions.

**Establish transition plans** early to facilitate the transition from cash assistance to self-sufficiency through livelihood opportunities. These plans should consider ways to transition towards **long-term financial independence**, and sustained access to **affordable and/or social housing schemes** and necessary **documentation**. Advocate for more housing stock via **social schemes** or **private sector collaboration**, while controlling speculation. Ensure that the **rental expenditures do not hinder** the displaced families **access to education, healthcare, and other essential services**. Finally, fostering adequate **support networks** and **community integration initiatives** are essential to ensure a smooth transition and to help the displaced better integrate.

## Key Considerations for

### • **Rental accommodation:**

- Assess the housing needs and demand, including common types of housing and how much is spent on rent, what are the repair and construction needs and tenure security.
- Promote leadership/ engagement of the beneficiaries in the process from managing the cash and construction to engaging with retailers, labor force, landlords and communities.
- Prioritize rental support for groups or individuals with vulnerabilities and/or

specific needs.

- Engage community-based protection and assess possible protection risks and outcomes. Tenure insecurity, GBV and SEA risks shall be carefully monitored.
- Understand the market opportunities and risks (especially linked to affordability, accessibility, quality), and available accommodation, land, construction material and manpower. Monitor the markets and the impact of any large rental program which may influence it.
- Determine the level of core technical shelter and cash support required from UNHCR or partners linked to the cash assistance, from very limited to full support.
- Consider the sustainability and continuity of the cash assistance, particularly in relation to aid dependency and potential exit strategies.
- Conduct regular PDMs to monitor protection outcomes (including tenure security/eviction risks and potential tensions with hosting communities). Ensure rigorous quality control monitoring for repair and construction.

- **Planning, Implementation and Monitoring on Cash for Housing** (for details please read the Cash and Shelter Guidance under Annexes).

#### Planning

- Assess the shelter needs and demand.
- Determine security of tenure.
- Assess the overall protection situation and the potential protection risks associated with cash assistance and rental accommodation.
- Understand the market and available accommodation.
- Use the [UNHCR Multi-sector Market Assessment: Companion Guide and Toolkit \(November 2020\)](#).
- Consider the long-term sustainability of the cash assistance.

#### Implementation

- Make cash for rent part of cash for basic needs.
- Ensure proper calculation of CBI value for cash for rent, repair and/or construction.
- Conditional cash assistance may be implemented specifically to bring about refinement for cash for repair and new construction in exchange of a time-bound free rent.
- Consider a hybrid approach, between cash and in-kind assistance.

#### Monitoring

- Monitor to ensure tracking and quality control process.
- Monitor the quality of the construction and repair.
- Monitor cash for rent.
- Conduct market monitoring.

## **Annexes**

[UNHCR, Cash and Shelter: Access to sustainable housing through cash assistance - key considerations and learning, 2024](#)

[UNHCR, Promoting Refugee Integration and Inclusion: Empowering municipalities across Europe, 2024](#)

[UNHCR, Multi-sector Market Assessment Companion Guidance and Toolkit, 2020](#)

## **4. Links**

[UNHCR - Cash-Based Interventions: Tools and Guidance](#) [UN Habitat - Housing, Land and Property Solutions to Resolve and Prevent Displa...](#)

## **5. Main contacts**

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