# 8 Comparative matrix

The following table is based on our review of the practices and case studies for this report. It identifies strengths, challenges and factors that may influence the potential for replication based on the evaluation criteria set out in the methodology.

| | Elements of matrix addressed (Right to adequate housing and programmatic elements) | Challenges | Factors influencing replication |
|---|---|---|---|
| **PRACTICES** | | | |
| 1. Incremental housing (Jordan) | 1. Tenure security 2. Affordability 3. Habitability 4. Cultural adequacy 5. Location 6. Access to remedy, information and legal support 7. Livelihoods support 8. Target beneficiaries include wider host community 9. Effective and innovative finance model used | 1. Scale - addresses only a small fraction of the housing demand for refugees in Jordan 2. Requires monitoring and follow-up to mediate between tenants and landlords 3. Needs to consider what happens to tenants after their rental agreements expire 4. Needs to consider what happens if beneficiaries chose to move out before the end of their tenancy period | 1. Availability of unfinished buildings and other structures for expansion 2. Functioning local construction industry 3. Ongoing refugee crisis in which demand for housing may rise and fall exponentially 4. Costs of scaling up require further study 5. Potentially a quick and cost-effective way of adding more rental housing stock while long-term affordable housing developments are planned and implemented 6. Requires knowledge of local building, zoning and municipal regulations and their implementation 7. Availability and use of legal counselling as a key auxiliary component of shelter activities |
| 2. Housing purchase certificates (Armenia, Georgia) | 1. Tenure security 2. Affordability 3. Habitability 4. Access to public goods and services 5. Cultural adequacy 6. Location 7. Transfer of knowledge and change in institutional norms | 1. Procuring documents for those who wanted to sell their recently privatised housing units 2. Difficulty for family members living in the diaspora to obtain power of attorney 3. Newly developed property market was insufficiently institutionalised 4. Vouchers issued in foreign currency lost value as local currency appreciated 5. Some IDPs could only afford housing in dire need of renovation | 1. Strong political will and international pressure to close collective centres 2. Well-developed banking sector, property market and land administration system 3. Private house ownership is culturally appropriate 4. Availability of housing units for sale |

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|---|---|---|---|
| 3. Social housing (Armenia, Georgia, Serbia) | 1. Tenure security 2. Affordability 3. Habitability 4. Access to public goods and services 5. Location 6. Target beneficiaries include wider host community | 1. Some IDPs did not see social housing as culturally appropriate 2. IDPs wanted right to unlimited stay and the ability to transfer ownership, which was not possible | 1. Strong political will and international pressure to close collective centres 2. Well-developed land administration system 3. Municipal cooperation in providing serviced land plots and building maintenance 4. Social housing initiatives and supporting legislation was a proven concept in region |
| 4. Transfer of public buildings to IDPs' private ownership (Georgia) | 1. Tenure security 2. Access to public goods and services 3. Location 4. Habitability | 1. Insufficient or inadequate living space and conditions, for some families despite renovations 2. IDPs lacked information or received conflicting information about the process. 3. Delays in issuing title deeds prevented IDPs from seeking funds for improvements | 1. Strong political will to facilitate local integration and settlement elsewhere of IDPs 2. Well-developed land administration system 3. Private house ownership culturally appropriate 4. Availability of collective centres for upgrading to acceptable conditions |
| 5. Rental support grants (Haiti) | 1. Affordability 2. Transfer of knowledge and change in institutional norms | 1. Lack of follow-up on IDPs fate after expiry of one-year grants 2. Extensive field checks of housing stock required to determine suitability for grant | 1. Availability of affordable rental housing stock 2. Landowners are willing to sign written rental agreements 3. Mechanisms in place to verify proposed rental units to determine safety and hazard risk reduction 4. Access to bank accounts or mobile cash-transfer technologies |
| 6. Incremental tenure (Somalia) | 1. Tenure security 2. Affordability 3. Location 4. Target beneficiaries include wider host community 5. Livelihoods support 6. Transfer of knowledge and change in institutional norms | 1. Lack of available public land for resettlement, so many IDPs were left on waiting lists and some chose to buy their own land in the meantime | 1. Strong political will 2. Municipality cooperates with external organisations to develop an urban growth management plan that also identifies areas for resettlement |
| 7. Neighbourhood upgrades (Haiti, Kosovo and Colombia) | 1. Tenure security 2. Affordability 3. Location 4. Habitability 5. Cultural adequacy 6. Meaningful participation | 1. Community hesitant to participate fully despite mechanisms for doing so, and legitimate community leaders were difficult to identify 2. Absence or inaccuracy of land registries 3. Some beneficiaries sold their housing in violation of their tenancy agreement (Kosovo) 4. Limited livelihood opportunities for beneficiaries to become self-reliant, which in turn has reduced the habitability of their housing over time. | 1. A strong legal and policy framework on durable solutions at the national, regional and municipal level 2. Effective coordination mechanisms between local, national and international organisations and displaced and receiving communities 3. Municipal agreement to allow returnees to resettle on public land |

| | | | |
|---|---|---|---|
| 8. Supporting municipalities (Jordan) | 1. Effective and innovative coordination mechanisms<br>2. Target beneficiaries include wider host community<br>3. Effective profiling exercise<br>4. Transfer of knowledge and change in institutional norms | 1. Disparities between municipality's and IDPs' needs<br>2. Hard to measure impact of supporting municipalities on displaced individuals or households<br>3. Further analysis needed on supporting municipalities which use commercial providers for services | 1. Strong political will<br>2. National ministries coordinate activities with international organisations<br>3. Municipality cooperates with external organisations and is willing to receive resources and training<br>4. Untested in capitals and megacities, where service provision would be at a very different scale |
| 9. Community development bank (Brazil) | 1. Meaningful participation<br>2. Effective and innovative finance model used<br>2. Transfer of knowledge and change in institutional norms | 1. Requires sustained engagement, reflection and changes in practices over a long period of time | 1. Highly committed and engaged neighbourhood organisations and civil society groups<br>2. Donors are flexible when funding the initial phases<br>3. Eventual national government recognition of the CDB concept and use of an alternative local currency |
| **TOOLS** | | | |
| 10. Profiling of urban IDPs (Afghanistan) | 1. Effective and innovative data collection tools and profiling exercise<br>2. Transfer of knowledge and change in institutional norms | 1. Low level of existing information on target population makes methodology design challenging<br>2. May require labour-intensive and time-consuming comprehensive target mapping<br>3. Lengthy process as a result of consensus building on acquired information<br>4. Not effective for short-term decision making; best suited to informing long-term strategies and policies | 1. Local authorities and communities cooperate<br>2. Access to baseline data on population and housing<br>3. Broader advocacy and policy to frame the objective of conducting a profiling exercise |
| 11. Eviction impact assessment (Kenya) | 1. Tenure security<br>2. Location<br>3. Freedom from dispossession, damage and destruction (including forced eviction)<br>4. Resettlement, restitution, compensation, non-refoulement and return<br>5. Education and empowerment<br>6. Meaningful participation<br>7. Access to remedies, legal support information | 1. Difficulty in gaining community cooperation<br>2. Qualitative and quantitative data generated may not always be accepted by state authorities or private entities<br>3. Hard to raise awareness of the significance of impacts and non-material costs of eviction | 1. Cooperation from community at risk of eviction<br>2. A functioning court system and an active civil society for judicial activism |

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|---|---|---|---|
| 12. Legal aid (Jordan) | 1. Tenure security 2. Resettlement, restitution, compensation, non-refoulement and return 3. Education and empowerment 4. Access to remedies, legal support and information 5. Transfer of knowledge and change in institutional norms | 1. Dealing with multiple legal systems 2. Dealing with multiple tenure arrangements and land claims 3. Often requires legal translations of local laws, policies and codes 4. Legal aid approach may need to be combined with other, non-legal conflict resolution mechanisms | 1. Presence of legal experts with knowledge of IDPs' shelter and housing issues 2. Functioning judiciary and court system 3. Official translations of laws, codes and regulations |
| 13. Community Enumeration (Haiti, Uganda) | 1. Tenure security 2. Education and empowerment 3. Meaningful participation | 1. Can be a time-consuming process, particularly in early phases 2. Navigating multiple agendas in a community requires social and political acumen 3. Elite capture can be a persistent threat. Need to include more vulnerable and marginalised voices | 1. Cooperation from community members 2. Cooperation from national authorities, which must be willing to enter into a dialogue with communities 3. Being embedded in the community is key 4. External organisations act as facilitators rather than aid providers and build more sustainable relationships |
| 14. Satellite imagery | 1. Effective and innovative data collection tools or profiling exercises | 1. May not be available to all users 2. Easy to misread imagery and draw false conclusions 3. Satellite images are not neutral pieces of data 4. Police and military may view possession of satellite imagery as suspect 5. Forest and cloud coverage can interfere with quality of information gleaned | 1. Access to free or affordable satellite imagery 2. Training in interpretation of images 3. Identification of datasets used and actors producing images |

# 9 Conclusion and comparative analysis

## Findings and recommendations

The comparative matrix in the previous section reveals that some practices addressed several elements of the right to adequate housing, while others were only able to address a few. It is not necessary or even appropriate for each practice to address all of them. Using elements of the right to adequate housing to examine practices, however, helps to identify gaps and areas that could be improved upon in providing urban IDPs with better access adequate housing.

The right to adequate housing provides a critical lens of analysis through which to determine whether a given practice truly empowers the people and communities concerned and facilitates their pursuit of durable solutions. It is a key entry point for the realisation of all the other economic, social and cultural rights, as is evidenced by the range of elements in the matrix. The fulfilment of the right to adequate housing is subject to progressive realisation, which suggests true success requires a long-term involvement and commitment by all stakeholders and practitioners involved. It may also mean shifting emphasis to engaging with local stakeholders and communities that will continue the work after the departure of humanitarian or development entities.

The durable solutions framework is also a gradual and complex process that progressively reduces needs and issues specific to displacement. It addresses challenges in the areas of human rights, humanitarian and development action, reconstruction and peacebuilding.[48] Such complexity requires coordination between all of those responding to internal displacement so as to build on experience and ensure coherence and continuity of action over time.

Because it is often difficult to identify urban IDPs who disperse among the local population, the traditional humanitarian approach of focusing on them as beneficiaries needs to be combined with more inclusive area-based initiatives that also address the needs of others who share similar circumstances. At the same time, some IDPs' needs specific to their displacement will still need to be addressed, and they may require targeted and tailor-made support to achieve durable solutions, particularly in protracted situations.

The practices included in this report are presented with the aim of providing tools and programme elements that can address such issues in different contexts, and which go some way to providing adequate housing that supports the achievement of durable solutions. The authors also deliberately looked for practices that have continued to have an impact beyond the conclusion of the project in question, either by influencing national and municipal policies, or national and international programmes that contributed to knowledge transfer and institutionalisation.

The progressive realisation of the right to adequate housing in urban areas and the achievement of durable solutions has implications for the nature of humanitarian response. In particular:

1. Humanitarians and their counterparts in the development sector should base their responses on international human rights law, particularly the right to adequate housing, and on frameworks that cover eviction such as the UN basic principles and guidelines on development-induced displacement.

2. National, municipal and international entities involved in development activities should be involved earlier during the humanitarian phase to ensure continuity and coherence between short and longer-term interventions, which should be integrated into broader urban planning and growth strategies.

3. Governments need to recognise displacement as a development issue for both displaced and host populations. International organisations and agencies can help advocate for and shape national housing policies that serve the needs of not only IDPs, but also other vulnerable groups. Humanitarians' traditional focus on target groups such as IDPs should be complemented with broader development plans that address these structural issues.

4. Responses should be more inclusive and address not only IDPs' housing rights, but also those of the urban poor and the wider community.

5. Development practitioners should identify the IDPs, particularly those living in protracted displacement, among their beneficiaries in order to address their specific needs.

Urban IDPs' tenure security was widely represented in various types of practices across the matrix, from rental agreements in Jordan and Somalia, to incremental tenure

in Somalia and social housing in Georgia, Serbia and Armenia. Several tools that addressed tenure security were represented, such as community enumeration in Haiti and the social tenure domain model in Uganda, which maps multiple forms of tenure. The eviction impact assessment tool was also used to prevent or remedy forced evictions, and legal aid has proven critical in helping IDPs clarify and defend their tenure rights. It can also support shelter activities to achieve the same objective, as in Jordan.

6. Various forms of tenure, including informal, should be acknowledged and recognised, because they are key to the progressive realisation of the right to adequate housing.

7. More systematic legal and administrative interventions should be made in land administration systems to ensure that multiple forms of tenure are understood and codified.

8. Adequate protection from forced eviction should be put in place in order to avoid renewed displacement and increased impoverishment.

9. Programmes that aim to improve tenure security and housing conditions should ensure that their eligibility criteria do not exclude IDPs. Those that include the possession of personal documents, permanent residency or a certain number of years spent in a given place may discriminate against IDPs, and flexibility should be envisaged in such cases.

10. Legal aid should be offered to urban IDPs to inform them about issues that affect their tenure security, such as rental lease agreements and protection from eviction, and to advise them on legal and informal routes to conflict resolution and obtaining documentation and building permits.

Access to public goods and services was a key component in a few cases, but it was mainly tied to the element of location, which is vital because proximity to livelihood opportunities, markets and institutions also help to determine IDPs' overall quality of life and reduce transportation costs.

11. National and international interventions should adopt a multi-sectorial approach in order to facilitate adequate housing and durable solutions. This means addressing elements such as tenure security, affordability, habitability, disaster risk reduction, access to basic and social services and employment (see full list in our matrix).

Affordability was well represented in the case studies, particularly those related to social housing. All cases,

however, involved significant subsidies and investment from states, international organisations and municipalities. This investment feeds into housing market mechanisms through purchase (Armenia), transfer of ownership (Georgia), upgrade or the subsidising of rented accommodation (Jordan, Haiti). The creation of affordable housing stock for rent to keep up with sudden spikes in demand, which often add to existing housing deficits, remains a significant challenge.

12. More attention should be paid to providing affordable rented housing in lieu of home ownership schemes, given that most urban residents rent, particularly the poorer and more marginalised among them and including IDPs.

13. Affordable housing can be achieved in different ways, including the opening up of serviced land, investment in infrastructure, provision of affordable credit, retrofitting of abandoned property, allowing extra floors on existing housing structures, re-zoning land for residential use, increasing population density by encouraging in-fill and subsidies for the upgrading of vacant or dilapidated housing stock.

Affordability is also directly linked to access to livelihoods. Cash-based assistance often substitutes income lost as a result of displacement, but can only temporarily provide affordable rented housing and tenure security.

14. Humanitarian relief work should be integrated with follow-up assistance as is the case with the Graduation approach where cash-based assistance is combined with livelihood programmes that also include vocational training and small business loans.

Habitability was also covered by several practices, such as those in Jordan and Armenia, notably in relation to cultural adequacy and relative notions of what is considered adequate housing. In Haiti (Katye), habitability was linked to disaster risk reduction, while in Somalia it was linked to making upgraded settlements less vulnerable to frequent outbreaks of fire.

The fact that in cases such as in Kosovo and Georgia, IDPs were not satisfied with the accommodation pointed to the need for their meaningful participation in housing programmes. Although this report illustrates several examples of positive participation (Katye and Simon Pelé in Haiti, TSI in Colombia and the use of the STDM tool in Uganda) this is one of the least represented elements of the right to adequate housing across the practices analysed and highlights the challenge of shifting the perception of IDPs as being mere beneficiaries to agents who can pursue their own durable solutions given the appropriate resources and leverage. Ensuring partici-

An IDP prepares to hang her clothes at the Joaquin F. Enriquez Memorial Stadium in Zamboanga city, Philippines. Photo: IDMC / F. Kok, June 2014

pation is time-consuming, however, and humanitarians tend not to have the flexibility to engage in such lengthy processes.

Unfortunately, there is shortage of comparative data on how individual displaced households manage in urban areas and the best ways of supporting their coping mechanisms, whether it is via cash-based assistance, vocational training or housing subsidies. Understanding the underlying reasons for why IDPs may forego investment in better housing may help guide programme response instead of making assumptions that all IDPs are asset- or cash-poor or would readily invest in housing above other needs.

15. Meaningful participation of IDPs in housing programmes and community ownership of the process should be an integral component of practices.

16. A paradigm shift in programming is needed to understand IDPs and displaced households as economic agents who apply their own calculations when prioritising different needs such as housing, food, education and health.

17. IDPs should not be viewed as a homogeneous group, given that their economic status and resource levels can vary dramatically.

It is important to understand how IDPs settle in urban areas, whether it is with families, gathered in particular areas, dispersed throughout or in regular or makeshift camps. Due to their relative invisibility, it is often difficult to distinguish between poor IDPs and their non-displaced neighbours. Urban profiling can help determine the extent of IDPs' specific needs and vulnerability, as well as challenges faced by both IDPs and host populations. The practices presented in this report show both the interest of area-based approaches (Bosaso, Kosovo, Katye/ Haiti, Coordination platform in Jordan) and the necessity to design targeted assistance for the most vulnerable individuals or groups (TSI Colombia, practice on social housing in protected environment in Armenia, Georgia and Serbia).

18. The profiling of urban IDPs should be used more systematically to provide valuable socioeconomic data on displaced households and the community they live in, which in turn should be used to address IDPs' specific needs and inform longer-term public policy.

19. The focus on displaced individuals and households should shift to area-based interventions integrated into broader urban planning and growth strategies. Such a shift requires cooperation with municipal authorities, and could potentially lead to practises becoming institutionalised.

20. The cost-effectiveness of shifting to more area-based interventions should be analysed further, but involving the development sector earlier during the humanitarian phase can help share the costs of longer-term interventions.

21. Authorities and humanitarian organisations should continue to identify and meet IDPs' specific needs, particularly those of vulnerable individuals, if they cannot be addressed by general approaches. Targeted support to facilitate durable solutions is a case in point. As displacement becomes protracted, IDPs' less obvious needs, such as psychosocial support to deal with trauma, tend to be overlooked, making those affected more vulnerable over time.

Area-based approaches involve humanitarians establishing links with and supporting local authorities and private sector organisations, many of which are development-oriented. Urban planning must be a core component of programme design. In the case of Jordan, where support for host municipalities was increased, it was clear that it helped better serve refugees and host communities in Jordan in the long term, instead of providing only emergency aid and shelter.

Increasing the urban housing supply is a significant development resource and economic multiplier, with upstream linkages to building materials and land markets and downstream linkages to construction companies and employment. The local production and supply of goods and provision of services for IDPs can make a significant contribution to a city's economy. In the case of Banco Palmas in Brazil, an effective and innovative finance mechanism allowed residents who were formerly IDPs to come together and apply the multiplier principle to generate economic development in the town. By establishing a community development bank and circulating their own local currency, they were able to ensure that loans were reinvested in community businesses, which would later expand the tax base.

This report was not able to address questions of urban scale, for example how supporting municipalities or working with commercial service providers in second and third-tier cities might differ from working in large capitals or megacities.

22. The links between private infrastructure and service providers (i.e water, electricity, solid waste management), their regulation by the municipality and the way the international humanitarian and development communities can better support them should be studied further.

23. The extent to which interventions need to be adapted to address urban scale should be studied further.

The selected practices show how a shift from short-term to longer-term approaches can take place. Housing policies should go beyond short-term action to facilitate durable solutions, either by linking up with development work or their incorporation into national frameworks on housing and displacement – as in Haiti cash grant and Kosovo - or into municipal urban planning, as in TSI Colombia and Jordan Host Community Support Platform.

When practices are integrated into or influence national policies, the knowledge transfer and change in institutional norms can extend their reach. The institutionalisation of an approach can take it further than the NGO or agency that initially implemented the practice. Authorities can adopt practices into their policies, as in Jordan, or international organisations can learn from one another, as in Haiti, cash rental guidelines and adapt their practices to different contexts. In Somalia, a shift in societal norms took place, in which IDPs and their landlords gradually entered into written lease agreements without the intervention of a third party, because they recognised their usefulness.

It is clear that significant political will is required if practices are to be relevant and succeed. The role of politics in urban spaces, however, is not addressed in this report and needs to be analysed further. Decisions that have a significant bearing on the lives of marginalised people in urban areas are determined by political forces, and adequate solutions often depend on how well they are handled by those working with such groups and the beneficiaries themselves.

The evaluation of cost-effectiveness was also a challenge, because the elements taken into account can vary significantly between practices, and certain aspects, such as psychological support, cannot be quantified. The report was also only able to focus on broad replicability criteria, given the high number of possible variables.