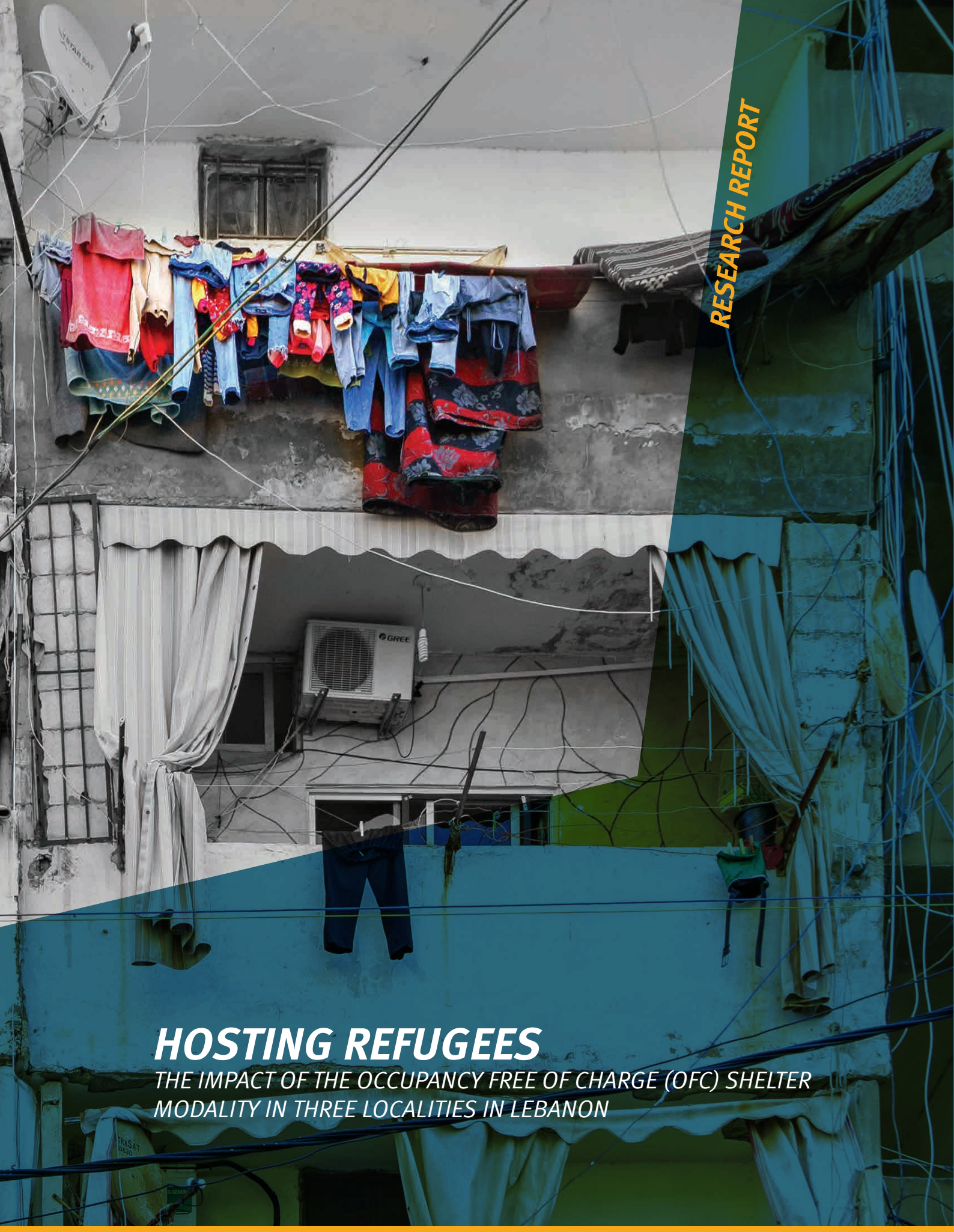

RESEARCH REPORT

HOSTING REFUGEES

THE IMPACT OF THE OCCUPANCY FREE OF CHARGE (OFC) SHELTER MODALITY IN THREE LOCALITIES IN LEBANON

1866 AUB American University of Beirut الجامعة الأميركية في بيروت

Issam Fares Institute for Public Policy and International Affairs
معهد عصام فارس للسياسات العامة والشؤون الدولية

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Issam Fares Institute for Public Policy
and International Affairs at the American University of Beirut.
Issam Fares Institute Building (Facing the Green Oval)
P.O.Box 11-0236 Riad El-Solh I Beirut, Lebanon
961-1-350000 ext. 4150
+961-1-737627
ifi.comms@aub.edu.lb
www.aub.edu.lb/ifi
aub.ifi
@ifi_aub

Save the Children International- Lebanon Country Office
Sodeco Square, Block B, First Floor
Ashrafieh – Beirut, Lebanon
+961 (1) 614680/1/2/4/5/6/9
lebanon.savethechildren.net
Save The Children Lebanon
savethechildrenlb
savechildrenleb

HOSTING REFUGEES:
THE IMPACT OF THE OCCUPANCY FREE OF CHARGE (OFC) SHELTER MODALITY IN THREE LOCALITIES (BAR ELIAS, AMAYER, AND MINIE)

Research Team

Watfa Najdi, Project Coordinator and Researcher, Refugee Research and Policy Program, IFI, AUB
Yasmine Farhat, Researcher, Refugee Research and Policy Program, IFI, AUB
Yara Mourad, Program Manager, Refugee Research and Policy Program, IFI, AUB

Research Advisory and Review Committee

Mona Fawaz, PhD, Professor in Urban Studies and Planning, AUB
Ali Chalak, PhD, Associate Professor in Applied Economics, AUB
Rayan El Hajj, Shelter and WASH Technical Adviser, SCI
Nasser Yassin, PhD, Interim Director, IFI, AUB

Hani Dimassi, PhD, Statistical Analysis, LAU

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EXECUTIVE SUMMARY

As the Syrian crisis continues, the number of refugee households living in sub-standard conditions has considerably increased, affecting thereby the health, protection and economic status of the affected population (UNHCR, 2015). To respond to the growing challenges Syrian refugees face when it comes to securing adequate and affordable shelter in Lebanon, some humanitarian agencies started offering occupancy free of charge (OFC) or rent reduction, for a defined period, along with tenure security to vulnerable refugee households. The aim was to:

- Increase the availability of affordable, minimum standard housing
- Improve refugees' legal rights and tenure security
- Reduce the pressure on public infrastructure

This report provides a substantial review and assessment of the OFC modality in Lebanon, specifically in three geographic areas: Amayer (Akkar), Bar Elias (Bekaa) and Minie (North). Moreover, it explores the impact of the OFC shelter modality on (1) the livelihoods of Syrian refugees, particularly their access to food, healthcare, and education; (2) social cohesion between refugees and their host community; (3) housing conditions and future plans of targeted refugee households; and finally (4) the housing stock and market dynamics before and after the implementation of this modality. The report is based on data retrieved from 1,284 surveys completed by OFC beneficiaries, previous OFC beneficiaries and non-OFC beneficiaries, complemented by qualitative data collected from six focus group discussions conducted with current and previous OFC households and key informant interviews conducted with landlords and local authorities in the three areas of the study.

The assessment finds that:

First, OFC provides immediate and necessary relief from housing costs to families that are paying well above their means to secure shelter. This relief happens in standards that seem to somewhat satisfy the refugees' expectations – albeit within a limited time span. In particular, OFC facilitated the access of refugee households to better and steadier nutrition. However, by comparing samples of current OFC beneficiaries with previous OFC beneficiaries it is clear that benefits were restricted to the period of the OFC agreement, i.e., a one-year period or more, in case the refugee household moves to another

shelter supported by OFC. This is mainly because OFC beneficiaries used the money they saved, by being relieved from paying rent, to pay off debts accumulated in previous years. Indeed, the meager funds saved by households through the temporary OFC rent waiver were quickly absorbed by their pressing food and nutrition needs, which are prioritized over longer-term human capital investments such as education. Furthermore, the means through which these food needs may be temporarily better satisfied by the OFC modality is through the settlement of past debts with grocers, and the purchase of more, if lower quality, food partly through further debt. It is therefore fitting to speak of the 'refugee economy' as one in which purchasing power is mediated through debt, rather than money.

Second, the study finds that the OFC shelter modality strengthened the relationship between the refugee tenants and the landlords. Indeed, all OFC beneficiaries agreed that being on OFC relieved them from the rent burden and reduced the risk of tensions arising from their inability to pay rent.

Third, from a housing perspective, and based on its stated goals, one can say that the OFC meets its two stated goals (the provision of affordable housing and the meeting of a minimum level of housing standard) reasonably well. Given that the OFC requires a certain level/standard of upgrading; we can say that the OFC increases the stock of affordable housing at a set standard. This is critical because reliance on housing affordability (cost/income ratios) outside of "deprivation" standards can mask very poor housing conditions where affordability is met at the cost of physical standards of decency, overcrowding, security of tenure, safety, and/or accessibility. As such, given the standards adopted by OFC, we can say that the increase is for an affordable, decent stock.

Fourth, tenure insecurity among interviewed households was mostly related to the inability to pay the rent, with evictions occurring particularly in urban settings without any of the required legal steps (e.g., pre-notification, leeway, official notice, and municipal police enforcement). Instead, their application rested on the profile of the landlord and her/his proximity to the tenant, and/or whether she/he was able to implement the eviction. Being part of the OFC program builds a healthy relationship between the landlord and the tenant as it sets the terms of their interaction and exchange. This helps both parties later on after the end of the OFC period.

Fifth, the findings of the study are well in line with other studies that looked at housing challenges of Syrian refugees in Lebanon. The majority of refugees accesses housing through a largely informal rental market where exchanges are highly unregulated and control over the quality of shelter non-existent. As a result, OFC introduces important dimensions to the rental market by both providing a level of (albeit low) standards and raising tenure security by guaranteeing housing for a year with a fixed no cost. While temporary, the arrangement contrasts with existing market conditions, creating a different reference for refugees to consider. Moreover, the fact that at least 50% of refugees in each of the three localities stayed in the same house after the OFC ended confirms that the OFC is increasing/widening the stock of affordable housing for the same refugee population it targets. This may be particularly beneficial since both landlords and tenants are able to build on prior mutual relations, reducing consequently the risks of market uncertainties and their negative externalities.

Sixth, the majority of property owners are small-scale landlords. This provides important indications of the positive economic impacts of the OFC on host communities since the small scale of apartment holding will secure the redistributive impacts of the intervention. However, as the Syrian crisis continued, others were encouraged to benefit from the opportunity. They participated in the housing production following the increased demand on housing and more specifically the implementation of the OFC shelter modality.

KEYWORDS

- Syrian refugee
- Occupancy Free of Charge (OFC)
- Shelter
- Livelihood
- Housing market

INTRODUCTION

As the crisis enters its ninth year, around one million Syrian refugees remain in limbo as they continue to bear the costs of the conflict. The crisis had severe repercussions on host countries such as Lebanon, which still hosts the largest concentration of refugees per capita, approximately one quarter of Lebanon's total population according to the government, of whom 951,629 are registered with UNHCR (eVASyR, 2018). Most Syrian refugees remain highly vulnerable, as 69% of households persist below the poverty line, unable to meet their basic survival needs of food, health and shelter (VASyR, 2019). In terms of employment, Syrian refugees are legally permitted to participate in only three sectors: agriculture, construction, and cleaning services[1] (Ministry of Labor, 2014). This has limited the choices and opportunities for refugees to secure decent employment and improve their living conditions in Lebanon. Furthermore, obtaining a residency permit remains a challenge; it affects the livelihoods of all family members and puts them under the risk of arrest (UNHCR, UNICEF, &WFP, 2017). As for healthcare, essential and primary health services are limited for Syrian refugees due to several factors, such as the shortage in funding, the lack of coordination and the privatized nature of the Lebanese health system (El-Jardali, Hammoud, Fouad, Bou Karoum, 2014). In addition, refugees face major obstacles in securing housing and seek barely habitable structures due to their inability to afford rent.

The absence of adequate and affordable shelter options, coupled with the no-camp policy adopted by the Lebanese government, forced many refugees to seek housing in poor neighborhoods among the host community. This in turn increased the demand on housing which led to a surge in prices and allowed for the development of informal housing rental markets (UNHCR, 2013), and the establishment of ad-hoc camps, informal tented settlements and collective shelters, as well as substandard buildings or housing units within buildings.

According to the VASyR (2018), over 83% of Syrian refugees live within host communities with the majority (66%) living in residential buildings, apartments or houses. The rest occupy either non-

1 Decree 197 of the Ministry of Labor, implemented in December 2014.

residential structures (15%) or non-permanent structures such as informal tented settlements (19%). Rent remains the primary reason for selecting the place of residency for 60% of refugees (VASyR, 2018). Refugees in non-permanent structures pay on average of $58 per month, while those living in non-residential accommodations pay $149 per month and those in residential units pay $221 per month.

Refugee settlement falls well in line with processes of housing acquisition for other vulnerable groups in the country. Although the formal market may have a tendency to supply higher end units, given poverty rates, the majority of shelter production happens informally, in an affordable form. As the crisis deepened and aid dwindled, many refugees depleted their savings and sold their assets to pay the hefty rents demanded by landlords (UNHRC, UN-HABITAT 2018). Today, thousands of Syrian households are living in substandard conditions[2]. Moreover, many face the threat of eviction as a result of their inability to pay rent, and/or security issues raised by municipal and government actors (UNHCR, 2017). The vulnerability of refugees is exacerbated by the lack of a legal framework that protects refugees from evictions and safeguards their housing rights (Carnegie, 2018).

Accessing safe, adequate and durable housing has a great impact on refugees' livelihoods, health and protection (CRS, 2015). With the diminishing number of shelter options, it is expected that the number of vulnerable households requiring shelter assistance will continue to rise. In this context, many programs/ interventions implemented by humanitarian agencies played an instrumental role in responding to the refugees' main concern of tenure security and in alleviating the suffering of both vulnerable refugees and the Lebanese host communities. This report focuses particularly on the Occupancy Free of Charge (OFC) modality implemented by humanitarian agencies in the three areas of Amayer, Bar Elias and Minie.

RESEARCH AIMS

This study provides a substantial review and assessment of the OFC modality in Lebanon, specifically in three geographic areas: Amayer (Akkar), Bar Elias (Bekaa) and Minie (North). Moreover, it explores the impact of the OFC shelter modality on (1) the livelihoods of Syrian refugees, particularly their access to food, healthcare, and education; (2) social cohesion between refugees and their host community; (3) housing conditions and future plans of targeted refugee households; and finally (4) the housing stock and market dynamics before and after the implementation of this modality.

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2 Sub-standard accommodations are often comprised of unfinished and dilapidated housing structures, including converted garages and shops. Such housing structures lack basic amenities, privacy, protection and hygienic conditions.

METHODOLOGY

The Issam Fares Institute for Public Policy and International Affairs (IFI) and Save the Children (SCI) were involved to varying degrees in the conceptualization of the project, the research design, the data collection, and the analysis and dissemination stages.

At the beginning of the project, SCI's team shared with IFI the list of Syrian refugees currently and previously benefiting from the OFC shelter modality (retrieved from SCI, NRC and Solidarités International). The data was revisited and analyzed by IFI to facilitate the shortlisting of the cases (the geographical study areas) and to design a representative sampling approach. It is important to note that the SCI team made the initial contact with the Syrian refugees, and only individuals who expressed their interest in the project were included in the list.

Sampling Approach

The sample targeted in this study was drawn from the selected population using a multi-stage sampling approach. The first stage is based on the purposeful selection of the following geographical areas: Minie, Amayer and Bar Elias. These areas have been selected purposefully based on the following criteria:

1. **251 most vulnerable cadasters in Lebanon** (UNHCR): The vulnerability indicator highlights the presence of a high number of vulnerable Syrian refugees and poor Lebanese within the cluster.
2. **Rural, semi-urban and urban** (cluster characteristics): Based on the number of municipal members/city councils.[3]
3. **Significant number of OFC Modality** (currently implemented OFC modality and in the last few years).

During the second stage, the sample was stratified by households receiving OFC (at least in the past three months of 2017-2018), previously receiving OFC (in the years of 2015-16-17), and not a recipient of OFC (included as control groups).

As per the sample size calculator, which targets a 95% level of confidence and a 5% margin of error, the numbers of households surveyed for each of the three types of beneficiaries in the three areas (e.g., previously OFC, currently OFC, and non-OFC) were the following:

- Current OFC beneficiaries: 281 household
- Previous OFC beneficiaries: 505 households
- Non-OFC beneficiaries: 498 households

These groups were compared for statistical differences to identify the impact of the OFC shelter modality. The inclusion of a control group is vital to assess the differences in levels of vulnerability, resilience and livelihoods that could be attributed to the OFC shelter intervention. The control group in this case is drawn from a population that shares similar economic and demographic profiles as the OFC beneficiaries group and the OFC previous beneficiaries group but that did not receive the OFC intervention in each cluster.

AREA/OFC STATUS	CURRENTLY OFC	PREVIOUS OFC	NON-OFC	TOTAL
Bar Elias	106	178	262	546
Amayer	109	243	127	479
Minie	66	84	109	259
Total	281	505	498	1,284

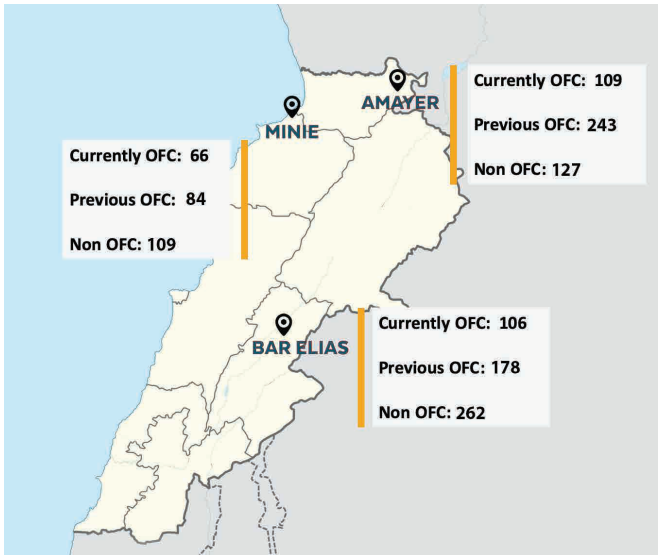

Figure 1. Location map and number of surveyed households per OFC status

3 The number of members of the Municipal Council is determined according to the number of registered residents (http://www.localiban.org/article5370.html).

Data Collection (Quantitative and Qualitative tools)

For the quantitative data collection, IFI designed a face-to-face questionnaire in partnership with Save the Children's team and subcontracted a professional fieldwork company to collect data from Syrian refugees and key stakeholders. Data collection took place over a period of four weeks, between October and November 2018. At the onset of the project, the subcontracted fieldwork company received training on research methodologies, ethical considerations when conducting research with human subjects, consent processes, and coding and conducting survey questionnaires. During this training, the fieldwork company was also introduced to the definitions of key terms in the questionnaire, related to the OFC shelter modality. Protection of participants was ensured by anonymizing the data, coding names, and deleting all other identifiers that could be linked to participants. Furthermore, no names or other identifiers were collected from surveyed households. All survey results were shared directly by the fieldwork company with the IFI team and subsequently destroyed. Results were then stored in excel and SPSS formats in a password-protected computer at IFI. After the quantitative data collection phase was finalized, a subcontracted statistician conducted the data analysis.

The survey questionnaire was administered to refugee households through a mobile application on a tablet device. A cross-sectional design was utilized to survey refugee households, based on their status, namely, "have not benefitted from OFC," "currently benefitting from OFC" and "previously benefited from OFC."

The questionnaire consisted of the following sections:

- Section 1 included questions about the participant's (head of household or spouse) OFC status, location and identification details.
- Section 2 included questions on socio-demographic characteristics related to all members of the household (e.g., gender, age, educational level, marital status, employment status, and monthly income and expenditure).
- Section 3 and 4 enquired about the participant's income and expenditure details.
- Section 5 assessed the previously OFC household details (different location, type of housing unit, rent and debt).
- Section 6 assessed the current housing situation of beneficiaries' of the OFC assistance.
- Section 7 looked into the impact of the assistance on refugees' coping mechanisms (securing food, accessing healthcare and household activities).
- Section 8 covered the physical state of the household (e.g., condition of doors, windows, walls and roof).
- Section 9 looked into the household's future housing plans.
- Section 10 was based on refugees' perceptions of the OFC housing unit.
- Section 11 asked participants to assess their relation with the host community in the respective areas of residency.

The questionnaire was reviewed for content validity by a panel consisting of academics and experts in the field. It was then translated to Arabic then back to English to ensure reliability. The questionnaire was pilot-tested to ensure comprehensibility of questions, and was adjusted as needed after the pilot-testing phase.

In addition, the qualitative data was collected through key informant interviews with the mayors of Amayer, Bar Elias and Minie municipalities and three landlords in each area. Additionally, focus group discussions with OFC and pre-OFC refugee households were conducted in the three areas. This qualitative data enriched the quantitative data and provided greater detail and context for the study.


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DATA ANALYSIS

Quantitative data analysis was conducted using the Statistical Package for the Social Sciences, version 24 (SPSS). Descriptive analysis was used to summarize household characteristics, and bivariate analyses were used to compare household intervention status based on household characteristics, shelter conditions, and accommodation needs. For the questionnaire on the OFC shelter modality, collected data was coded and exported to IBM SPSS V25 for further analysis. A separate database was prepared for each of the three groups: Current OFC recipients, previous recipients, and non-recipients. Then the three databases were merged whereby only common variables were kept. Information collected on household members was entered into a separate database as well, and all three groups were merged into one common database. Descriptive analysis was carried out such that variables were summarized within each of the three areas, and then merged into a common total. Summary statistics constituted of count and percentages since the majority of the information collected was categorical in nature. Differences in percentages were tested using the Pearson's chi-square, and then pairwise comparison for every pair of percentage was tested using the standardized Z score whereby multiple comparisons were corrected for using the Bonferroni approach. All analyses were carried out at the 0.05 significance level.

As for the qualitative data, KII & FGDs were transcribed verbatim, and translated to English for analysis. Transcripts were analyzed using a thematic analysis approach to identify main themes emerging from the data.

LIMITATIONS

Due to time and resource constraints, the subcontracted fieldwork company struggled in meeting the initial target of Syrian refugees' households, since a single household was assigned several codes. Moreover, finding the location of refugee households was challenging and some households could not be reached. In most cases, this was because no one answered the phone after several attempts, the family had moved to another area in Lebanon or returned to Syria, or the phone number was no longer valid. Also, given the time constraint many of the original shared OFC beneficiaries have reached the end of their contracts and were by the time of the fieldwork considered previously-OFC beneficiaries. These constraints affected the initial set target for the three categories (OFC, Previously OFC and Non-OFC) and misbalanced the original targeted sample. For example in Minie, the sample ended up being smaller than the other two areas (Amayer and Bar Elias). Statistical tests normally require a larger sample size to ensure a representative distribution of the population.

Moreover, the report compares OFC to non-OFC households to determine significant differences across various outcomes, but does not track the same OFC household pre and post intervention. Therefore, technically, we cannot make causal inferences about the effect of OFC on the various outcomes (food, health, education, etc.) because it is unknown if any observed differences (or lack thereof) are due to the OFC modality or to differences in the cohorts or other intervening factors. This could not be done because this is a post-intervention evaluation. On the other hand, data collected on employment, expenditure and current monthly income of members of the Syrian refugees' household is self-reported data and is therefore limited by the fact that it can rarely be independently verified. This type of data can contain several potential sources of bias. Despite clearly explaining to participants that this study was solely for research purposes, and that no aid would be provided for participation, experience from other projects conducted with refugees suggests that refugees are sometimes inclined to answer questionnaires with an "aid-mentality".

BACKGROUND INFORMATION

The Shelter Sector Strategy in Lebanon

The Inter-Agency Shelter Sector Working Group in Lebanon is co-led by UNHCR and the Ministry of Social Affairs (MoSA). It collaborates with local NGOs and other international humanitarian organizations to provide better assistance to Syrian refugees. Indeed, the role of the shelter sector has been instrumental in contributing to the overall inter-agency coordination efforts by alleviating the suffering of both refugees and vulnerable Lebanese host communities. However, it is important here to note that the vast majority of refugees are securing shelter outside the Shelter Response Strategy.

Shelter intervention modalities are diverse, including weatherproofing, rehabilitating substandard buildings, constructing temporary shelters, providing cash for shelter and carrying out minor repairs. Aid directed to shelter OFC has been provided in numerous ways based on owner-led, beneficiary-led or contractor-led approaches offering unconditional or conditional cash for rent in exchange for rent-free accommodation.

In 2015, the shelter strategy's objectives were aligned through the Lebanese Crisis Response Plan (LCRP), focusing explicitly on the rehabilitation of both occupied and unoccupied building structures in exchange for OFC periods. This in turn increases the availability of adequate and affordable housing for Syrian refugees, and in tandem benefit the host community through housing upgrades, reduce construction costs and increase in adequate housing stock (Ibis, 2015). It is important to mention that support to households has been prioritized based on the socio-economic vulnerabilities of the family, the shelter condition and the protection needs related to security of tenure. Furthermore, interventions have been focusing more on densely populated areas where the infrastructure needs of refugee and host communities are acute (Ibis, 2015).

The Occupancy Free of Charge Shelter Modality

The OFC shelter modality provides minimum standard housing and ensures tenure security for the vulnerable Syrian refugee population in Lebanon. This modality rehabilitates unfinished/dilapidated units/buildings in exchange for a 12-month period of secured tenure.

It aims to:

1. improve refugees' livelihoods;
2. enhance tenure security;
3. reduce social tensions between the refugee and host communities;
4. upgrade housing structures to meet the minimum standards of adequate livability[4];
5. reduce rental expenditure;
6. increase affordable housing stock and provide an economic asset for the owners.

OCCUPANCY FREE OF CHARGE (OFC) PROCESS

First, vulnerable refugee households and landlords of substandard buildings are identified. Afterwards, a BOQ for shelter upgrade is developed (Save the Children spends approximately $1,500/ household). The landlord receives the payments to complete this work. In exchange, he enters into an agreement that guarantees 12 months OFC. Monitoring teams from the relevant organization track the rehabilitation process. To enforce the agreement, local authorities (municipality or mukhtar) are invited to witness the signing processbetween the relevant organization and the landlord.

Subsequently, the landlord receives a conditional cash advance payment of a specific percentage (e.g., SCI: 30%) of the agreement value, in order to commence upgrades. Another percentage will be allocated when half the work is completed, and the final amount on full completion. A 'completion certificate' and a 12-month rent-free agreement are signed.

Source: Save the Children, Summary on shelter intervention activities and modalities.

4 The Sphere technical indicator of 4.5 m² per person excluding kitchen facilities, corridor, and bathrooms should be respected (Inter-Agency Shelter Sector Coordination Working Group, 2016).

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FINDINGS

Profiling Refugee Households: Demographic Characteristics

This section profiles the targeted Syrian refugee population in Bar Elias, Amayer and Minie. It starts by providing an overview of the socio-demographic status of refugee households, and proceeds by examining their civil and legal documentation as well as their livelihood and income status. This section builds primarily on the quantitative findings of the survey supplemented by the FGD results and visual illustrations.

Socio-demographic Status

The majority of surveyed refugee households arrived to Lebanon during the early phase of the war, between 2012 and 2013 (Figure 2). Most households are male-headed, 87.5%, 85.90% and 88.50% in Amayer, Bar Elias and Minie respectively (Figure 3). On the level of marital status, almost 85% of the sample across the three areas is married and 9% are widows/ers (Figure 4). According to the VASyR, Syrian refugees between the ages of 18 and 59 make up 44% of the refugee population in Lebanon (VASyR, 2018). Similarly, in our sample, the majority of respondents are adults between the ages of 25 and 44 years (Figure. 5)

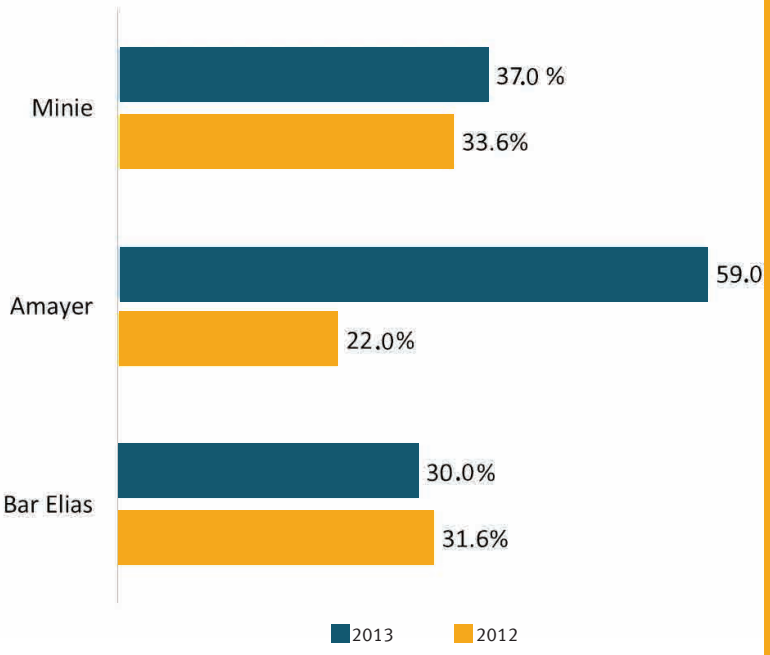

Figure 2. Surveyed households' year of arrival to Lebanon

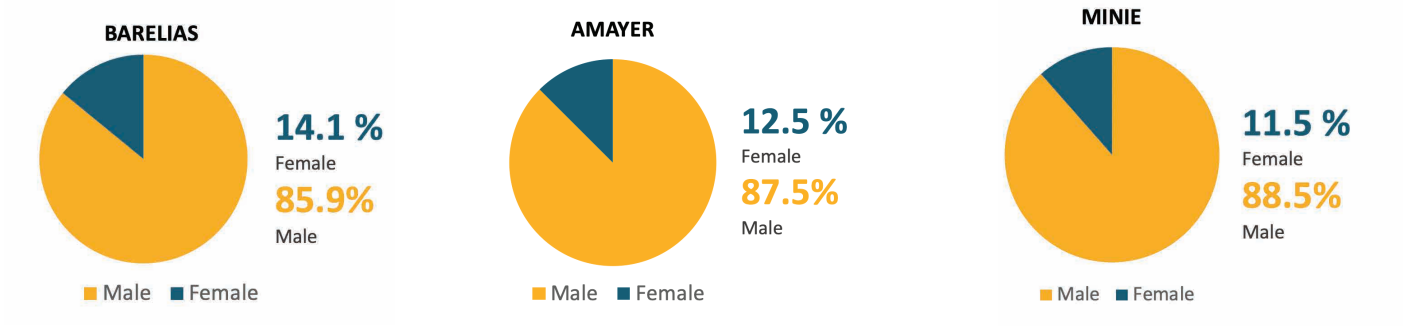

Figure3. Gender of head of households

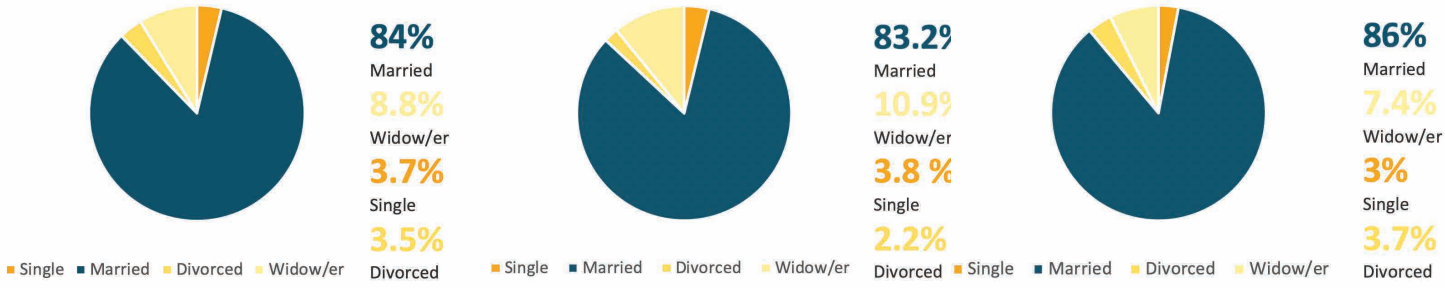

Figure4. Surveyed households marital status

According to the VASyR 2018 report, Syrian refugee families in Lebanon transitioned from an extended family household composition to a more nuclear family set-up with an average of five members per household (VASyR, 2018). Indeed, this was evident when analyzing the collected data. In Amayer, 66.9% of the targeted households comprise 3 to 5 members, only 29.7% reported living with 6 to 8 members in the same housing unit and 80.6% confirmed that all members in the household are from the same immediate family. Similarly, in Bar Elias and Minie, households comprise 3 to 5 members (69.70% and 89.90% respectively) and an average of 4 to 6 people are living in the same housing unit (54.60% and 47.60% respectively). Furthermore, 93% of the members in Bar Elias and 58.40% in Minie are from the same immediate family . None reported a stranger lived in the accommodation.

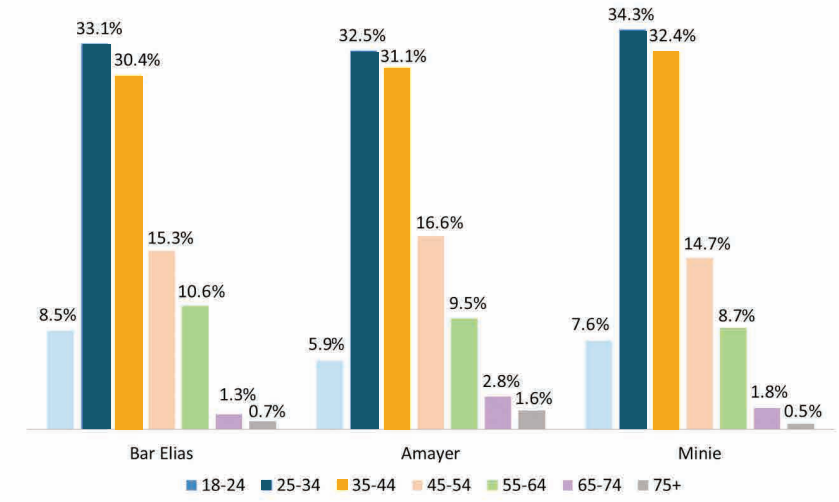

Figure 5. Surveyed respondents age distribution

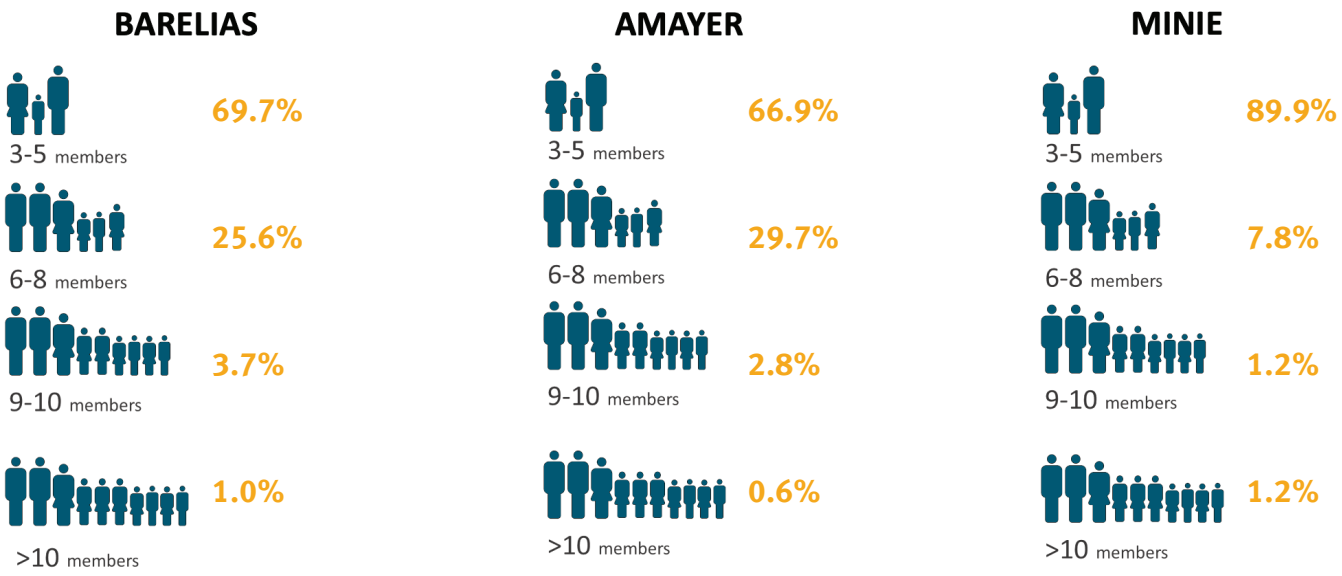

Figure 6. Surveyed households unit composition and size

Civil and Legal Documentation

The vast majority of respondents do not hold valid residency papers (89.3% in Amayer, 91.5% in Bar Elias and 94.9% in Minie respectively) (Figure7) which is significantly higher than the average percentage (73%) reported by the VASyR (2018). This is likely due to the fact that the chosen sample is highly to severely vulnerable. During the FGDs, most refugees noted that they had trouble renewing their residency permits, pointing to the costs of residency renewal and the 'complicated process' as major obstacles. One of the participants clarified that renewing residencies requires having a sponsor –kafeel–, leaving the country and re-entering again, 'which is nearly impossible'. It is important to note that the absence of valid residency papers has a great impact on the mobility and economic activity of Syrian refugees. Indeed, path dependent policies adopted by the Lebanese Government set refugees on paths leading to illegality. vgees work in short-term/seasonal jobs because, "it is illegal for Syrians to work in Lebanon" as one of the participants of the FGD said. Moreover, refugees' movement is often restricted since relocating or moving to a different area means that refugees have to go through checkpoints, and that requires having valid papers.

Livelihood and Income Status

In the three areas of the study, the vulnerability levels of surveyed households were evident. Most reported that their monthly income barely covers their expenses. Refugee households often earn less than $100 per month. Moreover, refugees stressed that it is very difficult to secure employment. For example, in Amayer, 26.8% of households had none of their members engaged in income-generating activities, with similar percentages in Minie (26.2%) and Bar Elias (30.9%). Unemployment among refugees in Lebanon has a direct impact on their ability to secure daily needs such as rent, food and healthcare. During the focus group discussions conducted with Syrian refugees in the three areas, the majority of refugee households, regardless of their OFC status, stated that they rely on E-card food programs provided by the United Nations World Food Program (WFP), in addition to further assistance programs provided by UNHCR and other humanitarian agencies, to cover their daily expenses. Refugees who are not receiving financial assistance and/or food vouchers have been relying heavily on informal debt to nearby shops, friends and/or landlords.

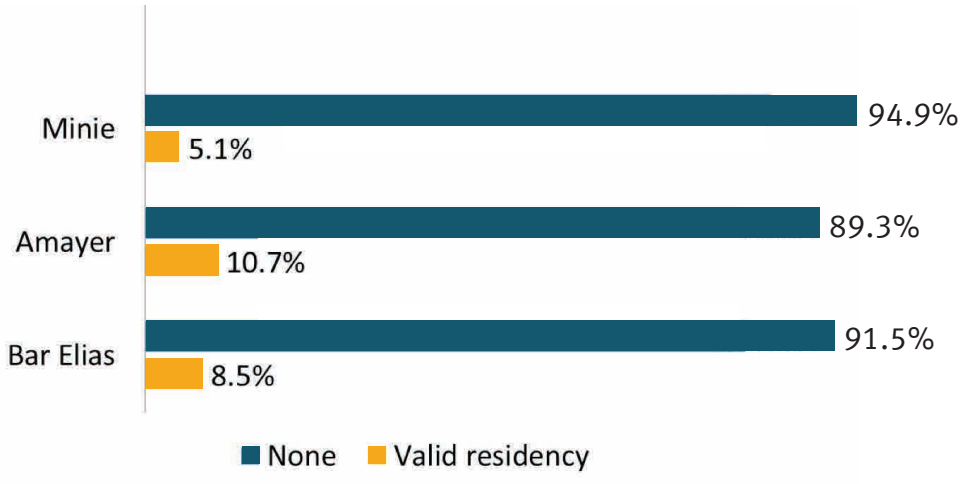

Figure 7 Percentage of surveyed households who declared holding valid residency papers

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Impact of the OFC Shelter Modality: Improving Livelihoods

Rising poverty among refugees leads to negative coping mechanisms that often affect refugees' nutritional habits, healthcare, and education. Moreover, an often overlooked aspect of poverty is household debt. High levels of debt may pervert livelihood strategies among the poor and vulnerable. In such contexts, debt repayment is often prioritized over long-term investments in building human capital, and the evaluation of the household savings attendant to the OFC modality needs to be cognizant of this fact. In the following section, the report will examine how being on OFC affected refugees' access to food, healthcare, and education. Results of OFC beneficiaries are compared to results obtained from previous OFC and non-OFC beneficiaries in order to better assess the situation at hand.

Access to Food

During the FGDs with non- and previous OFC beneficiaries, respondents noted that they mainly prioritized food over rent. According to them, food comes first since they can manage to negotiate a partial or delayed rent payment with the landlord. Unfortunately, according to the conducted surveys, more than 85% of previous and non-OFC beneficiaries in Bar Elias, Amayer and Minie reported that they had been unable to meet their nutrition needs over the past 30 days . This percentage is significantly lower among OFC beneficiaries where around 25% in the three areas reported an inability to meet their nutrition needs in the past 30 days.

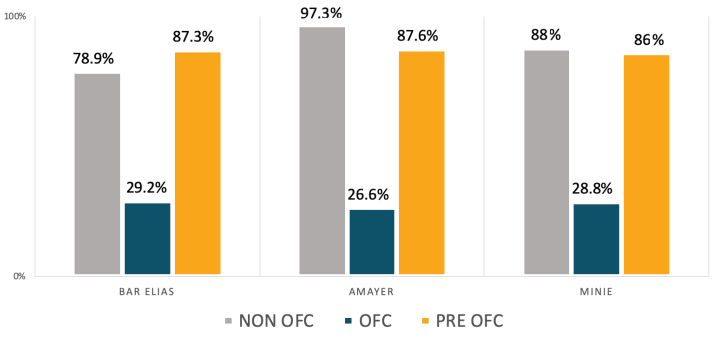

Figure 8. Percentage of refugees who experienced lack of food or money to buy enough food in the last 30 days

In these cases, refugees found themselves obliged to rely on informal debts/credits to secure food for themselves and their families. As such, the number of indebted households was clearly higher among non-OFC and previous OFC beneficiaries across the three areas. For example, in Bar Elias, 59.4% of non-OFC households and 68% of previous OFC households relied on debts to secure food, compared to 38.7% of OFC households. By benefitting from OFC, refugees seemed to be able to allocate money that they previously used for rent to get better food. Indeed, across the three areas, surveyed OFC beneficiaries believed that the money that was used for rent before was exclusively allocated to secure more food and better healthcare, both of which are immediate and pressing needs. Moreover, one of the participants said that when they received OFC they were able to start paying off their debts and this helped them better their general situation. It was clear from the FGD results with OFC beneficiaries that refugees are using whatever 'savings' OFC enabled them to accumulate to settle previous debts with grocery shops (and others), and secure better food for their families.

Although obtained results clearly indicated that OFC facilitated the access of refugee households to better and steadier nutrition; comparing OFC with previous OFC samples shows that this was restricted to the period of the OFC agreement, i.e., a one-year period or more, in case the refugee household moves to another shelter supported by OFC. In many cases, OFC households were still struggling to pay off debts accumulated over the past years. Some participants stressed that being on OFC did not help them save money because they were "still struggling to pay for schools, food and healthcare" said one of the participants in the FGD.

We can therefore argue that the meager funds saved by households through the temporary OFC rent waiver are quickly absorbed by their pressing food and nutrition needs, which are prioritized over longer-term human capital investments such as education. What is more, the means through which these food needs may be temporarily better satisfied by the OFC modality is through the settlement of past debts with grocers, and the purchase of more, if lower quality, food partly through further debt.

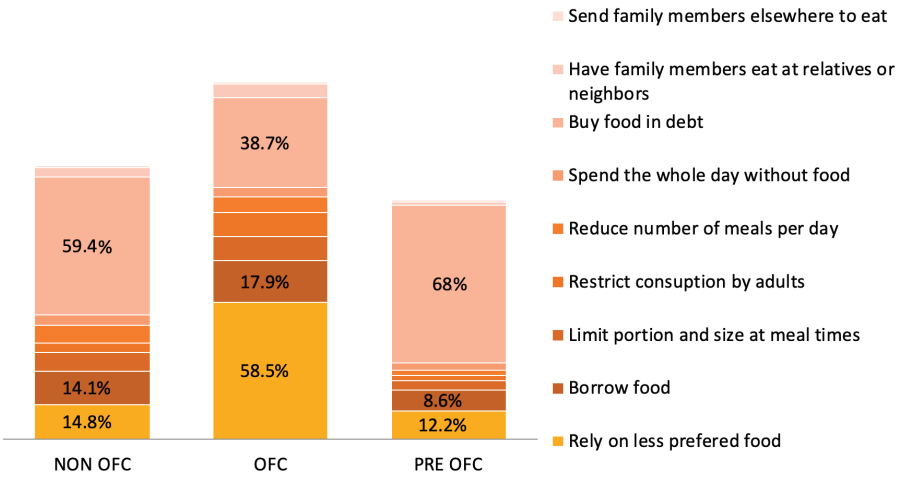

Figure 9. Bar Elias refugee households' food coping strategies

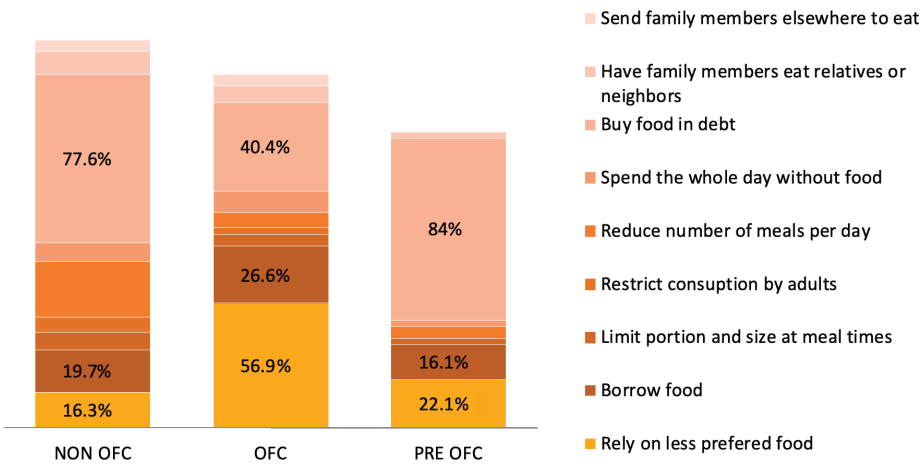

Figure 10.Amayer refugee households' food coping strategies

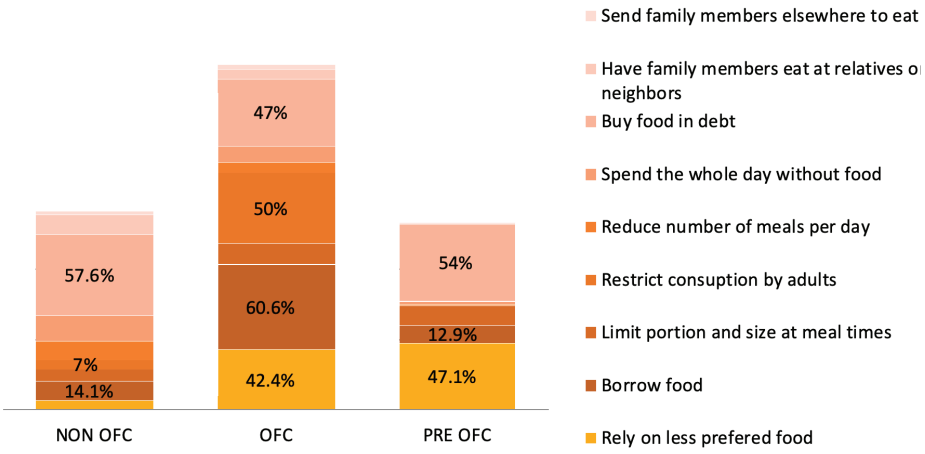

Figure 11. Minie refugee households' food coping strategies

Access to Healthcare

Concerning the issue of health in the three areas, the targeted sample did not report suffering from any diseases (chronic, kidney, epilepsy, Parkinson) or disabilities. However, 75% of refugee households in Bar Elias, 78% in Amayer and 77% in Minie from all groups noted that they still allocate a significant portion of their income to medical treatment.

When asked if they refrained from taking a member of their family or themselves to the doctor in the past three months because of cost, surprisingly, the percentages were higher among current (55.70%) and previous OFC (67%) beneficiaries in Bar Elias, than non-OFC beneficiaries (22.5%). In Amayer, no discrepancy was recorded among the three groups, around 66%, 59.6% and 61.80% of respondents from non-, current and previous OFC beneficiaries respectively responded positively to the question. In Minie, on the other hand, the percentage of participants who said that they refrained from seeking professional medical help because of cost was higher among non-OFC participants (60.10%) than current OFC (19.70%) and previous OFC (24.40%). It is important to note that 57.5% of current and previous OFC shelter beneficiaries in Bar Elias, 57% in Amayer and 53.9% in Minie acknowledged that being on OFC allowed them to bring treatment for themselves or family members.

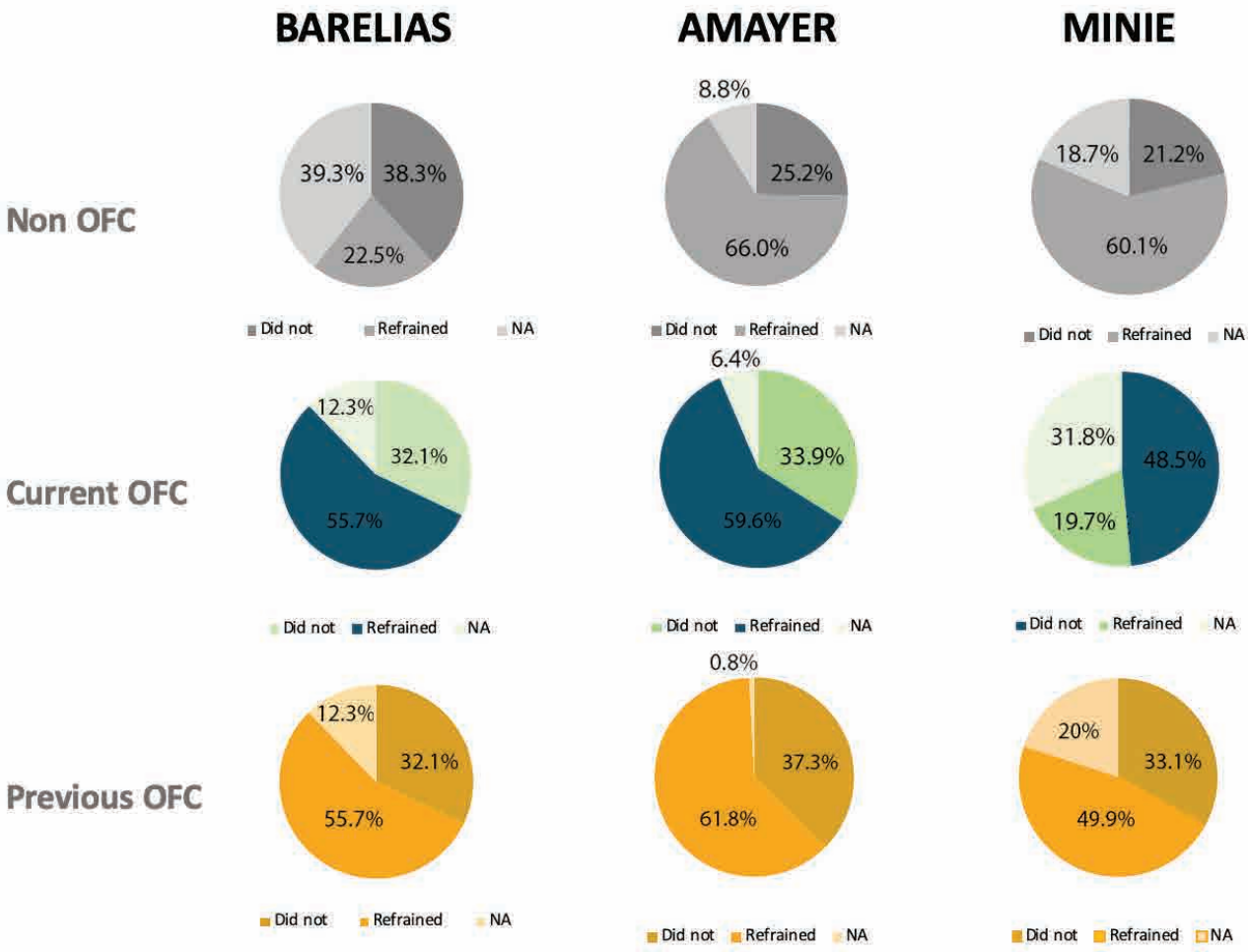

Figure 12. Refugee household who refrained from going to the doctor because of cost

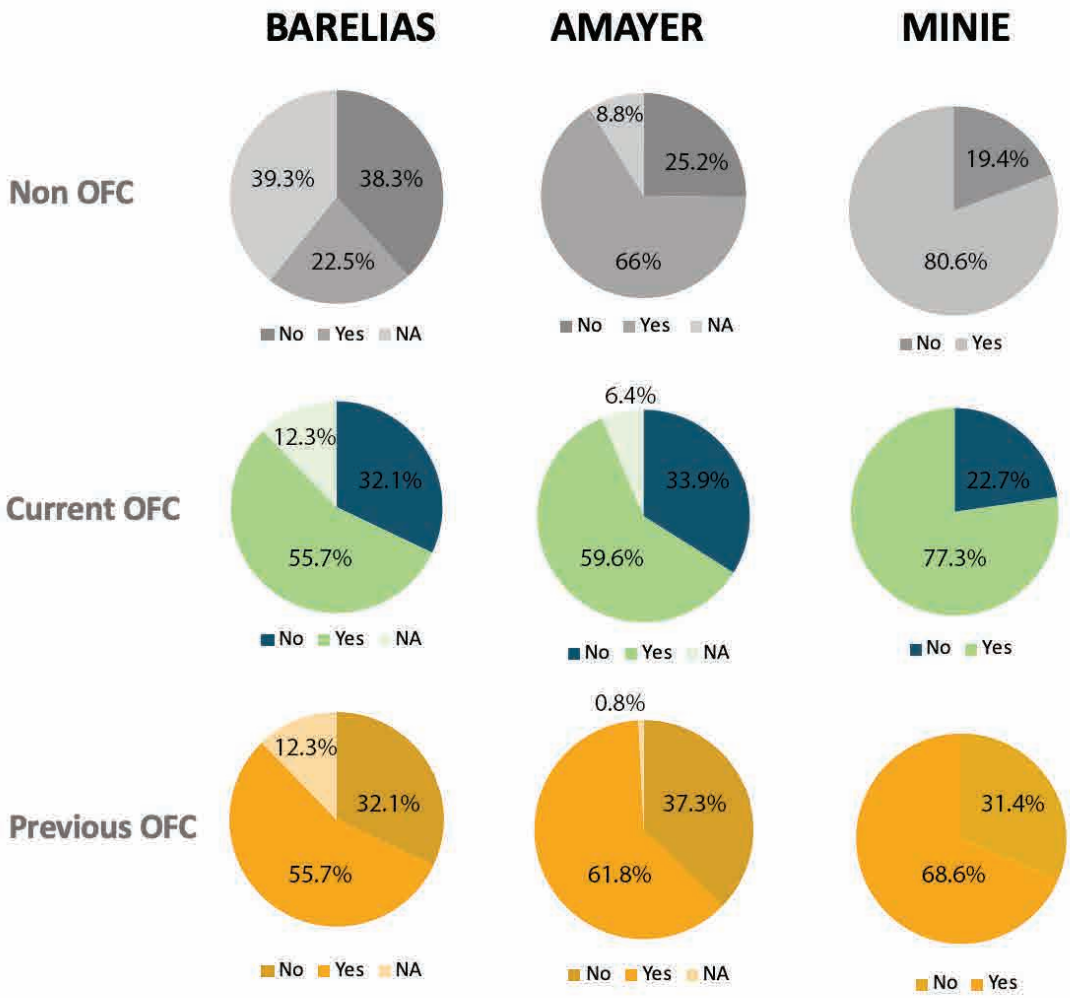

Figure 13. Refugee households who allocate a portion of their expenditure on medical treatment

Access to Education

According to the collected data, in Bar Elias, 47.6% of non-OFC, 43.8% of OFC and 34.8% of previous OFC households had their children enrolled in school. In Minie, 47.3% of previous OFC households reported their children enrolled in schools, compared to 34% of children from non-OFC and OFC households. On the other hand, in Amayer, OFC and previous OFC households had the highest percentage of children enrolled in schools, 63.2% and 52.4% respectively, compared to only 33.9% of children from non-OFC households. It is important to note that OFC beneficiaries in all three areas reported that the schooling of their children improved by 24.5% in Bar Elias, 43.1% in Amayer and 4.5% in Minie. Moreover, 20.8% and 33.3% in Bar Elias and Minie respectively, acknowledged that the assistance reduced the need of their children to work and 24.5% reported sending back their children to school after receiving OFC. Similarly, in Amayer, 47.7% felt that the need of their children to work decreased, and 43.1% reported sending their children back to school as a result of OFC.

Based on the findings above, the effects of OFC across the three locations are different. Therefore, we cannot discern a pattern unless we use other evidence such as, the proximity of refugee households' place of residence to schools, assistance/aid provided by other organizations, etc., to know exactly what is happening. As it stands, we argue that OFC assistance does not seem to have much direct impact on children's access to education or enrollment in schools, none we can ascertain based on our data in any case.

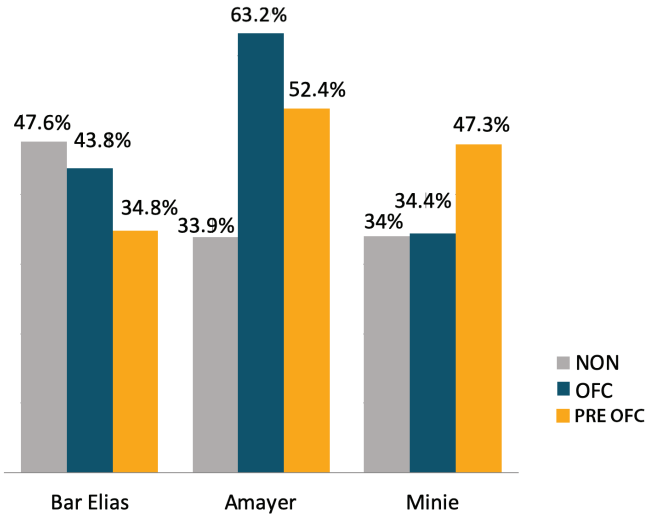

Figure 14. Children enrolled in school

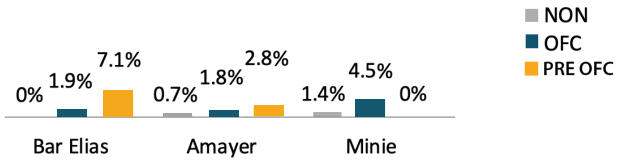

Figure 15. Percentage of children that participated in income generating activities

Community Cohesion

Almost all Syrian refugee households (96%) in all three areas, Bar Elias, Minie, and Amayer reported they did not face challenges with their host community or local authorities in the area. During the KII, all three mayors agreed that refugees are considered "neighbors and friends" and stressed that host communities have been constantly supporting refugees by offering them their houses and lands to live in "until their country is safe for them to return to". Nevertheless, studies on refugees in Lebanon often indicate that disputes are more likely to occur between refugees and landlords over rent-related issues (late payments and/or rent increases) (UN-HABITAT & UNHCR, 2018).

The study finds that the OFC shelter modality strengthened the relationship between the refugee tenants and the landlords. Indeed, all OFC beneficiaries agreed that being on OFC relieved them from the rent burden and reduced the risk of tensions arising from their inability to pay rent. Moreover, refugees in Amayer stressed that receiving OFC helped them contribute to their host community as they felt that their presence could be helpful and rewarding for landlords who could not have finished their houses if they had not received the OFC assistance. One participant said:

"We rehabilitated four houses so far. When the OFC contract ends, we move into a different house and apply for the assistance again. By that, we also help the landlord finish his house at a lower cost."

Similarly, for landlords in Minie and Bar Elias, receiving the OFC assistance made them more lenient when it comes to collecting rent from refugee households after the OFC period is over. One landlord said that he lowered the rent when the tenants said that they could not afford it, mainly because

"they have been living here for a couple of years, and I know them very well. It didn't feel right for me to ask them to evict just because they can't afford to pay."

Furthermore, refugees managed to build relationships with other refugee families staying in the same property in addition to community members living in the neighborhood. On this point, it is important to note that many participants stressed during the FGDs that leaving the accommodation as a result of their inability to afford rent after the end of the 12-month OFC contract was considered very problematic for them.

"It is very hard to move your stuff after the contract ends, the blankets, mattresses and clothes. Also leaving the neighborhood, it is always difficult for us to do so," one of the participants said.

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Refugees' Housing Conditions and Future Plans

As noted in the introduction, the OFC shelter modality aims to (1) secure affordable housing units for refugee households and (2) ensure that these units meet the minimum level of housing standard. This section uses the survey results as well as the FGD responses in order to outline the housing conditions of the three surveyed groups, namely OFC, previous OFC and non-OFC refugee households. The section concludes that, predictably, the housing and living conditions of refugee households are highly dependent on their income level. Moreover, housing units that have been upgraded as part of the OFC shelter modality offer slightly better conditions than other units available on the market, indicating that as an overall investment to the urban fabric, OFC may be contributing to a slightly higher quality of affordable housing stock.

Shelter Types - Physical assessment

The vast majority of refugees in Lebanon secure housing through the rental market which often offers poor quality and high-cost housing options. This is particularly the case in urban informal settlements and poor neighborhoods that predated the war in Syria and housed refugees, migrant workers, and vulnerable Lebanese groups, as well as Palestinian refugee camps. With the outbreak of the war in Syria in 2011, these areas absorbed the largest flows of Syrians in urban areas. Termed informal, these neighborhoods are different from the "informal tented settlements (ITS)" that are located in urban peripheries or rural areas and host around 19% of Syrian refugees (VASyR, 2018) since their construction is more durable, typically falling in multi-story apartment buildings. Conversely, ITS, resembling camps and made up of "tents", are also organized through the rental of land lots, ultimately reflecting the very high dependency on rental market exchanges for shelter acquisition, irrespective of the housing form.

Well in line with the recurrent shelter surveys and the successive VASyR reports, the study shows that in all three surveyed localities, most refugees live in substandard, overcrowded conditions, often in unfinished building apartments that offer insufficient services. A comparison of housing conditions across the three areas, Bar Elias, Amayer and Minie reveals no major differences in the OFC shelter units.

The survey looked at the physical characteristics of the housing units, mainly focusing on leaks, heating and insulation, lighting and ventilation, plumbing, insects and noise. In Minie, 85.10% of previous and non-OFC beneficiaries and 100% of current OFC beneficiaries reported that their housing unit does not suffer from damages that place them or their family members at risk. Whereas, in Amayer and Bar Elias, the percentages are lower, with a concerning 20.50% of the current OFC beneficiaries reporting that their housing unit does actually suffer from damages that place them and their family members at risk.

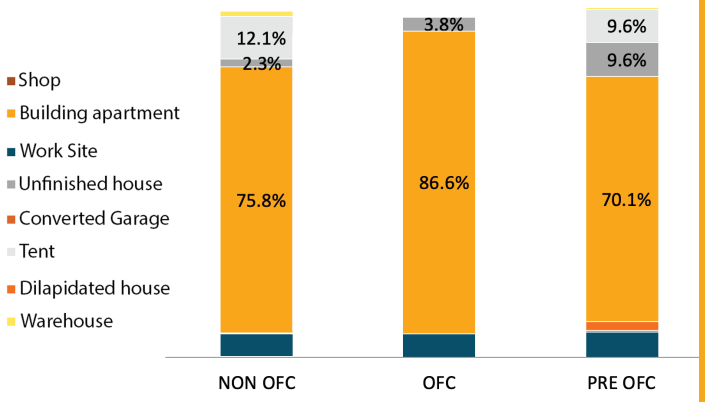

Figure 16. Types of Shelter in Bar Elias

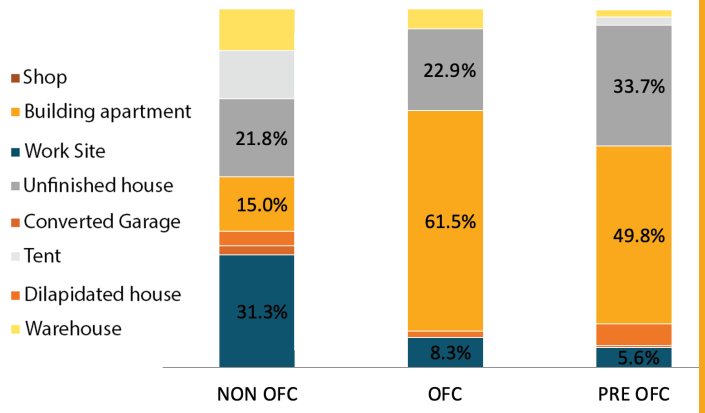

Figure 17. Types of Shelter in Amayer

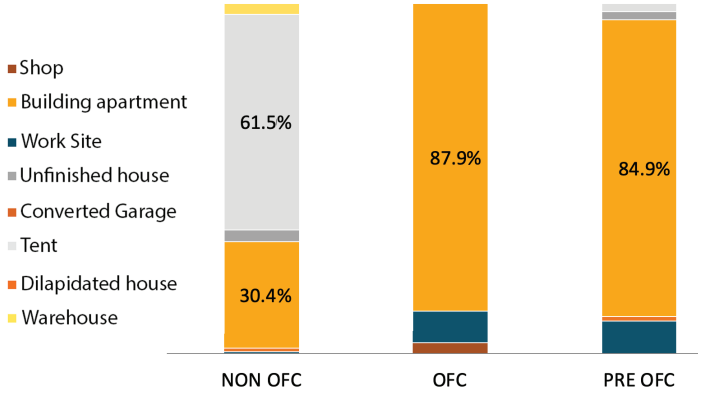

Figure 18. Types of Shelter in Minie

Generally, housing units often lack proper sealing and waterproofing. Moreover, walls are made up of concrete blocks with unfinished surface (non-plastered and unpainted) and floors are untiled, leaving dwellers with uneven concrete surfaces. As for lighting and ventilation, each room had one window at least, single glazed with permanent aluminum or PVC pane. All houses have a lockable door, access to electricity, water and heating. Kitchens are equipped with one water point, a cooking flame and a work surface for food preparation (Figure 22).

A considerable percentage of refugee households that do not benefit from OFC (45.4% in Bar Elias, 64.2% in Minie, and 55.1% in Amayer) or have previously benefited from the program (46.6% in Bar Elias, 43.9% in Minie, and 67.5% in Amayer) reported having leaks in their housing units, particularly "during the last storm". One participant said that the house was flooded with water because the walls are not plastered. Indeed, "the concrete blocks are porous and can't withstand wind-driven rain or water-soaked ground, which results in leaks," said another participant. The percentages are slightly better when it comes to OFC beneficiaries in the three localities; 32.1% of respondents said that their houses suffer from leaks in Bar Elias, compared to 50% in Minie and 57.8% in Amayer. During the FGDs, many said that before they started benefiting from OFC, the housing unit they lived in had no windows or doors,

"we used to use blankets for doors and plastic covers for the windows. It was extremely cold and we didn't feel safe at all"

As for the conditions of the walls, the majority of respondents (irrelevant of their OFC status) said that they do not have paint on the walls in their housing units. This is mostly because housing units rented to Syrian refugees are often unfinished. The fact that most of the housing units do not have plastered walls has a great impact on the insulation and heating of the houses. Almost half of the surveyed Syrian refugee households in Bar Elias (regardless of their OFC status) reported suffering from bad heating and insulation. Similarly, in Minie and Amayer for those who have not benefited from OFC and for previous OFC beneficiaries, heating and insulation were bad. "The kids are all getting sick because of the cold and we can't manage to keep the rooms warm," one woman said, participating in the focus group discussion. As for refugees currently benefiting from OFC in Minie and Amayer, the situation seemed to be slightly better, 24.20% and 33.90% respectively said that they struggle with heating in the winter.

Most of refugee households said that their units did not suffer from insects, except in Amayer; 54.3% of those who do not benefit from OFC did raise this concern. Across the three areas and regardless of their OFC status, the majority of respondents did not complain from loud noise, bad plumbing, and/or bad lighting and ventilation. As for the conditions of the walls, doors, windows and roofs, more than 50% of surveyed refugee households said that the conditions are acceptable. In some cases, 20-30% said that the roofs, windows and walls need fixing.

Overall, refugees in OFC housing units are more satisfied about the housing standards than other refugees. Over 90% of refugees reported feeling safe in their residences, particularly after being relieved of the threat of eviction. Moreover, none reported thefts, harassment, security incidents, or kidnapping. In addition, 75% of OFC recipients are in close proximity to public transportation (against 55% of non-OFC). Food, health, public space, and schooling depend considerably on the locality. Also, when asked about their accommodation conditions before, during and after receiving OFC, more than 70% of previous OFC beneficiaries considered their accommodation conditions to be better while on OFC. However, some households reported having issues on the level of privacy, overcrowding, and physical conditions of housing units.

Among the most recurrent concerns raised by refugees is the lack of privacy, which seemed to be prevalent in both OFC and non-OFC housing units. As recorded in the survey, the concern for privacy appears as the single most important adjustment demanded by focus group participants. Looking into the conditions that produce this lack of privacy, we found that refugee families often reside in substandard housing units redesigned to subdivide a larger unfinished apartment into two or three units. Each apartment is made up

Figure 19. OFC building in Bar Elias

Figure 20. OFC building in Minie

Figure 21. OFC building in Amayer

of two to three rooms, while the separation between the individual units often being insufficient. In some cases, refugee households find themselves obliged to share the kitchen and/or the toilet with other families living in the same floor/apartment. The lack of privacy is further compounded by overcrowding, with both surveys and focus groups indicating that families often live as three or four individuals in one single room, sometimes even more. The FGD participants proposed several responses to the lack of privacy, including adding a private bathroom to the housing unit or more simple measures, such as adding curtains and/or small walls if sufficient funding would be available.

Overcrowding appeared as another main concern for refugees: Most households in Bar Elias (59.2%), Minie (75.2%), and Amayer (69.3%) reported that their housing unit consists of two to three rooms (including kitchen facilities and bathrooms). They lived as households of five or six, meaning that there were often more than two individuals living in the same room- pointing to overcrowding. Aside from the privacy concern, overcrowding is correlated with serious hygiene concerns that could lead to worse health problems.

During focus group discussions in the three areas, OFC beneficiaries also stressed that the housing unit still needs tiling and plastering to make it livable and decent. Similarly, landlords in the three areas when asked what would they add to the housing unit if their own children were to reside there, they also agreed with the Syrian refugee families on tiling, plastering and furthermore painting the walls so that the unit becomes habitable.

The building standards secured in OFC units are slightly better than what refugees can secure on their own (with respect to leaks, plumbing, etc.), showing consistently more satisfaction among OFC beneficiaries of housing standards compared to others. Quality of building elements (e.g., doors, walls, quality of flooring, storage space) is consistently higher in OFC and widely described as acceptable. There are consistent deficiencies, concerning securing better quality in relation to heating, insulation and/or leaks.

Tenure security

The report's findings recognize tenure security as one of the main conditions for individuals and households

Figure 22. OFC housing interior in Bar Elias

to improve their livability (Razzaz, 1994). Given that most refugees struggle to pay rent and face growing barriers to secure the needed income, tenure security is likely to emerge as one of their worst threats. Earlier studies had already pointed to a great impact of poor tenure security on increasing the vulnerability of Syrian refugees (UN-Habitat & UNHCR, 2014) who often find themselves forced to settle for insecure shelter arrangements due to their illegal status, poor financial situation, and/or restrictions on their mobility that confined them to particular areas. To counter tenure insecurity, the housing literature has pointed to a set of "securities" such as written lease agreements that clarify the terms of exchange (e.g., duration, timeline for increasing rent, costs of services), specify the conditions of the agreement and thereby save both parties from misunderstandings or possible abuse. While potentially valuable, these contracts are not foolproof since the absence of an actual clear body for refugees to resort to in case of violations weakens any agreement. This was all the more alarming because even INGOs, which require contractual agreements with landlords, are not consistently able to secure compliance when/if a landlord decides that s/he wants her/his apartment earlier, or if neighbors complain because of noise or nuisance.

In these circumstances, the fact that the OFC shelter modality entails a written contract that is overseen by the organization providing the OFC support and often registered at the municipality introduces a practice of accountability that could produce positive ripple effects. Surprisingly, a considerable percentage of surveyed refugee households were unaware of the protection they gain from these contractual agreements. When OFC beneficiaries in the three localities were asked if they have a lease agreement, 87.2% of households in Amayer said yes, compared to 67.9% in Bar Elias, and only 33.3% in Minie. Knowing that all OFC beneficiaries have to sign a lease agreement with their landlord under the supervision of the relative organization, this discrepancy might be attributed to the fact that the surveys were not consistently conducted with the head of the household. In many cases, the interviewed person (mother, eldest son or daughter) did not know if there was a written agreement between them and the landlord. This was particularly evident in the cases were several families live in the same house.

On the other hand, the percentage of households that have a written lease agreement decreases drastically for those who are previous OFC beneficiaries or have never been. For example, only 2.5% of previously OFC

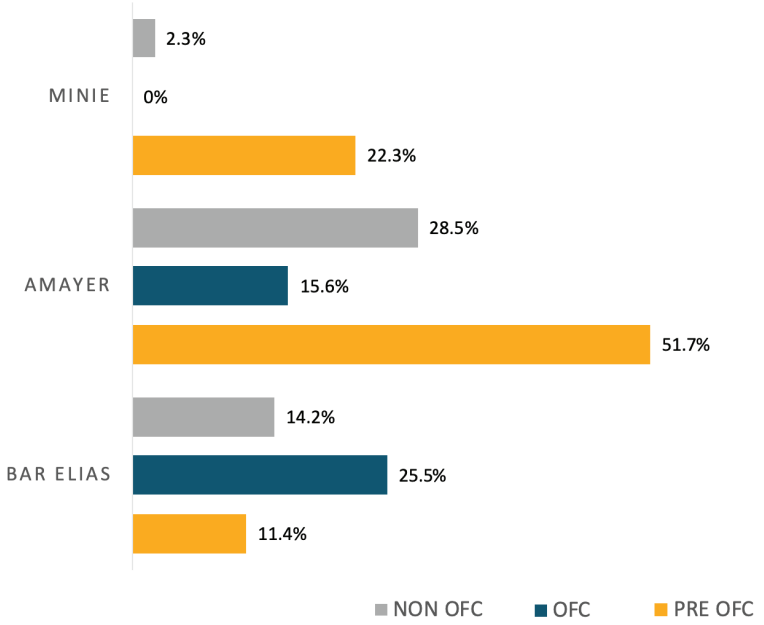

Figure 23. Refugees who reported that their houses suffer from damages placing them at risk

beneficiaries and 2.8% of non-OFC reported having a lease agreement in Bar Elias. This comes in line with other studies that have investigated land and housing markets for vulnerable groups in Lebanon, including Syrian refugees (UNHCR & UN-Habitat 2014, 2018, Fawaz 2009). These studies have consistently found that market exchanges rest mostly on ad-hoc agreements between tenants and landlords, often without specified terms, and very little information for the transacting parties. Indeed, collected data from surveys, FGDs and KII confirmed that agreements between landlords and tenants often leave leeway for misunderstandings among transacting parties: the duration of the rent, the possibility of raising or lowering rental fees and/or the inclusion of services are rarely clarified beforehand. Since most contracts are oral, there is even more room for misunderstanding and/or abuse and very little leeway for recourse when default occurs. Indeed, landlords prefer the flexibility of not having contracts at all. This enables landlords to reclaim the apartment whenever they want. Similarly, for tenants, this allows them to leave in case they find work elsewhere.

Despite these challenges, tenure insecurity among interviewed households was mostly related to the inability to pay the rent, with evictions occurring particularly in urban contexts without any of the required legal steps (e.g., pre-notification, leeway, official notice, and municipal police enforcement) (UN-Habitat & UNHCR, 2018). Instead, their application rested on the profile of the landlord and her/his proximity to the tenant and/or whether she/he was able to implement the eviction.

It is worth mentioning that being part of the OFC program helps build a healthy relationship between the landlord and the tenant as it sets the terms of their interaction and exchange. This helps both parties later on after the end of the OFC period.

Evictions

Despite flaky contracts, the majority of respondents (regardless of their OFC status) reported that they do not feel threatened by eviction as long as they can manage to pay the rent on time. For example, in Minie 11.3% of the respondents were threatened by eviction by their landlord. Surprisingly, this percentage is higher among OFC beneficiaries (22.7%) and previous OFC beneficiaries (19.8%) comparted to non-OFC beneficiaries (6%). This might be attributed to the fact that non-OFC beneficiaries are in a better financial situation than those who previously received the OFC assistance or are currently receiving it. In other words, non-OFC beneficiaries are capable of

paying their rent on time. This also raises concerns regarding the implementation of OFC assistance as the survey findings show that landlords might be taking advantage of beneficiaries in the absence of continuous supervision from the municipality or the organization in charge. Similarly, in Bar Elias, 34% of current OFC beneficiaries and 21.8% of previous OFC beneficiaries were threatened by eviction in the past 12 months compared to only 2% of the non-OFC beneficiaries. As for Amayer, 12.8% of current OFC beneficiaries reported threats of eviction, compared to 20.5% of previous OFC and 11.6% of non-OFC beneficiaries.

When refugees were asked who do they feel most threatened by when it comes to evictions, most non--, current and previous OFC beneficiaries pointed to their landlords (81.8%, 40% and 86.7% respectively). Many also pointed to neighbors (in the case of 40% of the OFC beneficiaries). In these cases, rising tensions or conflicts over common spaces in the building between refugee households and Lebanese neighbors might lead to refugees being evicted.

During the focus group discussions, one of the participants said:

"The landlord asked me to leave the house four months before the OFC contract ends. He said that he wants to tile the floors and plaster the walls because he was moving in shortly. When I contacted the organization, they managed to have me relocated to another house where I finished the last four months of my OFC contract."

In all three areas, refugees (whether benefiting from OFC, have previously benefited from the program or never have) agreed that having a lease agreement would make them feel safer and more protected on the legal level. However, many said that going through the process of a written lease agreement would be inconvenient for them. "We would have to pay extra fees for the notary and the municipality and we simply can't afford that" said one of the participants.

Refugees' future prospects

Despite the positive impact of OFC in alleviating food and/or health negative coping-mechanisms during the period where households benefited from this support,

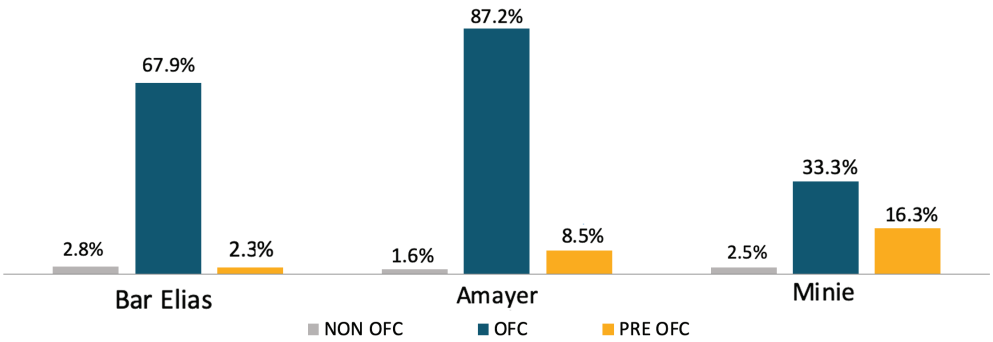

Figure 24. Refugees who reported having a lease agreement

survey findings indicate that refugees go back to their pre-OFC conditions once the subsidy ends. In other words, the positive impacts of OFC do not extend beyond the year of subsidy for the refugee household

This is likely explained by the high levels of indebtedness and poverty that refugees start off with, preventing them from using this relief period as an occasion to improve their living conditions, start an enterprise, or invest in a future endeavor.

As for refugees' future housing prospects, it is evident that they faced the end of the OFC with apprehension, with about half of them predicting that they would be unable to cover rent at the market rates of the localities where they were. Indeed, the majority of refugee households declared that after OFC, their situation would go back to how it was before benefiting from OFC assistance. Although rental fees in the three areas have been relatively stable, work opportunities are becoming less available and thus, refugees often find it impossible to cover their expenditures.

Looking at the detailed figures by locality, we find that 41.5% of OFC beneficiaries in Bar Elias said they do not know what they will do once their OFC contract ends. About half (48.1%) said that they would consider negotiating with the current landlord to rent the same unit they are living in now at an affordable price. The rest (9.4%) said that they would have to move in with relatives because they predicted an inability to pay rent. Similarly, in Amayer, 48.6% did not know what they would do after the end of their OFC contract, 22.9% said that they want to have a new contract with the landlord so that they can rent the same unit they are living in once the OFC period ends and 28.4% will move in with their relatives or friends. As for Minie, 80.3% of participants said that they want to renew their OFC contracts and 19.7% will move in with relatives. It is important to note that in Bar Elias and Amayer, more than 80% of participants said that they cannot afford the rent of their housing unit after the end of OFC assistance. On the other hand, in Minie, 34.8% said that they cannot afford the rent and 50% didn't know if they will be able to pay off the rent fee of their housing unit once the assistance is over.

In order to better assess the future prospects of refugee households after their OFC assistance period ends, previous OFC beneficiaries were asked how they were managing to pay rent after OFC. In Bar Elias most respondents (72.6%) relied on work. In fact, 51.8% of households reported that the need for the main provider of the household to work increased after the OFC period ended. On the other hand, in Amayer, more than 50% of respondents said that they relied on work and/or their savings from the previous year during their OFC period. As for Minie, 53.4% received family support (in the form of monetary assistance) to cover their rent and 20.5% said that they relied on work to secure the needed money. Only a few reported seeking family support in order to pay their rent. During FGDs in Bar Elias, Amayer and Minie with previous OFC beneficiaries, participants noted that the money saved from rental fees during the OFC period was mostly allocated to pay off debts, get better food for their families and/or access better healthcare; less than 4% in all three areas reported using this money to open a business.

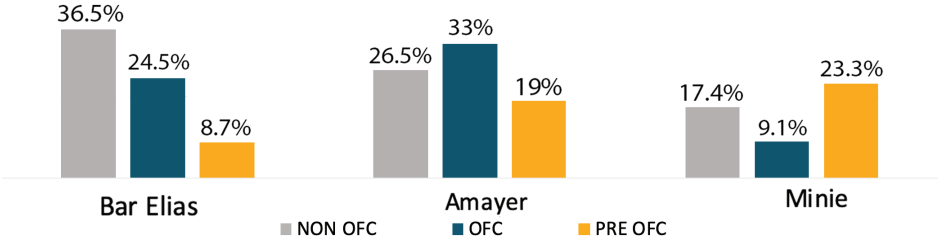

Figure 25. Refugee households who feel threatened by eviction

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Qualitative Assessment of the Housing and Rental Market

The Lebanese housing sector relies heavily on market exchanges for the provision of housing. In the absence of a national policy supporting the production and/or protection of affordable units, access to shelter is left to a poorly regulated market. This is mainly due to multiple challenges presented by the Lebanese context (Fawaz et al. 2017):

1. The housing sector relies on private housing exchanges in a market pray to intense real estate speculation and very weak public controls. The problem is exacerbated by Central Bank policies that have pegged the Lebanese currency to the US dollar, increasing the dependency of the national economy on the influx of dollars in the absence of any productive sector to support the process. Consequently, real estate has become one of the most attractive "investments", rendering land beyond the means of the majority and undermining the possibility of investments in affordable housing.
2. The Lebanese government lacks commitment to social welfare and political will to intervene in the housing sector, particularly as many members of the political class have direct investments in real estate. This is translated in a weak institutional and regulatory framework that fails to support the production of affordable housing and the enforcement of a national socially motivated housing strategy that prioritizes low- and middle-income families' needs.
3. Lebanon has never intervened with an informal settlement upgrading strategy: informal settlements are typically considered as the outcome of the civil war, despite ample evidence that most predate it by decades and respond to the same needs for affordable housing documented in most countries of the global south.
4. The economic uncertainty and rising poverty creates a major disincentive for the long- term investments that support the production of affordable housing.
5. The limited powers of the Public Housing Corporation and its need for institutional partners through which it could implement a social housing program.

Today, in the context of the protracted refugee crisis, the number of individuals affected by the lack of affordable housing is on the rise. Indeed, hundreds of thousands of housing units are needed to accommodate the increased demand on housing. This requires appropriate mechanisms capable of organizing the production of housing units affordable for both refugees and low-income Lebanese nationals.

How do Syrian refugees access housing?

The findings of the study are well in line with other studies that looked at housing challenges of Syrian refugees in Lebanon. The majority of refugees accesses housing through a largely informal rental market where exchanges are highly unregulated and control over the quality of shelter inexistent. As a result, OFC is setting a precedent, introducing important dimensions to the rental market by both providing a level of (albeit low) standards and raising tenure security by guaranteeing housing for a year with a fixed no cost. While temporary, the arrangement contrasts with existing market conditions; creating a different reference for refugees to consider.

Outside OFC, there is little transparency about the quality of the available housing product, the prices at which similar houses are exchanged, and/or the reliability of the landlord and trustworthiness. Consequently, refugees rely on relatives and/or employers to secure information about a specific housing market but remain consequently trapped in a relatively limited circle because the risks of exploring new spaces may be too high. Thus, refugees typically occupy poorer quality housing than the host community and pay higher fees while they receive insufficient service levels. Over time, adjustments occur as refugee households gain experience but newcomers often fall prey to abuse and lose most of their savings before they learn that one can negotiate the prices.

The rental market before the refugee crisis was not very active in any of the three areas irrespective of their character be it urban, semi-urban or rural. Most people living in Bar Elias, Amayer and Minie own their houses and/or apartments and they often help their children/siblings to build or buy property. In other words, renting a house/apartment is not something common among local residents. The key informant interviews with landlords and mayors in the three areas, as well as the aerial images, provided more insights to better

understand the rental market dynamics and fluctuation of prices, the profiles of landlords benefiting from the OFC shelter modality, and the changes in the urbanization rate in Bar Elias, Amayer and Minie.

How do Syrian refugees access OFC

According to our collected data, refugee families and landlords heard about the assistance from different sources:

1. Organizations approach Syrian refugee households (typically registered or benefiting from aid provided by this organization).
2. Refugees learn about the assistance from neighbors/friends through word of mouth.
3. Syrian refugees secure a landlord and approach the organization. This approach is common for the previous OFC beneficiaries, particularly when they find themselves unable to secure rent. In this case, they leave the housing unit in search for another landlord interested to join OFC.
4. Refugees approach the municipality to know more about potential organizations offering the OFC assistance and interested landlords.

Rent prices

Rent cost remains the primary reason for 60% of refugees selecting their place of residence (VASyR 2018). Our findings revealed that most refugee households find it very difficult to cover the rent expenses that often range between $100 and $300 per housing unit[4] depending on the area.

In Bar Elias, 45.3% of surveyed refugee households (previous OFC) reported paying less than $100 per month for their housing unit and 44.3% said that they are paying between $100 and $200. Only 2.8% said that they pay more than $200 a month. According to the mayor, rent fees depend on the location of the property/housing unit. He explained that housing units located on inner roads cost around $200, whereas units located on the main road could cost up to $400. For him, a "minimum standard housing unit" contains two rooms, a kitchen and a toilet. The mayor further clarified that the quality of shelter secured by Syrian refugees depended highly on their financial conditions, with those capable to rent apartments living in better conditions than households forced to live in informal tented settlements where they rent the land and build a temporary shelter.

As for Amayer, the majority of previous OFC refugee households (81.7%) reported paying less than $100 for rent per month. The mayor confirmed that although renting a housing unit in the area would normally cost around $200, none of the landlords are asking for more than $100 because they feel "compassion" for the "poor Syrian refugees" and try to ease the rent burden as much as possible. The physical, social, and cultural proximity of Amayer to the city of Homs may explain the affinity with the Syrian refugees who settled there. Moreover, the mayor added that most of the Syrian refugees cannot afford to pay rent and most Lebanese people are not asking them to pay anymore.

> ***"Few people ask for rent, they are either people looking for materialistic gain or poor people in need of the money."***

On the other hand, in Minie, rent is relatively higher as 59.4% of refugees reported that their rent fees range between $100 and $200 and 34.4% said that they pay between $200 and $300 per month. The mayor confirmed that renting 100sqm housing unit costs around $250-$300. Indeed, rents are known to be higher in urban areas than in rural areas in Lebanon.

These findings echo the figures listed in the VASyR 2018 report. According to the VASyR (2018), refugee households residing in non-residential and residential structures pay on average $149 and $221 respectively.

When non-OFC participants were asked how much of their household's income is allocated to cover rent, 62.1% in Bar Elias and 57.4% in Amayer said that one quarter of their incomes goes to rent, whereas in Minie, 87% said that they often pay half or more than half of their incomes to cover rent. Similarly, 54.2% and 62.3% of previous OFC beneficiaries in Bar Elias and Amayer respectively said that 25% of their income is allocated to rent. As for Minie, 82.4% of previous OFC beneficiaries participating in the survey said that they pay half or more than half of their income on rent (Figure 19). Here, it is clear that refugee households living in urban areas such as Minie (non- and previous OFC) pay more on rent than refugees living in semi-urban or rural areas like Bar Elias and Amayer, where rent is usually less expensive.

This is called the "rent burden". It reflects the percentage of a household income that goes to housing. The rule of thumb now is that no more than 30% of the households' income should be allocated to shelter, including housing and services. If we add money spent on services by refugee households in the three areas, our respondents fall in the category of being over-extended, requiring support to cover housing costs. Furthermore, the burden of those in urban areas who report paying more than half their income on shelter is huge.

4 In this report, a housing unit is referred to as a room, a kitchen and a toilet. A single apartment can be divided into two-three housing units.

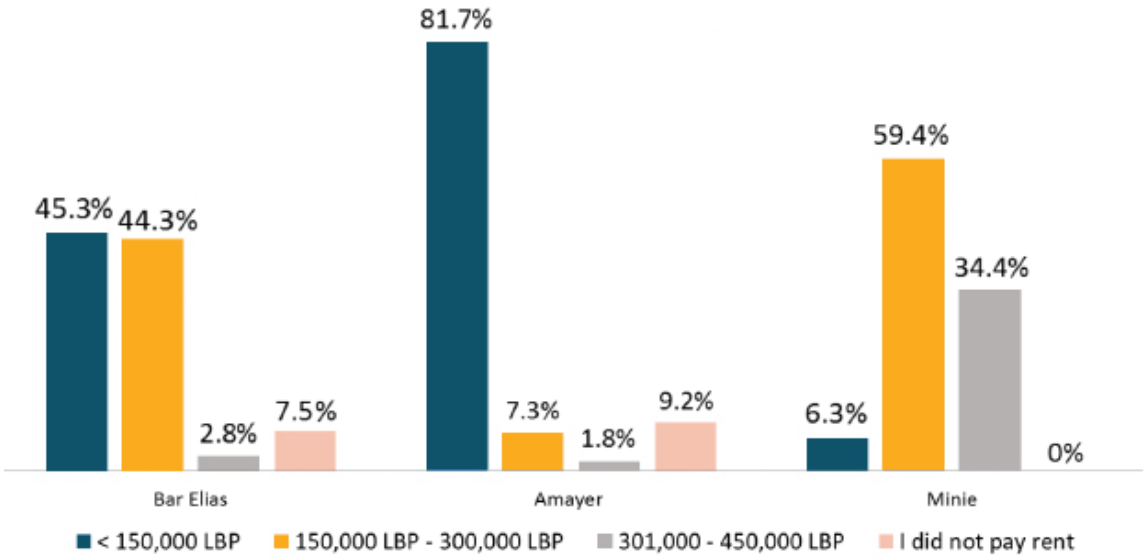

Figure 26.Percentage of Rent amount refugees paid in their previous housing units

Profiling landlords in the three areas of study

OFC depends on existing structures as a pre-requisite for financing the housing consolidation. In the early stages of the program, landlords who applied to the organization to get the OFC shelter modality and had thereby entered the program, had built the structure of the ground floor and added a skeleton for the second floor (walls and ceiling) of the housing units they looked to complete. They did this either for their own use or for the benefit of one of their family members. It is important to mention that these buildings are considered "under construction" and hence landlords do not incur municipal taxes before they are occupied. Key informant interviews with landlords revealed similar trends across the three areas. Main findings are outlined in the section below:

First, the majority of property owners are small-scale landlords who 'typically rent out rooms within their houses and/or additional apartments developed as extensions of their homes to lower income groups' (UN-HABITAT & UNHCR, 2018). This provides important indications of the positive economic impacts of the OFC on host communities since the small scale of apartment holding will secure the redistributive impacts of the intervention. However, as the Syrian crisis extended, others were encouraged to benefit from the opportunity. They participated in the housing production following the increased demand on housing and more specifically the implementation of the OFC shelter modality. For example, one of the landlords in Bar Elias owns a building with eight apartments and eight garages. He bought the land in 1995 but only started to build in 2011 after he learned about the OFC shelter modality. He is currently hosting 15 Syrian families (all previous OFC beneficiaries). Similarly, another landlord who owns a six-apartment building bought his land in 2007 and started building the first floor in 2010. He later added two additional floors after he received support from the OFC program. In other words, OFC is supporting the building process.

During the interviews, landlords insisted that their primary goal was not to enter the rental market but to benefit from the OFC assistance to build houses that can be used by their children and family in the future. The OFC program was a chance for them to speed up the building process as it relieves them of additional costs. However, many noted that the increased demand on housing as well as the presence of the OFC program encouraged them to build more housing units to rent them out to refugee households (often non- or previous OFC beneficiaries), thus benefiting from rental fees.

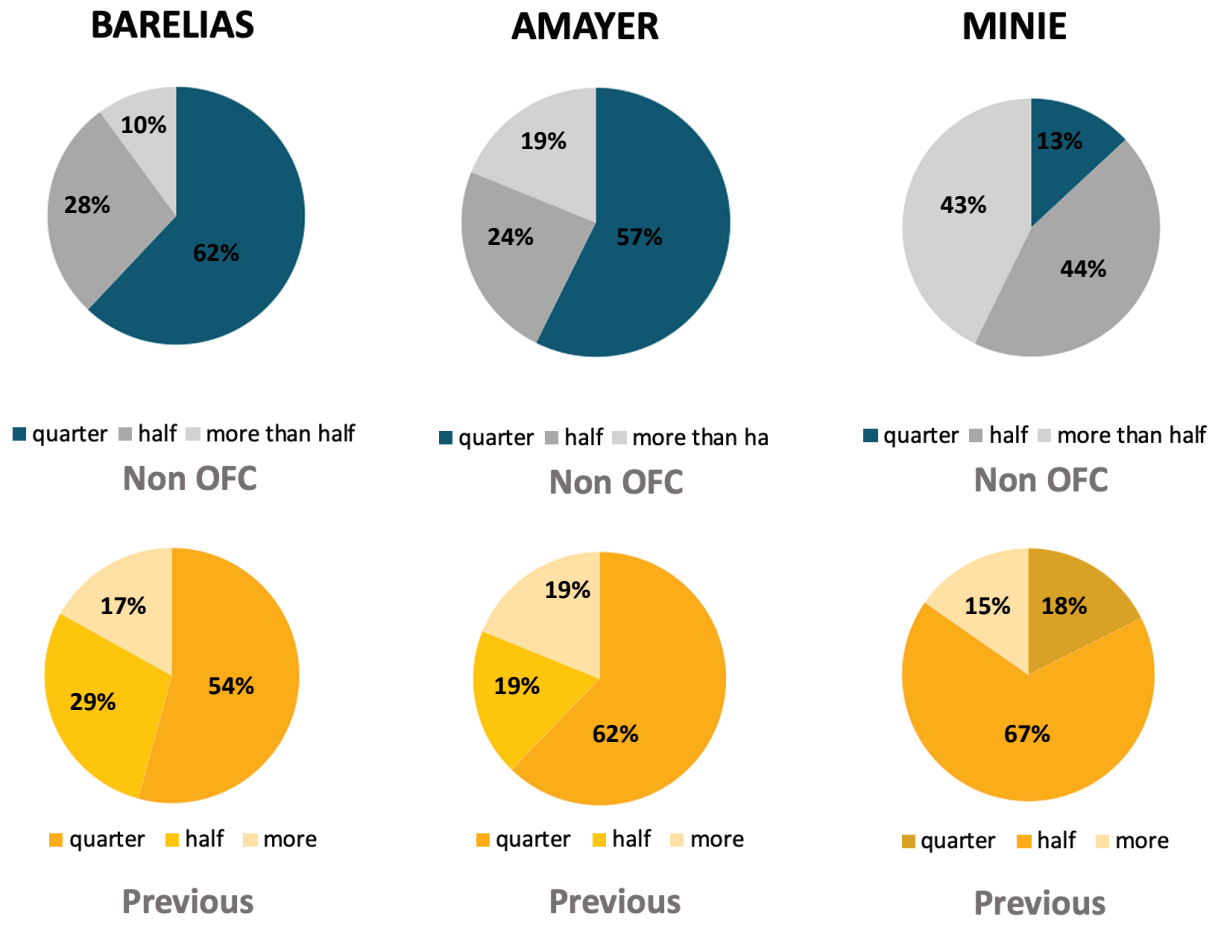

Figure 27. Portion of income allocated to rent

Second, most landlords learned about the OFC program through Syrian families interested in renting out units they own. "I was approached by a Syrian family asking if they can rent one of my unfinished apartments and file for the OFC program" said one of the landlords in Bar Elias. He added:

"I had no problem with that. First because I wanted to help Syrians as much as I could; and also because filing for OFC would help me build faster and relieve me from some of the expenses."

Similarly, in Amayer and Minie, landlords often learned about the OFC program through refugee households or other Lebanese landlords who were renting their apartments to Syrian refugees. When asked about their future plans, most landlords, particularly those who own several housing units, said that they will continue to rent their apartments to Syrian refugees. On the other hand, some landlords noted that they will be using their apartments for personal use once the OFC period is over. For example, in Minie, an interviewed landlord said that one of his children is getting married soon and that he will therefore ask the Syrian family to evacuate the apartment once the OFC contract is over.

Third, landlords in Bar Elias and Minie considered that the current state of their apartments is "acceptable for what Syrian refugees are paying". According to them, OFC provides the essentials for housing units such as windows and doors, tiles, plumbing, and electric wiring. Many stressed that if the quality of their housing units improves, they would have to increase the rent. It seemed to point to a segmentation of the housing market with a specifically 'Syrian' product targeting this community.

"If the house is fully complete, I wouldn't rent it to Syrians anymore. I would prefer to save it for my children," said one of the landlords in Minie.

The segmentation of the market between 'Syrian' and 'Lebanese' apartments was exacerbated by a generalized impression that refugee families are unlikely to maintain the apartment properly or worse, in some cases, likely to damage the property before evacuating. The prospect of spending more money on rehabilitation than the benefits of OFC discouraged many from viewing OFC as a possible strategy to increase an affordable housing stock targeting a needy community, irrespective of nationality. "Syrians have a tendency to ruin everything in the house before they leave it (electric wiring, walls, etc.); they think that they have the right to do so" said one landlord in Bar Elias. This impression was recurrent among several landlords, increasing as tensions between communities encouraged a sense of retaliations towards mistreated Syrians. As always, a few anecdotes are sufficient to fuel rumors, exacerbating tensions across communities, the segmentation of the market, and eventually triggering a downward spiral in the quality of shelters allocated to Syrians. It is important to note that this points to negative attitudes vis-à-vis Syrians and a possible reluctance of Lebanese hosts to see the houses upgraded to higher standards.

In some instances, the justification for the poor quality came from recognition of the destitution of refugees and the costs of forced displacement. This is how the mayor of Amayer explained it:

"A Lebanese national would never live in such conditions, even if they were offered to him for free. Even Syrians, if they were in their country, they wouldn't live in such conditions".

In general, landlords in all three areas believed that housing units completed through the OFC program do not meet the minimum standards required by a Lebanese household since tiling and cement plastering is not covered by the minimum OFC standards. It is important to note that these issues were recurrent concerns raised by refugees when they were asked about the quality of their housing units.

Fourth, within the segment of units allocated to Syrians, rent usually falls within the local market prices. However, a long-term familiarity between landlords and tenants is likely to appease landlords and encourage more flexibility (e.g., lowr rent, more delays in payment). Indeed, although almost all Syrian refugee households reported a backlog of payment of one-two months, landlords tended to show understanding of the financial situation of the refugee family and decided to wait it out. In addition, demand has stabilized and many landlords don't expect to find better clients if they ask their current tenants to leave. They also know that they could never recover the rent if they evict the tenant, so they hope for an improvement that would compensate at least some of their losses. One of the landlords in Bar Elias said that tenants asked him to lower the rental fees because they weren't able to pay, which he did. "The market is stagnating now and no one can afford paying rent" he added. Similarly, in Amayer, one of the landlords noted:

"I rented my house to Syrian refugees. At first, they were living under the OFC program. After the 12-month contract ended, they rented the house for $200 per month. However, they couldn't pay this amount and asked me to lower the price, so I asked them to pay 200 thousand LBP. After a while, their mother got sick so I stopped asking them for rent. They have been living in my place for the past two years without paying rent."

It is important to note that solidarity with the plight of refugees was higher in Amayer where strong social and familial ties connect Lebanese and Syrian families. Indeed, the mayor of Amayer confirmed:

"The locals feel that they are helping by providing Syrian refugees with housing units to live in and at the same time making additional income by renting out these units".

Hence, "eviction rates in Wadi Khaled are very low in general, about 3%," argues the mayor. "People think of Syrians as neighbors and they feel ashamed to ask them to leave, even if they can't pay the rent. They are afraid to be shamed by the community" he added.

Urbanization

A regulation issued by the Ministry of Interior in winter 2018 allowed municipalities to issue a "150sqm permits" under exceptional circumstances for construction to property owners, while bypassing the official permitting requirements as well as existing zoning and building regulations. This arrangement, which is typically extended in periods of elections and/or in the aftermath of large-scale disasters, violates existing urban and building regulations and reduces the possibility of managing spatially and environmentally the urbanization in Lebanon. Such arrangements are also undesirable because of their severe environmental costs: they facilitate sprawl and the destruction of fertile land, increase

the contamination of underground water tables, and reduce the hold of locally elected and planning authorities over the territories they are supposed to manage.

The 2018 arrangement had strong implications in Amayer, which had already witnessed a large wave of urbanization since the onset of the crisis. It is undeniable that the OFC program, particularly in overlooking any permitting process, which is left to the landlord, has precipitated this development activity. The mayor stated:

"Before 2011 and the implementation of the OFC program, people wouldn't build houses unless they can fully afford to do that. However, after the introduction of the OFC program, everyone was encouraged to build, even if the money they have could only get them a ground/first floor, because they would then offer to put their house under OFC and receive further assistance that would enable them to finish their houses with fewer expenses".

According to the municipality, Amayer counts 6,000 Syrian refugees and 8,000 Lebanese nationals as its inhabitants. Before the Syrian refugee crisis, there was no rental market in the area – save for a few workers. All housing units built by the landlords are reserved for personal or familial use. It was therefore hard to find housing units for rent in the area. Furthermore, the municipality finds it very hard to collect taxes and service fees from residents mainly because "people are not used to pay". In addition, the allocations that the municipality receives from the government were reduced in the past year. Save the Children upgraded 300 houses in Amayer. There is no exact record of NRC's work since they stopped operating in Amayer after 2014.

The municipality charges around $267 (400 thousand LBP) for construction permits.. However, if someone wants to get a building permit approved by the Order of Engineers and the DGUP, they would have to pay around $2,667 (4 million LBP), which is too expensive for people living in Amayer. Therefore, they mostly resort to municipal permits.

The mayor added:

"If the program (OFC assistance) came to an end, this would definitely cause a great problem in the area. It is most likely to affect Syrians rather than Lebanese, because Lebanese people are living in houses they own".

Minie hosts 22,000 Syrians and has a population of 75,000 Lebanese. The organizations operating in the area are NRC, Solidarités International, and Leb Relief (only on the level of ITS). Between 2018 and 2019, the mayor issued 1,000 building construction authorizations, however he stresses the fact that those were not linked to the OFC intervention and mostly for personal use. The OFC did affect the construction rate in the area but not to a large extent. Furthermore, the mayor highlighted that hiring local contractors to upgrade the housing units had also helped in providing job opportunities for both Lebanese and Syrians living in the area. This could also help reduce conflicts between locals, contractors and representatives of organizations. Another issue raised by the mayor was the lack of sustained coordination between the municipality and active organizations in the area. According to the mayor, organizations rarely provide municipal authorities with updates on the status of their projects and implementation processes, which in some cases leads to heated conflicts.

An additional complication for the expansion of the housing sector in Minie is land ownership. Indeed, the mayor has explained that the cadastral authorities have not surveyed sections of the land, making ownership dependent on historical and oral records. Furthermore, the area witnessed an important wave of development between 2008 and 2019, allowing for the construction of 15-story buildings. The mayor argues that urbanization in the area is not directly linked to the Syrian crisis, but that it started before. It is however likely that urbanization was precipitated by the recent crisis.

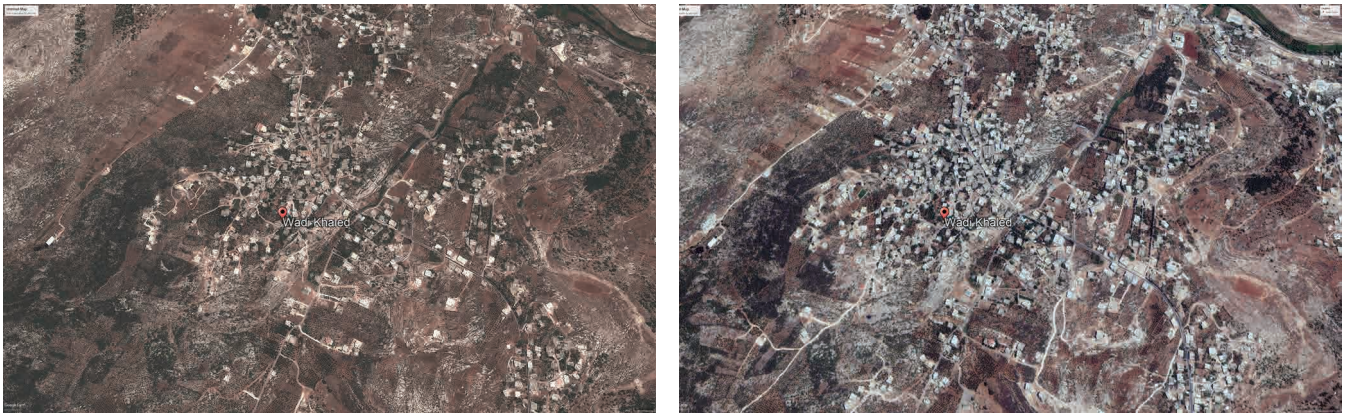

Figure 28. Top view of Wadi Khaled in 2011 and 2017, respectively

Figure 29. Top view of Bar Elias in 2011 and 2017, respectively

Figure 30. Top view of Minie in 2011 and 2017, respectively

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SYNTHESIS

- **The money saved by refugee households through the OFC program is mainly dedicated to access better food and nutrition needs which are prioritized over longer-term human capital investments such as education.**

  OFC provides a direly needed relief from housing costs to families that are paying well above their means to secure shelter. This relief happens in standards that seem to satisfy the refugees' expectations – albeit within a limited time span. In particular, OFC facilitated the access of refugee households to better and steadier nutrition; however, by comparing OFC with previous OFC samples it is clear that this was restricted to the period of the OFC agreement, i.e., a one-year period or more, in case the refugee household moves to another shelter supported by OFC. This is mainly because OFC households were still struggling to pay off debts accumulated over the past years. Indeed, the meager monies saved by households through the temporary OFC rent waiver are quickly absorbed by their pressing food and nutrition needs, which are prioritized over longer-term human capital investments such as education. What is more, the means through which these food needs may be temporarily better satisfied by the OFC modality is through the settlement of past debts with grocers, and the purchase of more, if lower quality, food partly through further debt. It is therefore fitting to speak of the 'refugee economy' more as one in which purchasing power is mediated through debt, rather than money. What the OFC may be contributing to is deepening this household debt problem, rather than alleviating it.

- **OFC increases the stock of affordable housing at a set standard**

  From a housing perspective, and based on its stated goals, one can say that the OFC meets its two stated goals (the provision of affordable housing and the meeting of a minimum level of housing standard) reasonably well. Given that the OFC requires a certain level/standard of upgrading; we can say that the OFC increases the stock of affordable housing at a set standard. This is critical because reliance on housing affordability (cost/income ratios) outside of "deprivation" standards can mask very poor housing conditions where affordability is met at the cost of physical standards of decency, overcrowding, security of tenure, safety, and/or accessibility. As such, given the standards adopted by OFC, we can say that the increase is for an affordable, decent stock.

- **OFC program builds a healthy relationship between the landlord and the tenant as it sets the terms of their interaction and exchange**

  Tenure insecurity among interviewed households was mostly related to the inability to pay the rent, with evictions occurring particularly in urban contexts without any of the required legal steps (e.g., pre-notification, leeway, official notice, and municipal police enforcement). Instead, their application rested on the profile of the landlord and her/his proximity to the tenant and/or whether she/he was able to implement the eviction. Worthy of mention is that the OFC program builds a healthy relationship between the landlord and the tenant as it sets the terms of their interaction and exchange. This helps both parties after the end of the OFC period. The study finds that the OFC shelter modality strengthened the relationship between the refugee tenants and the landlords. Indeed, all OFC beneficiaries agreed that being on OFC relieved them from the rent burden and reduced the risk of tensions arising from their inability to pay rent.

- **OFC introduces important dimensions to the rental market by both providing a level of standards and raising tenure security**

  The findings of the study are well in line with other studies that looked at housing challenges of Syrian refugees in Lebanon. The majority of refugees accesses housing through a largely informal rental market where exchanges are highly unregulated and control over the quality of shelter non-existent. As a result, OFC introduces important dimensions to the rental market by both providing a level of (albeit low) standards and raising tenure security by guaranteeing housing for a year with a fixed no cost. While temporary, the arrangement contrasts with existing market conditions, creating a different reference for refugees to consider. Moreover, the fact that at least 50% of refugees in each of the three localities stayed in the same house after the OFC ended confirms that the OFC is increasing/widening the stock of affordable housing for the same refugee population it targets.

- **The majority of property owners are small-scale landlords**

  This provides important indications of the positive economic impacts of the OFC on host communities since the small scale of apartment holdings will secure the redistributive impacts of the intervention. However, as the Syrian crisis extended, others were encouraged to benefit from the opportunity. They participated in the housing production following the increased demand on housing and more specifically the implementation of the OFC shelter modality.


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RECOMMENDATIONS

The shelter approach should be based on an evolving, planned and monitored incremental assistance. It should target effectiveness, sustainability, vulnerability and at a larger scale stabilize the housing market. We therefore suggest the following:

- **Improve contractual agreements**

  Written contract templates can help reduce conflict between landlords and tenants by clarifying the terms of the contracts. We find that 80% of OFC recipients do not know how long the OFC duration is, more than half of the respondents do not know when or if their rent will increase, and the vast majority responded “I don’t know” to whether the landlord has the right to increase the rent or not. This includes OFC recipients. Moreover, having clear contacts could also improve communication between refugees and landlords and thereby provide a sense of security particularly after the OFC contract ends.

- **Extend the contract or provide rent reduction period after the end of OFC**

  Most refugee families suggest that the OFC assistance should be much more developed so that organizations would offer follow-ups even after the 12-month contract is over in order to assess if the situation requires further upgrading of the housing unit or maybe renewing the contract for an additional year, or even providing rent reductions. This is very important since most of the targeted OFC population are highly to severely vulnerable, mostly unemployed, and have accumulated debts throughout the year. Hence, they cannot afford rent after OFC, while they do not hold lease agreements after the 12-months OFC period is over, and are more prone to being evicted.

- **Provide clarity for what happens after**

  Most individuals do not have a clear idea of the landscape of housing options they could benefit from. Almost 50% of the interviewed OFC households did not know what to do after their OFC contract ends and are unaware whether they can renew their contracts or afford paying rent in the same housing unit. Many of the refugees hoped that they would be able to secure another OFC contract after the one-year period. That could be an easy entry for regulating the market: help set a rate for rentals and develop a contract template, making it easier if the refugees/landlords want to enter into a transparent contractual agreement.

- **Set a standard for the quality of the housing stock**

  The OFC assessment study focused not only on the affordability of available housing units but also on the living standards that these units provide. Indeed, the OFC shelter modality, by upgrading available housing units to a certain extent, can help set a minimum housing standard that enhances the quality of the available housing stock and defines a standard for relief agencies. Therefore, it is important that this upgrade factors in the refugees' needs, particularly those that were raised by interviewed households throughout the study such as privacy, insulation, tiling and plastering.

- **Introduce environmental constraints/costs in the authorization of OFCs**

  Environmental constraints/costs should be taken into consideration when authorizing OFC units such that this program does not end up encouraging the development of sprawling building stocks that have huge negative environmental externalities.

- **Enhance coordination between the implementing organizations and the municipalities**

  Both the municipalities and the organizations raised the issue of weak coordination. In the three areas, the municipalities are not involved in the process of landlord and refugee selection. Hence, they rarely have specific/detailed records on how many interventions have been executed. Furthermore, in some instances organizations are facing difficulties on the ground when implementing their programs and municipalities are not aware or involved in the process, which leads to conflict. The mayors of the three municipalities raised the issue of coordination and transparency. Hence, there should be a representative from each organization briefing the municipality on the activities undertaken. Furthermore, we recommend having a monthly meeting between all organizations and the municipal authorities to synchronize the implementation of projects in the area, thereby encouraging a participatory approach.

- **Recruit locals to implement the upgrading activities**

  The OFC shelter modality engages local actors and economic networks in implementing the upgrading activities. However, the modality has had a limited impact on business development and job creation so far. Therefore, we suggest that recruiting locals to implement the upgrading activities would help increase the overall process and facilitate the acceptance of the project. This would reduce tensions between Syrian refugees and the host community. Moreover, this also would allow the OFC shelter modality to promote urban development, as shelter is considered as an entry point for a multi-sector Area Based Approach.

- **Complement OFC with food aid and debt relief**

  The OFC does not seem to be delivering on its promise to alleviate the vulnerability of refugee households in the long-term. This is mainly because the savings it affords to households prioritize food and nutrition needs over longer-term human capital investments, and do so through debt. It is therefore recommended that the OFC modality be accompanied by a mechanism through which household food security is assessed, and food provided accordingly through aid in kind. Further, the longer-term benefits could be enhanced further by coupling OFC with a mechanism of debt relief, where beneficiaries' debts to grocers (or others) would be paid in part or in full. This could contribute to breaking the debt cycle and redirect some of the savings attendant to OFC to longer-term investments in human capital.

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ABOUT THE PROGRAM

The Refugee Research and Policy Program

Lebanon and the Arab region are facing one of the largest refugee crises spawning serious public policy challenges. Given this context, the Refugee Research and Policy program generates refugee related/policy-oriented research that addresses an existing knowledge gap in the field of refugee studies. Moreover, the program seeks to enrich the quality of debate among scholars, officials, international organizations, and civil society actors, with the aim to inform policymaking relating to refugees in the Middle East and beyond.

ABOUT THE ISSAM FARES INSTITUTE

The Issam Fares Institute for Public Policy and International Affairs (IFI) at the American University of Beirut (AUB) is an independent, research-based, policy oriented institute. It aims to initiate and develop policy-relevant research in and about the Arab region. The institute is committed to expanding and deepening knowledge production and to creating a space for the interdisciplinary exchange of ideas among researchers, civil society actors, and policy makers.

ABOUT SAVE THE CHILDREN

Save the Children uses rights-based approaches to increase access for children, adolescents and youths to quality education, and to strengthen child participation and protection at the family, school and community levels. Save the Children empowers civil society in Lebanon in times of peace and conflict to respond to the needs of all children.

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