

Curing the limbo

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Curing the Limbo

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Acronyms

AAR	After Action Review
ADDMA	Athens Development and Destination Management Agency
CRS	Catholic Relief Services
CTL	Curing the Limbo
DAC	Development Assistance Committee
IRC	International Rescue Committee
MEAL	Monitoring, Evaluation, Accountability and Learning
OECD	Organisation for Economic Co-operation and Development
UIA	Urban Innovative Actions
UoA	National and Kapodistrian University of Athens
SMILER	Simple Measurement of Indicators for Learning and Evidence-based Reporting
SRA	Social Rental Agency
TOC	Theory of Change



Executive Summary

Curing the Limbo (2018-2021) was a European pilot program of the City of Athens implemented with the strategic partnership of the National and Kapodistrian University of Athens, Catholic Relief Services, the International Rescue Committee and the Athens Development and Destination Management Agency. This project was co-financed by the European Regional Development Fund through the Urban Innovative Actions¹ initiative.

The holistic integration program focused on refugees who had been granted asylum. One of Curing the Limbo's key innovations was the attempt to connect refugees with civil society actors around actions that benefited the city. To enable this interaction, participants were given access to basic services necessary for their smooth integration, which were not provided by other integration programs. The operational structure stood on the following pillars: Psychosocial support, housing, job counselling, language and technical skills trainings, audio-visual expression, creativity and cultural mediation workshops, interaction with civil society initiatives and funding of actions with an impact at the neighborhood level. CRS was the affordable housing pillar partner, while other partners supported other pillars. Although each of the pillars was independent, they cooperated consistently and constructively. Curing the Limbo's strategic objective was to produce a sustainable public policy proposal for refugee integration for Athens and other European cities. This report focuses on the housing component of the program.

On completion of Curing the Limbo, CRS hosted an after-action review workshop and identified the following key themes which are further elaborated in this report:

- 1. Dynamic and flexible housing mechanism:** Adapting activities to participants' needs played an important role in achieving high satisfaction levels from the social rental agency services.² Major and minor program modifications were implemented promptly based on the information gathered from monitoring activities, changes in the context and participant feedback.
- 2. Participation of refugees in program redesign a key factor in accomplishing objectives:** The program's efficiency and best practices were fostered through refugee participation and contribution, leveraging their social links. Co-designing and deploying the program's framework in collaboration with the participants allows for better results. Engaging participants at the earliest stage of program design helps deploying objectives and activities that further meet their needs.
- 3. Accompaniment services and coaching** (one-on-one sessions and pre-tenancy trainings) were offered to participants to address day-to-day housing-related issues, empowering them to make informed decisions, leading to the independent management of their household. Knowing they could consult a program focal point created a feeling of security and assurance among homeowners and refugees.

¹Urban Innovative Actions, or UIA, is a European Union initiative to provide urban authorities throughout Europe with the resources to form innovative partnerships and test unproven solutions, recognizing that synergies are fundamental in addressing 21st century urban challenges.

² The project developed the social rental agency to personalize support to participants and housing actors. It acted as an intermediary between the renter and the homeowner, addressing barriers refugees face in accessing affordable housing.



Project Context

The idea for Curing the Limbo was born in 2017 during the post-2015 refugee crisis, when it had become clear that the absence of integration programs for third country nationals did not allow refugees who had been granted asylum in Greece to make the first step toward a normal life in the country. Research on City of Athens housing programs during that period confirmed that refugees had very few incentives to stay in Greece. Such conditions of inactivity, a “limbo” status, could further hinder refugee integration.

It was within this context that the Athens Municipality in partnership with CRS, Athens Development and Destination Management Agency, the International Rescue Committee, and the University of Athens launched Curing the Limbo focusing on assisting refugees in accessing and participating in civil society to help the city as it emerged from a decade-long economic crisis. Curing the Limbo’s main goal was to create the conditions necessary to help participants move on from being dependent on emergency humanitarian aid to lead independent, choice-driven lives in Athens. The program would provide them with the required support to achieve this transition.

Curing the Limbo’s theory of change: IF recognized refugees have access to an individualized and integrated menu of services and interact with local active citizens groups, THEN a sense of belonging/openness and acceptance will be improved among both groups.

The envisaged results were as follows:

- 1. After the program, participants feel more autonomous and are better equipped to build a life in their new city.**
- 2. Refugees and locals interact in a community spirit to create a context in which both groups can subjectively recognize belonging and acceptance.**

The TOC examined three levels of potential change and each adopted a mixed approach of methodologies and tools. These levels are:

- Participant change
- Quality and effectiveness of integrated services
- City impact

In an uncertain housing environment characterized by no social housing provision, CRS’ starting point was to develop a program to support refugees to overcome barriers to accessing housing and independent living. For this reason, CRS established a social rental agency providing practical information, accompaniment, mediation, and financial support to participants, to facilitate their exit from emergency accommodation schemes and move one step toward independent living.



Activities and program structure

The provision of meaningful and efficient services was at the core of the program objectives. To gain an understanding of the perspectives of the refugees and the city, needs and gaps had to be identified. To validate program design, CRS conducted two key research pieces through consultancies and one internally, in collaboration with SynAthina:³

1. **Case study review on affordable housing policy and practices.** This identified and analyzed affordable housing practices emerging from the literature to indicate the feasibility of registered refugees in Athens moving from state accommodation to independent housing.
2. **Mapping of potential housing actors and incentives.** The main objective of this report was to locate actors willing to participate in the housing pillar of the Curing the Limbo program, and to identify possible incentives to motivate property owners to do so.
3. **Refugee housing preferences and interest in active citizenship.** The assessment aimed to understand how refugees were engaged or would like to be engaged in Athens, as well as their housing preferences.

SOCIAL RENTAL AGENCY

The housing model developed by CRS was based on the premise of a social rental agency model, complementing existing housing and social counselling components with activities in the community. The key focus of housing was twofold: **building relationships between participant tenants and homeowners, and the active involvement of program participants at all stages of their housing journey.**

CRS established a social rental agency within the program to personalize support to participants and housing actors. The agency acted as an intermediary between participant tenants and homeowners to address the barriers refugees face in accessing affordable housing. The program offered owners and participant tenants a range of support services and financial assurances to create appropriate linkages and sustainable tenancies.

The initial target of the agency's team was to serve 75 households; however, by the end of March 2021, the team had served 116 households and 298 participants. Curing the Limbo participants signed a lease in their name and were eligible to receive contributions toward housing costs for up to 12 months. Cash contributions included an amount for setting up a home (including basic household equipment and furniture), rent and utilities. A market assessment was conducted as a basis for establishing standardized subsidies based on household size. Housing provision was mobilized from the private market since private micro-ownership is the main model in Greece.

Curing the Limbo piloted two housing approaches: The first was criteria-based and required participants to demonstrate adequate participation in several of the program's activities before receiving housing subsidies. In the second "housing first" approach, which was considered more effective, access to housing was prioritized and participants were required to demonstrate participation in the program while receiving subsidies.

Social rental agency services included:

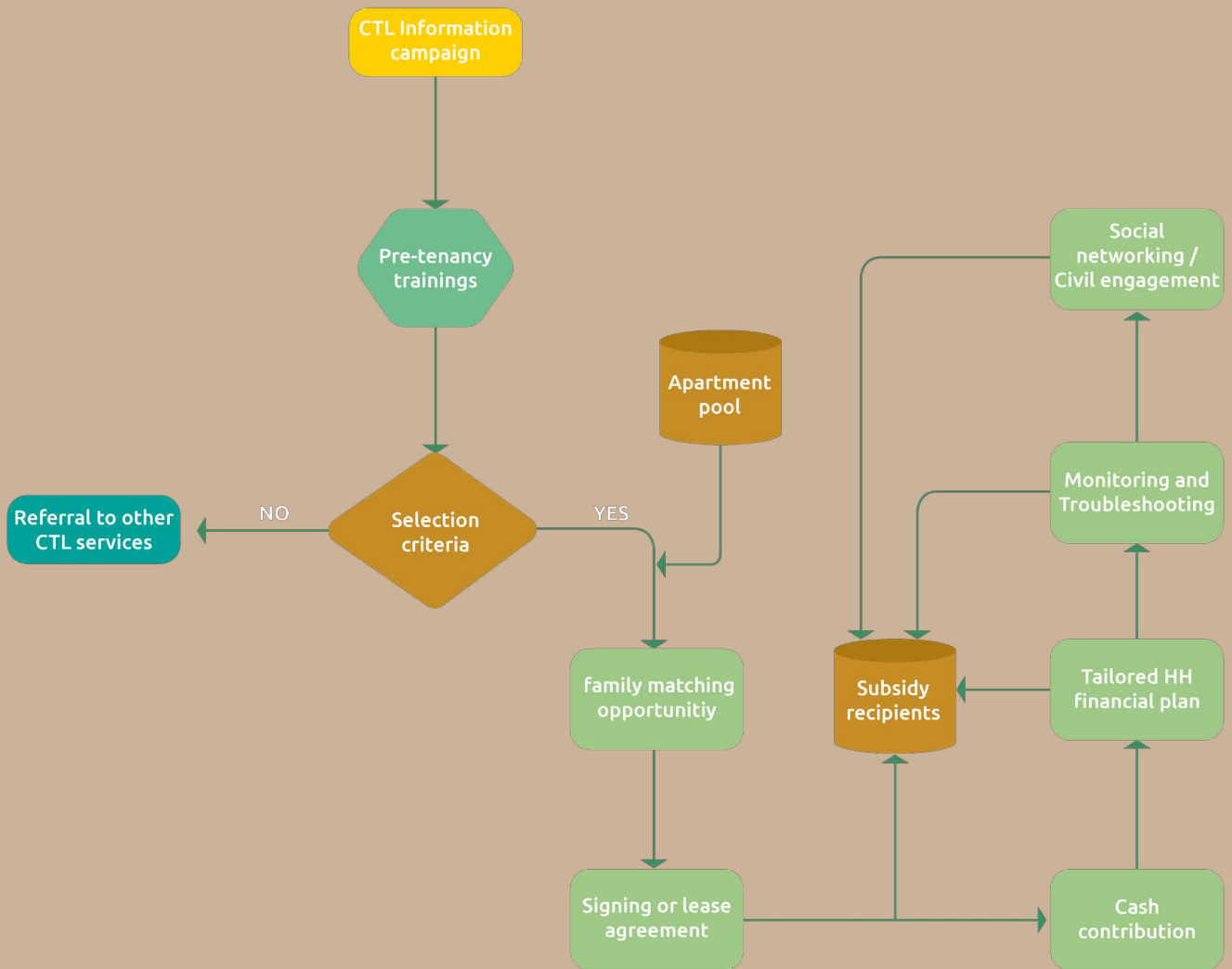
- **Access to a pool of apartments:** Agency staff identified and verified the appropriateness of apartments for rent.

³ [SynAthina](#) is a city of Athens vivid platform that maps civil society's groups and actions and aims to empower and emulate them. The synAthina initiative was used by Curing the Limbo as a tool to connect refugees with city residents, in the firm belief that the more refugees become active and integrated in urban reality by interacting with their neighbours, the city and its residents, the more relevant and reciprocal their integration becomes.



- **Pre-tenancy trainings:** Agency staff provided information to prepare first-time tenants for independent living. Topics included how to find accommodation, tenancy agreements and legal rights, connecting utilities, understanding apartment costs, technical maintenance tips and becoming familiar with living in an apartment building in Greece. Also, agency staff developed [Athens Urban Living](#), a how-to guide.
- **Accompaniment:** Program participants received personalized support and accompaniment to address day-to-day issues related to apartment renting. Support included apartment viewings, lease negotiations with homeowners, lease signings, setting up bank accounts, utility bills and e-banking accounts.
- **Conditional housing subsidy:** Participants were eligible to receive a monthly cash subsidy, based on their continuous engagement in Greek language classes. They were also encouraged to engage in other program activities according to their interests and needs. In exchange for housing access, each participant developed a tailored exchange plan, which benefited the refugee, or the individual or participating institution to whom they had been matched (see below), as well as the city as a whole.
- **Neighborhood integration:** This matched refugees with local families, individuals and institutions, enabling them to practice Greek, exchange cultural experiences, and get support on day-to-day activities. It also included facilitating the engagement of refugees in civic life through volunteerism in their neighborhoods.
- **Household financial planning:** Agency staff worked with participants to establish an understanding of housing costs, and to provide them with the tools to manage household finances.
- **Legal support to renters and homeowners:** The program offered counseling to both renters and homeowners, mediation in case of conflict, and advice on general tenancy matters. Information sessions for renters explained their legal obligations and rights.

FIGURE 1: SOCIAL RENTAL AGENCY PROCESS OF RENT SUBSIDY PROVISION





Methodology

CRS developed a monitoring and evaluation framework (see Appendix) in accordance with the CRS MEAL Policies and Procedures, using the SMILER⁴ approach, for Simple Measurement of Indicators for Learning and Evidence-based Reporting. Following an analysis of secondary quantitative and qualitative data collected via the established framework, and a desk review of progress reports and assessments, CRS developed core learning questions based on the Organisation for Economic Co-operation and Development's Development Assistance Committee (OECD DAC) evaluation criteria: impact, relevance, sustainability and effectiveness.⁵ The learning questions were as follows

- Following the Curing the Limbo of housing support, does the participant feel capable of maintaining their apartment? Do they feel a sense of autonomy, and do they feel capable of community engagement in Athens? Do they feel that Athens is their home?
- Which type of support does the participant feels contributed most to their capacity to (a) maintain their apartment and (b) have a greater sense of autonomy and community engagement?
- What else could the program have done (on housing) to better help the participant transition to managing their own rental costs and housing needs after the subsidies ended?
- What is the participant's current housing priorities and what plans do they have for themselves and their family for the immediate future (6 months to 2 years)?

CRS followed a data-driven approach throughout program implementation. Quantitative and qualitative data were collected through the data collection system designed for the program, a series of surveys, focus groups discussions and key informant interviews focusing on all relevant stakeholders according to the monitoring and evaluation framework. Programming meetings held throughout program implementation further supported evidence-based decision-making to ensure information collected was used for timely modifications, identification of best practices, information sharing and the identification of core final learning questions.

After the analysis of secondary information, CRS decided to proceed with a survey of 35 participants and a series of four focus group discussions with Farsi, Arabic and French speakers, 8 men and 3 women - 11 participants in total, to respond to the main learning questions.

Based on the quantitative and qualitative information collected, CRS followed an after action review approach to identify key lessons learnt, best practices and recommendations. The review approach builds on three main questions: **(1)** What was planned and what was actually achieved? **(2)** What went well and why? **(3)** Challenges: What needs to be done differently and how?

This report is based on these questions, taking into consideration program results as outline in the theory of change and results framework, and information gathered through primary and secondary data sources.

⁴ [Institute for Capacity Strengthening \(crs.org\)](https://www.crs.org)

⁵ [OECD Evaluation Criteria.](#)



Program Achievements and Outcomes

Since Curing the Limbo was a pilot, activities were adjusted throughout the course of the program. The indicators enabled the selection and evaluation of activities based on the primary target and the achieved outcomes. The data collected point to the successes and challenges faced during implementation, with the COVID-19 pandemic exacerbating some challenges.

CRS, as the partner focusing on the affordable housing pillar of Curing the Limbo, contributed to both the key results of the program through these activities:

	ACTIVITY	INDICATOR STATEMENT
O 5.3.1	75 refugee households create and complete an exchange plan	# of refugee households that create and complete an exchange plan
D 5.4.1	Homeowners lease to refugees	# of apartments contracted
D 5.4.2	Selection and preparation of housing spaces	# of apartments identified
D 5.5.6	300 refugee households provided with information on urban housing in Greece	# of refugee households that made appointments to receive information
O 5.5.1	75 refugee households live in affordable housing	# of refugee households living in affordable housing
D 5.5.5	Accompany 75 refugee households through bureaucracy	# of refugee households accompanied through bureaucracy
D 5.5.3	Household financial planning	# of households that participated in finance planning sessions
D 5.5.4	Family-matching option	# of refugee households to whom family-matching option was provided

1 **Result 1:** After the program, participants feel more autonomous and are better equipped to build a life in their new city. CRS provided contributions toward housing costs, accompaniment, accommodation workshops (pre-tenancy trainings), household financial planning and legal support.

2 **Result 2:** Refugees and local people interact in a community spirit to create a context in which both groups can subjectively recognize belonging and acceptance. CRS conducted apartment outreach and verification, linkages of participants to apartment owners, and organizing “Syndeo” activities. Syndeo activities connect participants to members of the local community either by volunteering at local organizations, or by taking part in online practice Greek discussions with students from the University of Athens, or through a buddy system with local families or individuals.

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Result

1

After the program, participants feel more autonomous and are better equipped to build a life in their new city

ACTIVITY 1: IDENTIFYING HOMEOWNERS WILLING TO LEASE TO REFUGEES (A.5.4)

WHAT WAS PLANNED AND WHAT ACTUALLY HAPPENED

CRS' initial plan was to assess vacant housing from the Athens Municipality, charities, and private owners and provide limited refurbishment to bring those to an acceptable standard. For each apartment, the goal was for the lease to be signed between the refugee and the homeowner, regardless of the type of owner. In addition, the social rental agency would provide a small financial incentive to homeowners for refurbishment, but the primary objective was to identify non-financial incentives for renting to refugees.

ACTIVITY	INDICATOR STATEMENT	TARGET	ACHIEVED
Activity 5.4 Identify homeowners willing to lease to refugees			
D 5.4.1	Homeowners lease to refugees # of apartments contracted	75	109
D 5.4.2	Selection and preparation of housing spaces # of apartments identified	40	956

The social rental agency engaged in detailed discussions with municipal departments, the Ministry of Labor, the University of Athens, and other relevant stakeholders. It found that public housing stock could not be easily accessed within the available time due to unsuitable property typology, legal obstacles, and project timeframe. Thus, the agency team worked entirely with the private rental sector and developed a document to verify the appropriateness of apartments for renting.

This key aspect generated important learnings and documented innovative strategies to provide housing for refugees in urban environments. The social rental agency provided accompaniment to refugees through a program focal point for lease negotiations and legal hurdles, pre-tenancy trainings and emergency maintenance requests. These services worked as incentives and were favored by apartment owners, creating a feeling of security and assurance among homeowners and refugees.

The social rental agency team also gained valuable experience on the pathways to identifying affordable housing. The team implemented various outreach methods to test which was the most effective:

- An expression of interest to homeowners was published in newspapers and on Athens municipal social media.
- The social rental agency searched real estate agencies, newspapers and websites.
- Grassroots campaign to identify available apartments in four Athens neighborhoods.
- The social rental agency contacted the owners of properties displaying "to let" or "for rent" signs.
- Apartments were used from the pool of the Emergency Support to Integration and Accommodation, or ESTIA, accommodation scheme.
- Participants were encouraged to search for apartments themselves.

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Adaptability in the COVID-19 period was a key feature of the program, and a number of innovative tools—e.g., showing apartments to refugees via video call—supported the agency team to accomplish better results.

Encouraging refugees to identify apartments themselves proved the most efficient and effective method, as 72 out of 116 households brought a lease contract to the program team. Thus, CRS implemented two housing packages. Package A included an upfront payment of six months' rent to homeowners identified by the social rental agency team, as well as a monthly cash transfer. Package B was offered mainly to participants who identified apartments themselves (92 of 116 households), and provided them with cash transfers, but offered no incentive to the homeowners. Households that identified apartments themselves benefited from all social rental agency services, such as accompaniment and coaching, and becoming familiarized with day-to-day housing issues.

informant interviews focusing on all relevant stakeholders according to the monitoring and evaluation framework. Programming meetings held throughout program implementation further supported evidence-based decision-making to ensure information collected was used for timely modifications, identification of best practices, information sharing and the identification of core final learning questions.

After the analysis of secondary information, CRS decided to proceed with a survey of 35 participants and a series of four focus group discussions with Farsi, Arabic and French speakers, 8 men and 3 women - 11 participants in total, to respond to the main learning questions.

Based on the quantitative and qualitative information collected, CRS followed an after action review approach to identify key lessons learnt, best practices and recommendations. The review approach builds on three main questions: **(1)** What was planned and what was actually achieved? **(2)** What went well and why? **(3)** Challenges: What needs to be done differently and how?

This report is based on these questions, taking into consideration program results as outline in the theory of change and results framework, and information gathered through primary and secondary data sources.

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FIGURE 2: LANDLORD AND HOUSEHOLD PARTICIPATION





CHALLENGES

- Barriers to using public housing stock: Municipal and public housing stock, as well as charities' housing stock was unavailable due to wider difficulties connected to a reluctance to rent apartments to the program, legal obstacles, unsuitable property typology (whole buildings instead of scattered apartments), time-consuming bureaucratic procedures and project timeframe. Renovating apartments in exchange for a rent reduction was not realistic since the rental timeframe would exceed the timeframe of the project. This option requires further investigation as a source of sustainable and affordable housing for vulnerable population groups.
- High turnover of apartments: Due to high demand in the private market, apartments had already been rented out by the time the family-matching had taken place.
- High rentals in private market. Many apartments identified by the social rental agency team were not leased to program participants due to the high rentals that could be commanded in the private housing market. Matching families or individuals who could share an apartment, and thereby defray expenses, was time-consuming.
- Widespread racism and discrimination toward refugees was a key obstacle to identifying and renting apartments.
- The financial incentive offered to homeowners (package A) was unappealing because a few needed quick revenues. Also, homeowners found the declaration of the financial incentive to the Greek tax system complicated.

KEY FINDINGS

- The most effective apartment outreach method was the expression of interest. Nevertheless, as data shows, participants efficiently leveraged their social networks to timely detect affordable housing (72 out of 116).
- From the homeowner survey, six out of 14 that selected package B did not need the supported refugees to put their apartment back on the market, because their properties were in high demand in the market already. On the other hand, four out of 14 from the same category appreciated the fact that their tenants were supported and even from an official organization.
- Regarding financial package A, seven out of 7 homeowners that were interviewed agreed that the package was the enabling factor to put their apartment back in the market, because they needed the quick revenue in advance. Seventeen out of 21 (both financial packages) agreed that they benefited from the program in terms of security through support, mediation and timely receipt of rent.
- When asked what they valued in the screening visit, nine out of 21 valued families over single people due to fear of unexpected guests. This created a rental barrier for single people, which could be further explored to identify ways for this to be addressed.

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LESSONS LEARNED AND BEST PRACTICES

- Incentivize creation of affordable, accessible and equitable housing stock: Rents in Athens are high, making it difficult to access affordable housing exclusively from the private sector. Working entirely with the private sector, rents depended on market vicissitudes which proved a significant program challenge. For similar housing programs to be efficient and sustainable, it is deemed necessary to examine alternatives, including offering more attractive incentives to homeowners to create a housing stock that is affordable, accessible, and equitable.
- Leverage refugees' wider network: Participants shared apartment listings through their social connections to quickly find affordable housing. This, coupled with the social rental agency housing search, proved a very fertile cooperation.
- Provide rental security and dedicated focal point: A primary driving force for homeowners to rent their apartments through Curing the Limbo was the security of regular rent. Homeowners also valued the provision of mediation between themselves and program participants, which contributed to achieving more affordable rents. Also, the social rental agency had dedicated focal points for homeowners to consult for any issues that arose.
- The agency team worked to strike lease renewal agreements after the program ended, with discounts on rent that helped contribute to lease sustainability.
- Build relationships with key housing providers. The social rental agency built relationships with key private and public housing providers such as the University of Athens property department, the Hellenic Property Federation (POMIDA), the Real Estate Federation of Greece, and key real estate agencies, to share market updates and address any administrative and legal obstacles. Creating partnerships with public actors can be seen as a long-term investment and bringing the municipality on board creates sustainable access to affordable apartments beyond program duration. Bureaucratic procedures and other factors (such as renovation requirements, adequate project timeframe and budget availability), however, need to be taken into consideration when developing partnerships with public institutions.

RECOMMENDATIONS

- Widen incentives for homeowner participation: Besides guaranteed rental payments, other types of incentives should be used to entice homeowners to participate. Consider incentives such as energy-efficiency upgrades and renovations to attract homeowners to participate and offer their housing for a lower rent and longer timeframe. To ensure homeowners are paid on time, a delayed payment guarantee fund would also be useful in the event that tenants are late with rental payments.
- Explore non-financial incentives: The limited number of homeowners who took advantage of rental prepayment demonstrates that homeowners were less concerned about rental payments in advance, but rather valued the support provided to their refugee tenants from the social rental agency.
- Support a diversity of methods to find affordable rental apartments: A broad range of outreach methods was very successful in increasing the pool of available

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apartments, including having participants share apartment listings through their social connections. The search for available apartments conducted through Athens municipal radio and newspapers could have been repeated during the program to expand the pool of apartments and increase program visibility.

ACTIVITY 2: PROVIDING AFFORDABLE HOUSING TO REFUGEES THROUGH AN EXCHANGE SYSTEM AS A TOOL FOR ACTIVE PARTICIPATION (TARGET: 75 HOUSEHOLDS) AND LEVERAGING RESULTS FOR POLICY CHANGE

WHAT WAS PLANNED AND WHAT ACTUALLY HAPPENED

CRS' initial plan was to provide refugees with subsidies for moving in, for furniture, rent and utilities at a decreasing amount each month for six months through different housing packages, based on their interests and needs. Affordable housing options would be identified based on assessment findings, while criteria and processes would be specified for selecting housing partners. Also, to increase refugee independence, the social rental agency would provide refugees with a range of services and housing-related information, including household finance planning support, accompaniment through lease negotiations and bureaucracy, and information on urban housing in Greece. Lastly, an option to match families or single people together to share an apartment would be provided to decrease housing costs.

HOUSING PACKAGES AND CONTRIBUTIONS TOWARD RENTAL COSTS

CRS implemented the two housing packages mentioned above: Package A and Package B, both providing cash to refugees. As the Curing the Limbo program was designed to promote the integration and independence of refugees, the project team calculated cash contributions to help offset, but not entirely cover, housing and related costs. CRS decided on a cash-based approach to promote decision-making by and empowerment of participants to prioritize their

ACTIVITY	INDICATOR STATEMENT		TARGET	ACHIEVED
Activity 5.5 Providing affordable housing to refugees through an exchange system as a tool for active participation (Target: 75 households) and leveraging results for policy change				
O 5.5.1	75 refugee households live in affordable housing	# of refugee households living in affordable housing	75	116
D 5.5.5	Accompany 75 refugee households through bureaucracy	# of refugee households accompanied through bureaucracy	75	124
D 5.5.3	Household financial planning	# of refugee households that participated in financial planning session	75	85
D 5.5.4	Family- matching option	# of refugee households to whom the family- matching option was provided	30	14
D 5.5.6	300 refugee households provided with information on urban housing in Greece	# of refugee households who made appointments to receive information on urban housing in Greece	300	785

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own particular needs. Participants received the standardized monthly contributions as a cash transfer into their bank account. The monthly amount was fixed and based on family size.

Learning from FGDs with ESTIA homeowners and the [Curing the Limbo towards active citizenship: Refugee needs and interest in exchange report](#) as well as from the [Affordable housing policy and practices: Case study Review](#), CRS increased the timeframe for the contributions toward housing costs from six months to one year. This extended the period in which refugees could schedule their next steps. CRS further explored the importance of housing subsidies in supporting participants to make choices according to their personal criteria and whether, by covering the apartment costs, participants were able to focus on other pillars of their lives important for their integration, such as education-related activities.

ELIGIBILITY CRITERIA AND “HOUSING FIRST” APPROACH

CRS developed eligibility criteria in collaboration with program partners based on the following categories: Housing vulnerability, participation in program activities, and readiness for autonomy. Due to changing circumstances that resulted to an increased number of refugees facing homelessness, CRS switched to a “housing first” approach, which prioritized access to housing, eliminating the eligibility criteria.

ACCOMPANIMENT SERVICES AND COACHING (ONE-ON-ONE SESSIONS AND PRE-TENANCY TRAININGS)

These were offered to participants to address day-to-day housing-related issues, empowering them to make informed decisions, and leading to the independent management of their household. Knowing they could consult a program focal point created a feeling of security and assurance among homeowners and refugees. This is a time-consuming activity, but, as is evident from the data, it was deemed the main highlight of the social rental agency menu of services. All participating households used one or more accompaniment services, such as utilities and bureaucracy accompaniment, and mediation services.

Also, participants said the information sessions (utilities, legal, pre-tenancy) delivered by the agency team helped enhance their apartment resident status as well as giving them critical soft skills. Almost 90% of the participants asked said that the pre-tenancy training material contributed to their autonomy.

PRE-TENANCY TRAININGS

Topics included how to find accommodation, tenancy agreements and legal rights and obligations, connecting utilities, understanding apartment costs, technical maintenance tips and becoming familiar with living in an apartment building in Greece. Pre-tenancy training material was validated during the program period via refugee satisfaction surveys and agency staff feedback. These were conducted with all participants immediately after the last session of the trainings series. Questionnaires were translated into the respective languages, distributed to participants, and collected by the CRS MEAL team for analysis. In addition, the team facilitators received training on adult learning methods and techniques, shifting the focus to more participatory learning, to further increase impact. Alongside this material, the social rental agency team developed [Athens Urban Living](#), a how-to guide for current and prospective tenants living in Athens, and [Helpful videos for living in Greece](#), with useful

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information on utility and other housing-related services. The guides were translated into Farsi, Arabic and French and shared through the Athens Coordination Center for Migrants and Refugees, and the Curing the Limbo Facebook page and website, making them easily accessible.

LEVERAGING RESULTS FOR POLICY CHANGE

CRS and the city of Athens organized a two-day housing symposium to bring together a broad range of experts and stakeholders to share their knowledge and experiences on delivering housing solutions to refugees and other vulnerable groups in Greece and in the wider European context. Based on Symposium learning and the experience and knowledge gained from the implementation of the housing pillar, CRS published a [report](#) serving as a policy and strategy framework document on affordable housing for the Municipality of Athens and other cities in Greece and Europe.

CHALLENGES

- Matching families or single people together to share an apartment proved very challenging. Excessive reluctance for cohabitation across families and singles created barriers to renting apartments and supporting refugees to exit emergency residences.
- The social rental agency identified early problems to the criteria-based approach for participant selection. Thus, the program changed its approach to “housing first” to meet the participants’ urgent needs.
- COVID-19 restrictions and successive lockdowns posed grave challenges to the program’s objectives. The restrictions were followed by restrictive state policies toward residence permit renewal and subsidies had to be halted in several cases.

KEY FINDINGS

- Seven out of 11 focus group respondents said accompaniment either through the social rental agency or psychosocial support,⁶ contributed most to their autonomy. Four out of 11 mentioned the rental subsidy.
- Seventy participant refugees were asked to evaluate their ability to manage and search issues regarding to residence on two separate occasions. Some 61% improved that ability based on the comparison of the results.
- Eight out of 21 surveyed homeowners said they benefited from the program by having regular and punctual payments.
- Four out of 11 participants surveyed suggested that simplification and extension of the cash subsidy would allow them to manage their lives better.
- Mid-term surveys showed that more than 85% of surveyed participants said that the cash support helped them meet their accommodation needs. However, seven out of 11 participants, upon the completion of the program, deemed that the most important

4.1



FIGURE 3: SOCIAL RENTAL AGENCY PATHWAYS FOR INTEGRATION THROUGH HOUSING



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part of the program was the accompaniment services. Key housing accompaniment services included monitoring services and troubleshooting. Monitoring services were related to real-time support from the social rental agency and mediators to resolve issues, which played a significant role in making both owners and tenants feel secure. Troubleshooting promptly addressed technical apartment problems, leading to better program results and avoiding misunderstandings and conflict.

LESSONS LEARNED AND BEST PRACTICES

- **Wider learning contributions:** Initial learnings from Curing the Limbo's social rental agency contributed to the development of the accommodation component of HELIOS (Hellenic Integration Support for Beneficiaries of International Protection), the International Organization for Migration's National Integration Program.
- **Personalized accompaniment support and coaching:** This fostered refugees' active participation in addressing day-to-day housing-related issues at every step of their housing journey. Although accompaniment is time-consuming, it empowers participants to make informed decisions and familiarizes them with procedures indispensable for them to live independently.
- **Reference point is of vital importance:** The focal point proved important both for the refugees and property owners. Housing mediation services focus on building a relationship between the tenant and homeowner, and on fostering mutual trust. Although time-consuming, mediation enhances inclusion and social cohesion.
- **Dynamic and flexible housing mechanism:** Adapting activities to participants' needs played an important role in achieving high satisfaction levels for the social rental agency services. Major and minor program modifications were implemented promptly based on the information gathered from monitoring activities, changes in the context and participant feedback. The social rental agency was dynamic to adapt to challenges, designing additional coaching activities for regular information sessions for participants, i.e. support for online utility account creation, debt settlement, etc. This proved a key learning and best practice since it enabled refugees to have more efficient control over their financial obligations.
- **"Housing first" approach and key linkages with other support services (program pillars):** This allowed participants to invest in other program pillars. Securing suitable housing does not automatically lead to integration. However, having met one of the program participants' most basic needs, it gives them the opportunity to give greater attention to other aspects of their life, such as learning the language, finding a job, and getting to know the city.
- **Cash contributions:** A mid-term review of rental prices was critical to increasing the subsidy, as well as adjusting subsidy amounts to align with the HELIOS program. Both financial packages were important for vulnerable people that lacked a stable income source to resolve their accommodation issues. It was vital that the packages include expenses for furniture and household appliances and the security deposit.

⁶The social worker from Psychosocial service was a focal point for communication with external services (public or private). For example, the social worker could schedule a meeting with a doctor from a general hospital or schedule a meeting with a local public tax agency for a specific case.

4.1 >

- **Utilities and public expenses arrangements:** It is crucial to underscore this service since it helped to prevent accumulated arrears and to keep track of payment obligations. In addition, the social rental agency team provided saving tips. Information sessions on utilities clarified the payment process for participants and gave them an understanding of the bill structure.
- **Technical steering group:** The establishment of a steering group, comprising academics and housing experts, proved a key factor in deploying better design and evaluation mechanisms. Critical changes and project redesign—such as pivoting to a “housing first” approach—were validated by the group. The group also supported and gave feedback on project trajectories and the Athens Housing Symposium.

RECOMMENDATIONS

- **Foster refugee participation in program redesign as key to meeting objectives:** Co-designing and deploying the program's framework in collaboration with the participants allows for better results. Engaging participants at the earliest stage of program design helps deploy objectives and activities that further meet their needs.
- **Explore linkages between housing needs and the labor market:** While participants were supported by the social rental agency to locate and rent an apartment independently, when subsidies ended, some participants struggled to be self-sufficient and to find employment that covered their living expenses. Any housing assistance should also integrate assessing and improving refugee employability and linkages with a clear exit and transition plan when the subsidies end.
- **Further program outreach through Athens municipal radio and newspapers:** As experience from similar European housing projects suggests, this increases program visibility and the pool of apartments.
- **Use refugee and migrant networks to locate affordable housing:** Refugees had wide social networks that enabled them to access more affordable housing.

4.2



Result

2

Refugees and Locals interact in community spirit to create a context where both groups can subjectively recognize belonging and acceptance

ACTIVITY 1: PROVIDE EXCHANGE OPPORTUNITIES TO ACCESS AFFORDABLE HOUSING (75 HOUSEHOLDS)

WHAT WAS PLANNED AND WHAT ACTUALLY HAPPENED

CRS' initial plan was to create a menu of options to enable refugees to exchange meaningful community involvement for affordable housing. The social rental agency would establish guidelines for the exchange, validate the criteria for refugee participation, and establish memoranda of understanding for all participants. The exchange had to benefit the refugee, and the individual or institution involved, and also contribute to the city as a whole. This would ensure that the exchange was not simply community service for housing, but a modality that energized the refugee to engage with and become active in the city.

ACTIVITY	INDICATOR STATEMENT	TARGET	ACHIEVED	
Activity 5.3 Provide exchange opportunities for access to affordable housing (75 households)				
D 5.3.1	116 refugee households create and complete an exchange plan	# of refugee households that create and complete an exchange plan	75	98

IDENTIFYING EXCHANGE OPPORTUNITIES

Learning from Curing the Limbo Towards active citizenship: Refugee needs and interest in exchange, one key finding was that a common constraint among interviewees was that their weekly interactions with Greeks was limited. Another key finding was that the language barrier not only hindered refugees' engagement, but also their ability to find job opportunities. This was further supported by interviews conducted to refugees with a lease. To address these, CRS offered Syndeo activities, designed to support refugee integration and help them socialize and establish relationships and links with local society. Refugees were matched with local families or individuals, enabling them to practice Greek, receive support for day-to-day activities and participate in volunteer opportunities matching their interests and skills. CRS partnered with the University of Athens to match refugees with university students who provided Greek language tutoring. Also, to respond to assessment findings that refugees would like to participate in volunteer opportunities, the Syndeo activities facilitated refugee engagement through volunteerism in their neighborhoods and greater Athens, with organizations like [We Need Books](#), [O Allos Anthrosos](#) social kitchen, and a hospital.

The social rental agency team conducted interviews with each participant separately to co-develop an individualized exchange plan. The social rental agency Syndeo activity operated within the framework of Curing the Limbo's exchange plan options.⁷ According to the data, 98 households participated in the activities. Related to Syndeo, there were three sub-categories: (a) volunteerism, (b) a buddy system, and c) practicing Greek. At the end of March 2021, it is concluded that the language activity was the most popular. Of the 40 households that selected the Syndeo subcategories, 26 (or 65%) chose Greek.

⁷ The Curing the Limbo exchange plan was divided among the following categories: a) individually motivated community activities, b) CTL-suggested community activities, c) classroom activities, d) Serafeio activities, e) [Co-Athens](#) and f) Syndeo.

4.2



FIGURE 4: PARTICIPATION RATE IN EXCHANGE PLAN

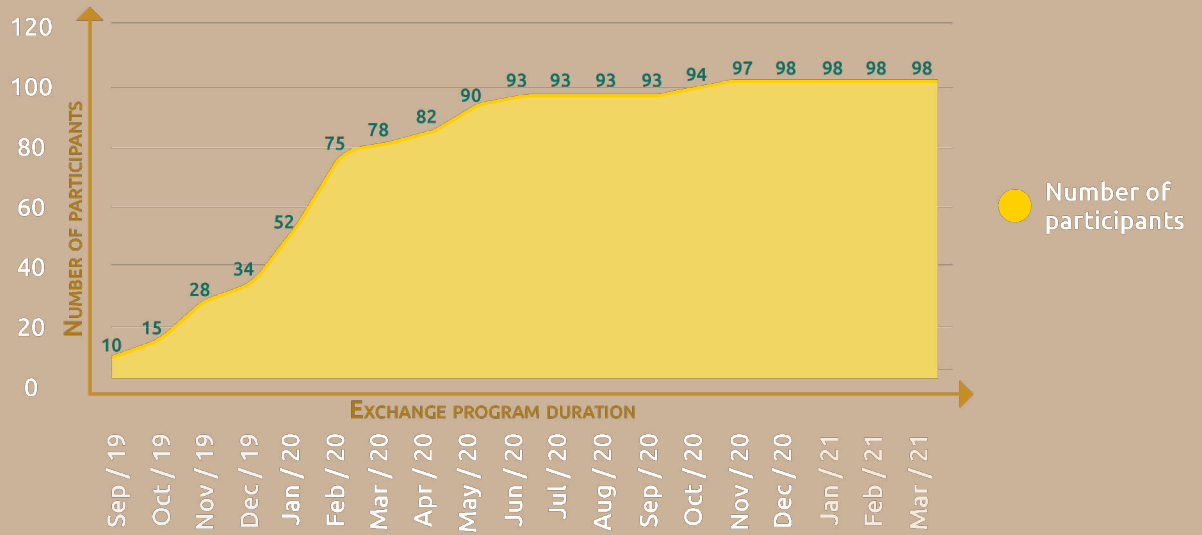
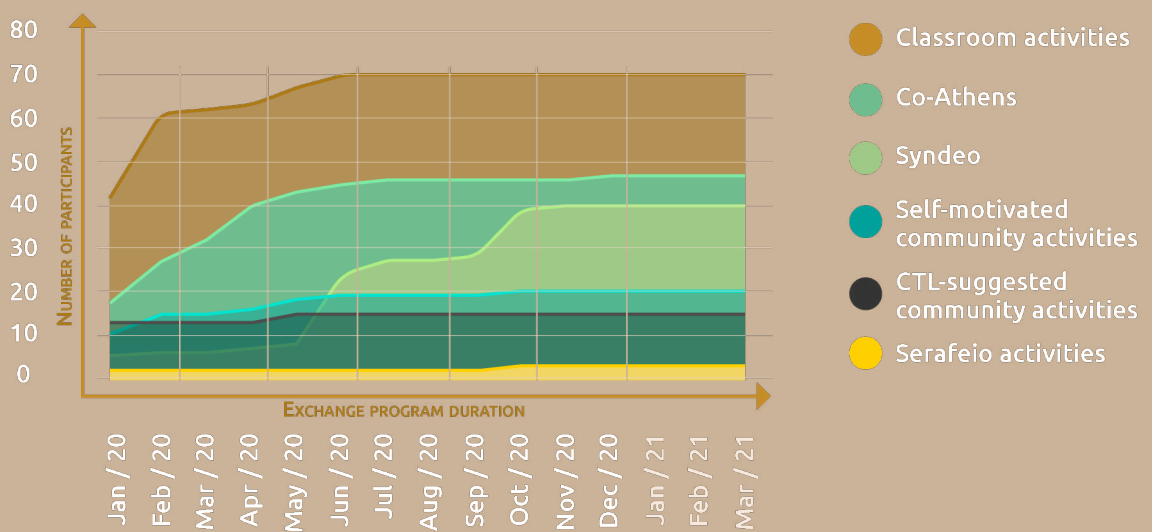


FIGURE 5: CATEGORIES OF REFUGEE PARTICIPATION IN EXCHANGE PLAN



4.2 >

CHALLENGES

- The initial plan to find activities close to refugees' neighborhoods and to raise awareness was not always easy. There was often reluctance among community members to interact with refugees.
- Identifying skills-building activities with improved access to livelihoods opportunities was challenging, especially during COVID-19 prevention measures.
- One-on-one matching through a buddy system and using existing structures such as open schools,⁸ was not realistic due to the language barrier.
- COVID-19 and the subsequent lockdowns significantly hindered exchange activities. Civil society organizations paused activities, and several planned activities were cancelled.

KEY FINDINGS

- With regards to the relationship between tenants and homeowners, we asked the latter what their point of view for refugees is; 4 out of 21 mentioned a positive change in their point of view after the tenancy and 11 out of 21 retained their positive point of view regardless of the tenancy. In addition, when asked about their direct relationship with their tenants, 16 out of 21 answered they have a positive relationship.
- According to the homeowners with regards to the question whether they benefited from the program, 17 out of 21 (both A & B financial packages) agreed that they benefited in terms of security through the support and mediation along with the timely receipt of rents.
- Seventeen out of 21 homeowners said they would rent to refugees again, and this result becomes more important when we consider that 13 out of 21 had rented to refugees for the first time.
- In the focus group discussions, two (both female) out of 11 participants ranked the Syndeo services as best for contributing to their autonomy and social network.
- Syndeo connected the refugees' need to learn the language (39% of 52 surveyed participants) with volunteer students from the University of Athens.
- Practice Greek, an activity suggested by refugee participants, was the most popular Syndeo activity (65% of 40 applicants in Syndeo services).

LESSONS LEARNED AND BEST PRACTICES

- Feelings of belonging and acceptance were fostered by identifying civil society groups and volunteer activities that matched the refugees' needs and skills. The tailored approach of aligning program participants with activities to match their interests after a personalized interview helped further the project activity's objective.

⁸The [Open Schools](#) was designed to convert school buildings, after dismissal, on holidays and on weekends, into vibrant community centers. The program offered a variety of free, targeted activities and workshops for all ages.

4.2 >

- A good practice was to link skills building (i.e. practicing Greek) to community engagement and neighborhood outreach. This reduced communication and cultural barriers and opened the way for a genuine conversation.
- The collaboration with program partners, such as SynAthina, facilitated access to more civil society groups. Collaboration with the University of Athens for language skills development further developed refugees' readiness for Greek oral exams and for finding employment.
- The exchange plan was versatile in adjusting to COVID-19-related restrictions. Several activities were adjusted, including moving Greek seminars online and sewing masks for hospitals in Athens.

RECOMMENDATIONS

- **Consider adequate staffing to ensure neighborhood service provision at scale:** The CRS team had one staff member dedicated to community outreach activities. This was insufficient to raise awareness of the project and foster community connections on the neighborhood scale. Additional staff could identify more personalized and skills-based city and neighborhood linkages. Future projects should consider more flexible staffing models to ensure staff can support community activities and housing-related needs.
- **Foster social connections, including language practice, as part of community outreach activities:** The team adapted the project to include opportunities for participants to practice Greek with volunteer university students. During the COVID-19-related restrictions, these activities moved online, providing an excellent opportunity for participants and students to stay connected. In future projects, it would be good to link skills building with community engagement and neighborhood outreach activities.

5.0 >

Key project findings

- Success of services: About 70% (7/11) of participants said in focus group discussions that accompaniment either through the social rental agency or psychosocial services was the most effective in increasing their autonomy and capacity to maintain their apartment regardless of the subsidy.
- Capacity to maintain a household: A growing sense of capacity to maintain their apartment was expressed by the participants with the gradual implementation of the program. At the end of the program, 86% (of 35 respondents) expressed their capacity to secure their rental. However, in the focus groups, 55% (of 11) said that surmounting language barriers and unemployment were critical to their sense of belonging.
- Employment status and language learning: Either the local language or English as an auxiliary communication language was the first goal that refugees wanted to focus on, as the main vehicle for integration and employment. Some 39% (of 52) cited the need to learn Greek, while two out of 10 surveyed requested the continuation of educational classes. Responding to a question on reaching stability and independence through employment, 37% (of 52) cited the need for employment, while two (of 10) said they required employment to maintain their financial status beyond project support.
- Level of autonomy and belonging: From 70 surveyed participants 44% of them were in a better position to manage their household expenses. Only 33% said their sense of belonging in the city had improved, while 26% felt more accepted in their neighborhood.
- Homeowner financial incentives alone were not sufficient to create affordable rentals. Further incentive options should be explored to build a pool of affordable housing, particularly because this single incentive is volatile and susceptible to rent fluctuations.
- Simplification of cash support documentation allows less time demanding documentation processes and will reduce the administrative burden.

⁴ [Institute for Capacity Strengthening \(crs.org\)](https://www.crs.org/)

⁵ [OECD Evaluation Criteria.](#)



Key policy recommendations, reflections and learning

CRS and the Curing the Limbo housing component delivered a set of housing services to participants. Added value and experience gained should be leveraged to build an affordable housing model for vulnerable groups living in Greece. Below are some policy recommendations from program implementation:

- **Participatory engagement enhances the program's long-term efficiency and resilience:** Co-designing and deploying the program framework in collaboration with the participants ensured better results. CRS planned and conducted a participants' needs survey, and engaging participants in adopting activities throughout project cycle helped implement needs-based activities. However, a more systematic co-design process would have helped deploy objectives and activities that further met their needs.
 1. **Establish a robust accountability measure from the start:** The CRS team was unable to implement a feedback and response mechanism, in part due to the complexity of the partnership arrangement with several implementing partners. Further clarification of roles and responsibilities across partners would have been helpful to create a feedback and complaints system for responses across partners.
 2. **Establish a project-wide MEAL plan during project design and start-up:** During implementation, the MEAL approach was developed independently across partners. It took the project management team time to consolidate and develop a unified MEAL plan across the project. Further clarification of roles and responsibilities and support needed for a project-level MEAL system would have ensured timely development of common tools and a data system from project start-up.
 3. **Establish tailored response:** The program fostered an understanding of the diverse population involved, providing program participants with personalized services and support tailored to their needs. This learning process is key to adapting the program to other population groups.
 4. **Plan a sustainable exit strategy:** Since vulnerable social groups are involved, planning a sustainable exit strategy from housing programs is an essential component that requires careful consideration during the project planning stages, as well as engagement of key decision-makers. This stage could more efficiently equip participants with the necessary soft skills for housing autonomy.
- **Partnership model enabled a dynamic and flexible housing mechanism:** The private–public partnership operational model proved efficient. Although the operation of each of the pillars was independent, they cooperated consistently and constructively. The result was a highly beneficial holistic integration program for its participants. Moreover, the City of Athens also benefited as it was given the opportunity to test an innovative and to exploit the wealth of their collective knowledge. ADDMA, the development agency of the Municipality of Athens, coordinated the financial and procurement procedures allowing for flexibility and timely decision-making process. Exploring, however, alternative organizational trajectories, such as the AOTA,⁸ which specifically allow managing housing stock, could also add value to the efficiency of the housing program.
 1. **Adapt activities to participants' needs:** This played an important role in achieving high satisfaction with social rental agency services. Major and minor program modifications were implemented by CRS team promptly based on information gathered from monitoring activities, changes in the context and participant feedback.
 2. **Ensure coordination across stakeholders:** Shared Curing the Limbo office space provided an excellent opportunity for the integration of services to participants as well as coordination across partner staff. Learning from the housing symposium showed that multi-stakeholder partnerships (public, private and NGO) is an approach widely used in European urban contexts. Furthermore, the case management team model, with representation across each partner, was a successful core component of the project.

⁸ Municipal authority's development organizations ([AOTA](#)).



3. **Use a partnership model for affordable housing services:** Leverage knowledge and experience from Curing the Limbo partnership example. Standardization and professionalization of the social rental agency is important since it allows for the provision of more effective and efficient housing services, placing however decision-making under the social structures of the municipality.
 4. **Examine dynamic organizational schemes that would include multiple flexible partners** (e.g., NGOs, AOTA, etc.) while using available targeted EU funding destined for development of and access to affordable housing.
- **Develop a framework for the creation of affordable housing stock:** Cities should create short- and longer-term housing solutions for citizens by creating a variety of housing stock options for more sustainable solutions. Issues of management and legal frameworks should be considered, such as the funding schemes, and long-term strategies should be at the nucleus of policymaking.
 1. **Develop a menu of financial incentives for homeowners to create affordable, accessible, and equitable housing stock:** This could include renovation upgrades, maintenance and return of the property in a good condition, property insurance, financial support in case of homeowner debt for pending legal issues of the property, and state and municipal property tax exemptions.
 2. **Consider direct rental/leasing from the private rental market:** This option is one of the more tangible to create immediate housing stock. Despite rising private rental market prices in Athens, the social rental agency can develop financial tools to negotiate and guarantee lower rents from homeowners.
 3. **Use private and public housing stock, deploying a secure legal framework related to the years of rent, sustainability, and quality upgrades:** This requires the adjustment of the legal framework to include properties with multiple and fragmented ownership.
 4. **Design a brief series of trainings for homeowners** to emphasize the win-win scenario, the financial and non-financial benefits, the program rationale, and the benefits for them and the city. This could provide homeowners with incentives to lower rents by 20 to 30%. However, as this experience demonstrates, underscoring the importance of non-financial incentives (i.e. accompaniment) proved a more critical variable for homeowners.

Curing
the
limbo

Curing the Limbo

MAIN PARTNER

PARTNERS



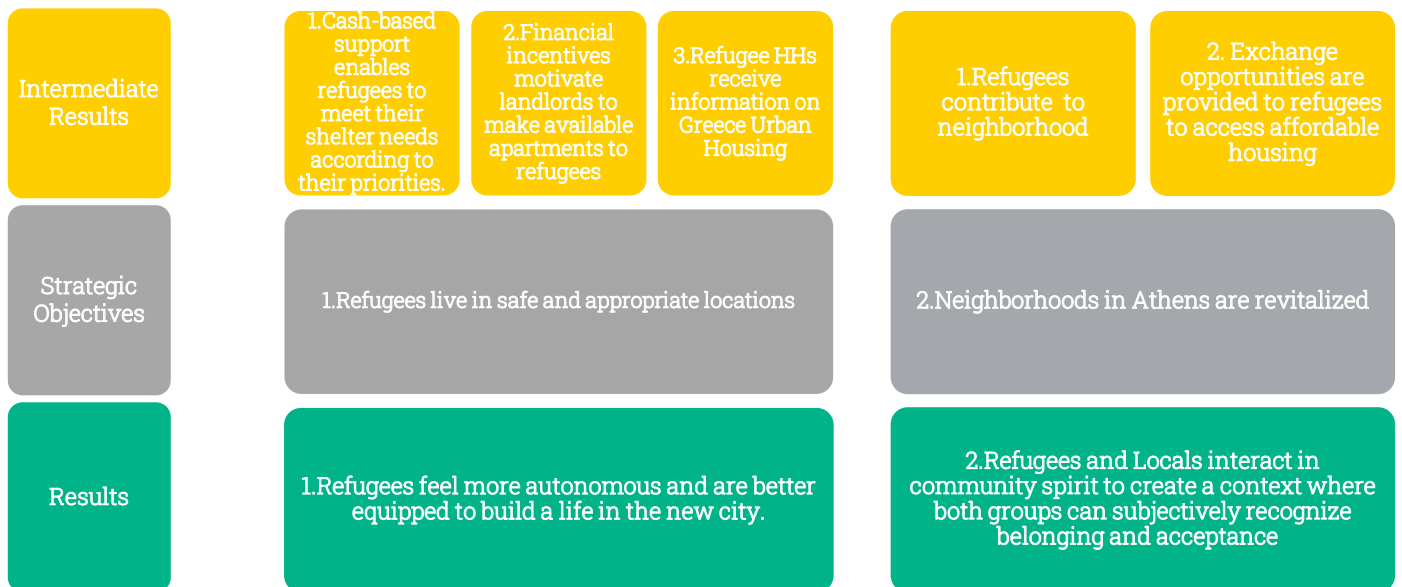
This project is co-financed by the European Regional Development Fund through the Urban Innovative Actions Initiative

APPENDIX



UIA Evaluation Framework for CRS

Results Framework



7.0 >

UIA Evaluation Framework for CRS

Monitoring and Evaluation Plan

HIERARCHY	OBJECTIVES STATEMENTS	INDICATORS	DATA COLLECTION
		INDICATOR STATEMENT	METHOD/MEANS OF VERIFICATION
Results / Strategic Objective	CRS Project Goal:	INTEGRATION	
		[Sample Goal Statement: Refugees and the local unemployed integrate in Greek Society and overcome their state of inertia and their sense of exclusion.]	
Result 1. Refugees feel more autonomous and are better equipped to build a life in the new city.	CRS Strategic OBJECTIVE 1: Refugees live in safe and appropriate locations	% of refugees who report that they feel ready to maintain their apartment beyond project support	HH Survey (participant plan) Focus Group Discussion FGD will be follow up to quant survey
		% of refugees who report that information received via workshops is relevant	Questionnaire distributed after workshops
Result 2. Refugees and Locals interact in community spirit to create a context where both groups can subjectively recognize belonging and acceptance	CRS Strategic OBJECTIVE 2: Neighborhoods in Athens are revitalized		
SO 1: Refugees live in safe and appropriate locations	Outcome 1.1: cash-based support enables refugees to meet their shelter needs according to their priorities.	% of refugees who report that cash-based support enables them to meet their shelter needs according to their priorities 30	Survey via commcare Focus Group Discussion
SO 1: Refugees live in safe and appropriate locations	Outcome 1.2: Financial incentives motivate landlords to make available apartments to refugees	% of refugees who report that cash-based support enables them to meet their shelter needs according to their priorities	Landlord Survey - "Was the cash component the enabling factor to put your apartment back in the market?"
			Landlord Survey - "Was the fact that the prospective tenants were refugees supported by a program an enabling factor to rent them your apartment? (Meaning you would not easily find other independent tenants)?"
SO 2: Neighborhoods in Athens are revitalized	Outcome 1.3: Refugees contribute to neighborhood	# of refugee households who made appointments to receive information on urban housing in Greece	Landlord survey - "While you are renting your house to refugee population, has your view of this population changed? If yes how?"
			Landlord survey - "How would you describe your relationship with your tenant? "

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UIA Evaluation Framework for CRS

Monitoring and Evaluation Plan

HIERARCHY	OBJECTIVES STATEMENTS	INDICATORS	DATA COLLECTION
		INDICATOR STATEMENT	METHOD/MEANS OF VERIFICATION
Results / Strategic Objective	CRS Project Goal:	INTEGRATION	
		[Sample Goal Statement: Refugees and the local unemployed integrate in Greek Society and overcome their state of inertia and their sense of exclusion.]	
SO 1: Refugees live in safe and appropriate locations	Output 1.4: Affordable housing options are identified (D 5.5.1)	# of vacant apartments available to beneficiaries	Commcare (apartment application)
SO 1: Refugees live in safe and appropriate locations	Output 1.5: Refugee HHs receive information on Greece Urban Housing (D 5.5.6)	#of refugees HHS to receive a "basic how to guide" regarding information on Athens housing market (D 5.5.6.1)	CommCare (participant application)
		% of refugees who report overall satisfaction with HFU workshops (D 5.5.6.2)	Questinnaire distributed after workshops
		#of refugees HHS to receive Legal info sessions (D 5.5.6.3)	CommCare (participant application)
		#of refugees HHS to receive Rent & Utilities info sessions (D 5.5.6.4)	CommCare (participant application)
SO 2: Neighborhoods in Athens are revitalized	Output 1.6: Exchange opportunities are provided to refugees to access affordable housing (A 5.3)	# of refugee households who create and complete Exchange Plan (O 5.3.1)	
		# of refugee households who create and complete Exchange Plan sub-categories (O 5.3.1.1)	
		# of refugee households who create and complete Syndeo with its subcategories Plan (O 5.3.1.2)	
SO 1: Refugees live in safe and appropriate locations	Ouput 1.7: Refugee HHs receive cash transfers or in-kind donations to cover rent and utility costs (O 5.5.1)	# of refugee households living in affordable housing (O 5.5.1.1)	CommCare (participant application)
SO 1: Refugees live in safe and appropriate locations	Output 1.8: Accompany refugees through bureaucracy (D.5.5.5)	# of refugee HHs accompanied through bureaucracy (D 5.5.5.1)	CommCare (participant application)
		# of refugee HHs that received support through Monitoring Visits (D 5.5.5.2)	CommCare (participant application)
		# of refugee households living in affordable housing and renew their lease (D 5.5.5.3)	CommCare (participant application)