NORWEGIAN
REFUGEE COUNCIL

In search of a home

Access to adequate housing in Jordan

June 2015

In appreciation

NRC would like to thank Myriam Ababsa who contributed to earlier drafts of the report through reviewing and analysing NRC's data sets, supporting secondary data and analysis of broader shelter policies in Jordan.

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Sida

Cover photo:

Reem and her daughter at their rent free house in Irbid, Jordan, 70km north of the capital city Amman. ©Alisa Reznick, March 2015.

All names in this report have been changed to protect the identity of the individuals.

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EXECUTIVE SUMMARY

Now in its fifth year, the Syrian conflict has created the largest humanitarian crisis since the Second World War. The brutal fighting and breakdown of the state has led to the displacement of more than 13 million people and forced close to 4 million Syrians to flee and seek safety in neighbouring Lebanon, Turkey, Iraq, Egypt and Jordan.

As of June 2015, Jordan hosts almost 630,000 registered Syrian refugees, the equivalent of some 10% of its population.

The Government of Jordan (GoJ) estimates an additional 750,000 Syrian nationals live in Jordan, many of whom were in the country pre-crisis. Syrian refugee families in Jordan face daily challenges to meet their basic needs, access services and stay legal.

The impact of the Syrian crisis on Jordan has been considerable. The knock on consequences of the conflict on regional trade and the impact of hosting high numbers of Syrian refugees on national institutions and host communities are felt across the Kingdom.

One aspect of the Syrian refugee crisis in Jordan that is increasingly impacting Syrian refugees and Jordanian host communities alike is the lack of available, habitable shelter. Shelter that is available is often not adequate, affordable or secure.

The present report from Norwegian Refugee Council (NRC) analyses some aspects of the shelter situation in Jordan. One in every five Syrian refugee households NRC assessed in northern Jordan live in accommodation that does not provide basic protection from the elements.

Housing is often overcrowded with an average of 3.4 persons sharing a bedroom (compared to 1.3 amongst the Jordanian population according to national statistics), and half of all Syrian families report having to share accommodation with at least one other family to save costs.

Some 10% of Syrian refugees assessed are under immediate threat of eviction, and 40% of Syrian refugees applying to NRC for shelter support report that they have had to move at least three times in the last year.

Secondary displacements and cycles of eviction have significant impacts on all members of the household, and many Syrian refugee families in Jordan have been on the move both inside Syria and now in Jordan for many years. This affects their ability to retain necessary registration documentation and stay legal as a rental contract is a precondition for registration with the Ministry of Interior (MoI) for all foreign nationals.

The impact is also being felt by Jordanians who are at risk of being priced

out of the market, unable to afford rising rental costs and faced with competition to secure shelter when there is simply not enough available.

At least 48,230 fewer housing units on the market than needed

Since 2013 there are at least 48,230 fewer housing units on the market than required to meet the combined need of Syrian refugees and Jordanians.

Addressing the shelter needs of Syrian refugees does provide some relief. Approaches such as NRC Urban Shelter Programme increase the available housing stock and help address the root causes of the problem, while critically injecting funds into and providing longer term benefits for local host communities.

Apart from meeting a pressing humanitarian need, the provision of rent-free shelter for a period of time can help stabilise a refugee household in the short-term and reduce some of the most destructive coping mechanisms.

However, it is still merely a temporary solution that can presently only benefit a fragment of those in need.

The search for shelter is linked to broader economic vulnerability. Many Syrian refugees are unable to meet their basic household needs including rent, which continues to constitute the highest single household expenditure.

One in every ten households told NRC that they simply do not know how they are going to pay for their next rent due to the depletion of their savings, decreasing access to humanitarian assistance and practically no legal income-earning opportunities. While 60% of Syrian refugee households living in host communities assessed revealed that they are receiving some income from work, two-thirds of those report combined earnings under JOD 200 (USD 282) per month (supporting an average household size of 10 people). The vast majority of this income is earned through informal work.

In the absence of access to legal independent coping strategies (such as legal livelihood opportunities), a period of rent-free shelter can only stall a Syrian refugee household's steady economic and social decline ■

Policy recommendations

- Humanitarian and development actors should prioritise shelter responses in host communities. Given the scale of shelter needs and that it has become a key source of tension within host communities, actors should ensure that they take into account the market effects of interventions and work with local communities to ensure outreach and programming that facilitates social cohesion.

- The international community should continue to support activities that improve access to adequate housing through increasing the available housing stock in Jordan including the scaling up shelter responses that benefit Syrian refugees and Jordanians alike. This may include: (1) funding and prioritisation of shelter projects that create new shelter units in refugee influx areas; (2) supporting initiatives that include housing, land and property rights components through safeguarding the landlords' property rights while protecting tenants against forced eviction and exploitation; and (3) scaling up the shelter response through large scale support from international financial institutions which can include broader micro-credit and loan assistance programmes.

- International humanitarian and development actors should work with provincial and local authorities and communities to further develop area-based approaches that address the specific community needs of both Syrians and Jordanians, primarily in high refugee influx areas where the pressure on available housing is highest. Comprehensive local models rooted in broader national priority response plans are needed to support community-based and longer-term response to vulnerability.

- The international community should support the government to update its National Housing Strategy to ensure that it responds to pre-existing shelter issues that have been exacerbated by the presence of high numbers of refugees. Such strategy should draw on lessons learnt from the Iraqi refugee response and needs to be rooted on updated, location-specific needs analyses. The strategy should explore national private and public sector shelter programmes including micro-finance and other competitive loan agreements that can scale up the existing humanitarian/development shelter response to what is required to meet the housing needs of all Jordanians and Syrian refugees.

- The international community should work with the government to identify opportunities for strengthening refugees' independent coping mechanisms (such as through economic empowerment) which do not negatively impact but instead benefit Jordanian host communities. Gradually decreased dependence on international assistance will free resources that can support broader shelter strategies and tap into refugees' potential to contribute to the development of the communities that they are temporarily a part of ■

Raoufa, 62, stands outside of her new rent-free home in Irbid, Jordan, supported by NRC. ©Alisa Reznick, March 2015

I. Introduction

As of June 2015, some 83% or 521,000 registered Syrian refugees were living in host communities throughout Jordan in urban and rural areas.[1]

The vast majority are struggling to find secure and adequate shelter in displacement. They report shelter as their single most pressing need,[2] and the search for shelter is now one of the key sources of tension between Syrian refugees and Jordanian host communities.[3]

The present report by NRC in Jordan explores the shelter dimension of the Syrian refugee crisis, examines shelter challenges and conditions for Syrian refugees in northern Jordan, and highlights the interplay between economic vulnerability and Syrian refugees' inability to meet their families' shelter needs.

The report also looks at the impact on vulnerable Jordanian households who are faced with rising rental prices and additional competition given the shortage of adequate and affordable housing on the market.

Shelter remains a key humanitarian response that can also support resilience and longer-term benefits amongst both refugees and hosting communities.

The report looks at the impact that secure, rent-free shelter provides to vulnerable Syrian refugee households through the lens of NRC's Urban Shelter Programme implemented in Irbid, Jerash and Ajloun Governorates in northern Jordan.

It also analyses the benefits that such a model provides to Jordanian host communities through addressing one of the root causes of the shelter crisis, namely the insufficient overall housing stock.

The report also examines the limitations of the NRC shelter approach. If the patterns of the last four years of the refugee crisis in Jordan continue, Syrian refugees in Jordan will increasingly struggle to meet their basic household needs, access services and stay legal.

In 2015 many will be faced with difficult decisions about their future given overall decreases in levels of assistance and their inability to establish independent legal coping mechanisms (such as access to legal livelihoods).

An urban shelter response

To respond to growing shelter needs, NRC implemented an innovative shelter programme which provided tangible support to Jordanian host communities while meeting the immediate shelter needs of vulnerable Syrian refugees.

The programme was implemented in 74 locations across the Governorates of Irbid, Jerash and Ajloun. In June 2015 these governorates hosted more than a quarter of all registered Syrian refugees in Jordan (some 163,000 individuals).[4]

NRC provided financial incentives and technical support to Jordanian

landlords to finish semi-constructed housing and create new adequate and affordable housing units.

In return, vulnerable Syrian refugee households identified by NRC were provided with rent-free accommodation for a period of 12-24 months, depending on each specific agreement.

Jordanian landlords and Syrian refugee households signed standard tenancy agreements in line with Jordanian law and were supported to understand their rights and legal obligations.

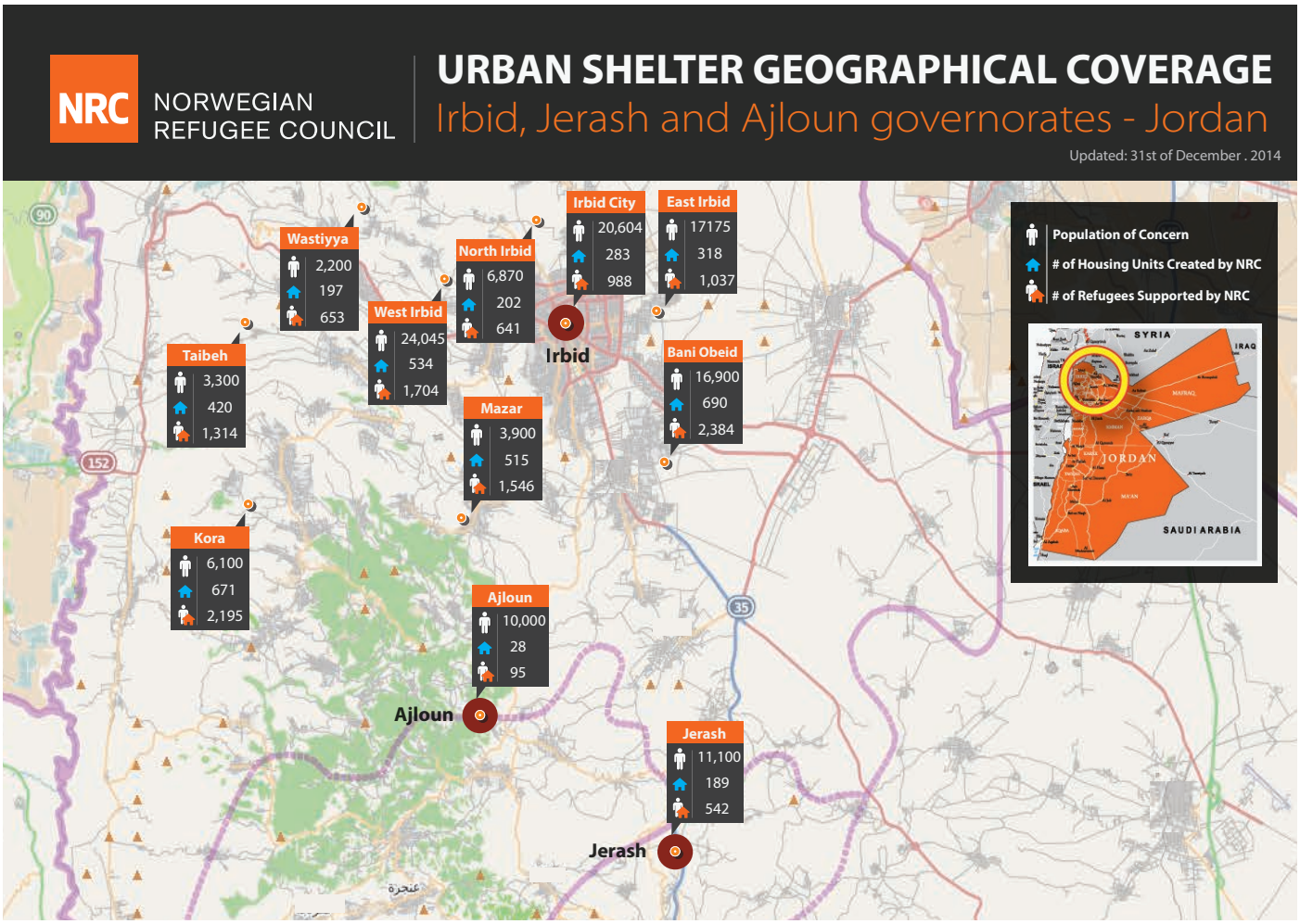
Each refugee household received an initial grant of JOD 100 (USD 141) to cover some relocation and basic house setup expenses.

NRC outreach teams monitored the implementation of the lease agreements throughout the course of the rental period and helped resolve problems as they arose.

NRC also supported Syrian refugees through the provision of information on how to access services and assistance available through other organisations and their legal and civil documentation registration requirements whilst in Jordan.

By the end of 2014 NRC supported around 1,000 Jordanian landlords to create 4,000 housing units. In 2014, 20% of the new private housing units constructed in Irbid Governorate were facilitated by the NRC programme.

NRC plans to continue the Urban Shelter Programme in 2015, pending approval from the GoJ.



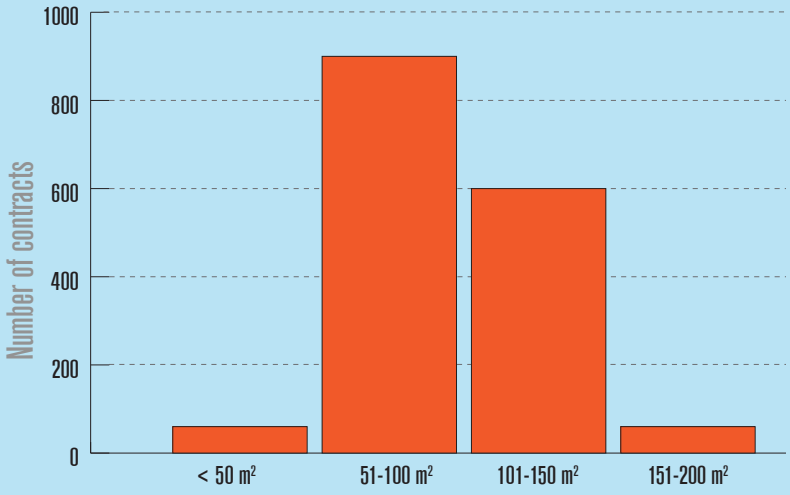
NRC's Urban Shelter Programme

NRC supports Jordanian landlords through financial incentives and technical support to bring new housing units on the market. The overall amount of financial support received from NRC is conditional on the numbers of housing units contracted and length of the contract (between 12 to 24 months). NRC's defines a housing unit as room with a closed door which can house up to 3.5 people with the wider apartment having additional amenities of kitchen and bathroom areas.

NRC contracts' landlords on the basis of the number of housing units with contracts signed for between 1 and 4 housing units and some landlords with multiple suitable properties signing more than one contract. The majority (75%) of NRC's signed contracts are for between 2 and 3 housing units given the average size of assessed Syrian refugee beneficiary households assessed and cost effectiveness as NRC provides follow up technical support over a contract period.

Shelter square area

New accomodation built under NRC's programme



NRC Properties database, December 2014

NRC assessed close to 42,000 Syrian refugees in northern Jordan as part of the programme with more than 16,000 considered extremely vulnerable and prioritised for assistance against standard vulnerability criteria which included household size and composition, risk of eviction, inadequate shelter conditions or a lack shelter.

By the end of 2014, NRC supported more than 13,000 vulnerable Syrian refugees with secure shelter under the programme. NRC estimated that across Irbid, Jerash and Ajloun Governorates the Urban Shelter Programme met the shelter needs of 8% of the registered Syrian refugee population.

Jordanian landlords were selected based on a technical assessment of their properties which reviewed the state of each property, expected scopes of work, location and accessibility and upgrade capacity. NRC also completed due diligence checks of land documents and building permits.

Methodology

The NRC data shared in this report came from a number of programme monitoring and evaluation sources gathered from 2013 to 2015 including:

- Urban Shelter Pre-Registration: NRC used a pre-registration database to track Syrian refugees who wanted to join NRC's Urban Shelter Programme. Interested households initially registered through a national hotline and at NRC's offices/centres in Irbid. At the registration point households were asked to provide some details on their current situation including demographic information and information related to shelter vulnerability. This information was used to prioritise households for follow-up home visits by NRC teams conducting full assessments. By the end of 2014 NRC completed 3,809 initial registration questionnaires.

- Urban Shelter Household Assessment: NRC used a standardised household beneficiary assessment tool to assess Syrian refugees' vulnerability and suitability for the Urban Shelter Programme. Vulnerability criteria included household size and composition, health status, current living conditions, economic status of household and threat of eviction. By the end of 2014 the assessment database included 4,964 cases with assessments of close to 42,000 Syrian refugees across Irbid, Jerash and Ajloun. NRC identified households for assessments through community presence, pre-registration at NRC's drop-in centre and national hotline, as well as through referrals from the Office of the United Nations High Commissioner for Refugees (UNHCR) and a number of international and national partners.

- Survey and Focus Group Discussions: In order to better understand the socio-economic effects of the Urban Shelter Programme, in August 2014 NRC conducted a detailed home survey and three focus group discussions with a selection of Syrian beneficiaries who participated in the programme for more than six months. Seventy households (representing 219 families) were surveyed, and 20 households (representing 60 families) participated in focus group discussions. Survey questions asked beneficiaries about aspects of their life before and during the NRC programme. Themes covered in focus group discussions included family/household profiles, humanitarian assistance, assets, income-expenditure analysis and copying strategies.

- Jordanian Landlords Survey: In February 2015 NRC asked Jordanian landlords in the programme to complete a standard survey (18 questions) assessing reasons for application for the project, financial aspects of construction, labour and materials supply and impact of the investment. The survey was completed by 123 Jordanian landlords, equal to 12% of landlords participating in the programme.

The data from these sources was reviewed by a consulting researcher experienced in statistics and the Jordan context. The main findings from the research, combined with information resulting from a desk review, were drafted into this paper by NRC staff ■

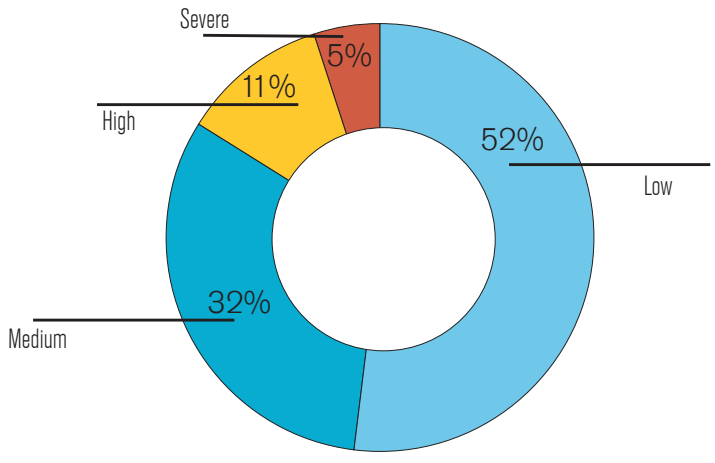
II. Access to adequate shelter

Many Syrian refugees in Jordan are unable to secure adequate shelter for their families. NRC household assessments reveal that one in five Syrian refugee households live in shelter which cannot offer them basic protection from the elements, and may contain elements such as a leaking roof or plastic sheets in place of windows.

Almost half of all rented accommodation by Syrian refugees is also visibly affected by mould and moisture which can negatively impact a family's health. Some 23% of refugee households assessed reside in accommodation where kitchen and bathrooms do not meet minimum standards, and 11% do not have access to sufficient quantity of potable water.

Shelter conditions

Observed mould and moisture levels



NRC, Household Assessment Database, December 2014

The accommodation Syrian refugees have been able to find is often overcrowded. An average of 3.4 persons share one bedroom in a Syrian refugee household compared to 1.3 amongst the Jordan population.[5]

More than half of all families assessed by NRC share accommodation with at least one other family (usually part of their extended family). Sharing shelter is more often reported in the most vulnerable families with 71% reporting resulting to sharing to decrease costs.

While many assessed shelter conditions meet minimum SPHERE emergency crowding standards (3.5m2 per person), Syrian refugees often confirm that living in crowded accommodation for long periods of time is affecting the family dynamics and creates inter-family tensions. They particularly report concerns about adult men, women and adolescent girls and boys having to sleep in the same space for prolonged periods of time with extended families. Humanitarian actors have documented rising domestic violence and early marriages, two trends that may be contributed to by crowded shelter conditions.[6]

Security of tenure and multiple displacements

Security of tenure is one of the preconditions for housing to be consid-

ered adequate according to the UN's Committee on Economic, Social and Cultural Rights.[7] One in five Syrian refugee families in host communities assessed by UNHCR do not have any form of rental contract.[8]

A rental contract is not only a legal requirement for foreigners living in Jordan, but also elementary protection from eviction and a precondition for registration with the Ministry of Interior (MoI).

Some 10% of Syrian refugees assessed by NRC in northern Jordan are under immediate threat of eviction usually because they are informally sharing with another family, their presence is not known to landlords, the landlord wants to raise the rent or they are behind on rental and/or utility payments.

A 2014 study published by CARE International found that a third of all refugees were in debt to their Jordanian landlords.[9]

Lack of secure tenure is among the main causes of repeated displacements.

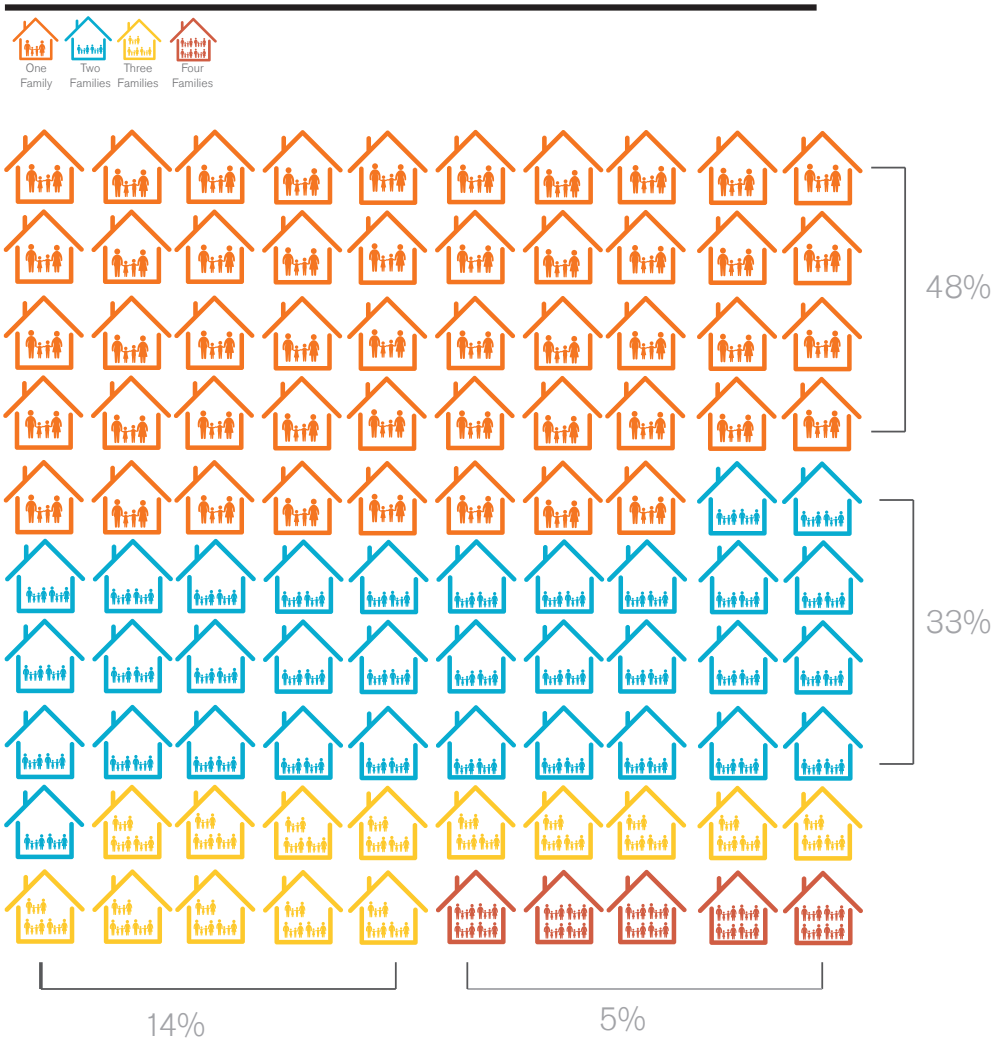
Some 40% of Syrian refugees applying to NRC for shelter support reported that they have had to move at least three times in the previous year. Six per cent moved more than five times in search of adequate and secure shelter.

Multiple moves impact refugee families' legal status and the ability to access public health and education services in the new place of temporary residence. Furthermore, updating registration information with the MoI, which is necessary to access services, has become increasingly difficult.[10] (See Chapter IV for more information.)

Frequent moves also have a deep psychological impact as families are uprooted and separated and community bonds are broken. This is particularly hard on children. [11]

Families in one home

Composition of assessed Syrian refugee households



NRC Household Assessment Database, December 2014

This is compounded by the fact that many Syrians were internally displaced inside Syria, often moving multiple times to escape fighting and to access assistance before eventually fleeing to Jordan.[12] The United Nations Office for Coordination of Humanitarian Affairs (OCHA) estimates that in the latest displacement caused by renewed fighting in southern Syria at least 18% of the newly displaced persons had already been internally displaced within Syria.[13]

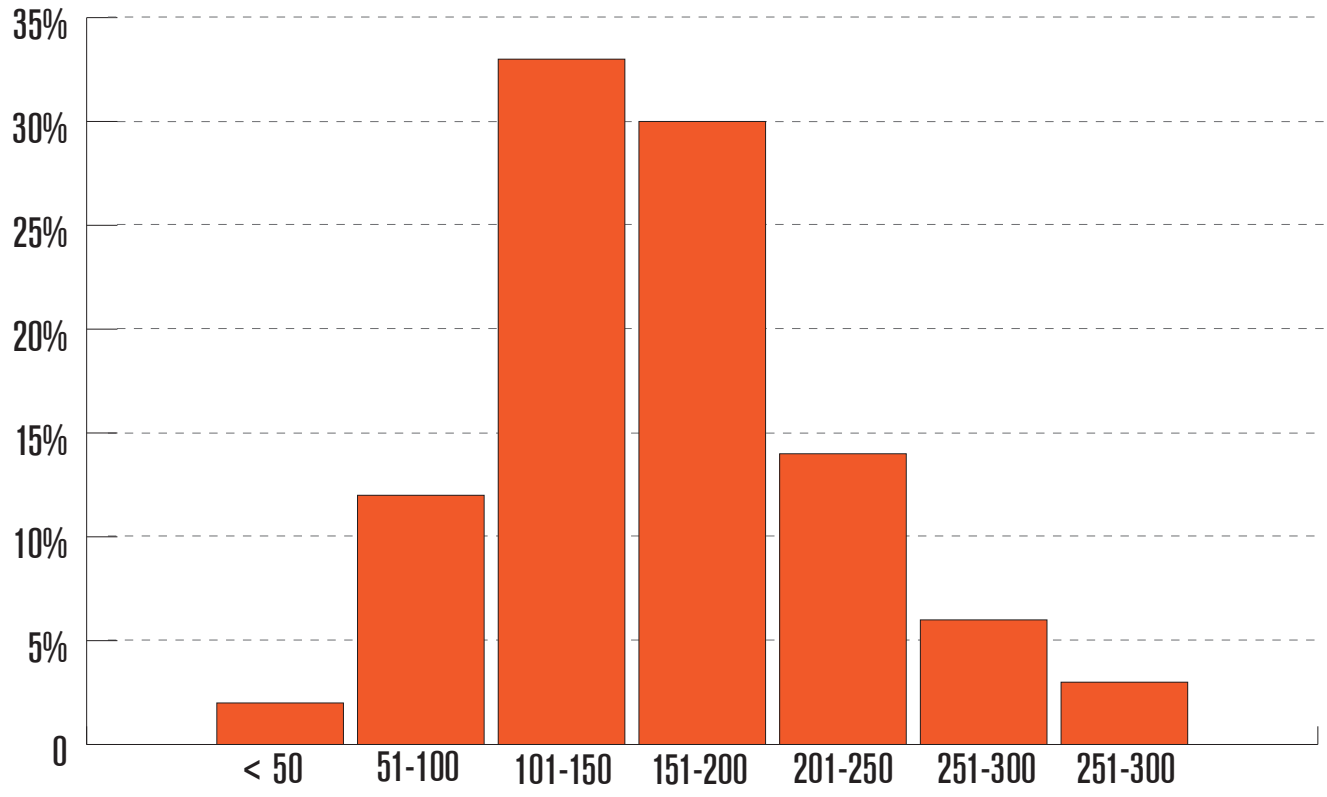
Rising rental prices

For Syrian refugees that have been able to secure a roof over their heads it is often at relatively high rental prices. Half of NRC assessed refugee households across northern Jordan report paying at least JOD 150 (USD 211) for rent per month (the equivalent of JOD 91 (USD 128) per m2 given the relatively small size of shelters assessed). In contrast, a United Nations Development Programme (UNDP) household survey in Irbid found that 67% of Jordanians were paying less than JOD 100 (USD 141) per month in 2014 with the average shelter size being larger at around 120m^2.[14]

The growing gap between housing supply and housing demand has led to an overall increase in rental prices. According to the GoJ the average rental price across the country rose by 14% between January 2013 and January 2015.[15]

Rent prices

Average monthly expenditure on accomodation in Jordanian dinars



NRC, Household Assessment Database, December 2014

Mohammad, a Syrian refugee, stands in his family's kitchen in Irbid, Jordan. ©Georg Schaumberger, 2014

Kamel, 62, Syrian man from Dar'a

Kamal lives with 13 other members of his extended family in a three-room apartment on the third floor. His youngest grandchild is one month old. The apartment is covered in mould, with paint peeling off the walls and ceilings. The only furnishings the family owns are a few mattresses, a small bench top cooker, a small refrigerator and basic pots and pans.

The family has been in Jordan for one and a half years, and since living in the host community has resided in the same house where the rent has now increased by 33%. During the initial household assessment the family told NRC that they would be forced to move as they can no longer afford to pay the rent.

"I am an old man, and as you can see it takes me ten minutes to come up one flight of stairs. I have a heart condition and high blood sugar levels. I cannot work and I spend most of the days in the house doing pretty much nothing.

One of my boys works in Dubai for JOD 450 (USD 634) per month and our rent is JOD 225 (USD 317) a month. He hardly has enough to get by after he sends us the rent and we have no other means. All my other boys are in Syria and things are so terrible there.

If the rent is covered, everything will be fine. You see, even if you don't eat for a day, you still survive but how do you expect me to live when the landlord knocks on my door every other day demanding the rent that we often don't have.

We wish something would change. We would return to Syria in a heartbeat if things were normal. You know, we owned a 5-acre farm and an olive grove. And now the 14 of us live in these 3 rooms on the third floor. If someone breathes in the next room everyone knows it. Let alone that the walls seem like they are going to collapse on us at any moment."

Economic vulnerability

Rental payment continues to constitute the single highest expenditure for most Syrian refugees residing in host communities in Jordan, equating to more than half of all refugee household expenses.[16]

During NRC household assessments only 10% of refugee households reported that they had any savings left to pay their next rental payment, while others reported that they rely on donations from local charities (12%) or humanitarian assistance (9%).

One out of ten households assessed said they did not know where the money for their next rent would come from, exposing them to imminent risks of eviction.

As discussed further in the final chapter of this report, some 60% of Syrian refugees households reported that they are earning some money from work, primarily in the informal labour market (see further Chapter IV for a discussion on access to livelihoods).

Following the gradual depletion of resources, debt is one of the main coping strategies among Syrian refugee households in Jordan.

During NRC's piloting of the Inter-Agency Vulnerability Assessment Framework (VAF) tool from June to October 2014 with more than 300 families, 57% of Syrian households reported being in debt.

The average reported debt was JOD 823 (USD 1,160) for male-headed households and JOD 756 (USD 1,065) for female-headed households.[17]

An earlier CARE International report noted that overall levels of debt amongst Syrian refugee families had doubled in the previous year.[18]

Making ends meet

How Syrian refugees pay their rent

NRC, Household Assessment Database, December 2014

“Rent is like a ghost lingering around, whose presence becomes known after the 15th of every month.”

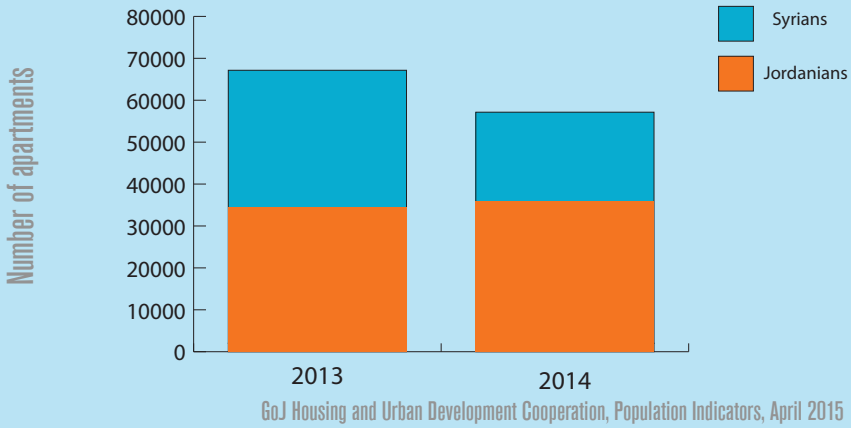
Asma, a Syrian mother of five

The shortfall of affordable housing in Jordan

The Syrian crisis has exacerbated the existing shortage of affordable housing in Jordan, whilst also raising rental prices and straining urban infrastructure. According to the National Resilience Plan 2014-2016, during the 7 years prior to the Syrian refugee crisis, the Jordanian housing market faced an annual shortfall of 3,400 housing units (annual demand of 32,000 new units versus an annual new supply of 28,600).[19]

Shelter stock

Shortfall of affordable housing in light of the Syrian crisis



GoJ Housing and Urban Development Cooperation, Population Indicators, April 2015

Since 2013 this housing shortage has been compounded by the need for an estimated additional 90,000 housing units for Syrian refugees outside of camps.[20] The GoJ's Housing and Urban Development Co-operation (HUDC) estimates, in 2013-2014, an additional 52,000 apartments are needed for Syrian refugees outside of formal camps.[21] However, HUDC figures are based on larger apartment sizes as they estimate approximately 10 persons sharing based on current numbers of Syrian refugeees in host communities i.e at least 2 housing units per apartment. HUDC notes that between 2013 and 2014 the government granted 96,000 residential building licences. Assuming that all these buildings were constructed and inhabited this would imply there were at least 24,115 apartments or 48,230 housing units less on the market than required to meet the combined needs of Syrian and Jordans.

In the current context it is therefore not surprising that recent studies have noted shelter as a major source of tension between host communities and refugee populations, as shelter is illustrative of wider perceptions and challenges of the impact of the Syrian refugee crisis on Jordan.

In a June 2014 study, 69% of Jordanians and 51% of Syrians considered access to housing in their community to be inadequate with both a lack of housing and high housing costs cited as the key reasons behind housing-related tensions.[22]

III. Impact of adequate and secure shelter

To respond to the shortage of available housing in Jordan, a number of humanitarian and development actors have been engaged in shelter responses in coordination with Jordanian authorities.

Shelter interventions have ranged from the provision of cash for rent, upgrades to substandard accommodation, winterisation upgrades and NRC's model of creating additional housing units.[23]

In the NRC model, surveys and focus group discussions confirmed that rent-free accommodation enabled refugee households to spend their limited resources on other essential basic needs and reduce some of the most damaging negative coping mechanisms. As described below secure shelter also provided a sense of psychological relief.

Economic relief

In NRC's Urban Shelter Programme, rent-free shelter provided some economic relief to vulnerable refugee households during the contract period. When NRC asked Syrian beneficiaries to compare their current and previous monthly expenditures, refugee households reported on average a decrease in overall monthly income-expenditure gap from JOD 223 (USD 314) to JOD 96 (USD 135).[24]

View of one of the villages in Irbid, Jordan. NRC estimates that across Irbid, Jerash and Ajloun governorates the Urban Shelter Programme has already met the shelter needs of 8% of the registered Syrian refugee population. ©Alisa Reznick, March 2015

Not having to pay for rent enabled refugees to re-prioritise household spending. Where previously rent had been the number one single expenditure after joining the programme, this shifted to food, utility bills and basic household needs including medical expenses.

This re-prioritisation of expenditures brought about positive changes in household coping mechanisms which had previously been tested as Syrian refugees were forced to make difficult decisions about what to spend their limited income or assets on.

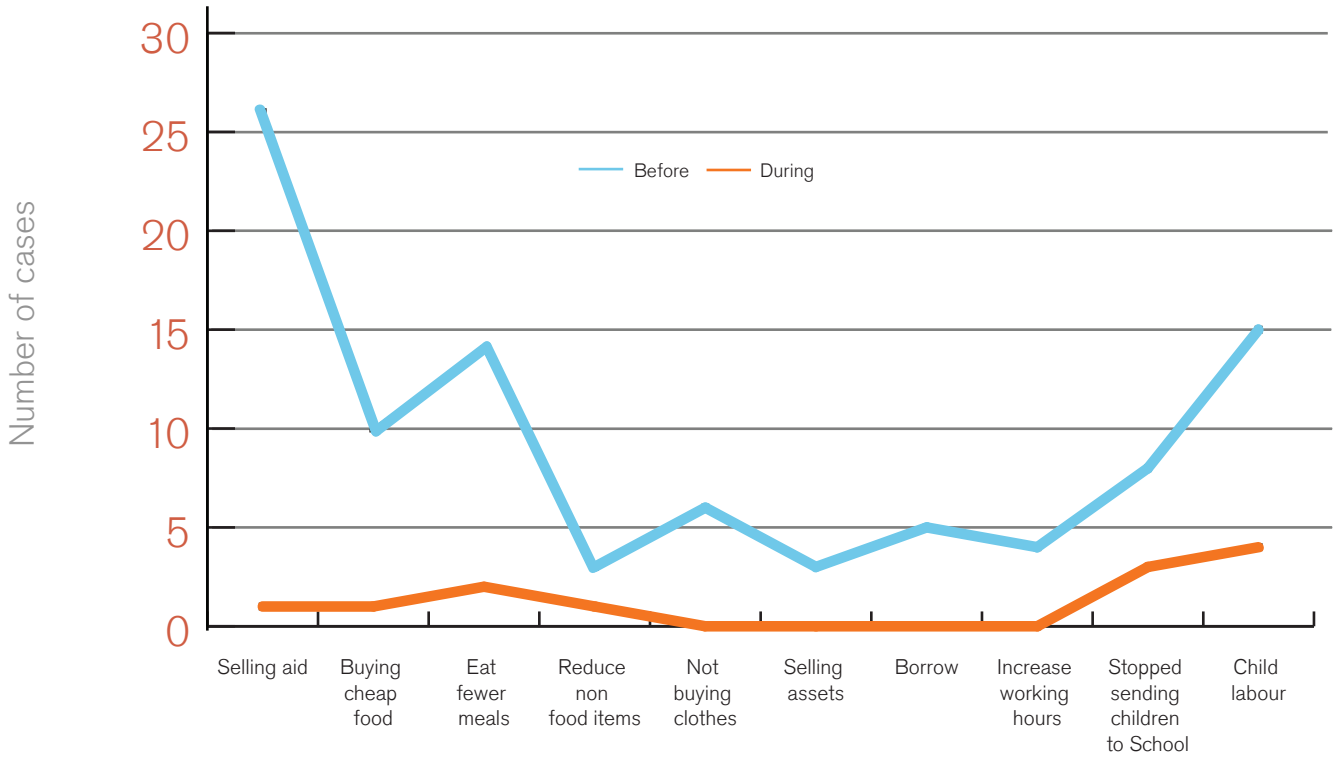
Refugees reported previously having to sell their food vouchers, eating less and buying cheaper food. All of these practices significantly decreased when the rent expenditure was taken out. The provision of rent-free shelter also led to a four-fold decrease in child labour in households supported by NRC.

The economic relief provided for vulnerable Syrian refugee households could only pull back some of the most negative coping mechanisms. Syrian refugees reported only insignificant positive changes in other household expenditures such as on health and education.

Psychological impact of adequate and secure housing

The relief on the household budget is not the only positive impact of the programme. NRC surveyed selected refugees households to learn that

Changes in coping mechanism
Before and during rent-free shelter



NRC, Shelter Programme Survey, August 2014

93% felt 'secure' or 'very secure' in their new accommodation compared to only 58% before. Only 7% of beneficiaries reported feeling 'threatened or 'insecure' in their new accommodation in stark contrast to the 42% before, with one major source of insecurity related to the families' concern about the future and what will happen at the end of their NRC-facilitated lease agreement.

This sense of security partly derives from having a degree of tenure security, even if only for a prescribed period, and not having to search for funds to cover rent or alternative accommodation. Many refugees report that after years of displacement and secondary moves, the psychological impact of the assistance is the most important.

Broader impacts of NRC's Urban Shelter Programme

A survey conducted by NRC in February 2015 amongst the Jordanian landlords in the programme revealed their positive experience with the project. More than half of landlords interviewed said the project helped them finish their apartments which they would eventually use for their extended families but did not have the money to finish now. The landlords indicated that they would have had to wait on average more than two years before considering beginning/finishing the construction. Without the programme, most would have needed to take out loans to complete the housing units.

The majority of landlords procured materials and hired labour locally. Landlords reported on average employing 24 labourers for up to eight weeks of construction with more than half reporting that their workers came from the local area. Local businesses also benefitted with more than a third of landlords stating that they used on average five local suppliers and vendors to obtain the materials for construction, while the remaining sub-contracted through other Jordanian suppliers.

"My eldest grand-daughter was traumatised by the war and was too scared to leave the village or take the bus to school. Now she can walk to school."

Safiah, a Syrian grandmother

Items owned by a Syrian refugee family on a window in their home in Irbid. ©Alisa Reznick, March 2015

Ahmad, 42, Jordanian landlord on the outskirts of Irbid

After hearing about NRC's project he and his family registered for a pre-technical assessment by NRC engineers. The team found that their properly fit the criteria for the programme in terms of the overall state of the property, expected scopes of work, location and accessibility and upgrade capacity.

The family also had all appropriate land and building permits. After almost eight weeks of construction Ahmad welcomed a Syrian family of nine into his upstairs apartment. They have been living in close proximity since November 2013 with the current rental agreement due to finish in June 2015.

"We are very good friends. You know how it is, after them being our neighbours for this long [around 16 months] they have become like family. If my boy [Mohammad, 6 years] goes missing we know that he is at their [Syrian family's] house. His best friend in the world is their boy who is around Mohammad's age.

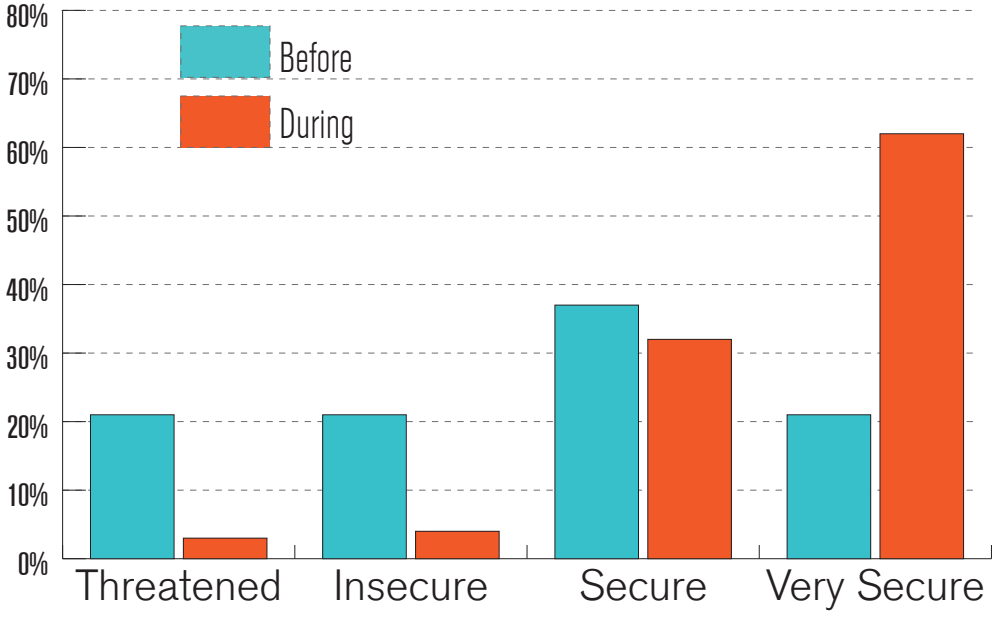
I feel like there are negative and positive sentiments when it comes to Jordanians here. Some love the Syrians, think of them like brothers and sisters and want to help them as much as they can. But when I was working at a sweet shop a Jordanian came and yelled at me only to apologise later after he said he mistook me for a Syrian.

If I had to go through all of this again I would still do it. After this family's agreement with NRC and me is over, they are welcome to stay in their current home in return for a reduced rent. If I were a rich man I would have let them stay free of charge.

To be honest, it is both out of humanity and because being in the NRC programme helped me. I would have not been able to finish the house in time without the NRC assistance."

Security of tenure

Refugees outlook before and after NRC's Urban Shelter Programme



NRC, Shelter Programme Survey, August 2014

IV. Syrian refugees' broader vulnerability

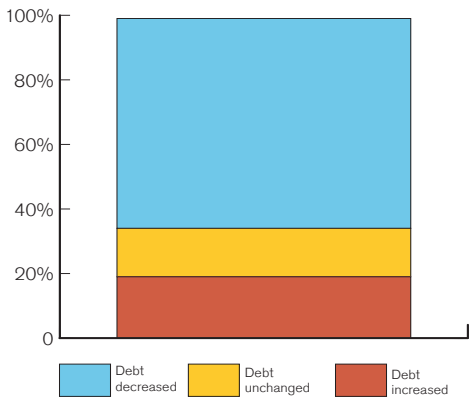
Rent-free shelter over a period of time provides Syrian refugees with some sense of security and stability and allows them to spend their limited resources on other basic household needs. That does not mean that participation in NRC's Urban Shelter programme addresses all existing vulnerabilities. Although decreasing the income and expenditure gap and reducing some negative coping mechanisms, rent-free accommodation can only slow down rather than stop the steady economic decline of many Syrian refugee households in Jordan.

According to a recent UNHCR report, two out of three Syrian refugee households in Jordan live below the absolute poverty line and are increasingly vulnerable at a time of declining humanitarian assistance.[25] Two additional key issues also contribute to the broader vulnerabilities of Syrian refugees living outside of camps in Jordan: a lack of legal coping mechanisms, and the additional impact of the refugees' limited legal status. This leaves the majority of Syrian refugees in Jordan with an uncertain future.

Increasing vulnerability, decreasing humanitarian assistance

A 2014 study by the World Food Programme (WFP) looking at food security amongst registered Syrian refugees found that 85% would be unable to put sufficient food on their table without the agencies ongoing support.[26] The study found that the longer Syrian refugees had been in Jordan the more likely they were resorting to negative coping strategies related to food security.[27]

Changes in the overal situation of debt



NRC, Shelter Programme Survey, August 2014

NRC, Shelter Programme Survey, August 2014

Even with some level of steady humanitarian assistance, NRC's urban shelter programme beneficiaries remained vulnerable during their contract period. Rent-free accommodation allowed almost two-thirds of Syrian households assisted to pay back some level of debt during their time. However for one in five refugee households the free-rent support was not sufficient to prevent them from going further into debt.

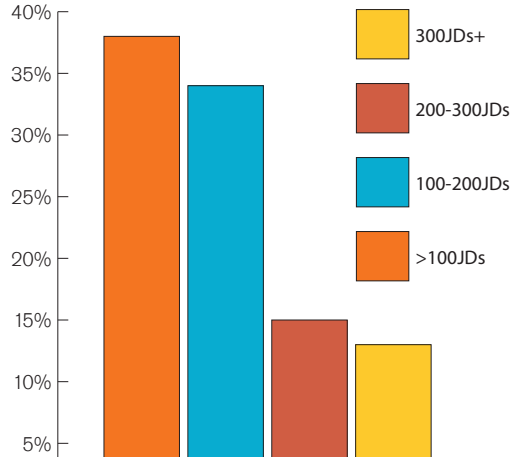
The vast majority of Syrian refugees in Jordan therefore remain dependent on humanitarian assistance to meet their basic needs while overall assistance levels are declining. WFP has

been forced to twice cut the amount of its monthly food voucher in host communities since October 2014.[28] In February 2015 the number of Syrian refugee families on the waiting list for UNHCR cash assistance (more than 11,000) had doubled since the last year and is the highest since the beginning of the Syria crisis.[29] UNHCR directly attributes this rise in numbers to other humanitarian organisations being unable to provide support due to funding shortfalls.[30]

Lack of independent, legal coping mechanisms

The ongoing economic vulnerability of Syrian refugee households is confirmed by inter-agency analysis related to the lack of opportunities for Syrian refugees in Jordan to engage in legal independent income earning activities that do not impact on the livelihood opportunities available for vulnerable Jordanians. While many Syrians living in Jordan are working, their work is most often informal, inconsistent and underpaid.

Income by Syrian refugee households



NRC, Household Assessment Database, December 2014

Rawan, 38, at her home in Irbid, Jordan. She had been in her rent-free house for three months by the time this photo was taken, living with her three daughters and two sons. ©Alisa Reznick, March 2015

Some 60% of Syrian refugee households living in host communities at the time of NRC's household assessment told NRC that they are receiving some income from work. Two-thirds of those reported combined earnings under JOD 200 (USD 282) per household per month. A recent International Labour Organization (ILO) study found that 85% of Jordanian workers earned more than JOD 200 per month.[31]

The vast majority of refugees who reported earning an income from work said that this was from casual or informal work and without a due permit. They reported that the income was mostly from one or two days of casual work per week in the agricultural, construction or service industries. This confirms recent UNHCR data which suggested that less than 1% of Syrian households assessed in 2014 reported that at least one member was able to secure a work permit.[32]

Not only does the work that refugees engage in provide merely very basic and unpredictable income, it exposes them to legal consequences. If caught working illegally, Syrians may face detention, involuntary relocation

Challenge and impact of the competition to secure livelihoods

A recent GoJ commissioned survey for Irbid and Mafraq Governorates found that 92% of the Jordanians surveyed attributed the increase in consumer prices since 2010 to the presence of Syrian refugees. More than half added that their income had decreased because of Syrian refugees. According to the Department of Statistics, while the overall unemployment rate in Jordan remained at comparable levels between 2012 and 2013 (12.2% and 12.6% respectively) the increase was sharper in northern governorates (from 10.7 to 14.5% in Mafraq, and from 11.7 to 13.0% in Irbid).[33] In 2014, the World Bank noted the overall unemployment had actually decreased to 11.9%.[34] The Jordanian Ministry of Labour estimates that around 160,000 Syrian refugees are working in the country illegally (in 2013 only some 2,600 Syrians had obtained work permits which included Syrian workers in Jordan pre-crisis).[35]

A 2014 World Bank report noted that the Syria conflict has hurt Jordanian households with an overall per capita welfare loss of 1.5%. However, the analysis suggested that it was the overall disintegration of regional trade more than the cost of hosting Syrian refugees that has had the most effect.[36] The ILO has noted that while overall the Jordan labour market is robust it has shown signs of stress, particularly in the construction industry where the majority of Syrian refugee men are employed informally.[37] Given that Syrian refugees are typically employed outside of any legal framework, there are also concerns that their presence can lead to an increasing informalisation of the Jordanian labour market for Jordanians as well, and may create a potential downward pressure on wages. Over half of all Jordanian workers believe that Syrian refugees are being exploited and working for lower wages.[38]

Both the real and perceived impacts of Syrian refugees on Jordan are creating social tensions, and strategies are needed to address independent coping mechanism for Syrian refugees that decrease their dependence on external assistance and do not impact on the welfare and income earning opportunities for Jordanian host communities.

to refugee camps and, in some cases, reportedly deportation to Syria.

Limited legal status

The ability of Syrian refugees to stay registered and therefore maintain access to services, and in some cases obtain humanitarian assistance has also been a challenge contributing to urban refugees' vulnerabilities. In Jordan, refugees, like all foreign nationals, are required to register with Jordanian authorities. In addition Syrians are required to hold a valid MoI service card which acts as an official document that grants access to certain basic health and education services in the country.

In 2014 it became increasingly difficult for Syrian refugees living outside of camps to obtain and/or renew the MoI service cards.[39] This is particularly

Abdullah, 82, a beneficiary of NRC's Urban Shelter Programme. ©Alisa Reznick

the case for the 45% of Syrian refugees in host communities estimated by NRC to have left the formal camps outside the official government 'bail-out' process, which amongst other things requires that refugees wishing to leave the camps have a direct relative who is a Jordanian citizen.[40] In July 2014 the MoI announced that they will also no longer issue police certificates and/or service cards to refugees who are not able to prove their legal bail-out from the camps. [41]

"I do work some days, but it is almost impossible to get by when working illegally; if I find a job today, I will not for a week after."

Murad, 42, Syrian father of five

At the same time, and following a decision by the Jordanian authorities, UNHCR is no longer able to issue Asylum Seeker Certificates in urban areas for Syrian refugees who left the camps outside of the bailout system and present themselves for the first time after 14 July 2014.[42] More generally, another requirement for registering with the MoI in host communities is a written lease agreement which many Syrian refugee households do not have.

By May 2015 close to 40% of NRC's off-camp beneficiaries who requested information and counselling on their registration status indicated that the lack of due registration is impacting their ability to access local public health and education services as well as register marriages, births and deaths.[43] Negative coping mechanisms for Syrian refugees with limited legal status include restricting movement, child labour, accessing informal health care clinics and use of fraudulent documents.

Refugees living in urban areas without valid service cards have also been increasingly likely to be relocated to camps involuntarily.[44] Throughout 2014 more than 8,500 Syrian refugees were involuntary relocated to Zaatari and Azraq Camps by police, largely because of their inability to prove that they had left camps through a proper procedure.

At the time of publication the GoJ's 'urban verification exercise' is ongoing for all Syrian nationals (refugees and non-refugees) in host communities. All Syrians are required to present themselves to local police stations to obtain a new biometric MoI Service Card and confirm their place of residence.[45] The exercise should also allow for the eventual return of all Syrian identity documents withheld by the Jordanian authorities at the border (a practice that stopped in December 2013). The primary objective of the urban verification process is to regularise the stay of as many Syrians as possible and ensure that the government has the correct information on where people reside. Some of the verification requirements and param-

Ahmad, 24, and his fiance on the move again

Ahmad, his brother, five sisters, mother, father and fiancè (10 people) have lived in an NRC supported house for the past 17 months. They were prioritised for the NRC Urban Shelter Programme based on standard vulnerability criteria and during the course of their time have enjoyed relative stability:

"I am a barber by trade. I had my own small salon back in Dar'a [southern Syria]; it does not make you rich but I had my life together then. Now, I work at the surrounding salons in Irbid whenever they have extra work for me. It is a couple of days a week for a couple of dinars a day. If we have to pay rent again my salary is not enough. We do not really know where we are going next. We would like to move closer to the city because there would be more opportunities for me on the one hand but rent is more expensive there and there is higher chance of getting caught working illegally."

eters may, however, hinder the refugees from proactively re-registering, many potentially sliding under the aid agencies' and government's radar in fear of prosecution or involuntary relocation to one of the camps.

Uncertain future

While the NRC's Urban Shelter Programme was not meant to provide durable solutions for the refugees, what happens at the end of the lease-free period remains its main challenge, as one of the key assumptions of the programme, refugees' ability to secure independent coping mechanisms, has not materialised.

Almost half of refugees interviewed stated that they would not be able to afford to stay in accommodation that met their basic needs and would need to look for cheaper or other accommodation. Some 35% indicat-

Noor, 17, washing the dishes outside her home in Irbid. ©Alisa Reznick, 2015

ed that they may return to Syria with 12% considering relocating to formal camps as an alternative.

At the end of the NRC contract lease agreement NRC supports both parties to the contract to review their status and options. NRC's outreach teams meet with both Jordanian landlords and Syrian tenants separately and together to review where there is a space to negotiate for continued tenancy at market prices under a new lease agreement. NRC is also exploring additional options to support the most vulnerable Syrian refugees to extend their lease agreement through NRC's support to the Jordanian landlord for additional property add ons and investment. This includes installing solar heating under broader renewable energy pilot projects in coordination with the Ministry of Energy and Mineral Resources (MoEMR).

NRC is currently monitoring trends related to the end of lease agreement as a large number of contracts come to an end by mid 2015. Initial results from the small number of contracts that had finished by the end of 2014 indicated that in two-thirds of cases the Jordanian landlord had offered the Syrian refugee family to stay but at relatively high rents - an average of JOD 170 (USD 249) -which many Syrian refugee families indicated they could not afford. The broader results and analysis of end of contract plans will be shared with stakeholders to contribute to further discussions related to urban refugee discourse.

Mohammad, 42, and his two children a their house in Irbid. ©Alisa Reznick, 2015

“Each month, we struggled to pay rent, always scared we could be evicted. Had we been evicted, we would have had no options but to return to Syria. I am scared to think of what could happen to us there.”

Omar, a Syrian father of eight children

V. Syrian refugees and Jordanian host communities

Related challenges and shared solutions

The Syrian refugee crisis has created a context in Jordan defined by near universal refugee vulnerability with the unfolding shelter crisis in host communities a key feature. Syrian refugees face barriers and challenges to protect their families including finding adequate accommodation and establishing basic coping mechanisms. Poorer Jordanian communities now hosting large numbers of Syrian refugee are also feeling the impact on stretched public services.

Comprehensively addressing the shelter situation in Jordan presents an opportunity to meet the immediate humanitarian needs of Syrian refugees whilst creating tangible long-term benefits and promoting resilience amongst the Jordan host community population. The scale of NRC and other shelter actors' humanitarian interventions across Jordan are presently not sufficient to meet the combined needs of Syrian refugees and poor Jordanians. Integrated and large-scale shelter interventions are needed in Jordan to address the increasing gap in available housing. The calls from the GoJ in the 2015 Jordan Response Plan for this type of coordinated and large-scale response must be supported if the unfolding shelter crisis in Jordan is to be addressed.

The NRC Urban Shelter Programme did not (nor did it had the ambition to) remove all economic vulnerabilities. Instead of facilitating permanent solutions, the programme has to be seen as decreasing the stresses and exposure to negative coping, and is thereby a temporary solution for the refugees. At the end of the time with the programme, Syrian refugees face hard choices and many must once again search for new shelter options.

Continued discourse is required to review policies related to Syrian refugees' ability to secure independent coping mechanisms. The lack of adequate housing and the continued inability of Syrian refugee households to secure autonomous livelihoods through legal income to cover rent and basic household needs leaves the refugees vulnerable to eviction and negative coping mechanisms. The GoJ needs to be supported by international stakeholders to continue to look at options for Syrian refugees in Jordan to engage in legal, independent income-earning activities that do not impact on the livelihood opportunities available for vulnerable Jordanians and benefit the Jordanian economy at large ■

Coffee, dates and sweets, offered by a Syrian refugee family to their guests in Irbid, Jordan. ©Dara al Masri, 2015

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About the Norwegian Refugee Council (NRC)

NRC is an independent, humanitarian, non-profit and non-government organisation that provides assistance, protection and durable solutions to refugees and internally displaced persons worldwide. In Jordan, NRC has directly assisted more than 400,000 Syrian refugees in both camps and host communities. NRC currently works across the shelter, basic needs, education and protection sectors. NRC currently operates through a central office in Amman and sub-offices in Zaatari, EJC and Azraq camps and Irbid in northern Jordan working through more than 380 national staff.

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