

## FROM PROVIDER TO FACILITATOR:

Opportunities For Greater Coverage Through Digital Housing Platforms In Humanitarian Response





JORDAN | AMMAN



LEBANON | BEIRUT



666,000



987,000

REFUGEES

# Context



60%

Refugees live in urban settings



7,6%

Out of 5.6 M Syrian Refugees live in camps



41%L, 82%J

Refugees lack access to affordable housing



32%

Eviction threats result in eviction



13,700

Individuals evicted in Lebanon in 2017

*“ 55% of refugees live in substandard and insecure shelter, there is an increase in the number of informal settlements and many refugees are at risk of eviction due to their inability to continue paying rent or for other reasons, often related to so-called security rationale or lack of community acceptance”*



Quote: NRC 2016  
Photo: NRC @ Christian Jepsen



# Middle East Rent-free Programs

Integrated  
response:  
Shelter  
WASH  
ICLA

Financial  
Support –  
Occupancy  
Free of  
Charge

Increase  
Availability of  
low income  
housing  
stock

Energy  
Efficiency –  
Environment  
al upgrades

Monitor  
Tenants-  
Property  
owner  
Relationships  
/Agreements

Rent  
Reduction

Housing  
Upgraded to  
minimum  
standards

Security of  
Tenure

## Improvements & Opportunities

Improve information on availability of low income housing stock

Better identify and support households with a variety of needs

Better support households outside of current beneficiary groups

Compliment multipurpose cash based programming

Increase Geographical coverage

Better matching & Support HH in identifying their own solutions

## Middle East Rent-free Programs



## Limitations & Challenges

Staffing requirements

Rental duration – rent free period

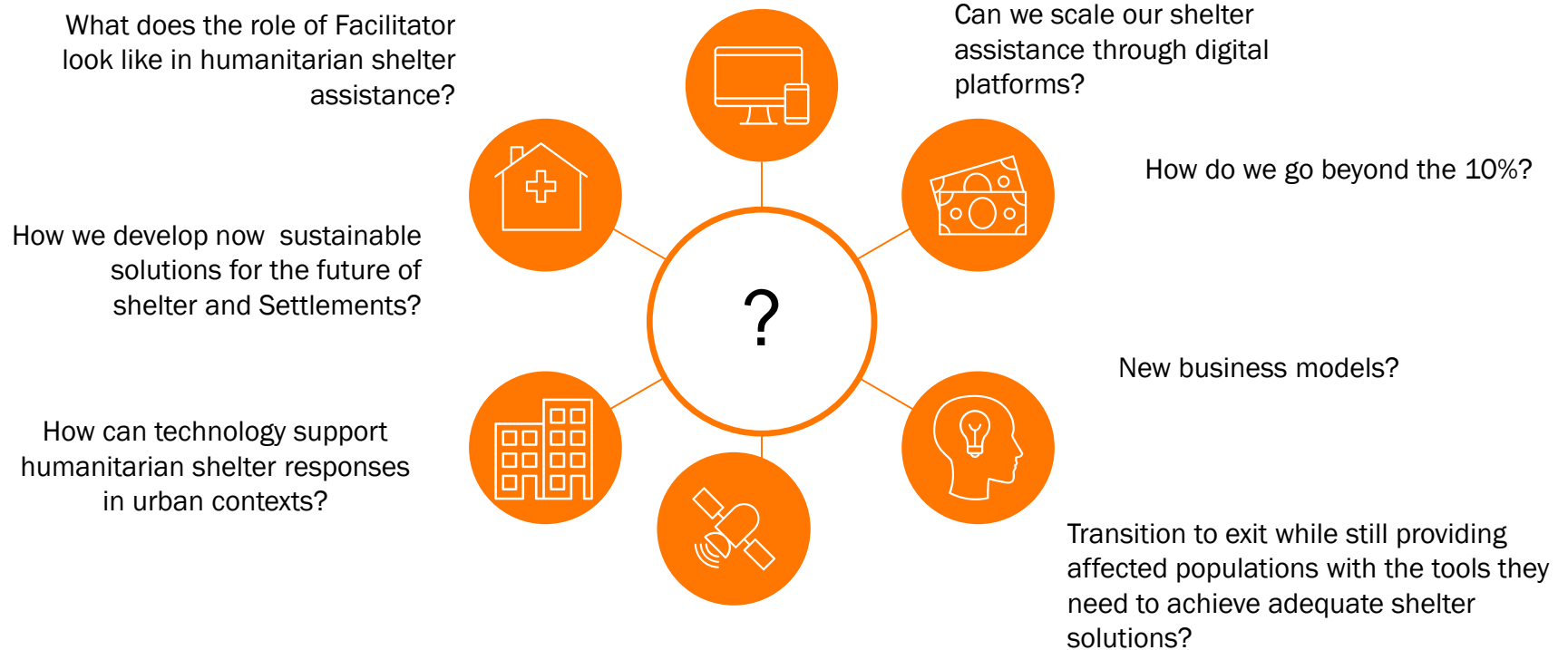
Do not operate at scale of need

Access to livelihoods

Short term funding cycles – Long term needs

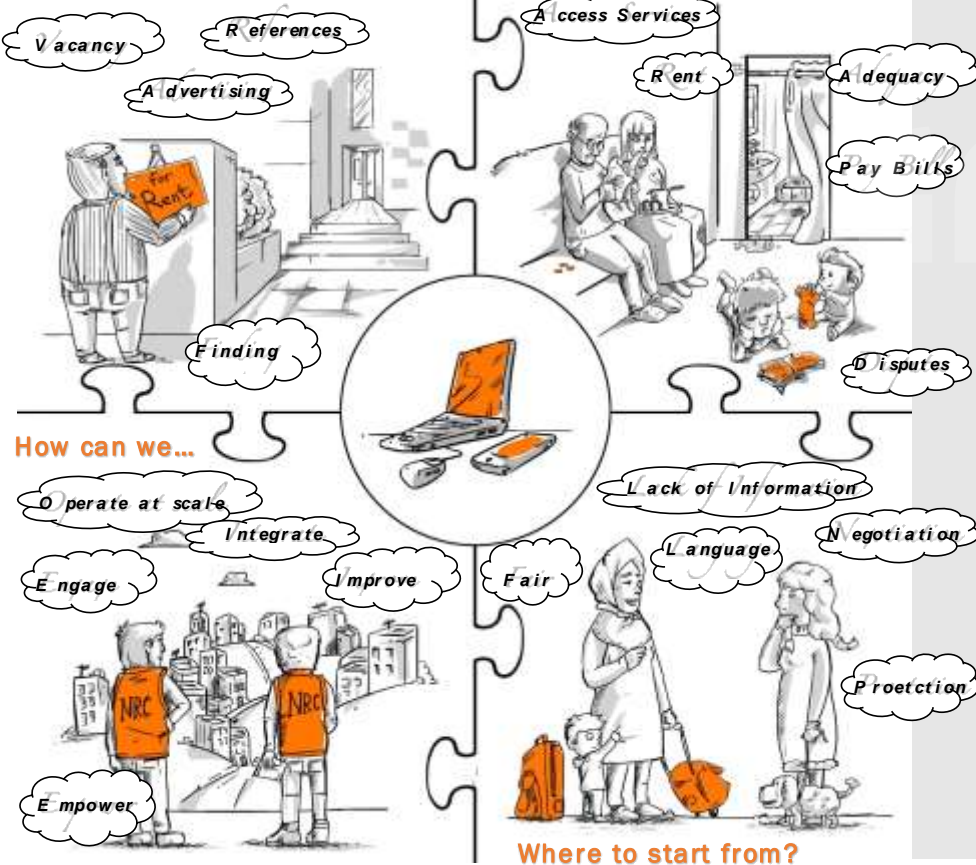
Housing demand exceeds availability

# Exploring Digital - The Future Of Shelter?



As a landlord, I have issues with...

What Are My Options?



How can we...

Where to start from?

# A Safe Night's Rest

A digital humanitarian platform for people in need of shelter to:

- Connect with property owners
- Manage risks and relationships between tenants, property owners, and communities
- Ensure adequacy of housing and security of tenure

# Dynamics of Digital Platforms

Distributed  
Trust  
Network &  
Scaled Trust

Self-Service

Operate at  
Scale

Reputational  
Dynamics

Linkages to  
other service  
provision

Complaints  
and Dispute  
Mechanisms

Transparenc  
y of  
Agreements

Peer 2 Peer  
connections

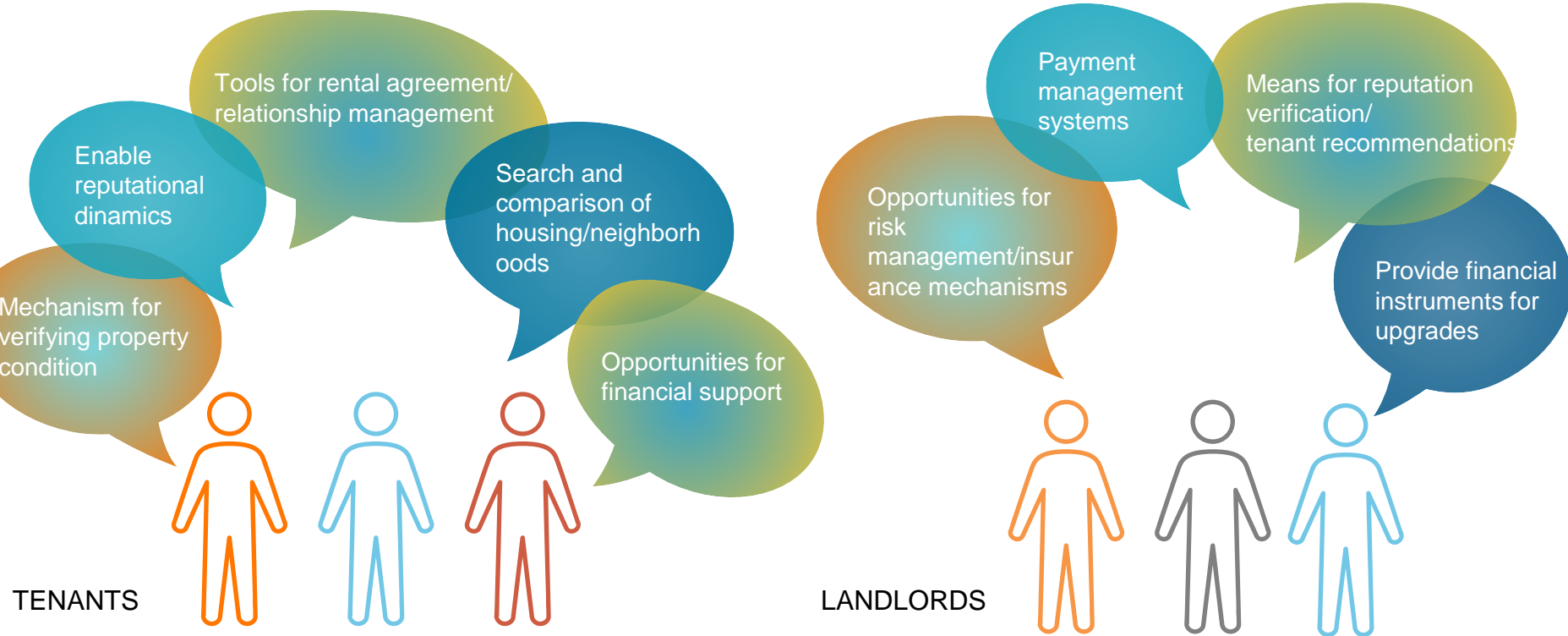
Financial  
transaction

Verification  
through  
Crowd  
sourcing



# Focus Group Discussions

Key findings from 50 FGD in Jordan, Lebanon and Greece about SNR

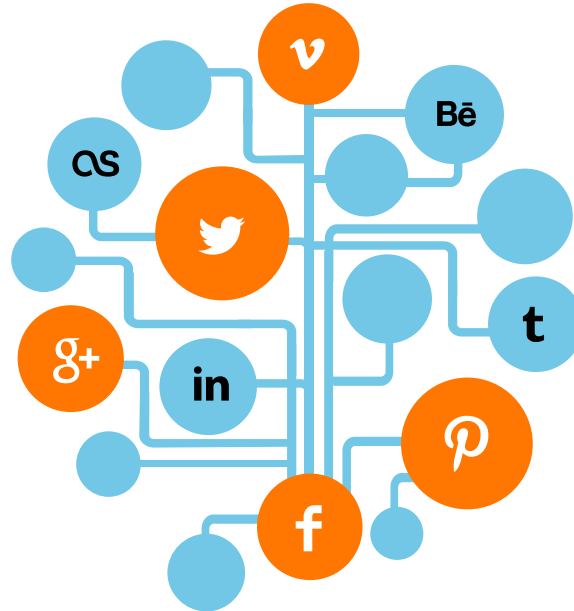


# The Use Of Technology

**93%**  
HAVE ACCESS TO 2G NETWORK

**62%**  
HAVE ACCESS TO 3G NETWORK

**70%**  
USE INTERNET ON DAYLY BASIS



**86%**  
HH RECEIVE INFO THROUGH SMS

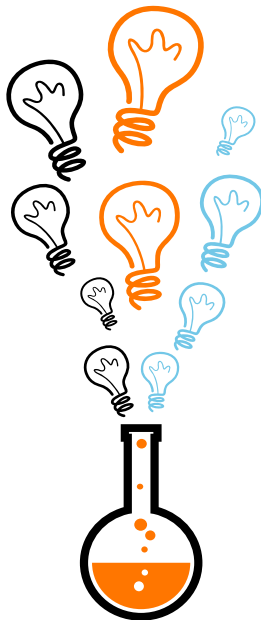
**84%**  
USE WHATSAPP. SOCIAL MEDIA INCREASES

**80%**  
HH HAVE ACCESS TO INTERNET

# Digital Approach

## STRENGTH

- **Decrease costs**
- Increase beneficiaries
- Email/Text/SMS
- Analyze movement trends
- **Easy access**
- Multi-Language tools
- Direct comunicación
- Safety verification
- **Trust building**
- Multisector (Shelter+ICLA)
- Decrease exploitation
- Scale to other context
- **Identify services**
- Understand housing dynamics
- Access to information



## WEAKENESS

- **Usage difficulties**
- Unknown impact on rental market
- Develop and maintenance
- **Access to internet**
- Access to technology
- Time to develop and rollout
- Data protection
- **Owner engagement**
- Privacy/hackers
- User complaints

# Online Platform Analysis



I-Vacation  
Rental



II-Classified  
Advertisement



III-Real-estate  
platforms



IV- Displacement  
Platforms



Lease Agreement  
Management

REFUGEE.INFO

Refugee  
information

## Features

- Type I: Profile verification, rating systems, call centre, communication systems, transactions, property info
- Type II: Search and identification of housing options
- Type III: Mapping neighborhood, schools search, property verification, pictures and amenities
- Type IV: Anti-discrimination features

## Functionality

- Type I: Search-communicate-book-pay-rate
- Types II and III: Search-communicate-book-visit
- Type IV: Registered-wait-match-visit-pay-move

## Terms and Conditions

- Type I: Transactions, damages, security deposits, renting and reviews.
- Type II: Any disputes governed directly by law
- Type III: Data protection, privacy, changes and termination
- Type IV: Terms are minimum or non-existent

## Social Impact

- Type I: Free temporary housing rentals
- Type II: Big social responsibility donations to NGOs
- Type III: No specifying data about social impact
- Type IV: Host refugees with cohabitation for free

# Going forward...

# QUESTIONS?

This time for me



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NORWEGIAN  
REFUGEE COUNCIL

**NRC**