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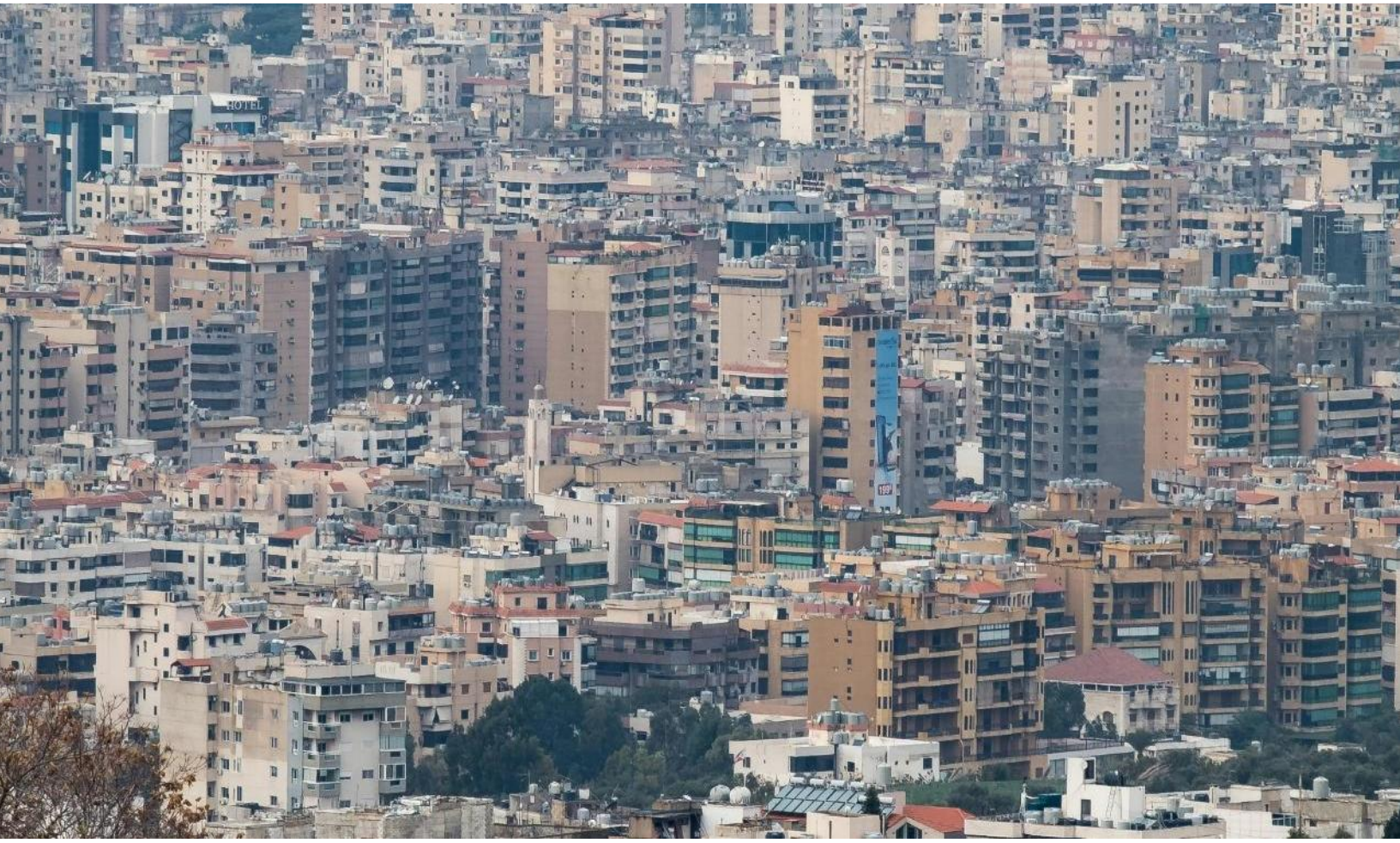

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CfR assistance in Lebanon

Effectiveness, risks, and design options under funding contraction

Vicente Palacios, Ingrid Betzler and Marwan Alawieh

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List of acronyms

CfR: Cash for Rent

HH: Households

NRC: Norwegian Refugee Council

NMFA: Norwegian Ministry of Foreign Affairs.

VASyR: Vulnerability Assessment of Syrian Refugees

PDM: Post Distribution Monitoring

KII: Key Informant Interview

IDI: In Depth Interview

MPCA: Multi-Purpose Cash Assistance

HLP: Housing Land and Property

ICLA: Information Counselling and Legal Assistance

ISCG: Inter Sector Coordination Group

LRP: Lebanon Response Plan

MoSA: Ministry of Social Affairs

CWG: Cash Working Group

DG ECHO: Directorate General for European Civil Protection and Humanitarian Aid Operations

IFRC: International Federation of Red Cross and Red Crescent Societies

IOM: International Organization for Migration

UNHCR: United Nations High Commissioner for Refugees

WHO: World Health Organization

PUI: Première Urgence Internationale

GDPR: General Data Protection Regulation

SMEB: Survival Minimum Expenditure Basket

MEB: Minimum Expenditure Basket

NGO and INGO: Non-Governmental Organization, International Non-Governmental Organization

1.Executive Summary

Cash for Rent (CfR) in Lebanon has worked well as a time bound protection and stabilization tool. It helps households avoid immediate eviction, remain in safe and adequate accommodation during the assistance period, and reduces acute stress linked to arrears. It does not, in most cases, create durable housing security once payments stop, because the underlying drivers of rent stress in Lebanon are structural: volatile rental markets, limited income opportunities, and weak enforceability of tenancy arrangements. The evidence in this review therefore supports a realistic positioning for 2026: Cash for Rent can prevent acute harm and buy time for case management and referrals, but it cannot substitute for income, multipurpose support, or an affordable housing system.

Headline findings for a low funding 2026 context are clear. First, coverage has already contracted sharply at sector level: ActivityInfo reporting shows unique beneficiaries declining from 31,136 in 2023 to 10,288 in 2025, so any 2026 design needs explicit trade-offs rather than incremental trimming. Second, adequacy is the main driver of whether CfR provides meaningful protection. When support falls below half of rent, qualitative accounts consistently describe minimal relief, continued debt, and in some cases heightened protection risks, whereas higher coverage, commonly treated as around 70 percent of rent, is more consistently associated with reduced financial pressure and stronger protective effect. Third, the end of assistance is the main stress point. In the Post Distribution Monitoring (PDM) dataset, 80.7% remained in the same dwelling 3 months after assistance ended, while the 19.3% had left, including 3.5% eviction related exits. Longer duration is associated with better post assistance stability, with each additional month linked to lower odds of leaving by 3 months post assistance. Fourth, rent increases are a persistent feature of the operating environment in Lebanon and among the households (HH) assisted, about 27% reported rent increasing during assistance and about 46% after assistance.

Priority recommendations, with 2026 feasibility in mind, are as follows:

Preserve a minimum adequacy standard and be explicit when it cannot be met. If coverage below 50 percent becomes necessary due to budgets, it should be treated as short term harm reduction with stronger follow up and referrals, not as a rent solution, because the evidence suggests it will not reliably prevent arrears or eviction risk for the most vulnerable.

Adopt a dual programme logic to manage the sustainability debate under constrained resources. One track should be protection first for extremely vulnerable households at immediate risk, where the objective is stabilisation and risk reduction rather than exit. A second track should target households facing temporary shocks with some capacity to sustain rent after support, where duration, sequencing, and referrals can be designed with clearer transition intent.

Treat the end of support as a planned step, not just the moment payments stop. Communicate to households early and clearly when assistance will end, remind them more than once, and start any referrals or follow up before the last payment, because many people report a sharp rise in stress and harder coping once support ends.

Manage landlord and market risks more actively. Track rent changes in the areas where the programme operates, use clear safeguards when engaging landlords to avoid unintended harm, and offer safe alternatives when formal documents or contracts would exclude people who are renting informally.

2. Cash for Rent during crises.

This section briefly reflects on the relevance of CfR in crisis situations. The primary data collection for this research, including KIIs, IDIs, and analysis of the PDM dataset, was conducted between January and February 2026, before the most recent escalation of hostilities in Lebanon. The findings therefore reflect programme performance under pre-crisis conditions. Nevertheless, given the scale of the current displacement and the increasing pressure on the rental market, it is important to consider how the evidence presented in this report may inform the use of CfR in the evolving crisis context.

The current escalation has triggered very large-scale displacement across Lebanon within a very short period. In the first days, hundreds of thousands of people were displaced, and by mid-March the figure had already risen to more than one million according to OCHA[1]. Shelter capacity has been under severe pressure, and many people have been staying with relatives, in collective shelters, in public spaces, or trying to rent in relatively safer areas. In those areas, humanitarian sources have also reported sharp rent increases, limited housing availability, and cases where some landlords replaced existing tenants with higher paying displaced households[2]. In this context, Cash for Rent remains relevant, but mainly for a narrower group of households: those who can still access rental housing, identify a landlord, and remain in one place long enough for the intervention to work. It is less suitable as the main shelter response during the acute phase of a nationwide crisis, when many displaced households are in collective shelters, informal hosting arrangements, cars, or on the street, and when rapid unrestricted cash, emergency shelter assistance, and collective shelter support can reach more people more quickly..

That does not make CfR less relevant. On the contrary, it reinforces its relevance as a medium-term shelter response once the acute phase passes and displaced households

[1] https://www.unocha.org/publications/report/lebanon/lebanon-flash-update-10-escalation-hostilities-lebanon-19-march-2026

[2] Rental prices in relatively safer areas have reportedly increased 200–300%, putting accommodation beyond reach for many displaced families. https://data.unhcr.org/en/documents/download/121647

begin looking for more durable temporary arrangements. In the current context, humanitarian partners should continue to consider CfR as a key instrument for preventing eviction, reducing repeated displacement, and supporting access to rental housing in areas where the market remains functional. Given the present crisis, there is also a strong case for extending CfR more systematically to Lebanese IDPs, in coordination with the Ministry of Social Affairs (MoSA), especially where displacement is likely to last beyond the immediate emergency phase and where rent inflation may further undermine housing access.

In periods of rapid crisis escalation, flexibility is paramount. Cash for Rent responses cannot rely on static assumptions regarding rents or household mobility. Programmatic parameters may need to be adapted quickly, including transfer values, duration of support, and eligibility criteria, in line with evolving market conditions and displacement dynamics. This further underline the need for stronger technical coordination with the Cash Working Group, especially on transfer value setting, market monitoring, response harmonisation, and the alignment of shelter linked cash modalities with wider cash assistance approaches.

3. Introduction and definitions

This report reviews sector wide Cash for Rent programming across Lebanon. It looks at how the modality is currently designed and implemented, how it performs for different population groups, and how it interacts with rental market dynamics and other assistance. It also considers how coordination and standardisation can be strengthened and what links to services and national social assistance systems are realistic in the short to medium term.

In other contexts, Cash for Shelter is a broad term that refers to cash support intended to address shelter related needs. In practice in Lebanon, this label has sometimes been used to describe very different interventions, which can create confusion. This report distinguishes the following:

- Cash for Rent (CfR): Cash support intended primarily to cover all or part of monthly rent for a specific dwelling, for a defined period. It is linked to the conditionality of signing a tri-partite lease agreement. The expected outcome is short-term housing stability and reduced protection risks.
- Emergency Cash for Shelter: Cash support used immediately after displacement to secure short-term accommodation or address immediate shelter needs. This was used extensively after the 2024 escalation in Lebanon but is no longer in use.

Key operational definitions used in this report; to avoid misunderstandings, the report uses the following terms consistently:

- Rent coverage: The share of a household's rent that the transfer covers. For example, if rent is 200 USD and the transfer is 140 USD, coverage is 70 percent.

- Rent gap: The part of rent that remains unpaid after the transfer, which households must cover through income, borrowing, arrears, or other strategies.
- Duration: The number of months a household receives CfR support. Duration is a design choice and is not the same as payment frequency.
- Payment frequency: How often payments are made, for example monthly or quarterly. Frequency changes cash flow and may affect landlord expectations, but it does not automatically change total support.
- Security of tenure: The practical ability of a household to remain in the dwelling without undue risk of eviction, harassment, or forced moves.
- Post assistance housing stability: Whether the household remains in the same dwelling after the programme ends. In this report, a key reference point is 3 months after the last payment.

3.1 Purpose and scope of the report

3.1.1 Purpose and scope of the review

This sector wide review aims to generate practical evidence and recommendations to strengthen CfR within the Lebanon response. It responds to a recognised evidence gap and fragmented learning on how the modality performs in practice, at a time when funding constraints and rental market volatility increase the need for efficiency and clear positioning alongside wider cash and protection and shelter efforts. The review therefore focuses on how CfR is designed and implemented across agencies, how it performs for different population groups, how it interacts with rental market dynamics and other assistance, and how coordination and linkages with government systems can be strengthened.

The scope covers CfR programming across Lebanon and across implementing actors, with attention to differences in approaches for different population groups and profiles. It examines implementation practices and the degree of standardisation in targeting and assessment, transfer values, payment frequency and duration, and the level of formalisation of rental agreements and post distribution monitoring. It also explores how CfR is used in emergencies compared with post crisis phases and assesses sustainability considerations including exit strategies and linkages with government social protection and complementary services. The review looks back to 2023 to reflect implementation following the most recent sector guidance and to capture trends across multiple years of programming.

3.1.2 Objectives and main evaluation questions covered

The review is guided by a set of objectives and evaluation questions that focus on how CfR is currently designed and delivered, what outcomes it achieves, and what conditions

strengthen or weaken its effectiveness. It also examines coordination and standardisation across actors, the interaction between CfR and wider cash assistance including multi-purpose cash assistance (MPCA), and the extent to which the modality supports sustainable housing stability through appropriate exit strategies and linkages to other services and systems. The main research objectives are the following:

- **Document and analyze implementation practices and identify gaps**
  - Review how CfR programmes are currently designed and delivered in Lebanon, mapping the degree of standardization in targeting, assessment mechanisms, transfer values, frequency, duration, level of formalization of the agreement and post-distribution monitoring across agencies and identify gaps.
  - Examine sustainability considerations, linkages with government social protection programs and exit strategies applied by different actors.
  - Identify existing guidance and practices on linking CfR with complementary programmes.
- **Examine the effectiveness of CfR interventions**
  - Assess the extent to which CfR interventions achieve intended outcomes.
  - Examine the adequacy of transfer values, targeting approaches, duration, and timing of interventions and the extent to which these factors influence the effectiveness.
  - Identify the impact of factors above on different populations and profiles within the Lebanon context.
- **Identify opportunities for improvement**
  - Explore how CfR programming can be adapted or improved to enhance its relevance, effectiveness, and sustainability in the current Lebanese context.
- **Coordination and strategic alignment**
  - Assess opportunities for improved coordination of CfR within the humanitarian architecture, particularly considering the new Cash Working Group, and to clarify its positioning alongside the Shelter and Protection sectors**.**

3.1.3 Scope boundaries, intended users and how to read the report

The review focuses on CfR as implemented through the Shelter Sector response in Lebanon, examining the design and delivery features that shape household level shelter and protection outcomes, including targeting and assessment, transfer values and duration, tenancy arrangements, coordination, and monitoring practices across agencies. Its evidence window starts in 2023, reflecting the period when the most recent sector guidance began to be implemented and when comparable monitoring data is available. The analysis is

intentionally household centred, drawing on the perspectives of assisted HH and landlords alongside implementing partner inputs and available programme monitoring, while using policy and market context only to the extent needed to interpret how programmes function in practice, for example adequacy relative to rent levels and implications for tenure security. It is not a full review of Lebanon's housing market, housing policy, or rental legislation, and it does not seek to evaluate the wider shelter portfolio or MPCA beyond what is necessary to clarify how CfR is positioned and coordinated alongside other assistance modalities.

This report is intended for Shelter Sector partners implementing CfR, sector coordination teams, and donors supporting shelter and cash responses in Lebanon, as well as relevant government counterparts where coordination arrangements are being developed. It is written as a practical learning product, designed to support programme design choices, guideline revision, and coordination decisions rather than to provide a comprehensive academic assessment of the housing sector.

Readers can approach the report in two ways. Those looking for operational guidance can start with the key findings and discussion, which summarise what current evidence suggests about implementation practices, effectiveness drivers, and sustainability considerations, followed by the recommendations that translate these findings into actionable options. Those needing technical detail can consult the methodology and annexes for the data sources, sampling, and analytical steps, and refer to the thematic sections for the supporting evidence behind each finding, including quantitative results from the PDM dataset and qualitative insights from interviews with programme participants, landlords, local authorities, and sector stakeholders.

4. Methodology and limitations

4.1 Data sources

The desk review drew on 14 Lebanon specific documents, 11 global guidance and evidence documents, and 10 post distribution monitoring reports shared by the Shelter Sector and , 1 full PDM dataset facilitated one CfR partner. The dataset includes 1,122 interviews with CfR beneficiaries across 2023 (567), 2024 (381), and 2025 (174).

Primary data collection combined key informant interviews, in depth interviews, and targeted interviews with local authorities and landlords. In total, 17 key informant interviews were conducted with stakeholders covering coordination (4), donors (3), global actors (1), government (1), national Non-Governmental Organizations (NGOs) (1), UN implementers (1), and International Non-Governmental Organizations INGO implementers (6). In parallel, 62 in depth interviews were conducted by NRC with the support of Intersos and PUI with programme participants across multiple governorates, with strongest coverage in the South (23), followed by North (9), Bekaa Zahle (8), Beirut (6), Akkar (6), Mount Lebanon (6), Baalbak El-Hermel (4), .To complement these perspectives, 4 interviews were held with local authorities and 13 interviews with landlords to capture operational realities of rental market relations, tenure arrangements, and implementation constraints.

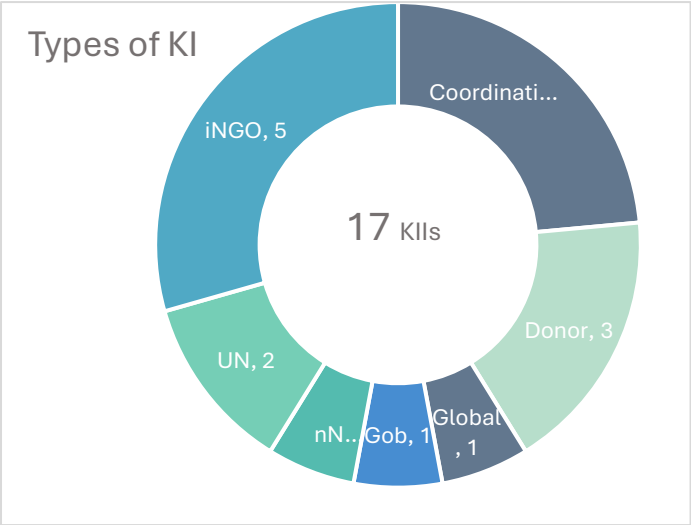

Figure 1, Numbers and types of key informants

All primary qualitative data were triangulated prior to analysis to ensure internal consistency across respondent groups and to verify emerging patterns. A full qualitative analysis of the in-depth interviews was conducted comparatively against the key informant interviews, using the latter to contextualise household level narratives and to test whether reported experiences aligned with operational and coordination level accounts. Quantitative analysis of the PDM dataset was undertaken in parallel to the qualitative work, and results were used as a structured validity check for qualitative findings, particularly on rent adequacy, use of assistance, coping mechanisms, tenure security, and post assistance housing stability.

The PDM analysis included descriptive statistics for key outcome and process indicators, disaggregation by year and available subgroup variables, and comparative analysis across pre assistance and during assistance periods where indicators permitted. It also included cross tabulation and association testing between core adequacy measures and selected outcomes, including the relationship between percentage of rent covered and negative coping mechanisms, health related coping, and reported housing stability after assistance. Where continuous indicators were available, correlation testing and simple regression models were used to explore the direction and strength of relationships, complemented by distribution checks, medians, and interquartile ranges to describe variability across the caseload.

4.2 Analytical approach and how effectiveness is assessed with available data

The analysis used a mixed methods approach, drawing on secondary sources, primary qualitative data, and monitoring data. Effectiveness was understood as the extent to which CfR helps HH achieve shelter and protection outcomes during the assistance period and shortly after it ends, recognising that many HH still face unmet needs beyond rent. The assessment focused on 3 connected dimensions: adequacy, outcomes, and sustainability.

First, adequacy was assessed using PDM measures of rent coverage and the extent to which the transfer enabled HH to meet rental payments. This included simple descriptive statistics on the share of rent covered, the number of months of rent supported, and the frequency of cases where the transfer covered only a limited part of rent.

Second, outcomes were assessed by combining quantitative indicators with qualitative findings. Quantitatively, this included reported changes in living conditions, safety, and financial stress, as well as reported use of the transfer and the prevalence of negative coping during the assistance period. Qualitatively, outcomes were assessed by comparing what programme participants reported in in-depth interviews with what implementers and coordination actors described in Key Informant Interviews (KIIs), to check whether experiences were consistent with the intended shelter and protection objectives.

Third, sustainability was assessed using the available post assistance indicators, particularly whether HH remained in the same shelter after the assistance ended and whether rent increased after programme exit. Where the dataset allowed, the analysis also looked at whether higher adequacy or longer assistance duration were associated with better post assistance stability. These results were treated as associations rather than proof of causality, but they provide practical evidence on which programme design choices are more consistently linked to stronger housing stability.

4.3 Limitations, ethics, and data protection

Findings are based primarily on reported data from primary interviews and programme monitoring, rather than direct observation. As a result, results may be affected by response bias, including social desirability bias, and by differences in how respondents interpret questions related to rent, tenancy arrangements, and coping strategies. The qualitative sample provides breadth across stakeholder types and geographies, but it cannot capture every perspective in a complex and politically sensitive context.

The PDM evidence base includes 10 reports and 1 consolidated dataset, but completion is uneven across variables and modules. While the dataset includes 1,122 interviews, several indicators have smaller valid sample sizes. This reduces the strength of disaggregation and limits confidence in some comparisons, particularly when looking at post assistance outcomes or relationships between adequacy, coping, and housing stability.

There were also inconsistencies in how currency conversion was applied in 2023 across some records, affecting variables expressed in USD equivalents. To avoid introducing error, 2023 was excluded from parts of the analysis where comparability depended on consistent exchange rate assumptions, particularly for cross year comparisons of monetary amounts and adequacy measures derived from rent values.

Finally, several key informants described CfR implementation based on their most recent delivery cycle, which for many was in 2024, with a reduced operational footprint afterwards. This introduces a recall limitation, as some details are reconstructed from experience rather than current delivery. In addition, donors interviewed did not report actively financing CfR at the time of interview, which means their inputs reflect policy positioning and system level preferences rather than direct programme financing experience.

The primary data collection followed a do no harm approach. Interviews were conducted on a voluntary basis, with participants informed of the purpose of the study and the intended use of information. Given the sensitivity of housing and assistance in Lebanon, particular attention was paid to avoiding any perception that participation would affect eligibility or access to support. Interviews were conducted in a neutral and non-judgemental manner, and questions were designed to minimise distress and avoid raising unrealistic expectations. Where sensitive issues emerged, enumerators were expected to maintain safeguarding awareness and apply referral practices consistent with partner protocols.

Informed verbal consent was obtained prior to interviews, and participants were provided with clear information on the purpose of the research and how information would be used. Personal data were handled in line with General Data Protection Regulation (GDPR) principles, including limiting collection to what was necessary for the study, protecting confidentiality, and using anonymised reporting so that individuals cannot be identified. Participants retain the right to request access, correction, or deletion of their information. Personal data are retained only for as long as required to fulfil the research purpose and are deleted once the report is published.

5. Literature review

The following section discusses the main findings based on the secondary data review.

5.1 Conceptual evolution of CfR and Global guidelines

CfR has moved from being a niche shelter instrument to a mainstream option within shelter and settlements responses, particularly in urban and mixed displacement settings where crisis affected HH rely on local rental markets. Across the literature, it is usually treated as a conditional form of cash assistance intended to secure access to adequate rental accommodation and to reduce protection risks linked to homelessness, overcrowding,

informal settlements, and exploitative rental relations (World Bank 2014; UNHCR 2014; UNHCR 2017; IFRC 2020). The conceptual shift is that CfR is no longer understood as only a short-term payment arrangement, but as a protection sensitive shelter intervention that interacts with markets, tenure security, and wider pathways towards adequate housing.

A central normative reference point is the Directorate General for European Civil Protection and Humanitarian Aid Operations (ECHO) guidance. The DG ECHO cash transfers policy positions cash as one of several modalities for meeting basic needs and stresses response option analysis, market assessment, and protection mainstreaming rather than a default preference for cash or in-kind assistance (DG ECHO 2013). ECHO shelter and settlements guidance further frames rental assistance within a rights based and area-based approach, emphasising that shelter responses should be grounded in analysis of risks, capacities, markets, and housing, land and property relations (DG ECHO 2017). Across these documents, rental support is treated as one option within a wider shelter toolbox, requiring explicit entry and exit criteria, and careful monitoring of potential inflationary or exclusionary effects in local rental markets (DG ECHO 2013; DG ECHO 2017).

Operational manuals from multiple agencies translate these principles into detailed programme design guidance. The World Bank operational manual, drawing on post-earthquake Haiti, presents rent support cash grants as a time limited tool that can facilitate movement from camps to more dignified accommodation, but stresses that rental support must sit within a broader policy framework for reconstruction and longer-term housing solutions (World Bank 2014). The International Federation of Red Cross and Red Crescent Societies (IFRC) guidance provides a practical step by step framework for rental assistance, with strong emphasis on market assessment, minimum housing standards, security of tenure, and clear exit strategies. It also notes that multipurpose cash is often insufficient on its own to achieve rental outcomes beyond short periods, therefore dedicated rental programming may be required when adequacy and tenure objectives are central (IFRC 2020). The International Organization for Migration (IOM) similarly systematises lessons from multiple contexts, defining rental assistance as a cash-based intervention that supports adequate housing while integrating protection, social cohesion, and market considerations, and encourages linkages to legal aid, livelihoods, and social protection to support more durable housing pathways (IOM 2024).

The United Nations High Commissioner for Refugees (UNHCR) guidance has been particularly influential in refugee settings. The Jordan guidelines define CfR as conditional cash assistance designed to cover rent for vulnerable families, with the dual objective of ensuring secure tenancy without risk of eviction and enabling access to shelter in host communities outside camps (UNHCR 2014). The later technical guidelines reinforce this dual objective and place strong weight on documented agreements between tenants and landlords, transparent communication on duration and phase out, accessible complaints

mechanisms, and coordination to mitigate competition for housing stock and upward pressure on rents (UNHCR 2017; Global Shelter Cluster 2024). Across this body of work, CfR is consistently positioned as more than a financial transaction, requiring protection sensitivity and attention to legal status, documentation, and power dynamics in landlord tenant relations.

More recently, NRC guidance has contributed to a market systems framing of rental assistance. NRC's global shelter and settlements strategy positions shelter as foundational for recovery and emphasises creating homes and communities rather than only delivering physical inputs (NRC 2019). Building on this, the Good Rental Market Manual explicitly encourages practitioners to move away from standalone CfR projects focused mainly on transfers and towards interventions embedded in local rental systems, including attention to the wider set of market actors, rules, and services shaping rental outcomes (NRC 2025). This approach strengthens the argument that rental assistance may need to combine support to tenants with landlord engagement, improvements to housing supply and quality, and linkages to housing land and property support to achieve more sustainable outcomes (NRC 2015; NRC 2025).

Taken together, the global literature converges on a practical set of design principles. CfR is most effective when grounded in robust market and risk analysis, when it includes clear standards for adequacy and habitability, when it explicitly addresses security of tenure through documented agreements and dispute resolution pathways, and when it is delivered with transparent exit planning and referral options. The guidance also increasingly emphasises that, in protracted crises and under volatile market conditions, rental assistance should be viewed as one component within a wider package that may include multipurpose cash, legal support, livelihoods, and social protection linkages, depending on feasibility and the policy environment (DG ECHO 2017; IFRC 2020; IOM 2024; NRC 2025).

5.2 Housing sector situation for vulnerable populations

Lebanon's housing sector has long been shaped by a policy emphasis on homeownership, alongside a shrinking and poorly regulated rental market. Over recent decades, formal owner occupation expanded to around 70 percent of primary residences, while rental tenure declined at national level, with notable variation across major cities where renting remains comparatively higher due to the legacy of rent controlled stock. In parallel, economic shocks and large-scale displacement have contributed to a rise in informal occupancy and informal rental arrangements, with low-income Lebanese HH, refugees, and migrant workers increasingly accessing shelter without secure tenure or enforceable contracts. (UN Habitat, 2021).

5.2.1 Affordability and market dynamics

Affordability constraints are now structural. Using the common affordability benchmark that housing costs should not exceed 30 percent of household income, one recent housing assessment estimated that, in Lebanon's current wage context, this would equate to roughly USD 183 per month, while prevailing housing costs routinely exceed this threshold. The same assessment highlights that housing access cannot be explained by supply and demand alone, noting high vacancy alongside limited affordability, and pointing to weak public oversight and price setting influence by brokers and intermediaries. (Ehrenberg Peters and Feve, 2024; Beirut Urban Lab, 2019; UN Habitat, 2021).

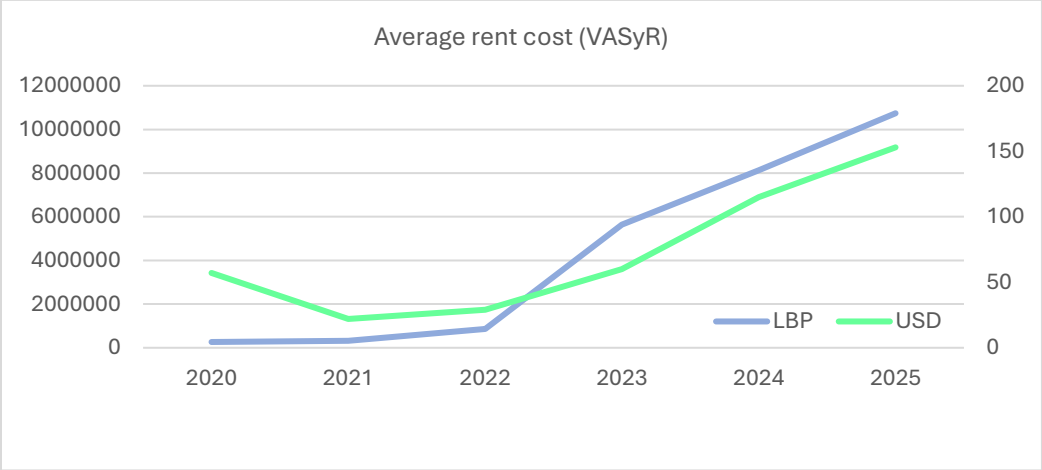

Figure 2: Evolution of rent cost (VASyR)

These pressures have been amplified by successive shocks. Public Works Studio analysis cited in the 2024 adequate housing yearbook reports steep rent increases following the escalation of hostilities in late 2023, with reported rent rises ranging from 40 percent to 337 percent across locations, illustrating how quickly displacement can tighten local rental markets and push costs beyond the reach of low-income HH. (Public Works Studio, 2023).

5.2.2 Legal and policy environment, and its implications for vulnerability

Lebanon lacks an overarching housing policy, with governance characterised instead by fragmented laws and partial reforms, including successive rent regulations. The distinction between pre 1992 "old leases" and post 1992 liberalised "freedom of contract" leases has been central to the rental system. Reforms adopted from 2014 and amended in 2017 aimed to phase out rent control over time but have been criticised for weak implementation arrangements and an under resourced compensation approach, raising concerns about eviction risks for low-income tenants who cannot absorb market level rent. (UN Habitat, 2021).

In this context, legal fragility compounds economic fragility. Vulnerable tenants, including low-income Lebanese HH and displaced populations, often lack formal lease agreements

and may face abusive practices such as arbitrary rent increases, extra fees, or eviction threats, particularly in informal submarkets and substandard housing where service access is also degraded. (UN Habitat, 2021; Public Works Studio and Habitat International Coalition, 2020).

5.2.3 Comparative vulnerability patterns: Lebanese and Syrians

While both vulnerable Lebanese and Syrians face unaffordable housing and tenure insecurity, the pathways differ in ways that matter for programming.

For many low-income Lebanese HH, vulnerability is closely tied to labour market collapse, inflation, crises, and the absence of reliable social protection, which makes housing costs difficult to sustain even for HH that previously rented within the formal market. As rents rise and rent controlled units decline, poorer Lebanese HH can be pushed into informal rental arrangements or overcrowded shared units, increasing exposure to eviction and to negative coping strategies. (UN Habitat, 2021).

Syrian refugees face these same market constraints but with additional structural disadvantages: limited bargaining power, constrained housing choices, reduced livelihood opportunities and higher likelihood of living in substandard and insecure shelter. UN Habitat and UNHCR reporting cited in the national urban policy housing guide indicates that displaced Syrians are predominantly in urban and peri urban areas, with large shares living in residential buildings and informal settlements, and a majority assessed as living in inadequate conditions. The same source notes that rents requested from refugees are commonly in the USD 100 to USD 300 range, with housing related expenditure often exceeding 30 percent to 40 percent of limited incomes, and that many refugee HH cannot secure official written agreements, reinforcing tenure insecurity. (UN Habitat and UNHCR, 2014; UN Habitat and UNHCR, 2018; Najdi, Farhat and Mourad, 2020).

At local level, municipalities often become de facto crisis managers in the absence of effective central state provision, including for service delivery that directly affects housing adequacy such as water, waste management, and local infrastructure. Evidence from the Arab Reform Initiative highlights how municipalities, despite limited resources, have relied on external partnerships and direct aid routing during the crisis period. This dynamic is relevant to housing vulnerability because municipal capacity and basic services are integral to habitability in dense informal areas where vulnerable groups concentrate. (Gebara (2025).

5.3 CfR situation in Lebanon

5.3.1 Policy framework

Lebanon's social protection framework is articulated through the National Social Protection Strategy, adopted under Council of Ministers Decision No. 69/2022, which sets out a right based and shock responsive direction for national systems (Government of Lebanon, 2022).

The Ministry of Social Affairs Vision and Action Plan further outlines priorities for social assistance and service delivery within the current crisis context (MoSA, 2025). In practice, however, humanitarian CfR programming operates largely in parallel to state systems, given scale, financing constraints, and the fact that core government schemes are primarily designed around Lebanese citizens, while displacement affected populations continue to face distinct legal and socioeconomic barriers.

5.3.2 Shelter sector response

Within the Lebanon Response Plan, the Shelter Sector positions CfR as one element within a wider portfolio that includes upgrading substandard shelters, minor and moderate repairs, and support to collective shelter arrangements. Sector work planning emphasises technical standard setting, market monitoring and coordination to reduce eviction risk and maintain minimum habitability standards, particularly as rent inflation and arrears pressures intensify (Lebanon Shelter Sector, 2024; Lebanon Shelter Sector, 2025). Sector snapshots also underline the continued dependence of crisis affected HH on rented accommodation and the role of shelter assistance in preventing secondary displacement and overcrowding (Lebanon Shelter Sector, 2024).

5.3.3 ActivityInfo data

ActivityInfo dashboard data indicates a contraction in recorded CfR coverage over 2023 to 2025. Unique beneficiaries decline from 31,136 in 2023 to 21,176 in 2024 and 10,288 in 2025 (Shelter Sector Lebanon, ActivityInfo Dashboard). This trend is consistent with an increasingly constrained funding environment documented across shelter reporting.

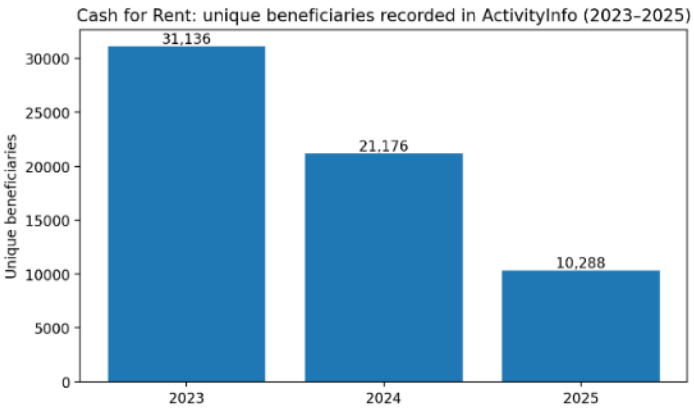

Figure 3: Sector-wide # of beneficiaries per year

Geographically, the recorded caseload is concentrated in governorates with high vulnerability and displacement pressures, including Akkar, Bekaa, South, North, and Mount Lebanon, with comparatively small shares recorded in Beirut (Shelter Sector Lebanon, ActivityInfo Dashboard). Organisationally, recorded delivery is concentrated among a limited number of actors, with large, reported caseloads linked to agencies such as NRC, Première Urgence Internationale (PUI) and UNHCR reported shelter assistance totals (NRC, 2025; PUI, 2025; UNHCR, 2023; UNHCR, 2024;).

From a population perspective, ActivityInfo disaggregation shows that Syrians constitute a substantial share of recipients across years, while Lebanese vulnerable HH also represent a

meaningful component of the caseload in some areas and cycles (Shelter Sector Lebanon, ActivityInfo Dashboard). This mixed profile matters for programme calibration because rent dynamics, tenure formality, and coping capacity often differ by population group, even within the same local housing market.

6. Key findings and discussion

The following section discusses the main findings based on the triangulation of PDM reports, primary data collection through key informant interviews, In-depth interviews and statistical analysis of a whole PDM dataset.

6.1 How CfR is implemented in Lebanon

6.1.1 Program design and delivery modalities

Across the available post distribution monitoring evidence, CfR is implemented primarily as a time bound rent subsidy delivered to HH renting in the private market, with strong alignment between programme intent and reported expenditure (65.6% to 85.8% of the HH use exclusively the assistance to pay rent. Where HH report that amounts are not fully sufficient, resources are commonly prioritised for rent first, with any remaining amounts directed to closely related essentials such as utilities, food, and health costs (Medair 2023; Medair 2024; INTERSOS 2023; Concern 2023).

Housing conditions snapshot

Across the IDI dataset, interviewees reported a range of housing situations highlighting the complexity of circumstances that determine vulnerability and need. Many households survive in sub-standard housing conditions, most often very basic apartments requiring refurbishment, with frequent over-crowding. The most severe cases are in unfinished buildings and converted warehouses. Notably, one extended Syrian family were forcibly evicted and have lived in a tent for over a year while being unable to find an alternative property to rent. The struggle to make rental payments left many respondents prioritizing rent over other essential needs like food, medicine, or education with a reliance on any assistance to avoid eviction or debt. Across the interviews the relief provided by the CfR assistance was strongly communicated with a heavier reliance on the assistance most prominently noted by Syrian households who also frequently report discrimination and risk of eviction. Female headed households experience additional layers of vulnerability in their housing situations often facing the most severe financial pressure. Many cited the social stigma of being a single female and the concern or direct experience of exploitation or harassment by landlords.

> *'We live in a single room underneath a building, similar to a garage. The room has a very small toilet area that is only separated by a curtain and does not have a door'. (single headed female and 3 children, Nabateye)'*

Overall, poor housing quality and risk of eviction are widespread, regardless of gender or nationality, but the most acute conditions are experienced by female-headed Syrian households existing on a knife edge of instability and financial pressure

Implementation practice also reflects an increasingly standardised protection and accountability orientation. PDM findings consistently report high satisfaction with delivery modalities and limited operational issues, suggesting that recipients generally understand the purpose and parameters of assistance, and that access barriers and informal payment risks are reported as low in the sampled programmes (Medair 2023; INTERSOS

2023; Concern 2023; PUI 2025). Across the same sources, CfR is delivered to caseloads with high vulnerability profiles, including disability and chronic illness in the household, which has implications for safeguarding, referrals, and the importance of clear information provision and complaints pathways (Medair 2023; Concern 2023). Across the KII, delivery mechanisms are described as broadly aligned at the level of core parameters, particularly transfer value ceilings and targeting criteria. The KII describe a programme space with strong shared rules, with small variations in day-to-day delivery.

Many informants treat the ceiling system as the backbone of coordination. It is not only a budgeting tool, but also a way to prevent competition between agencies and to reduce grievances between partners working in the same area. One informant summarises the logic bluntly: “no one can pay more than this amount”.

Documentation and formalisation are widely feasible, with a small percentage of exceptions. The KII describe a small percentage of landlords refusal to sign or share documents in some areas, often linked to fear, distrust, or security concerns. This matters because the programme often assumes some level of documentation to reduce disputes, but the KII imply that documentation requirements can become a bottleneck that excludes some HH.

A further implementation signal is the evolution in stated preferences. While CfR remains strongly valued in several datasets, some later cycles show a shift towards stronger preference for multipurpose or unrestricted cash, reflecting on different transfer values and that HH face severe and competing needs beyond rent even when rental support is available (Concern 2024; Medair 2024; PUI 2025).

6.1.2 Targeting and assessment practices, including the extent of standardisation

Key informants describe CfR targeting as operating within a relatively standardised coordination space, where common parameters shape who can be prioritised and what level of support is feasible. Across interviews, informants repeatedly refer to shared rules and tools, including shared standard operating procedures, and broadly aligned scoring and targeting approaches. The PDMs and KII points to an identification method that has changed over time. While in 2023 INTERSOS reports that most of the beneficiaries were identified via the shelter hotline. In 2025, all the partners referred to most of them being referred by protection actors or by their protection teams.

6.1.3 Transfer value setting, frequency, duration, and seasonality considerations

Transfer values for Cash for Rent are set through a Shelter Sector ceiling system, with ceilings differentiated by governorate and used as the common reference for partners to limit large variation between agencies operating in the same area. In practice, transfer values are also calibrated against a minimum rent coverage expectation, commonly applied as a benchmark of around 70% of the rent, in 2024 the Sector introduced the possibility of supporting only 50% of the rent cost, providing that the HH commits to complete the rest. Ceilings were revised in mid-2025 and further revisions are being discussed for 2026, reflecting concerns that some ceiling levels no longer align with prevailing rents.

The statistical analysis of the PDM provides interesting data related to the effects of monthly vs quarterly payments to beneficiaries. In the dataset, 65.2% of the beneficiaries were paid monthly and 34.4% quarterly. Households paid quarterly are less likely to remain in the dwelling 3 months after assistance ends, but this difference largely disappears once duration and percentage are included in the analysis, suggesting it is mainly a package design effect. Where there is a strong effect is in the changes in negative coping mechanisms comparing before and during the rent assistance. Among those receiving monthly payments, the PDMs report improvement in 15.3%, no change in 77.3%, worsening in 7.4% of the cases. Among those paid quarterly, 37.1% report improvement, no change 56.8% and worsening 6.1%

Assistance duration is most implemented as a 6-month package, with longer durations used in some programmes, including 8-month support and, in some cases, up to 12 months. Short extensions are also used in a smaller subset of cases where households remain highly vulnerable at the end of the initial cycle. For comparison, in other types of programmes, some shelter actors implement rehabilitation or upgrading arrangements linked to rent free, rent reduction, or rent freeze agreements, typically providing around 12 months of housing benefit and sometimes longer, depending on the agreement.

In the past, payments were conducted to the landlords directly; currently all the partners are paying directly to the tenants, requesting proof of payment and opening complaint lines to landlords that report not receiving their rent.

According to the interviews, winter consistently emerges as the period of greatest need for household support. Winter was described as a period of heightened vulnerability due to increased expenses (heating, clothing, school fees), reduced work opportunities, and greater health risks. The higher cost of living in the winter stretches already limited household budgets driving and entrenching debt cycles. This is true particularly for households reliant on daily labor as limited work opportunities in the winter make it harder to afford rent and basic needs. Many

"During the winter season, it is very difficult to find extra work, and my income is much lower. Because of this, I often cannot pay my rent on time in winter." (Lebanese female, Saida)

"*Yes, the timing of the support mattered a lot for me. Receiving the assistance during the winter season was especially important because expenses increase at that time, such as the cost of heating and hot water for washing.*" (Syrian female, Nabateye)

households were also faced with increased or emergency health costs as health problems in winter and due to unfit living conditions (WHO, 2025). These findings were corroborated across all local authorities interviewed in each geographic area.

For the less economically vulnerable households with more consistent income that is not seasonally dependent, the timing of assistance was not considered important with households reporting that any support is useful at any time. While in some cases preference of receiving rental support at the start of the school year was indicated.

For the households largely dependent on aid for survival - typically female headed Syrian households and those with compounding vulnerabilities including very minimal capacity to generate income, such as those with functional disabilities - the preference was for consistency of assistance, highlighting the abject poverty faced by these households and reliance on aid for survival.

6.2 Effectiveness of CfR and what drives it

6.2.1 Intended outcomes and results narrative

The data points at CfR as a protection tool aimed at tackling evictions, serving as a stabilization tool. It reduces immediate eviction risks, providing a safe and dignified shelter for a period.

Rent arrears and eviction threats often have a near term timeline. By clearing or reducing arrears, CfR resets the landlord tenant relationship, invert the power balance, and reduce immediate displacement risk. The KII also make a strong case for why short-term stabilisation is valuable in itself. In practice, eviction is often a rapid shock with immediate protection consequences, and the KII describe CfR primarily as a temporary intervention that buys time and reduces acute exposure.

This time window matters because it allows HH to avoid repeated displacement, maintain access to services and community support, and reduce the urgency that forces harmful coping decisions. It also creates operational space for case management, which KIIs describe as central to prevent slippage back into arrears and eviction risk. The KII indicate that a period of stability can prevent immediate harm, preserve dignity, and provide a more workable basis for protection case management, dispute resolution, and any feasible referrals to complementary assistance.

The statistical analysis of the PDM data paints a picture of an effective programme that meets shelter and protection outcomes. 99.3% received a housing, land and property (HLP) awareness session, and 94% of them report having a tri partite lease agreement in safe and dignified shelter. 86% of HH reported spending the total amount of the assistance exclusively on rent, while 3% also used it for food expenses, 5% for health, 1% for education, and 1.5% on utilities.

Across agencies and governorates, PDM evidence indicates that CfR is associated with perceived improvements in housing stability, living conditions, and reduced stress, with high levels of satisfaction reported. In the PUI general satisfaction survey, a very large majority report a significant positive impact on safety and wellbeing (PUI 2025). Similar patterns of perceived improvement are reported in UNCHR's PDMs, indicating that the modality is generally viewed as appropriate and protective in a context of high eviction risk and rent arrears (Medair 2023; INTERSOS 2023; Concern 2023).

Finally, the PDM evidence shows that effectiveness on housing outcomes coexists with persistent multi sector deprivation. HH frequently report continued reliance on negative coping during the assistance period, particularly contracting debt and reducing essential expenditure. PUI reports that a substantial share of respondents used at least 1 negative coping strategy during the assistance period, with borrowing among the most frequent (PUI 2025). This helps explain the observed shift in some datasets towards preference for multipurpose or unrestricted cash and highlights that CfR can reduce eviction risk without resolving the underlying income poverty that drives wider vulnerability (Concern 2024; Medair 2024; PUI 2025).

6.2.2 Adequacy of Transfer Value is Central to Enhancing Effectiveness

Effectiveness is strongly driven by transfer adequacy relative to local rent levels. Where assistance covers a high share of rent, respondents more frequently report reduced financial burden and greater housing stability. Where coverage weakens, protective effects are diluted and HH may still accumulate arrears or rely on borrowing. A clear comparative illustration is observed in Bekaa, where Medair reports a marked increase in the share of HH whose transfer covered half or less of rent between the 2023 and 2024 cycles, with the 2024 cycle targeting Lebanese HH (Medair 2023; Medair 2024). Conversely, NRC monitoring indicates that adequacy can improve when transfer values and design features are adjusted, with increases in the share of HH reporting full rent payment and reductions in the share reporting very low rent coverage between 2024 and 2025 (NRC 2025). These results underline that regular rent monitoring and transfer recalibration are decisive determinants of effectiveness.

Assistance covering less than 50% of rent provides limited protective effect

The In-Depth Interviews (IDI) data provides clear findings about how the transfer value affects the effectiveness of CfR assistance; when HH reported to receive less than half the amount of their rent, the intervention has very minimal positive impact in reducing negative coping strategies or securing tenure.

> *'The cash-for-rent assistance was insufficient, as it covered only $40 of the $200 rent, less than a quarter of the total amount. As a result, there was no significant improvement in*

my housing situation or daily life, and I still have several months of unpaid rent ' (Syrian Male - 5 children - daily laborer - Baalbek)

Among the IDIs, when HH received assistance covering less than half of their monthly rent, the support did not meaningfully reduce financial pressure or housing insecurity. This was predominantly the case for Syrian HH, particularly female-headed HH, and those caring for chronically ill family members, who consistently reported the need to borrow money to bridge the rent gap, leading to growing debt, delayed payments, and in some cases several months of accumulated arrears despite receiving assistance. In almost all reported cases of receiving less than half the rental value, houses continued to rely on negative coping strategies such as reducing food consumption and child labor, as well as postponing or purchased medicine on credit, and redirected portions of the assistance to urgent health expenses. Protection concerns linked to landlord behavior were also reported in this group, further compounding vulnerability.

A single Syrian female head of household with 7 children reported receiving less than half the value of her rent. While receiving assistance she had to continue to rely on borrowing and income generated from her sons (12, 15) who sold tissues in the streets. As a result of her challenges to pay her rent on time and in full, she experienced harassment by her landlord, who proposed waiving rent in exchange for sexual favors.

Findings differ somewhat for Lebanese HH receiving less than half the rental value in assistance. While still reporting significant financial burden, these cases did not need to borrow during the assistance and reported being able to meet other basic needs.

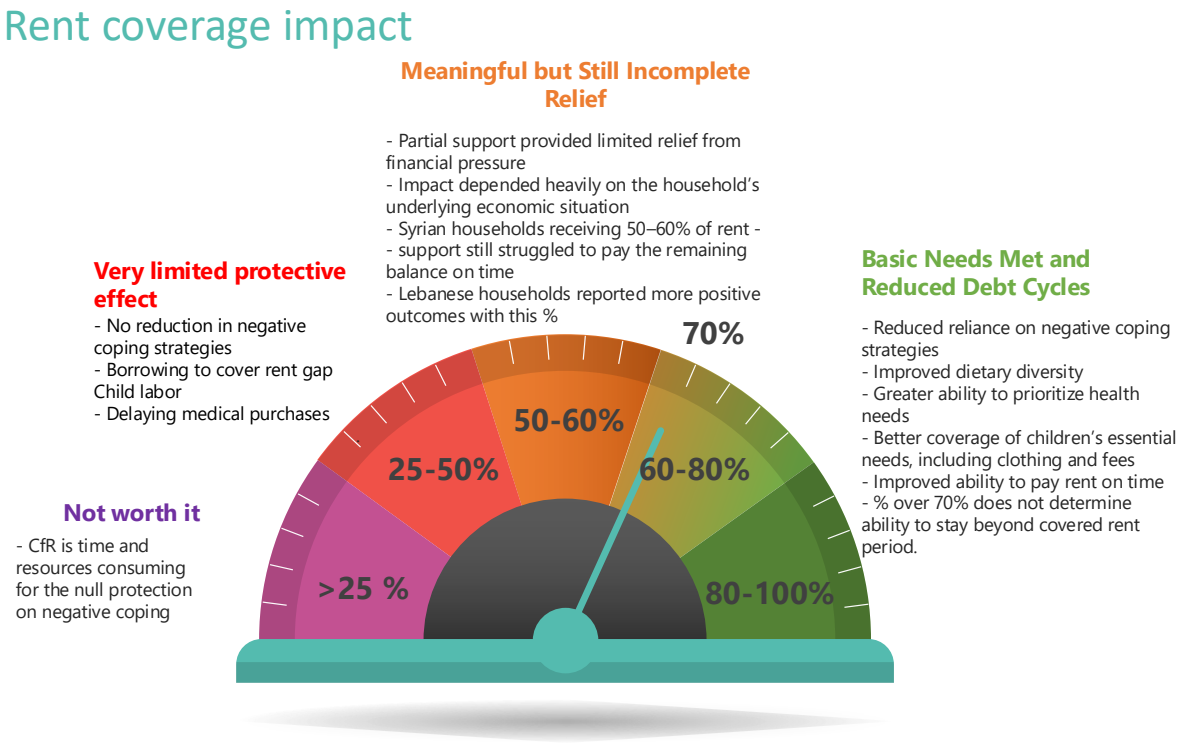

Figure 4: Rent Coverage Impact

Assistance covering between 50% and 70% of rent provides meaningful but still incomplete relief dependent on underlying economic situation

Among the IDIs, HH reporting receiving over 50% of their rental value in cash assistance reported an ease on their financial burdens. However, the effectiveness for HH was largely determined by the underlying economic situation of the household. For a handful of Syrians' receiving 50-60% of their rent and with no other assistance, they reported being unable to pay the remaining rent on time. When some HH were provided with the same amount but over a longer timeframe (9 months +), they were able to make some debt repayments. Whereas another Syrian female head of household receiving some food assistance and working as a cleaner noted that *'although the amount did not cover her full rent, she was able to pay other utilities and had reduced stress'.*

Outcomes were more positive for Lebanese HH with some access to income who were receiving more than half of their rental value with reports of easing financial burden, despite a short duration of 4 months.

KII stated that where the gap is large or in times of external crisis or difficult family situation, HH may still need to borrow, negotiate arrears, or accept overcrowding, which weakens the expected protective effect, and can also reduce programme feasibility in the highest-pressure areas. That's where the 70% over the total cost and the current ceiling is referred by the key informants as a good approach in most of the situations but inadequate in certain situations when the rental market is particularly tight.

Assistance covering over 70% of rent enabled HH to address other basic needs and prevented debt cycles.

IDI HH who received over 70% of their rental value reported a reduction in negative coping mechanisms. Without the pressure of rental payments even some of the most vulnerable HH reported being able to provide a more varied diet for their families, being able to focus on health needs and address basic needs such as children's clothing needs. HH were able to pay rent on time and a number of HH receiving the full amount or more than the full amount of assistance were able to reduce debt and pay school fees.

The statistical analysis of the PDM data shows that change in debt is meaningfully associated with percentage of rent covered, continued debt aligns with lower coverage and higher gaps, while resolved debt aligns with higher coverage and lower gaps[3].

[3] After excluding 2023 data due exchange rate variations, the sample size is small n=760

The IDIs report that transfer value and duration are fundamental drivers of program effectiveness. Transfer values of anything lower than 50% provide very minimal impact with HH continuing to rely on negative coping strategies, even where HH have access to some income or additional assistance. While those receiving over half of their rent report some positive effects of the assistance, this is largely dependent on the existing economic vulnerability and capacity of the household and overall provides mixed outcomes. Finally, where HH received 80% or more of their rental value, the assistance enabled those HH to reduce their negative coping. There was a notable difference between the findings for Syrian HH compared to those of Lebanese HH. In each category Lebanese HH reported notably more positive impact of the level of the assistance than the Syrian HH emphasize the comparative vulnerability levels between these population groups.

6.2.3 Tenancy arrangements, contract practices and feasible alternatives

Contracts are necessary but not sufficient. The KII suggest that contracts provide a high degree of security during the assistance period but cannot fully protect tenants in a context of weak contract enforcement. The real determinant becomes whether the landlord sees value in stability, whether community norms constrain abuse, and whether implementers can follow up quickly when disputes begin.

Administrative requirements can become exclusionary. Where receipts, signatures, or property ownership documents are required, HH and landlords in the most precarious and informal arrangements may struggle to comply. Compliance should be condition for assistance, but there is the risk the programme may inadvertently select for HH in safer and more formal rental situations, rather than those at highest risk. In most of the cases, the implementing agencies always found ways to fulfil the compliance requirements without excluding vulnerable HH at risk of eviction.

6.2.4 Unintended Consequences: Rent Inflation, Exploitation, and Tenant Vulnerability

Across the KIIs, informants did not describe Cash for Rent as a general cause of rent inflation across all areas. Most said that rents are shaped mainly by wider market pressures, especially speculation, sudden increases in demand, displacement patterns, and limited housing supply. At the same time, some informants described a possible local effect in places where assistance is concentrated in very small areas and landlords know that tenants are receiving support. In these cases, KIIs referred to anecdotal complaints from communities that assistance may have contributed to rent increases in specific locations. Overall, the interviews suggest that CfR is not seen as a main driver of rent inflation, but that it may contribute to very localised price increases under certain conditions.Rental market dynamics in Lebanon are highly volatile and differ largely across the country. The scope of the research did not include a rental market assessment but sought to identify anecdotal evidence of the

extent to which rental markets are influenced by cash for rent interventions. Across all locations there were no reports of the wider rental market distortion as a result of CfR. Interviewees (both program participants, local authorities and landlords) noted inflation in the market but in every case attributed rising rent to external factors including the war, displacement from the South, housing shortages, increased cost of living and dollarization of the economy, and high demand for rental properties. However, at an individual level households frequently report the increase of rent after the assistance ends which could suggest that landlords expect increased rental payments to be made because households are receiving assistance. While not captured in the findings, the scale of CfR programming in Lebanon reached only 31,464 households in 2024-25 combined, reducing the likelihood of market wide influence.

Across the reviewed PDMs, sustainability challenges are most visible at the point of exit, when HH transition from supported rent payments to self-financed rent. A recurrent finding is rent increases after assistance ends. NRC reports that 52 % of HH experienced a rent increase after CfR ended, with higher rates in 2024 at 57 % compared to 49 % in 2025. This pattern indicates that exit is a high-risk moment, particularly where landlords anticipate the end of support or where wider market pressures drive rent inflation (NRC 2025).

For the IDIs, landlord awareness of assistance is perceived as strongly linked to rent increases. Across around half of the response, HH reported that when landlords became aware that tenants were receiving cash-for-rent assistance, they often attempted to raise the rent or became more demanding. This was frequently attributed to assumptions that Syrian tenants were receiving substantial external support and could therefore afford higher rents. Many participants of the IDIs explicitly recommended that landlords should not be informed about the support. In several cases, landlord behaviour worsened after assistance ended suggesting landlords were cooperative while assistance was active but became more demanding or increased rent once the support ended. Points of friction are more common before the CfR assistance, where indebtedness is widespread or after the assistance ends. The PDM dataset speaks of very little conflict during the assistance, among the 906 respondents, only 4% report conflict with their landlords during the assistance.

Contracts with NGOs can both reassure and incentivize landlords. The picture is not all bad. Within the IDIs, there were many reports of landlords who were cooperative during the assistance period because NGO involvement reassured them that rent would be paid on time. A smaller but not insignificant portion of HH reported flexibility from landlords enabling them to pay debt over time. However, this same awareness sometimes led to attempts to increase rent or take advantage of the situation. Some participants proposed that rental agreements or payment mechanisms be structured directly between tenants and NGOs to reduce opportunities for landlord exploitation or misunderstanding.

The KII highlight that landlords are not a uniform group. Some landlords appear primarily motivated by maximising income, using threats or renegotiation. Others are described as dependent on rent as a key livelihood source. This matters because engagement strategies that assume all landlords are predatory will miss opportunities for constructive agreements, while strategies that assume cooperative behaviour will underestimate risk in abusive relationships.

Among the PDM dataset, rent increases are a substantial feature of the programme environment. Around 27% report rent increasing during assistance and around 46% report rent increasing after assistance. During assistance, rent increases are most consistently associated with lower percentage of rent covered. Population differences are clearer after assistance, where Lebanese have lower odds than Syrians to be requested a rent increase. Finally, HH reporting rent increases during assistance are also more likely to report rent increases after assistance, suggesting that rent dynamics for a given household are not random events but part of a broader pattern in their rental arrangement and market context.

	Rent increase during assistance		Rent increase after assistance	
Population group	**Valid n**	**Yes %**	**Valid n**	**Yes %**
Syrian	729	27.7	693	48.5
Lebanese	158	22.2	154	35.7
Palestinian from Lebanon	37	16.2	36	36.1
Migrant Workers	9	33.3	9	55.6
Palestinian from Syria	11	45.5	11	63.6

Figure 5: Reported rent increase by the IDIs

However, the PDM data does not capture if the rent increase was due the general increase in rental prices in Lebanon or due to the assistance received.

6.2.5 Differential outcomes by population group

Across the KIIs, informants consistently describe CfR as producing similar outcomes for all population groups[4]. However, its most direct and visible effects is for Syrian refugees, primarily because all Syrian refugees rent their dwelling, compared to only 15% of the Lebanese paying rent.

[4] Differential outcomes can be discussed with greater confidence for Syrians and Lebanese, as these are the two population groups for which the available material provides sufficient volume and consistency across KIIs, IDIs, PDM reports, and the compiled dataset. By contrast, the evidence base is not sufficiently granular to support robust comparative analysis for Palestinians or migrant workers. Although these groups appear in some parts of the quantitative data, the number of observations is too limited and the qualitative material does not provide enough depth for reliable interpretation. Any assessment of differential outcomes for these groups would therefore require further targeted research.

For Syrians, where the dominant risk is immediate eviction or repeated displacement within the same locality, a predictable rent contribution can translate into short term stability, fewer forced moves, and a stronger negotiating position with landlords, even when assistance is time bound.

For Lebanese HH, KIIs point to a more recent and narrower use case. Several actors emphasise that systematic targeting of Lebanese through CfR is comparatively new, framed less as a long-standing refugee shelter response and more as an adaptation to deepening poverty since 2019 and, more recently, conflict related internal displacement.

Among the IDIs, an analysis of the most mentioned topics paints clear differences on perception between Syrians and Lebanese. While 82% of Syrians mention seasonality as one of the most important driving factors of vulnerability and needs compared to 50% of Lebanese. Child labour is mentioned by the 46% of the IDIs, compared to 18.8 of Lebanese. Debt or borrowing is mentioned more often by Syrians (62%), compared to 55% of Lebanese IDIs.

Issue	Syrian % (n = 45)	Lebanese % (n = 16)
Winter or seasonality	82.2	50.0
Child labour	46.7	18.8
Debt or borrowing	55.6	62.5
Landlord awareness or pressure	48.9	56.3
Rent increase	93.3	93.8

Figure 6: Most mentioned topics by the IDIs

The KIIs are unusually clear that the distribution of renting versus owning is not comparable between refugees and Lebanese due to the different percentages of population renting their main dwelling. Equally, limited livelihood opportunities to certain sectors, do not contribute to long term sustainability.

This matters for outcomes. In a predominantly renting population, a rent subsidy has a direct mechanical effect on the probability of eviction and forced movement. In a population with high rates of ownership or family-based housing arrangements, CfR is by definition reaching a smaller, more specific subgroup, often with a distinct profile, such as displaced HH, HH that have lost housing due to conflict, or urban poor HH without inherited property. In this framing, the “outcome” for Lebanese HH is still stabilisation, but the pathway is different. It is less about long term displacement management in a rental dependent refugee population, and more about preventing acute housing loss among newly vulnerable host community HH, including Lebanese IDPs, whose displacement drivers and feasible exit options differ.

6.3 Sustainability, exit strategies, and linkages

6.3.1 Exit strategies used by actors and practical constraints

The evidence available suggests that CfR has generally been treated as a time bound stabilisation intervention rather than a programme with a defined graduation model. Reported exit approaches centre on reassessing eligibility after the initial assistance period, with some households receiving short extensions where vulnerability remains high. In a smaller number of cases, actors described referral to an alternative shelter solution, such as a repaired dwelling with a rent free or reduced rent agreement for a limited period.

The most frequently cited intended pathway for safer exit is complementarity with other assistance and services, rather than CfR alone. Key informants described proposed linkages to livelihoods support (skills training leading to income) and potential referral back into MPCA for households that were no longer eligible but experienced a temporary shock. However, these linkages were repeatedly characterised as aspirational and not operationalised at scale, with informants noting that referral exit arrangements did not materialise into a functioning system.

While immediate prevention of eviction is a realistic claim, durable housing security is much harder to sustain without effective links to income support, legal assistance, and longer-term mechanisms. For the most vulnerable households reached by CFR, a conventional exit strategy is often not realistic. Many are below minimum expenditure thresholds, face chronic health or protection vulnerabilities, and continue to rely on debt and harmful coping even while receiving support. In these circumstances, expecting households to absorb market rent at the end of short assistance is not reasonable. This is why the recommendations propose a dual targeting approach: one track prioritising households that suffer a shock with some prospect of sustaining rent after support, where assistance can be designed with clearer exit planning and stronger linkages to livelihoods, or social assistance; a second track explicitly recognises CfR as a temporary, protective measure for extremely vulnerable households at immediate risk of eviction, where the purpose is short term harm reduction and stabilisation rather than sustainability.

6.3.2 Linkages with protection, Information Counselling and Legal Assistance (ICLA), livelihoods, shelter rehabilitation and other support

Just under a third of HH interviewed during the IDIs received additional assistance while receiving CfR. This included many of the most vulnerable HH. Complimentary assistance included a range of modalities, most commonly food assistance was provided in the form of food parcels or boxes, food vouchers; some HH received cash and in-kind assistance, medical assistance or short-term work opportunities. Overall, where food assistance or multipurpose cash was received at the same time as rent support, HH consistently reported better ability

to manage rent, utilities, food, and stress. Where no complementary assistance existed, rent support alone was often insufficient to stabilize the household.

'Apart from the rent support, I also received 80 dollars for a food parcel during the same period. When I received the rent support, I immediately gave it to the landlord. Having both types of assistance made it easier for me to pay the rent and feel more comfortable in my home.' (Syrian female head of household, Nabateye)

The interviews did not explore referrals in depth, as these are typically the responsibility of the original case management agency. However, respondents consistently described sudden shocks -such as medical expenses, illness that prevented the main income earner from working, or the loss of a breadwinner - as the primary reasons households fell behind on rent. Although cash-for-rent assistance was often provided as a last measure to prevent eviction, the underlying financial pressure was frequently unrelated to housing costs. In many cases, rent arrears were a symptom of an earlier shock, most commonly health-related expenses, which households had covered by diverting funds away from rent or by borrowing.

As shelter is a critical protection need, households prioritized paying rent, often accumulating debt elsewhere. As a result, assistance calculated against rental costs may not fully address the root cause of vulnerability, which is masked by the immediate risk of eviction. While not directly probed, there was little indication that households were referred onward for support to address these underlying shocks and prevent further arrears. This suggests proper integration with appropriate referral or complementary support mechanisms could improve overall effectiveness.

> *'The rent was covered fully by the assistance. But I had to pay the first instalment toward my wife's medical bills. I went into debt to cover my rent expenses and other needs.'* (Gender: Male, Nationality: Syrian, Location: Beirut governorate, Zuqaq Blat)

6.3.2 What happens after assistance, including 3-month post assistance outcomes

According to the KIIs, duration is a lever, but not a solution. Longer assistance can reduce repeated eviction threats and provide more stability for children, health, and community ties. However, the KII suggest that without reliable pathways to income or longer-term support, duration mainly shifts the timing of risk rather than removing it. This is why the KII discuss reassessment and potential extension as a main solution for certain situations.

Statistical analysis of the PDM data shows strong correlation between assistance duration and ability to remain paying rent three months after the end of the assistance.

Unluckily due to data gaps and smaller samples in some responses, the analysis is not robust enough to associate it with reduction or increases in negative coping mechanisms including debt.

Statistical analysis of how assistance duration affects household retention of the same shelter. Out of 1122 households sampled in the PDM, 906 (about 81%) are still in the same dwelling 3 months after, 216 (about 19%) have left. Among those who left, 173 were classified as leaving for reasons other than eviction and 43 were classified as eviction related exits. Duration differs meaningfully between these groups. Households still living in the same dwelling received a median of 8 months, whereas households who left received an average of 5.27 months (median 5), and this difference is statistically significant. The three-category outcome shows the same gradient: those still living averaged 5.83 months, and those who left due to eviction averaged 4.95 months; the distribution of months paid differs across these two groups. When modelling the likelihood of leaving, each additional month of payments is associated with lower odds of leaving by 3 months post assistance. In the logistic regression, the odds ratio is about 0.93 per additional month ($p = 0.0089$), meaning each extra month is associated with roughly 7% lower odds of leaving, 3 extra months is associated with about 20% lower odds of leaving and 6 extra months is associated with about 35% lower odds of leaving. This is not “percentage points” reduction in leaving, it is a reduction in “odds”. The practical direction is still the same: longer support is linked to better housing stability after the assistance ended.

Sustainability challenges are most evident at exit. A recurrent finding is rent increases after assistance ends. NRC reports that more than half of HH experienced a rent increase after support ended, with variation across years (NRC 2025). This indicates that the end of assistance is a high-risk moment for both affordability and tenure security, and that sustainability depends not only on household income but also on landlord behaviour and wider rental market dynamics.

While programmes commonly include processes to support tenancy arrangements and reduce disputes, the principal risks at exit remain inability to sustain rent and eviction, as reflected in reported reasons for leaving the assisted dwelling (NRC 2025). In practical terms,

exit strategies are more likely to hold when they anticipate rent inflation risks, set realistic expectations for HH and landlords, and include measures to mitigate landlord driven price or contract changes where feasible (Medair 2024; NRC 2025).

Across the IDIs, a strong end of assistance signal is psychological distress, with around 7 in 10 interviews containing explicit stress and anxiety language linked to the programme ending. Only around 1 in 9 interviews explicitly state that the household did not know the assistance would end, but nearly 3 in 5 interviews describe a coping response linked to the cliff edge, most commonly borrowing or accumulating debt in relation to the end of payments. Patterns are broadly similar for Syrians and Lebanese on distress and debt, while the few explicit references linking child labour or asset sales to programme closure appear in a small number of Syrian interviews and are geographically concentrated in the South.

Finally, the comparative evidence implies that linkages and sequencing are central to sustainability. Because negative coping and unmet needs often persist during CfR, durable outcomes are more plausible when rental support is complemented or followed by assistance that addresses non rent drivers of vulnerability. This may include multipurpose cash to cover essential consumption gaps, livelihoods support to stabilise income, and referral pathways to available social assistance for eligible Lebanese HH (Concern 2024; Medair 2024; PUI 2025). Without such linkages, CfR is likely to function primarily as a short-term stabilisation instrument with predictable stress points once support ends (NRC 2025).

6.3.3 Sustainability and targeting choices and trade-offs

According to the KIIs and the PDMs, most of the beneficiaries selected are extremely vulnerable HH. Most of them are below the Survival Minimum Expenditure Basket (SMEB) and, even during the assistance, more than half cannot meet half of their basic needs. A smaller subset of beneficiaries are less vulnerable HH, still below the Minimum Expenditure Basket (MEB), who have experienced a temporary shock that affected their livelihoods. The PDM data show that 70% of HH resorted to harmful coping mechanisms before the assistance.

The KIIs repeatedly underline the practical question of what happens after assistance ends, including whether assessment and follow up can meaningfully identify households that remain unable to cope, and the constraint that organisations often lack funds to extend support even when endline results show continuing need.

This challenge is not evenly distributed across population groups because legal and economic opportunity structures are not evenly distributed.

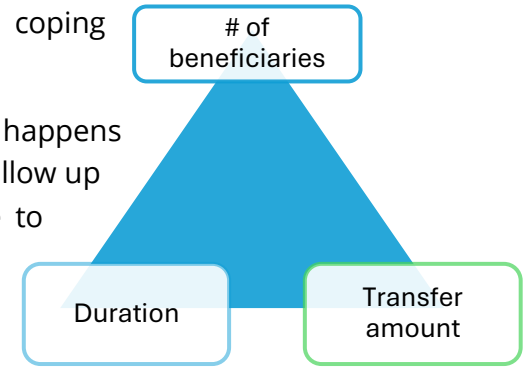

Figure 7: Trade-off triangle

On the Lebanese side, key informants implicitly assume wider feasible livelihood options, even in a depressed labour market. For Syrians, the Kis confirmed that legal access to work is highly restricted, with Syrians permitted to work legally only in a limited set of low skilled sectors such as agriculture, construction, and waste collection or cleaning, with many pushed into informal employment. This does not determine outcomes on its own, but it plausibly helps explain why a time limited rent subsidy can produce a sharp stabilising effect during the assistance period yet still leave a high risk of renewed arrears when the transfer stops.

At the same time, vulnerability is not shaped only by population status. The findings also suggest that life cycle vulnerabilities and household composition create additional layers of risk that cut across all population groups. Older persons, households with members with disabilities or chronic illness, and female headed households with several children often face structural constraints that are not easily altered within the timeframe of a rent assistance intervention. In these cases, the limits to recovery are linked not only to income poverty, but also to reduced earning capacity, care burdens, dependency ratios, and lower room to absorb further shocks.

This is important for how sustainability is understood in programme design and evaluation. It is not realistic to apply the same expectation of post assistance self recovery to an elderly household at immediate risk of eviction, or to a female headed household with multiple children and weak access to stable income. For these households, cash for rent may still be highly effective and appropriate because it prevents eviction, protects minimum housing stability, and reduces immediate harm. However, the likely outcome is short term stabilisation rather than sustainable exit, unless the assistance is linked to longer term social assistance, protection, or other forms of continued support[5].

In a context of reduced funding, the main trade off is between assisting fewer beneficiaries, which reduces coverage; reducing the duration of assistance, which limits the protection period and the likelihood of continuing to pay rent, as the statistical analysis showed; or reducing the transfer amount, which reduces effectiveness and impact on negative coping mechanisms.

Implementing organisations, sector coordination platforms, and pooled funding mechanisms will therefore need to make explicit, well documented decisions on which parameter is being adjusted, and for what objective. These choices should be reflected in

[5] While the PDM dataset contains basic demographic information on age and gender, it does not analyse outcomes by these variables. Nor do the PDM reports, the available datasets, or the IDIs systematically analyse outcomes by age, gender, household composition, or other life cycle vulnerability variables. As a result, this dimension cannot be robustly concluded from the primary evidence generated through this study and would require further dedicated research. Nevertheless, humanitarian vulnerability frameworks consistently highlight that life cycle vulnerabilities and household composition shape coping capacity and recovery prospects.

programme design, communication with participants, and monitoring frameworks, so that trade-offs are managed deliberately rather than by default.

6.4 Coordination and strategic positioning

6.4.1 Current inter-sector and Government coordination arrangements

Strong linkages for entry, weak linkages for exit but only partially shelter actor's fault. CfR should be considered only one component of case management, providing access to safe and dignified shelter while other actors support the household with complementary assistance or services.

The KII describe strong coordination on referrals and shelter specific rules than on inter sector pathways. The KII present protection linkages as a practical strength of CfR, not an additional layer. The mechanism is straightforward: in a context where landlord tenant relations can become coercive, livelihoods and rights opportunities are limited, rent support reduce risk of eviction, while protection teams can address the risks that rent support alone cannot resolve.

Several KII describe that referrals to livelihoods and other assistance streams do not function reliably, for reasons linked to different targeting systems and capacity constraints. One informant says referrals to livelihoods "never materialized" because partners lacked the resources and capacities to accept referrals.

In addition, the KII suggest limited state led rent support options, which reduces realistic pathways beyond humanitarian assistance. Currently MoSA or any other government structure does not have a housing policy, or housing support programme. In this context, linkages are complicated. However, the Shelter Sector is developing a new arrangement with MoSA to operationalise CfR support for Lebanese HH displaced by the 2024 hostilities whose homes were destroyed and who remain unable to return. Sector leadership described the preparation of a short guidance note for 2026, in collaboration with MoSA, focusing on provision of CfR for Lebanese IDPs, with an indicative target of 10,000 HH (approximately 50,000 individuals). The KIIs indicate that the note is intended to clarify the modality, eligibility criteria, and referral pathways between MoSA and the Shelter Sector, including how the Shelter Sector and partners would verify shelter conditions and socioeconomic vulnerability, and how cases identified by partners but not registered with MoSA could be referred for registration or consideration. This new program represents a good opportunity to work on better linkages, promote a housing policy and a housing support program for vulnerable Lebanese HH.

6.4.2 Opportunities to strengthen technical and operational coordination of CfR and positioning alongside MPCA.

The revamp of the Cash Working Group (CWG) is a significant opportunity for the Shelter Sector and for CfR. The revision of the CfR guidelines would benefit from stronger technical coordination with the CWG and the Donors Cash Group in Lebanon. In this context, it is important to reinforce the distinctions between CfR and other sectoral cash approaches that have previously been perceived as duplicative, or as a cumbersome way to top up MPCA. Given that many assisted HH remain unable to meet basic needs even during support, CfR should be positioned as complementary to MPCA that meets specific shelter and protection outcomes.

With the current donor's emphasis on prioritisation, deduplication, and referral systems as funding tightens, including an expectation that the system articulates what should be prioritised and what should be deprioritised. In that framing, CfR can be positioned less as a standalone shelter cash product and more as a targeted, time bound protection relevant instrument for HH at acute risk, with explicit referral pathways into broader assistance and case management, and with clear criteria for when CfR should be layered with MPCA or other support.

7. Recommendations

7.1 Implementing agencies

1. **Put beneficiaries at the centre.** This term, often used as a buzzword in humanitarian assistance, is particularly relevant in the case of CfR. In the past, it seems that sometimes the shelter became the beneficiary, with an architectural or engineering approach applied to one of the most fundamental needs: having a safe and dignified dwelling.
2. **Match the package to the household profile.** Use a simple decision rule at case level:
    - If the household has limited income capacity and compounding vulnerabilities, design for high rent coverage and link to complementary support.
    - If the household has some income capacity but faces a temporary shock, design a time bound package focused on stabilisation and transition. This responds to consistent evidence that outcomes depend heavily on the underlying economic situation, not only on programme quality.
3. **Do not pretend that very low coverage prevents eviction.** When support covers less than 50 percent of rent, IDIs show minimal protective effect for the most vulnerable, with continued negative coping, debt, and sometimes protection risks linked to landlord

behaviour. If budgets force partial coverage, it should be treated honestly as harm reduction and time buying and accompanied by stronger case follow up and referrals.

4. **Use timing intentionally, especially for HH reliant on daily labour** Many HH describe winter as a period where rent becomes harder to pay because income drops while costs rise. Where agencies cannot cover long durations, prioritising winter for certain profiles may deliver more protection than spreading support thinly across the year. Align this with harmonised planning calendars and donor advocacy for timely disbursement.

5. **Integrate protection, livelihoods and HLP as part of delivery, not just referrals** Do not treat referral from protection as sufficient. HH at risk of eviction often need ongoing case management, dispute resolution, and HLP support, especially in a market where tenants have limited power and enforcement is weak. This is especially important for Syrian HH and female headed HH, who report discrimination and higher exposure to harassment and exploitation.

6. **Apply strict do no harm practice in landlord engagement.** PDMs show very high reported provision of HLP awareness and high rates of signing leases or agreements during the programme, but much weaker outcomes after assistance ends, including low lease renewal and landlord refusal in some cases. The IDIs include cases where landlord awareness led to rent increases, pressure and even eviction. At the same time, there are also cases where landlords cooperated because NGO involvement reassured them. Agencies should keep what works, but tighten safeguards: screen risk before engagement, limit disclosure, train staff, and create escalation routes into protection services when pressure or harassment appears.

7. **Keep documentation requirements flexible and non-exclusionary.** Maintain accountability, but avoid designs where receipt, signatures, or formal documents become a barrier that excludes the most precarious HH. The key informant evidence suggests documentation is usually feasible, but refusal or fear exists in some cases and can become a bottleneck. Build alternative verification options that still meet compliance standards.

8. **Layer assistance where it is likely to change outcomes.** Where feasible, coordinate with MPCA and food support so that rent support is not immediately diverted to health debt or other urgent needs. Field interviews show that HH receiving complementary support report better ability to manage rent, utilities, food, and stress, while standalone rent support often leaves instability unchanged. The PDMs confirm rent is the dominant priority, with most HH reported using the transfer exclusively or almost exclusively for rent.

9. **Reduce end of assistance shock with structured exit conversations** In the IDIs, a meaningful share of HH did not fully understand when support would end or expected a repeat cycle. The end of assistance was frequently described as a shock linked to distress and harmful coping. Start transition conversations early, not in the final month. Confirm end dates repeatedly, support planning, and trigger referrals before support ends for HH likely to fall back into arrears. The evidence indicates that unclear communication can amplify distress and lead to harmful coping.

7.2 Coordination, Shelter Sector and Inter Sector Coordination Group (ISCG) leadership

10. **Agree a shared purpose and be explicit about it.** PDMs consistently show high satisfaction, low operational issues in receiving cash, and important reductions in stress and financial burden. Across KIIs, people repeatedly describe CfR as a protection tool that prevents immediate eviction and buys time. That is already a strong result. What is not realistic, in many cases, is to treat it as a pathway to durable housing security when incomes stay low, rents remain volatile, and legal protection is weak. Coordination should set the narrative: success is preventing homelessness and repeated displacement, and creating space for protection follow up, not guaranteeing long term self-sufficiency.

11. **Consider revising the guidelines and adopt a simple sector wide typology for programme intent using two programme logics.**

- A protection first package for vulnerable HH at immediate risk of eviction, where preventing harm is the main objective and exit strategies are limited.
- A stabilisation package for HH facing a temporary shock, where time bound support and planned transition are more realistic.

The funding context has changed, and sustainability is key for certain donors. In this context, a more targeted approach is needed. Where sustainability and exit strategies are key for certain donors, consider a change in the beneficiary selection criteria, putting the ability to pay rent after the assistance ends at the centre of the criteria. This would mean selecting beneficiaries facing temporary issues in nature, such as a health issue that temporarily prevents them from working, a sudden non-recurring debt issue, or other temporary situations. Other donors will require a focus on the most vulnerable HH at immediate risk of eviction. In these cases, exit strategies should not be contemplated and sustainability should be left in the background. In both cases, flexibility in the rent coverage and duration are more necessary, compared to larger programs in the past.

12. **Update the ceiling discussion with an adequacy lens.** Keep ceilings to reduce competition and grievances between agencies but complement them with clear language on adequacy risks. Evidence from field interviews shows that when support covers less than 50% of rent, HH often remain in arrears and continue negative coping. When coverage is 70% or more, the protective effect is much stronger for the most vulnerable. Guidance should allow for area specific adjustments when rents rise rapidly. Embed this in technical guidance and donor messaging, while allowing contextual exceptions where HH have stable income. Coordination bodies should not just set ceilings; they should be explicit about what different coverage levels can and cannot achieve.

13. **Issue a sector wide do no harm note on landlord engagement. Put landlord engagement under a do no harm lens, not a compliance lens.** Standardise minimum safeguards for landlord contact, documentation, and any contractual clauses. The evidence shows mixed effects: CfR assistance involvement can reassure landlords and stabilise rent payment, but in certain cases landlord awareness can also trigger rent increases, more pressure, harassment, and exploitation risks, especially for Syrian female headed HH. Coordination should prioritize risk screening and safer options rather than assuming formalization is always protective.

14. **Strengthen referral pathways beyond entry.** Referrals often work at entry, but less well at the point when they matter most: when a household is still in the programme or approaching the final transfer. Coordination should formalize a practical pathway that links CfR to protection case management, HLP support, health cost support, and MPCA where relevant, with feedback loops so cases do not fall into gaps.

15. **Upgrade monitoring expectations to include post assistance outcomes. If the key stress point is after the final transfer, then monitoring needs to look beyond the last instalment** PDMs have been useful for safety and dignity checks, but both KIIs and IDIs argue they do not capture enough about what drives success or failure. Add questions on arrears and debt, negative coping, and tenancy related protection incidents, and include a small post assistance follow up sample at 6 months and 12 months. These shifts monitoring from compliance only to learning on what combinations of support prevent relapse into eviction risk. A small set of recommendations for improvement of PDM can be found in Annex 1.

7.3 Donors

1. **Fund the objective you expect to achieve, not only what you can count.** If the goal is to prevent eviction for highly vulnerable HH, fund adequate rent coverage and sufficient duration to reduce immediate harm. Evidence indicates that very low coverage often

delivers minimal protection, while higher coverage is linked to stronger outcomes for the most vulnerable. Covering a high percentage of needs for a small subset of extremely vulnerable HH should be the basis of good humanitarian programming.

2. **Avoid a single sustainability narrative for all CfR.** Sustainability should be judged against realistic pathways. The data supports strong claims about preventing immediate eviction and strong reduction of negative coping mechanisms for many HH, but weaker claims about durable housing security unless there are functioning links to income, legal support, and longer-term assistance mechanisms.

   CfR is often judged against exceptionally high standards. Cash assistance is typically scrutinized more closely than other modalities and, within cash, CfR tends to face the highest expectations. In Lebanon, discussions on sustainability and exit strategies are often not framed candidly, particularly considering the extreme vulnerability of the HH selected and the programme's core protection objective. For HH at immediate risk of eviction with limited income options, sustainability and exit strategies are often not realistic. For HH facing temporary shocks with some capacity, planned exit can be meaningful. Donors can support both, but they need to recognise they are different models and report against them differently.

3. **Fund MPCA and CfR as complementary layers, not as duplicative assistance.** With current restricted transfer values and typical durations, MPCA and CfR are not duplicative. They address different parts of the household gap. Evidence from IDIs and the PDM synthesis shows that CfR is largely absorbed by rent and arrears and can reduce immediate eviction risk, but HH still report major unmet needs and continued negative coping, including borrowing and, in some cases, child labour. Donors should therefore fund MPCA and CfR as a complementary package, rather than treating them as mutually exclusive options. Where HH have very low-income capacity and compounding vulnerabilities, layered support should be the default design, not an exception. Donor requirements and reporting should explicitly assess complementarity through a small set of indicators, including share of rent covered, arrears trends, borrowing and coping, and whether the household received MPCA alongside rent support.

4. **Not all sectoral cash is born equal.** Following the over-proliferation of sector specific cash during the most recent shock, sectoral cash has, fallen out of favour among most donors and implementers. Donors should not conflate earlier Cash for Shelter, often designed as a short-term unconditional top up, with CfR. CfR is targeting HH at immediate risk of eviction and enable access to safe and dignified accommodation for highly

vulnerable HH and can temporarily strengthen tenants' negotiating position by reducing immediate arrears and eviction pressure.

5. **Finance the integration cost, not only the transfer.** Require and fund coordination time, referral management, and protection and HLP follow up, because rent arrears often reflect health shocks and other pressures, and because landlord behaviour can create protection risks. Do not assume shelter teams can absorb these tasks without resources. The outcome of the activity cannot be only 'tenure security', request and finance the inclusion of indicators that also measure the reduction of negative coping mechanisms.

7.3 Recommendations for Strengthening CFR Monitoring for Adaptive, Evidence-Based Programming

Current post distribution monitoring provides useful assurance on programme safety and delivery quality, including whether assistance reached the intended HH, whether recipients were satisfied, and whether any protection or accountability concerns emerged. However, the existing tools capture limited information on housing outcomes and risk trajectories, which makes it difficult to generate strong feedback loops for programme adjustment. Strengthening monitoring is therefore less about adding complexity and more about collecting a small set of consistent variables that allow programmes and coordination bodies to adapt transfer values, duration, and targeting in a timely way. Main recommendations for improving the monitoring are:

1. **Track housing stability and eviction risk more directly.** Capture whether HH are still in the same shelter after assistance ends and, if not, whether the move was a choice or a necessity, with simple dates where possible. Add a small number of practical fields, such as current rent and whether the household has arrears, so that movements can be interpreted rather than just recorded.

2. **Standardise a short core module across partners**. Agree a small set of common questions, definitions, and response codes for the indicators that matter most. Align enumerator guidance so that results can be combined across agencies without extensive cleaning or re interpretation.

3. **Focus on a few drivers that explain why outcomes differ.** Beyond reporting what happened, capture a limited set of factors that tend to shape results, such as the share of rent covered, whether arrears are growing, whether there is landlord pressure, and whether the household is relying on debt. A short economic snapshot, covering work status, recent income shocks, and whether other assistance is received, is usually enough.

4. **Add light follow up for a small cohort.** Periodic follow up with a smaller sample can show what happens after exit and how quickly risk escalates, without turning monitoring into a full research exercise. This is often the simplest way to understand durability.
5. **Keep the variables easy to analyse.** Use fewer categories for key questions, keep scales consistent across partners, and avoid complex multiple-choice questions for indicators you want to compare over time. This makes the dataset more usable without making interviews longer.
6. **Link monitoring to programme records and basic verification where feasible.** If monitoring sits in the same system as programme data, rent amounts, payments, and household status can be checked against records. Where it is safe and appropriate, simple triangulation steps, such as cross checking with finance logs and limited landlord confirmation, can strengthen confidence in the findings.

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ANNEX 1 Simulation and Predictive Analysis for CFR Design

This study explored the feasibility of using predictive and simulation-based analysis to forecast how different CfR package configurations, specifically transfer value (X_1) and duration (X_2), may influence post-assistance housing outcomes. Using outcome monitoring data, a prediction-oriented modelling approach was tested to examine whether variations in CfR design could be used to simulate changes in housing stability (e.g., higher value vs. longer duration). This type of analysis draws on machine learning and statistical learning techniques, which aim to identify patterns in historical programme data and use them to forecast likely outcomes under alternative scenarios to inform future programme targeting and design decisions. The question this modeling analysis aimed at answering is:

Forecasting the impact of different CFR packages (X1= CFR duration & X2= CFR Transfer Value) on housing stability (e.g. how does the outcome change when we change the CFR packages?)

While the current dataset did not support the development of a fully stable predictive model; primarily due to structural missingness, sparse outcome categories, and limited longitudinal depth, the analytical process itself remains highly relevant for future CfR programming. Simulation-based modelling has the potential to move CfR design beyond fixed transfer packages toward more adaptive, evidence-informed configurations. In practice, this means that future programmes could test, ex ante, how different combinations of duration and value might affect eviction risk, rent inflation, or household stability, allowing the sector and donors to better balance cost, coverage, and protection outcomes.

From a policy and advocacy perspective, such modelling enables agencies to demonstrate not only *what* outcomes were achieved, but *how different programme choices are likely to shape those outcomes*. This strengthens the evidence base for negotiating transfer values, setting assistance ceilings, and advocating for market-sensitive shelter responses. With improved outcome monitoring structures, simulation and predictive analysis can become a practical tool for learning-oriented CFR design, supporting more responsive, risk-informed, and cost-effective shelter interventions.

CFR PDM – Prediction Analysis and Feedback loop Module

The following questionnaire can be implemented as a standalone questionnaire for PDM or added to current PDM to improve feedback to implementing teams, opening up the possibility of conducting prediction analysis.

1. Governorate

[Options to be added in Kobo]

2. District

[Options to be added in Kobo]

3. Are you currently living in the house that you received assistance from [add partner name] for?

1. Yes
2. No, left because I was evicted
3. No, left because of a reason other than eviction

4. What is the sector average rent in the market at the district of the house? (USD)

Numeric entry (USD) – data available with monitoring team prior to call

5. What is the current rent of the house you are receiving assistance for? (USD)

Numeric entry (USD)

6. What is the CFR amount received for this month? (USD)

Numeric entry (USD)

7. What is the percentage of rent covered by CFR monthly transfer?

Automatically computed field based on rent and CFR amount

8. Has the landlord increased rent or threatened to increase rent during this month?

1. No
2. Yes, increased
3. Yes, threatened

9. What was the original rent amount? (USD)

Numeric entry (USD)

10. How many months in total have the rent of your house been covered by CFR transfers including the last payment?

Numeric entry (Number of months)

11. What is the main source of income for the household?

1. Salaried employment
2. Daily labour / informal work
3. Self-employment / small business
4. Humanitarian assistance only
5. No regular income

12. What is the current employment status of main income earner?

1. Employed full-time
2. Employed part-time / irregular
3. Unemployed
4. Unable to work (health / age / disability)

13. What was your overall household income last month (including emergency and all cash received)? (USD)

Numeric entry (USD)

14. What proportion of your income from all sources went to rent during the last month?

Automatically computed percentage

15. Is the household receiving other assistance besides CFR?

1. No
2. Yes – food assistance
3. Yes – cash assistance
4. Yes – both

16. Does the household have access to emergency cash? (USD)

Numeric entry (USD) – insert 0 if none

17. Has the household experienced an income instability in the last month?

1. No
2. Yes – job loss
3. Yes – reduced hours/income
4. Yes – illness or injury
5. Yes – other shock

18. Do you currently owe unpaid rent to your landlord?

1. No
2. Yes – less than 1 month
3. Yes – 1–2 months
4. Yes – more than 2 months

19. Specify the cumulative amount in USD if rent arrears exist:

Numeric entry (USD) – auto 0 if no arrears

20. Did your household have to get into debt during last month, how much? (USD)

Numeric entry (USD) – insert 0 if no debt

21. What was the main purpose of recent borrowing?

1. Rent
2. Food
3. Health
4. Education
5. Business / livelihood
6. Other

CFR Prediction Modeling Syntax

The below syntax provides a step-by-step, ready-to-go chain of codes that allows running prediction modelling for CFR dataset using Python software.

Instructions:

The below syntax provides a step-by-step, ready-to-go chain of codes that allows running prediction modeling for CFR dataset using Python software.

The Python software is publicly free, and any of its notebooks can be downloaded (e.g., Jupyter, Google Colab).

#: lines with # symbol describe the codes on the following lines.

The outcome variable and predictor variables are listed below:

Output (outcome)~ Y= Housing Stability

Predictors:

X1= CFR duration

X2= CFR Transfer Value

[more specific predictors can be added]

Steps to follow to run the prediction modeling:

- #Load & Prepare Data
  import pandas as pd
- # Load data
  df = pd.read_excel(

```
    "add name of the Excel file and its location",specify sheet name if Excel file has more than one sheet="Sheet2"
)
df.head()
df.columns
```

- Index(['add the name of variable', 'add the name of variable', 'add the name of variable'], dtype='object')
- # Target variable
  y = df['add the name of outcome variable']
- # Key predictors
  X = df[

```
    [
        ' add the name of predictor variable ',
        ' add the name of predictor variable ',
            # add other predictor variables (Xs)
    ]
]
```

- # Handle missing values
  X = X.fillna(X.median())
- from sklearn.linear_model import LogisticRegression
  model = LogisticRegression()
- # Import library for modeling, training and testing the model
  from sklearn.model_selection import train_test_split
  X_train, X_test, y_train, y_test = train_test_split(

```
    X, y,
    test_size=0.2,
    random_state=42
)
```

- # Fitting the model

```
model.fit(X_train, y_train)

LogisticRegression()

y_pred = model.predict(X_test)
```

- ```
  #Checking the model accuracy
  from sklearn.metrics import accuracy_score, confusion_matrix
  accuracy = accuracy_score(y_test, y_pred)

  cm = confusion_matrix(y_test, y_pred)

  print("Model Accuracy:", accuracy)

  print("Confusion Matrix:\n", cm)
  ```

- ```
  #Checking New excel with new data to apply the same trained model
  newdata= pd.read_excel("add name of the Excel file and its location")

  newdata.head()
  ```

- ```
  #Check the new data
  newdata.info()
  ```

- ```
  #new data prdicting the outputput
  prediction=model.predict(newdata)

  #print(prediction)
  ```

- ```
  #predicted column we are adding in the new dataset(at the end)
  newdata['output']=prediction

  newdata.head()
  ```

- ```
  #writing the new dataset into excel in particular location
  newdata.to_excel('add name of the Excel file and its location') → example:
  newdata.to_excel('C:\\Users\\FA\\Downloads\\newdata.xlsx')

  print("written")
  ```