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# ‘Give Them Shelter’

## An Investigation of the Occupancy Free of Charge Refugee Response in Lebanon

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### Introduction

Despite a global policy framework that continues to imagine forced displacement responses through tented settlements and centralized and well-coordinated humanitarian responses, the growing number of refugee populations and the protracted nature of the crises have meant that most refugees have converged towards cities (Fawaz 2017; Jacobsen 2006; Fábos and Kibreab 2007). There, refugees often blend with other vulnerable populations, securing access to shelter in informal settlements and ad hoc temporary and precarious arrangements (Martin 2015; Sanyal 2015; Fawaz et al. 2022). As such, humanitarian agencies have had to follow suit, experimenting with new shelter modalities that acknowledge the new realities of forced displacement and move away from the traditional camp setting (Archer and Dodman 2017; Darling 2016). The new integrated approaches rest on engaging with and repairing existing systems in urban areas (Earle 2016; Archer and Dodman, 2017). Indeed, in 2016, following the UN Conference on Housing and Sustainable Development (Habitat III), the New Urban Agenda acknowledged the need to facilitate the settlement of refugees and displaced populations in existing urban structures (UN General Assembly 2016). However, these changes in the humanitarian context and the development of new shelter alternatives generated additional and as-yet-unanswered

challenges associated with operating in cities (Archer and Dodman 2017). As a result, humanitarian organizations continue to experiment with programmes and strategies that can optimize their limited resources.

Between 2011 and 2015, over one million Syrian refugees are estimated to have arrived in Lebanon while fleeing the war in their country. The modalities of border crossing and settlement reflected the mix of *laissez-faire* and discriminatory practices with which refugees were officially met in the country. In the absence of a framework to guide their settlement, the majority of Syrian refugees converged towards cities where they could secure survival through menial jobs. In cities, their access to housing has largely been through informal rental market channels (Fawaz 2017).

In many ways, the informal market exacerbated experiences of housing insecurity and deprivation. With the absence of regulations to control exchanges, and little transparency about the quality of available housing products, the prices at which similar houses were exchanged and the reliability and trustworthiness of landlords, refugees were often treading in the dark. Those who could rely on relatives or employers to secure information about a specific housing market may have been better off, although they remain trapped in a relatively limited circle because the risks of exploring new spaces may be too high. Furthermore, refugees who lack access to social networks end up typically occupying poorer-quality housing than the host community and paying higher fees while receiving insufficient service levels. They often fall prey to abuse and lose most of their savings before they learn that one can negotiate the prices.

Refugee housing needs have fuelled the expansion of pre-existing informal housing rental markets, and the establishment of ad hoc camps, informal tented settlements<sup>1</sup> and collective shelters. They have also fuelled the production of substandard buildings or housing units within buildings (Fawaz et al. 2022a, 2022b). Thus, several UNHCR shelter surveys show that over half of the Syrian refugees in Lebanon live in unfinished building apartments that offer insufficient services or are in danger of collapsing (or both) (UNHCR et al. 2020). As the crisis extended, many refugees depleted their savings and sold their assets to cover the hefty rents demanded by landlords (UN-HABITAT and UNHCR 2018). These households are at a higher risk of eviction, while their living conditions are considerably deteriorated,<sup>2</sup> amid a legal framework that fails to protect their housing rights (Saghieh 2015; Saghieh and Frangieh 2014).

Refugee response in Lebanon has largely been orchestrated by the humanitarian sector,<sup>3</sup> while the Lebanese government has taken a back seat, failing to set up a response framework. Given that refugees had relied on pre-existing informal housing market channels to secure shelter, international organizations looking to support shelter provision were led to experiment with modalities of shelter interventions that would improve these

pre-existing market mechanisms, potentially responding to the needs of both host and refugee populations. Multiple modalities of shelter interventions can be noted, including weatherproofing, rehabilitating substandard buildings, constructing temporary shelters, providing cash for shelter, and carrying out minor repairs.

In 2015, the shelter strategy's objectives,<sup>4</sup> as outlined in the Lebanon Crisis Response Plan,<sup>5</sup> explicitly endorsed the rehabilitation of privately held occupied and unoccupied building structures in exchange for a twelve-month occupancy free of charge (OFC) period given to vulnerable Syrian refugee families (Government of Lebanon and the United Nations 2015). The stated goals of this approach to refugee shelter provision were three-fold: to increase the availability of adequate and affordable housing stock, to enhance refugees' tenure security and to reduce construction costs for the host community. As such, shelter actors made OFC benefits available to refugee families based on various criteria, including their socio-economic vulnerability, their shelter conditions and their protection needs related to security of tenure. Starting from the premise that accessing safe, adequate and durable housing has a great influence on refugees' livelihoods, health and protection (CRS 2015), the NRC's OFC impact evaluation report claims that the OFC shelter modality, by securing refugees' access to stable housing, facilitates their access to better and more consistent nutrition and healthcare. The report further notes that staying in the same location allows refugees to build stronger social capital and thus enhances social cohesion (NRC 2018).

To what extent is OFC a successful experiment that should be replicated in this and other contexts? Aside from reducing the burden of rent payments and the threats of eviction for the short duration of a year, does OFC respond to the aspiration of improving refugee livelihood by allowing them to invest the rent in long-term productive trajectories? Does residing among Lebanese families improve relations between the two groups of actors? And what are the unsuspected advantages or disadvantages of this modality?

Our field findings showed that while OFC provides a temporary respite for refugee families, it has no significant impact on the physical housing conditions or long-term shelter circumstances in which refugee households reside, since the money saved on the rent waiver over a year is often quickly absorbed by debt repayment and pressing food and nutrition needs. Findings further indicated that OFC contributes towards improved relations between landlords and tenants, especially when landlords own and manage a small number of rental units and live nearby. In these circumstances, we found that better tenancy conditions had developed, and that refugee households were able to maintain them beyond the duration of the OFC contract. In other cases, however, refugee tenants returned to pre-OFC conditions once the year was over. From the perspective of refugee shelter organiza-

tion, the research findings signalled that although OFC is approached on an individual scale by international organizations, there is an imperative need to introduce a wider planning approach to its implementation, particularly in relation to (i) acceptable minimum housing standards and regulations, and (ii) environmental urban and regional costs where OFC is implemented densely. Finally, the chapter finds that given the limited number of units introduced in relation to need, the OFC programme had only limited impacts on the availability of affordable and adequate housing stock in the areas where it unfolded.

The chapter's findings are based on the empirical investigation of the physical and legal housing conditions of a select group of refugee households who benefited from OFC assistance in three areas of high refugee settlement in Lebanon: Bar Elias (Bekaa), Amayer (Akkar) and Minieh (north Lebanon). The case of Lebanon offers important insights about efforts to secure housing solutions for refugees amid a protracted crisis, an ambiguous national refugee policy and a highly unregulated housing market.

## Methodology

The research methodology relied on an in-depth investigation of the OFC programme in three localities in Lebanon where the programme had been introduced: Bar Elias (Bekaa), Amayer (Akkar) and Minieh (north Lebanon). These areas were selected because they are located within the 251 most vulnerable cadastres in Lebanon (UNHCR 2015)<sup>6</sup> and they host a significant number of OFC shelter units and beneficiaries.

Data collection included mixed methods of surveying, focus groups and targeted interviews. We conducted the surveys in late 2018 and early 2019.<sup>7</sup> These surveys covered 1,284 households and included three groups: (i) OFC beneficiary households at the time of the survey (281), previous OFC beneficiary households (505 individuals who had used OFC between 2015 and 2017) and non-OFC beneficiaries (498).<sup>8</sup> The control group of non-OFC beneficiaries was drawn from a population that shared similar economic and demographic profiles to the current and previous OFC beneficiary groups, but did not receive the OFC intervention in each cluster. The protection of participants was ensured by anonymizing the data, coding names and deleting all other identifiers that could be linked to participants. This data was complemented by six focus group discussions conducted during the same period with focal points from current and previous OFC households. In addition, we conducted key informant interviews (KIIs) with landlords and local authorities in the selected areas of study.

The three areas selected differ in the organization of their economy and their spatial morphologies: Amayer is a rural setting where there are houses

with lower density, Bar-Elias is semi-urban and Minieh presents the most urban context, with higher density and no agriculture. The survey and analysis presented in this chapter draw on a study conducted at the Issam Fares Institute of Public Policy and International Affairs at the American University of Beirut and commissioned by Save the Children – an international humanitarian organization that has championed the occupation free of charge approach in Lebanon. Save the Children's commission in 2018 reflected the need for an assessment of the OFC shelter modality to understand its impacts on refugee households. Our research responded to Save the Children's requests, but it went beyond the original study in drawing larger lessons about refugee housing.

## **Contextualizing the Programme: Household Profiles and Housing Conditions of Syrian Refugees in Lebanon**

The research sample indicated that most of the interviewed beneficiaries across all three localities belonged to male-headed households that had arrived in Lebanon during the early phase of the Syrian war, between 2012 and 2013. Similar to the general refugee population, the sample showed that 90 per cent of refugees in Amayer, Bar Elias and Minieh did not have valid residency papers. Obtaining a residency permit remains a challenge that affects the livelihoods of all family members and puts them at risk of arrest (UNHCR et al. 2017; Saghieh 2015). The difficulty is related to the process imposed by the Lebanese state, which has set in place a path-dependent strategy that ultimately forces most refugees into illegal residency and work statuses (Saghieh 2015). During the focus group discussions (FGDs), most refugees noted that they had trouble renewing their residency permits, pointing to the costs of residency renewal and the 'complicated process' as major obstacles. One of the participants specifically pointed to constraints imposed by the pathways for renewing residencies, which impose on refugees a Lebanese work sponsor (*kafeel*), leaving the country and re-entering again, 'which is nearly impossible', he said (Respondent 1, Bar Elias, FGD with OFC beneficiaries, October 2018). The absence of valid residency papers has great impacts on shelter security. First, illegal status constrains the mobility of Syrian refugees and hence their ability to seek employment or conduct economic activity. Second, illegal status places refugees at a disadvantage when negotiating shelter conditions with Lebanese landlords, since they cannot appeal to a public authority or another arbitrator (Fawaz 2017).

In the three areas of the study, the high vulnerability of surveyed households was evident. Most reported that their monthly income barely covered their expenses, as they often earned (at the time of the interview) less than LBP 150,000 (USD 100) per month.<sup>9</sup> Most refugee households, regardless of

their OFC status, stated that they relied on e-card (electronic cash) food programmes provided by the United Nations World Food Programme (WFP), in addition to assistance provided by the UNHCR and other humanitarian agencies, to cover their daily expenses. Refugees who were not receiving financial assistance or food vouchers relied heavily on informal loans from nearby shops, friends or landlords, which caused them to incur unsustainable levels of debt. Moreover, refugees stressed that it was very difficult to secure employment, and over a quarter of the interviewed sample was consistently unemployed. Thus, 26.8 per cent of interviewed households in Amayer, 26.2 per cent in Minieh and 30.9 per cent in Bar Elias had no member of the household engaged in income-generating activities. Unemployment among refugees in Lebanon has a direct impact on their ability to secure daily needs such as rent, food and healthcare.

### *The Rent Burden: A Hefty Cost*

Given that OFC seeks to alleviate the rent burden, the survey and focus groups inquired about the rent burden for these households and its impacts on their livelihoods. During the focus group discussions conducted with Syrian refugees in the three areas, the majority of refugees reported often facing major obstacles in securing housing and seeking barely habitable structures due to their inability to afford rent. Our findings revealed that most refugee households find it very difficult to cover rent expenses,<sup>10</sup> which often range between LBP 150,000 and LBP 450,000 (USD 100 and USD 300) per housing unit, depending on the area.<sup>11</sup> In Bar Elias, a semi-urban area, 45.3 per cent of surveyed refugee households (previously benefiting from the OFC modality) reported paying less than USD 100 per month for their housing unit, while 44.3 per cent said that they were paying between USD 100 and USD 200. Only 2.8 per cent said that they paid more than USD 200 a month.

In Amayer, a rural area, the mayor confirmed that landlords were keeping the rent costs low (below USD 100) out of ‘compassion’ for the ‘poor Syrian refugees’ whose rent burden they try to ease. The physical, social and cultural proximity of Amayer to the city of Homs may explain the affinity with the Syrian refugees who settled in the town. The mayor further added that most Syrian refugees cannot afford to pay rent and most Lebanese people are not asking them to pay it any more. ‘Few people ask for rent; [those that do] are either people looking for materialistic gain or poor people in need of the money’, he added (mayor of Amayer, Amayer, KII with mayors, November 2018). Conversely, in Minieh, an urban area, rent is relatively higher, about double, with 59.4 per cent of refugees (previously benefiting from OFC) reporting that their rent fees range between USD 100 and USD 200 and 34.4 per cent saying that they pay between USD 200 and USD

300 per month; this follows global trends whereby rents in urban areas are significantly higher than rural areas. These findings echo the figures listed in the Vulnerability Assessment of Syrian Refugees in Lebanon (VASyR) 2018 report (UNHCR et al. 2018).

When previous and non-OFC participants were asked how much of their household's income was allocated to cover rent, more than 50 per cent of respondents in Bar Elias and Amayer said that one quarter of their incomes went to rent, whereas in Minieh, more than 80 per cent said that they often paid half or more of their incomes to cover rent. It is evident that refugee households living in urban areas such as Minieh pay more on rent than those living in semi-urban or rural areas like Bar Elias and Amayer, where rent is usually less expensive. For refugees to manage their expenses in a sustainable way, typically 30 per cent of the household's income should be allocated to shelter, including housing and services. However, not only are many households exceeding this amount for housing costs, but the additional money that households in the surveyed area spend on services has caused them to become financially over-extended, requiring external support to cover current housing costs. Furthermore, the burden of those in urban areas who reported paying more than half their income on shelter is substantial. In the following section, we discuss the impact of the OFC shelter assistance on refugee families.

### **The Modality of Occupancy Free of Charge (OFC) Assistance: Providing a Slightly Higher Quality of Affordable Shelter**

How does OFC work? The programme consists of helping a Lebanese household to complete an unfinished housing unit in exchange for waiving rent for a refugee household over a full year. The process begins with the identification of a targeted 'pair' that includes a vulnerable refugee household to be sheltered and Lebanese landlords who own unfinished or dilapidated buildings or housing units.<sup>12</sup> The humanitarian agency then develops a Bill of Quantities (BOQ) for the shelter upgrading process. The BOQ details the required upgrades and the amount of money the landlord will receive (typically USD 1,500–2,000 for each housing unit). Payment is made by the humanitarian agency in three instalments: a conditional cash advance payment of a specific percentage of the agreement value to commence the upgrades, a second payment when half the work is completed and the final payment upon full completion. A 'completion certificate' is issued and a twelve-month rent-free agreement is signed. Throughout this process, monitoring teams from the relevant organization track the upgrading works. Additionally, to give more weight to the agreement, local authorities (a mayor

or *mukhtar*) are invited to witness the signing process between the relevant organization and the landlord.<sup>13</sup>

To what extent does OFC secure better housing quality for refugees? According to the survey findings, the standards secured in OFC housing units are slightly better than those that refugees could secure on their own. The quality of some of the building elements (e.g. doors, walls, flooring, storage space) was consistently higher in OFC units than refugees found on their own and was widely described as acceptable. Yet respondents reported consistent deficiencies in relation to heating, insulation and waterproofing. As for tenure security, over 90 per cent reported feeling safe in their residences, particularly after being relieved of the threat of eviction. When asked about their housing conditions prior to, during and after receiving OFC, more than 70 per cent of previous OFC beneficiaries said that they considered their physical and legal housing conditions to have been better while they were on OFC. This indicates that as an overall investment, OFC may be contributing to creating a slightly higher quality of affordable and stable housing stock. In the following sections, we report on the physical conditions of housing units, the tenure (in)security of refugee families and landlord–tenant interaction.

### *Physical Conditions of OFC Housing Units*

Although OFC tends to improve refugees' living conditions, the secured housing quality is typically well below the desired standards. OFC units undergo three levels of rehabilitation. The first level provides a closed housing unit that includes 'doors, windows, electricity, cold water, bathrooms, and sewage' (NRC 2018) (Figure 6.1). However, in the first-level upgrade, walls remain without plastering and floors without tiles. All the OFC housing units we surveyed had received a first-level upgrade only. As such, each room had at least one window, single-glazed with permanent aluminium or PVC panes. All units had a lockable door, access to electricity, water and heating. Kitchens were equipped with one water point, a cooking flame and a work surface for food preparation. According to interviewed landlords, this is a basic standard, which Lebanese families are unlikely to accept.

During the focus group discussions (FGDs), many refugees said that before they started benefiting from OFC, the housing units they lived in were in a worse condition than the units they currently occupied, as they had no windows or doors: 'We used to use blankets for doors and plastic covers for the windows. It was extremely cold, and we didn't feel safe at all', said one of the participants (Respondent 2, Bar Elias FGD, October 2018).

To assess the housing conditions of Syrian refugees, the survey further looked at the physical characteristics of each unit, mainly focusing on leaks, physical damage and privacy.





**Figure 6.1.** OFC building in Amayer. © Watfa Najdi.

The OFC housing units that we surveyed had received one level of rehabilitation only. Consequently, in most cases housing units had exposed concrete-block walls with unfinished surfaces (non-plastered and unpainted), while floors were mostly untiled and uneven (Figure 6.2). The first level of complaint regarded adequate living standards. In Bar Elias, 32.1 per cent of surveyed OFC beneficiaries said that their houses suffered from leaks, compared to 50 per cent in Minieh and 57.8 per cent in Amayer. Worse, in Amayer and Bar Elias, a concerning 20.5 per cent of the current OFC beneficiaries reported that their housing units suffered from structural damage that placed them and their family members at risk. The situation was better in Minieh, where all current OFC beneficiaries reported that their housing units were structurally safe.

An additional concern raised by refugees is the lack of privacy, which seemed to be equally prevalent in OFC and non-OFC housing units. Looking into the conditions that produce this lack of privacy, we found that refugee families often resided in housing units redesigned to subdivide a larger unfinished apartment into two or three units. The separation between the individual units was often insufficient. In some cases, refugee households found themselves forced to share the kitchen or the toilet (or both) with other families living in the same apartment or on the same floor. The lack of



**Figure 6.2.** OFC house interior in Bar Elias. © Watfa Najdi.

privacy is further compounded by overcrowding. While most refugees said that their housing unit consisted of two to three rooms, they also reported living with an average of four to six people in the same unit. This number was even greater in some cases, with refugees saying that they lived with six to eight people in the same housing unit. Aside from the issue of privacy, overcrowding is correlated with serious hygiene concerns that could lead to worse health problems.

In comparison, housing conditions were equally bad or worse for previous and non-OFC beneficiaries. A considerable percentage of refugee households that did not benefit from OFC (45.4 per cent in Bar Elias, 64.2 per cent in Minieh and 55.1 per cent in Amayer) or had previously benefited from the shelter assistance (46.6 per cent in Bar Elias, 43.9 per cent in Minieh and 67.5 per cent in Amayer) reported having leaks in their housing units. Similarly to those in the OFC houses, most of these households dwelled in units that were partially finished, with exposed concrete walls that poorly insulated them. In focus groups with these households, one participant noted that ‘during the [most recent] storm, the house flooded because the walls are not plastered’ (Respondent 3, Amayer, FGD with previous OFC beneficiaries, November 2018). Another participant added that ‘the concrete blocks are porous and can’t withstand wind-driven rain or water-soaked ground,



**Figure 6.3.** OFC house interior in Bar Elias. © Watfa Najdi.

which results in leaks' (Respondent 4, Amayer, FGD with previous OFC beneficiaries, November 2018). Almost half the surveyed Syrian refugee households that were not benefiting from OFC (including non-OFC participants and previous OFC beneficiaries) in Bar Elias, Amayer and Minieh reported suffering from bad heating and insulation. These poor conditions, in turn, negatively affected the health of the occupants, as noted by one of the participant women: 'The children are all getting sick because of the cold, and we can't manage to keep the rooms warm' (Respondent 5, Bar Elias, FGD with previous OFC beneficiaries, October 2018).

### *Tenure (In)security of Syrian Refugees*

The OFC programme's best outcome may well be improved tenure security for refugees. The literature recognizes tenure security as one of the main conditions required by individuals and households to improve their liveability (Razzaz 1994). Given that most refugees struggle to pay rent and face growing barriers to securing the needed income, it is not surprising that tenure insecurity is the worst threat they typically face. Earlier studies conducted in Beirut had pointed to poor tenure security as exacerbating Syrian refugees' vulnerability (UN-Habitat and UNHCR 2014). Indeed,

refugees are often forced to settle for insecure shelter arrangements due to their illegal status, poor financial situation or restrictions on their mobility that confine them to particular areas. To counter tenure insecurity, the housing literature has discussed measures such as written lease agreements that clarify the terms of exchange (e.g. duration, timeline for increasing rent, costs of services), specify the conditions of the agreement and thereby save both parties from misunderstandings and possible abuse. In these circumstances, the fact that the OFC shelter modality entails a written contract that is overseen by the organization providing the OFC support and is often registered at the municipality introduces a practice of accountability that could produce positive ripple effects. The written contract templates would help reduce conflict between landlords and tenants by clarifying the terms of the exchange, improving communication and providing a sense of security after the OFC period ends.

While valuable, these contracts are not foolproof, since the absence of an actual clear body or agency for refugees to resort to in case of violations weakens any agreement. In most cases, when a conflict occurs, refugees seek the help of the international NGO in charge, particularly the local field officer or area coordinator, to address the issue. This is all the more alarming because even international NGOs, which require contractual agreements with landlords, are not consistently able to secure compliance if and when a landlord decides that they want their apartment earlier, or if neighbours complain because of noise or nuisance. Moreover, surprisingly, a considerable percentage of surveyed refugee households were unaware of the protection they gained from these contractual agreements. According to our findings, 80 per cent of OFC recipients did not know how long the OFC duration was, more than half of the respondents did not know when or if their rent would increase and the vast majority responded 'I don't know' to whether the landlord had the right to increase the rent or not. Furthermore, when OFC beneficiaries in the three localities were asked if they had a lease agreement, 87.2 per cent of households in Amayer said 'yes', compared to 67.9 per cent in Bar Elias and only 33.3 per cent in Minieh. Given that all OFC beneficiaries have to sign a lease agreement with their landlord under the supervision of the respective organization, this discrepancy might be attributed to the fact that the surveys were not consistently conducted with the head of the household. In many cases, the interviewed person (mother, eldest son or daughter) did not know if there was a written agreement between them and the landlord. This was particularly evident in the cases where several families lived in the same house. This underlines a grave need to better communicate housing rights under OFC to refugee families and provide them with adequate information, as well as legal and counselling services when needed.

In exchanges conducted outside the OFC programme, the housing situation for refugees is considerably more challenging. The percentage of households that had a written lease agreement was as low as 2.5 per cent for those who were previous OFC beneficiaries or had never been recipients of OFC assistance. This is in line with other studies that have investigated land and housing markets for vulnerable groups in Lebanon, including Syrian refugees (UN-Habitat and UNHCR 2014, 2018; Fawaz 2009). These studies have consistently found that market exchanges rest mostly on ad hoc agreements between tenants and landlords, often without specified terms, and with very little information for the transacting parties. Indeed, the collected data from surveys, FGDs and KIIs confirmed that agreements between landlords and tenants are often oral. This leaves leeway for misunderstandings among transacting parties on several core components. For example, the duration of the rental period, the possibility of raising or lowering rental fees and the inclusion of services are rarely clarified beforehand, which puts refugees at an increased risk of abuse and exploitation. While this is unfair for refugees, landlords prefer the flexibility of not having contracts at all. This enables them to evict the tenants any time they want the apartment back, even if it is just to rent it out to a higher bidder.

Despite insecure contracts, the majority of survey respondents reported that they did not feel threatened by eviction as long as they could pay the rent on time. Tenure insecurity among interviewed households was mostly related to the inability to pay the rent. In such cases, evictions occurred without any of the required legal steps, such as pre-notification, leeway, official notice and municipal police enforcement (UN-Habitat and UNHCR 2018). Instead, their application rested on the profile of the landlord, their proximity to the tenant and whether they were able to implement the eviction. Indeed, when refugees were asked who they felt most threatened by when it came to evictions, most non-, current and previous OFC beneficiaries pointed to their landlords (81.8 per cent, 40 per cent and 86.7 per cent respectively).

The OFC programme's biggest advantage may thus be to build a healthy relationship between the landlord and the tenant by setting the terms of their interaction and exchange. This relationship may be carried over once the OFC period ends. According to this study's findings, all OFC beneficiaries agreed that having been on OFC before shifting to renting reduced the risk of tensions with the landlord arising from their inability to pay rent. Yet, in some cases, the absence of continuous supervision from the municipality or the organization implementing the OFC programme allowed landlords to take advantage of the refugee beneficiaries. For example, in Bar Elias, 34 per cent of current OFC beneficiaries reported threats of eviction. During the focus group discussions, one of the participants said:

The landlord asked me to leave the house four months before the OFC contract end[ed]. He said that he want[ed] to tile the floors and plaster the walls because he was moving in shortly. When I contacted the organization, they managed to have me relocated to another house where I finished the last four months of my OFC contract. (Respondent 6, Bar Elias, FGD with OFC beneficiaries, October 2018)

In all three localities, refugees (whether benefiting from OFC, having previously benefited from the programme or never having benefited from it) agreed that having a lease agreement would make them feel safer and more protected from eviction. However, many said that going through the process of a written lease agreement would be inconvenient to them. ‘We would have to pay extra fees for the notary and the municipality, and we simply can’t afford that’, said one of the participants (Respondent 7, Minieh, FGD with OFC beneficiaries, November 2018).

### *Landlord–Tenant Interaction*

A valuable long-term positive impact of OFC is the positive relationship that developed between landlords and tenants in many cases. Who are the landlords? In the early stages of the programme, landlords who applied to the organization to enrol in OFC had at least built the ground floor structure and added a skeleton for the second floor (walls and ceiling) of the housing units they looked to complete. They typically did this either for their own use or for the benefit of one of their family members. KIIs with landlords revealed similar trends across all three areas. The majority of property owners are small-scale landlords who ‘typically rent out rooms within their houses and/or additional apartments developed as extensions of their homes to lower income groups’ (UN-HABITAT and UNHCR 2018). This provides important indications of the positive economic impacts of OFC on host communities, since the small scale of apartment ownership will secure the redistributive impacts of the intervention.

However, as the Syrian crisis extended, larger investors were encouraged to participate in housing production, particularly following the increased demand for housing and the implementation of the OFC shelter modality. For example, one of the landlords in Bar Elias who owned a building with eight apartments and eight garages told researchers that he had bought the land in 1995 but only started to build in 2013, after he learned about OFC. He was hosting fifteen Syrian families (all previous OFC beneficiaries) at the time of the survey. Another landlord who owned a six-apartment building had bought his land in 2007 and started building the first floor in 2010. He later added two additional floors with the support received through the OFC programme. During the interviews, most landlords insisted that their primary goal was not to enter the rental market

but to benefit from the OFC assistance in order to build houses that could be used by their children and family in the future. The OFC programme was a chance for them to speed up the building process as it deferred some of the building costs. In Minieh, an interviewed landlord said that one of his children was getting married soon and that he was planning to evict the Syrian family once the OFC contract was over. However, some landlords, mainly those who owned several housing units, said that they would continue to rent their apartments to refugee households, thus benefiting from rental fees.

It is important to note that the long-term familiarity between landlords and tenants was likely to appease landlords and encourage more flexibility (e.g. lower rent, more leniency regarding delays in payment). Although almost all Syrian refugee households reported a backlog of payment of one to two months, landlords tended to be understanding of the financial situation of the families and many allowed tenants greater leeway until they could pay back their rent. This could also be attributed to the fact that at the time of the interviews, housing demand had stabilized, and many landlords did not expect to find clients easily if they evicted their current tenants. They also knew that they might never be able to recover the rent if they evicted the tenants, so they hoped for an improvement that would compensate at least some of their losses. One of the landlords in Bar Elias said that tenants asked him to lower the rental fees because they were unable to pay, which he did. 'The market is stagnating now, and no one can afford paying rent', he added (Landlord 3, Bar Elias, KII with landlords, October 2018). Similarly, in Amayer, one of the landlords noted:

I rented my house to Syrian refugees. At first, they were living under the OFC programme. After the twelve-month contract ended, they rented the house for USD 200 per month. However, they could not pay this amount and asked me to lower the price, so I asked them to pay LBP 200,000. After a while, their mother got sick, so I stopped asking them for rent. They have been living in my place for the past two years without paying rent. (Landlord 4, Amayer, KII with landlords, November 2018)

Solidarity with the plight of refugees was higher in Amayer, where strong social and familial ties connect Lebanese and Syrian families. The mayor of Amayer confirmed: 'The locals feel that they are helping by providing Syrian refugees with housing units to live in and at the same time making additional income by renting out these units'. Thus, 'eviction rates in the nearby area of Wadi Khaled are very low in general, about 3 per cent', argued the mayor. 'People think of Syrians as neighbours and they feel ashamed to ask them to leave, even if they can't pay the rent. They are afraid to be shamed by the community', he added (mayor of Amayer, Amayer, KII with mayors, November 2018).

## Future Housing Plans: Affordable and Adequate Housing

In its current form, OFC does not extend conditions or elements for the long-term rental of the unit. This limits its impact to the twelve-month rent-free period. However, if located within a wider range of humanitarian programmes that provide debt relief and legal assistance and raise awareness of what happens after, OFC could provide an effective and sustainable shelter approach. It could also be an entry point for regulating the market: it could help set a rate for rentals and develop a contract template, making it easier for refugees and landlords who want to enter into a transparent contractual agreement.

Most refugees in Lebanon do not have a clear idea of the housing landscape and the options they could benefit from. This is critical because reliance on housing affordability (in terms of cost–income ratios) outside of ‘deprivation’ standards can mask very poor housing conditions where affordability is met at the cost of low physical standards of decency, overcrowding, and poor security of tenure, safety or accessibility. OFC sets a precedent, as it requires a certain level of upgrading and guarantees housing for a year at no cost. As such, it provides a direly needed relief from housing costs to families that are paying well above their means to secure shelter. This relief happens with standards that seem to satisfy the refugees’ expectations – albeit within a limited time span.

By comparing the conditions of current OFC recipients with those of households that previously benefited from OFC, we found that the financial relief afforded by OFC was restricted to the period of the agreement (typically one year, although sometimes the same household moves to another shelter supported through OFC). This is mainly because households who benefited from OFC were still struggling to pay off debts accumulated over the past years and were therefore unable to use the saved money to invest in a new enterprise. Moreover, refugees faced the end of OFC with apprehension, with about half of them predicting that they would be unable to cover the rent of the unit they were occupying at the market rates of their localities. The majority of refugee households predicted that after OFC, their situation would go back to how it was before they benefited from the assistance. Although rental fees in the three areas had been relatively stable in 2018, work opportunities were dwindling and consequently refugees often found it impossible to cover their expenditures. Looking at the detailed figures by locality, we find that 41.5 per cent of OFC beneficiaries in Bar Elias said that they did not know what they would do once their OFC contracts ended. About half (48.1 per cent) said that they would consider negotiating with the current landlord to rent the same unit they were living in at an affordable price. The rest (9.4 per cent) said that they would have to move in with relatives because they predicted an inability to pay rent. Similarly, in Amayer, 48.6 per cent did not know what they would do after the end of their OFC



contracts, 22.9 per cent said that they wanted to have a new contract with the landlord so as to rent the same unit they were living in once the OFC period ended and 28.4 per cent planned to move in with their relatives or friends. As for Minieh, 80.3 per cent of participants said that they wanted to renew their OFC contracts and 19.7 per cent planned to move in with relatives. Many interviewed refugees hoped that they would be able to secure another OFC contract after the one-year period.

## **An Environmental Cost to OFC**

One of the main overlooked implications of OFC is that it may contribute to urban sprawl and consequently environmental deterioration if agreements occur within the context of 'exceptions to planning', like those that dominated refugee settlement in Lebanon. Indeed, and more generally, the low level of involvement of public Lebanese agencies, coupled with the massive inflow of refugees, generated an environment in which settlement was conducted informally.

In the three studied areas, it was evident that the housing production process was facilitated through unofficial municipal building permits.<sup>14</sup> These exemptions bypass the official permitting requirements, which require all buildings to secure permits approved by the municipality and the Lebanese Directorate General of Urban Planning in compliance with zoning and building regulations. Such exceptions, which have also been recurrently adopted in periods of elections and in the aftermath of large-scale disasters, allow builders to violate existing urban and building regulations, and they consequently reduce the possibility of managing urbanization spatially and environmentally (Fawaz 2016). These developments have a particularly negative impact on agricultural fields, where natural waterways and continuous landscapes are a necessity. Previous illegalities that date back to the civil war paved the way for much wider facilities during the refugee crisis. They made it easy for these lands to obtain so-called 'municipal permits' 'that allow higher surface investment rates without the proper infrastructural networks' (Dabaj et al. 2021: 175).

These arrangements had significant implications, for example in Amayer, which had already witnessed a large wave of urbanization since the onset of the crisis. It is undeniable that the OFC programme, particularly in overlooking any permit process, which is left to the landlord, has precipitated this development activity. The mayor stated:

Before 2011 and the implementation of the OFC programme, people wouldn't build houses unless they [could] fully afford to do that. However, after the introduction of the OFC programme, everyone was encouraged to build, even if the money they [had] could only get them a ground/first floor, because they would then offer to put their house under OFC and receive further assistance

that would enable them to finish their houses with fewer expenses. (Mayor of Amayer, Amayer, KII with mayors, November 2018)

According to the mayor, Amayer has fourteen thousand inhabitants, among whom are six thousand Syrian refugees and eight thousand Lebanese nationals. Before the Syrian refugee crisis, there was no rental market in the area, save for a few workers. Housing units built by landlords were usually reserved for personal or familial use. The mayor noted that one NGO, Save the Children, had upgraded three hundred houses in Amayer, but he had no exact record of other NGOs that had operated in the area.

Similarly, in Bar Elias, new building activities had sprung up in response to the arrival of Syrian refugees, and they became ‘the dominant mode of producing a city’ (Dabaj et al. 2021: 167). Syrians moved to Bar Elias in high numbers from 2011 and developed social and familial networks. This increased the demand for housing and commercial units. This demand, in turn, influenced locals to build and rent as an additional source of income. As a result, Bar Elias witnessed an accelerated process of urbanization (Dabaj et al. 2021), some of which extended to agricultural lands.

Conversely, the municipality of Minieh had issued one thousand construction authorizations between 2018 and 2019. However, the mayor stressed that those were not linked to the OFC intervention and were mostly for personal use. ‘The OFC affected the construction rate in the area in only a limited way’, he said (mayor of Minieh, Minieh, KII with mayors, November 2018). The area witnessed an important wave of development between 2008 and 2019, allowing for the construction of fifteen-storey buildings. The mayor argued that urbanization in the area was not directly linked to the Syrian crisis, and that it dated back to an earlier period. It is however likely that urbanization was precipitated by the recent crisis.

It is important to reiterate that the accelerated urbanization process facilitated by these investments and arrangements carries with it severe environmental costs: facilitating urban sprawl and the destruction of fertile land, increasing the contamination of underground water tables and reducing the control of locally elected planning authorities over the territories they are supposed to manage. Therefore, it is essential to peg any OFC intervention to further planning that takes environmental costs into consideration when authorizing units to avoid encouraging the development of sprawling building stocks that have huge negative environmental externalities.

## Conclusion

This chapter has shown that emerging humanitarian housing provision modalities such as the OFC programme may have a positive influence on shelter provision for refugees. These new practices have sometimes been

described as responding to 'demands that are fueled by humanitarian practices as well as interventionist policies that expand real estate market trends' (Dabaj et al. 2021: 175). Yet, in this case, the OFC programme has worked through the market for unfinished buildings or apartments and benefited both the Lebanese owners and the Syrian tenants. Indeed, in many areas, participating in housing production by providing land or unfinished building structures for NGOs to use presented a great economic benefit for Lebanese land and property owners. This chapter confirms earlier assessments identifying the positive impacts of this modality in improving refugee–host community relations (Boano and Astolfo 2020).

This chapter further contributes to the current knowledge about the housing situation of Syrian refugees in Lebanon and, more generally, about refugee trajectories in the context of a protracted refugee crisis, particularly in relation to shelter acquisition. The findings should feed into the formulation of responses, whether in the form of targeted interventions or broader developmental policies. The results show that the absence of an adequate framework of shelter provision and the *laissez-faire* manner in which housing transactions take place between actors in highly differentiated social positions have very negative implications for the refugee community. Data indicates that while temporary, the OFC arrangement contrasts with existing market conditions, creating a different possibility for refugees to consider. Moreover, the fact that at least 50 per cent of refugees in each of the three localities stayed in the same house after OFC ended confirms that the programme could be widening the stock of affordable housing for the refugee population that it targets. This can inform policymakers and other actors in the shelter sector about the current operations of the housing market.

Furthermore, the findings highlight the need for a shelter approach that is broadened beyond the measurement of deficits to outline stakeholders' roles and conditions in order to provide new directions for organizations, academics and policymakers to address the question of refugee shelter, and consequently to formulate a different set of strategies for responses. The chapter carries further academic significance since it draws attention to the impact of legality on refugees' situations in host countries, especially in cases where aid is dwindling, leaving vulnerable population groups in a precarious situation. The results reported in this chapter also aim to raise public awareness about the implications of the absence of affordable housing programmes and the current restrictions that refugees face in Lebanon, as well as the limited ability of Syrian communities to access adequate shelter. Thus, the shelter approach should be based on an evolving, planned and monitored incremental assistance. It should target effectiveness, sustainability and vulnerability and at a larger scale stabilize the housing market. Further research is required to understand the benefits of coupling the OFC shelter modality with a mechanism of debt relief. This could contribute to

breaking the debt cycle and redirect some of the savings attendant to OFC to longer-term investments in human capital.

The OFC programme is seen as a costly intervention for humanitarian organizations to maintain, particularly since its impact remains limited to the twelve-month rent-free period. However, the programme's strongest asset lies in its 'mutual benefit' approach, which makes it appealing for both hosts and refugees (NRC 2018). This brings forward social and legal opportunities that can be explored beyond direct economic ones. Indeed, the OFC programme could be an entry point for regulating the market: it could help set a rate for rentals and develop a contract template, making it easier for the refugees and landlords who want to enter into a transparent contractual agreement. This requires further coordination and transparency between municipalities and implementing organizations when it comes to the process of landlord and refugee selection. These will be the next challenges for the humanitarian community.

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## Notes

1. Informal tented settlements (ITSs) are land lots rented out directly or indirectly by owners in areas of 50–100 m<sup>2</sup> in which refugee families develop tents incrementally into shelters. While they spatially resemble a 'camp' in their configurations, ITSs differ in that access to shelter essentially depends on the regular payment of rent through a private transaction between refugee households and private landowners.
2. Substandard accommodation is often comprised of unfinished and dilapidated housing structures, including converted garages and shops. Such housing structures lack basic amenities, privacy, protection and hygienic conditions.
3. The Inter-Agency Shelter Sector Working Group that brought together a large number of local and international humanitarian organizations was co-led by the UNHCR and the Ministry of Social Affairs (MoSA). It has been instrumental in alleviating the suffering of Syrian refugees.
4. The UNHCR co-leads the National Shelter Working Group, which included twenty-three organizations in 2015, among them international and local organizations. The main implementing partners for the occupancy free of charge (OFC) shelter modality were the Norwegian Refugee Council (NRC) and Save the Children.
5. The Lebanon Crisis Response Plan is a joint plan between the Government of Lebanon and its international and national partners, which aims to respond to the impact of the Syria crisis through medium-term, multi-year planning.
6. The vulnerability indicator highlights the presence of a high number of vulnerable Syrian refugees and poor Lebanese within the cluster.
7. The survey covered the socio-demographic characteristics of the household, the livelihood conditions and the housing situation. It also inquired about future housing plans and the relationship with the host community.
8. Non-OFC beneficiaries were considered a control group. The inclusion of a control group helps assess the differences in levels of vulnerability, resilience and livelihoods that could be attributed to the OFC shelter intervention.
9. The surveys were conducted in 2018, when the Lebanese pound was still pegged to the US dollar. All USD and LBP figures in the chapter refer to the same rate

- of pegged conversion by which USD 1 = LBP 1,500. At the time of writing the chapter, the LBP has lost over 200 per cent of its value and the rate today is USD 1 = LBP 94,000.
10. The rent prices indicated in this chapter reflect the data collected in 2018. However, it is important to note that at the time of writing, rent prices in Lebanon have significantly increased due to the currency crisis, the resulting economic depression and hyperinflation. As a consequence, many refugees, who primarily receive their income in Lebanese pounds, now have to allocate a larger portion of their earnings to rent. It is worth mentioning that the minimum monthly wage remains at LBP 675,000, which is equivalent to a meagre USD 7.
  11. In this chapter, a housing unit refers to a room, a kitchen and a toilet. A single apartment can be divided into two to three housing units.
  12. In these modalities, the units' structures have to already be in place.
  13. The exact modality, particularly concerning the involvement of municipal authorities, is not consistent across all NGOs or localities. Field findings showed that the implementation of the contract was inconsistent. Moreover, other research found that OFC contracts were only recorded in Bar Elias after the municipality demanded their implementation – mostly to recover the municipal rental fee that was not being paid and support some of the costs of servicing (see Fawaz et al. 2018).
  14. This regulation allows municipalities to issue 150 m<sup>2</sup> construction permits under exceptional circumstances to property owners.

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