

**Yemen Shelter/NFI/CCCM Cluster Housing**

**Rental Market Assessment**

*September 2018*

**Abyan Governorate**



**SHELTER CLUSTER**  
تنسيق المأوى الإنساني



**CCCM CLUSTER**  
دعم مجتمعات النازحين

**YEMEN**



**YHF**

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# Introduction

## **General Information about the Governorate:**

Abyan governorate covers an area of 21,939 km<sup>2</sup> (8,471sq. mi). Its population, according to the 2004 Yemeni census, is “433,819”. The number of IDPs in the Governorate has reached (35,730) according to TEPM (Task Force on Population Movement Yemen) | 17th Report - August 2018.

## **What is the Objective of this Assessment?**

The Preparedness Assessment is guided by a number of objectives. The main objective is to support Clusters’ priority preparedness activities through providing an independent preparedness assessment about “Housing Rental Market Assessment and Host Community Capacity Assessment”.

## **What is the Source of the Data?**

The assessment uses primary data which is collected through qualitative and quantitative research methods. The qualitative methods are key informant interviews (KII) and Focus Group Discussions (FGD). For the quantitative data collection, a set of tools have been developed, specifically the landlords’ questionnaire, the tenants’ questionnaire, the exchange and remittance agents’ questionnaire, CBOs questionnaire, NFI/Shelter suppliers’ questionnaire, and the local authority questionnaire.

## **The Geographical Coverage in Abyan Governorate**

The districts distributed among the targeted sample of Abayn governorate are five: Jayshan, Ahwar, Lawdar, Al Wade'a, and Al Mahfad.





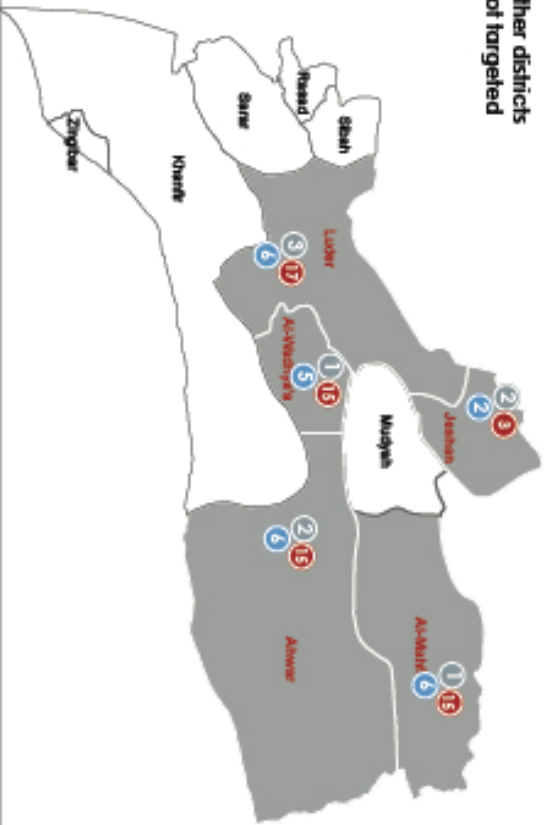
**The Samples of The assessment**



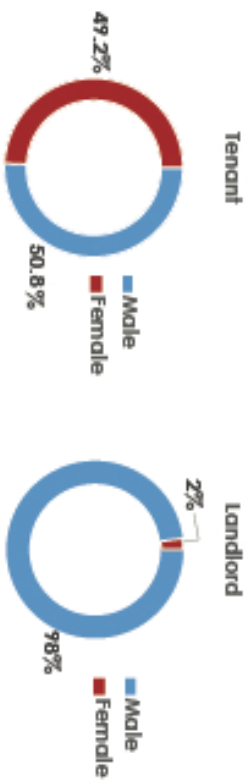
**# CBOs, Suppliers, and Financial Points Sample**

Districts Name	CBOs	Suppliers	Financial Points
Ahwar	6	15	2
Al Mahfad	6	15	1
Al Wadhya'a	5	15	1
Jeshan	2	3	2
Ludar	6	17	3

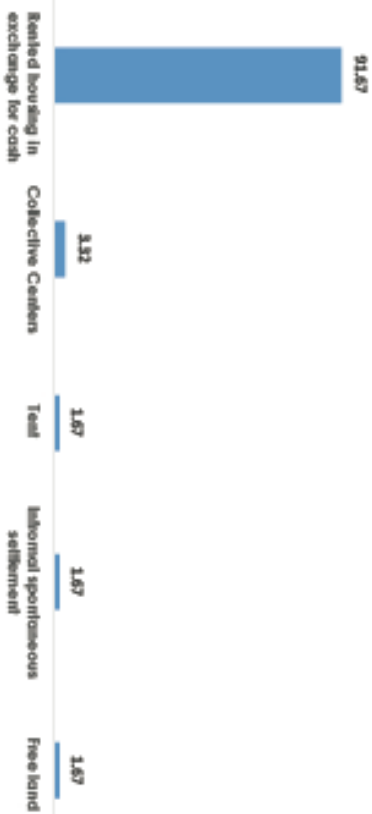
\* The other districts are not targeted



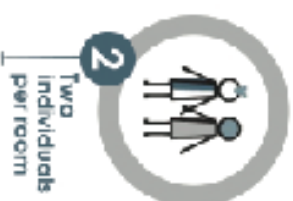
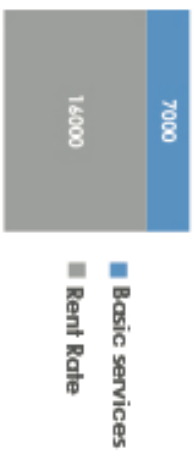
**Gender**



**The Majority of Housing Inhabited by the IDPs**



**Income ,Expenses and The Crowding Index**

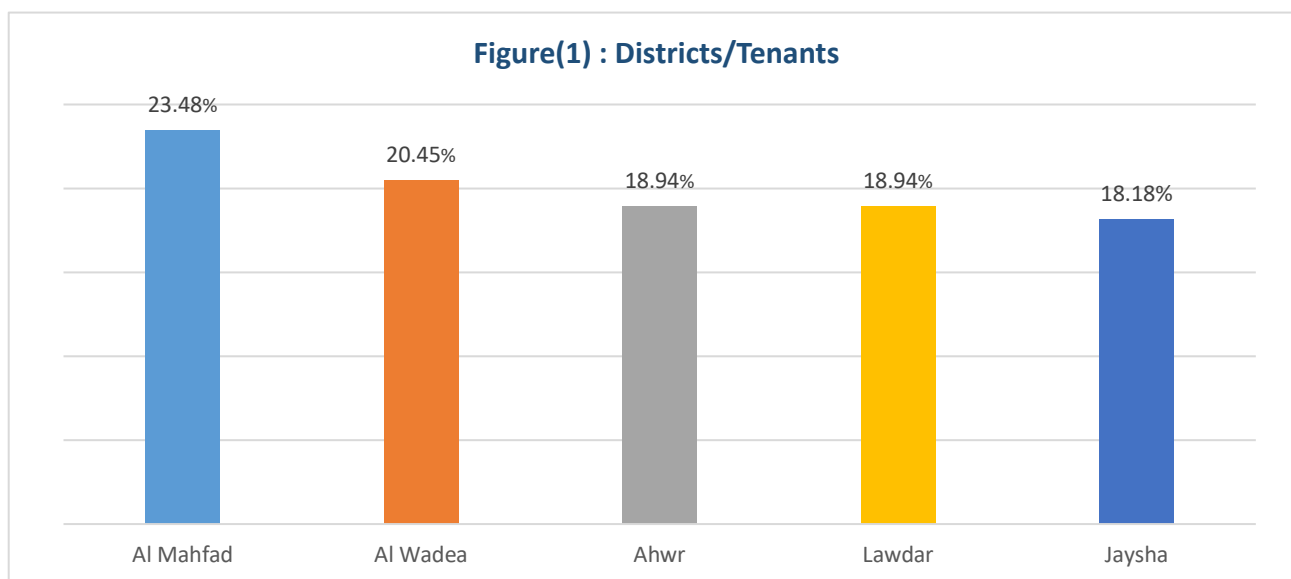


# Section 1: Housing Rental Market Assessment

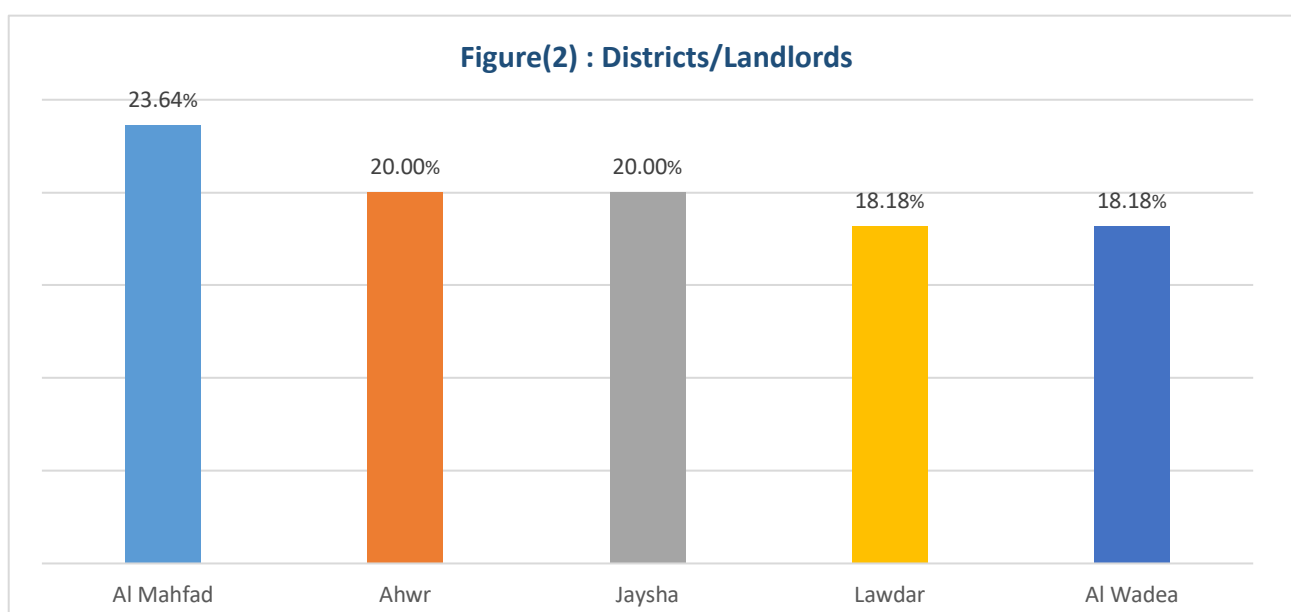
## 1. Demographic details

### 1.1 Targeted Districts

The tenants' analysis sample analysis reached 132 tenants in the governorate of Abyan distributed in the districts as follows: Al Mahfad 23.48%, Al Wadea 20.45%, Lawdar 18.94%, Ahwr 18.94%, and Jayshan 18.18%, (Figure. 1).

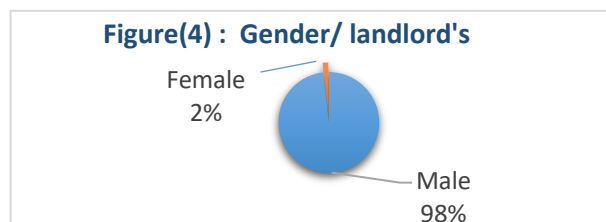
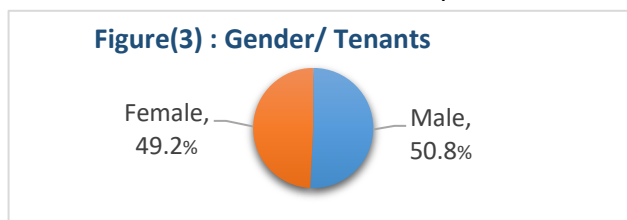


As for landlords, the study covers 55 landlords in the governorate of Abyan distributed in the districts as follows: Al Mahfad 23.64%, Al Wadea 18.18%, Lawdar 18.18%, Ahwr 20%, and Jayshan 20%, (Figure. 2).



## 1.2 Gender (Landlords / Tenants)

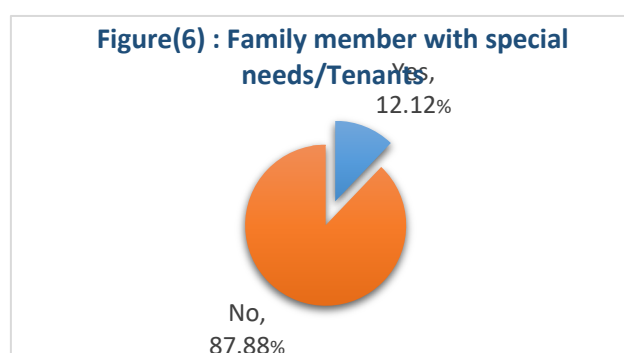
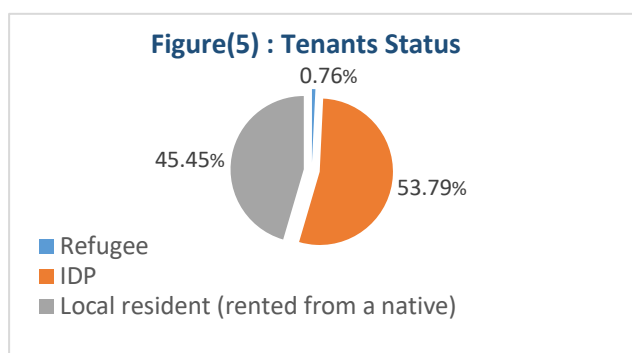
The results of the study analysis shows that the gender distribution of the male tenants was 50.8% and female tenants was 49.2% (Figure. 3). As for landlords, Figure (4) shows that the gender distribution of the landlords' sample was males 98% and female landlords 2%.



## 1.3 Tenant Characteristics

The study shows that 53.79% of tenants covered in this assessment are IDPs, 45.45% are local residents, and 0.76% are refugees Figure (5). The large percentage of IDPs (53.79%) among the tenants' sample of Abyan reflects a wide displacement movement from other areas.

The study also shows that 12.12% of tenants have family members with special needs that require special consideration for their needs, whereas 87.88% of tenants did not have family members with special needs. (Figure. 6).



## 1.4 Household Age Category (Tenants)

The analysis (Table 1) illustrates the tenants' age category in the target districts. Tenants fall into two categories: 43.31% are over 18 years to 55 years, and 28.09% over 5 years to 18 years. Followed by 21.4% of tenant members that are less than 5 years old, and 7.19% of family members over 55 years. And according to the results of the analysis, the gender of the tenants is 50.2% male and 49.8% female. These results reveal the magnitude of suffering endured by the greater part of the household which are women and children, especially IDPs.

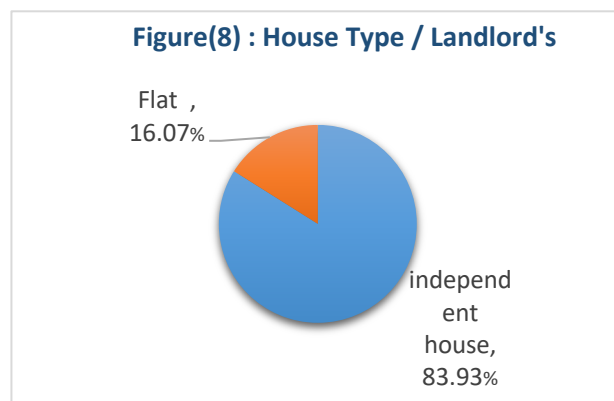
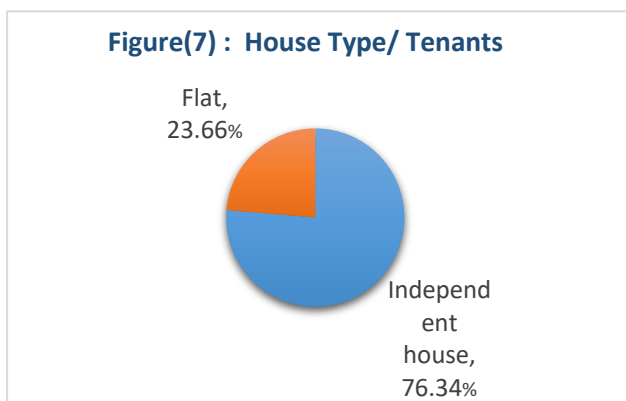
Table (1): Age and Gender of the Tenant Family Members

Gender	Less than 5 years		From 5-18 years		More than 18-55 years		Older than 55 years		Total of members in the households	
	Number	%	Number	%	Number	%	Number	%	Number	%
<b>Male</b>	63	49.2	90	53.6	129	49.8	18	41.9	300	50.2
<b>Female</b>	65	50.8	78	46.4	130	50.2	25	58.1	298	49.8
<b>Total</b>	128	100	168	100	259	100	43	100	598	100
<b>% within Age</b>	21.4%		28.09%		43.31%		7.19%		100%	

## 2. Details of the Rented Houses

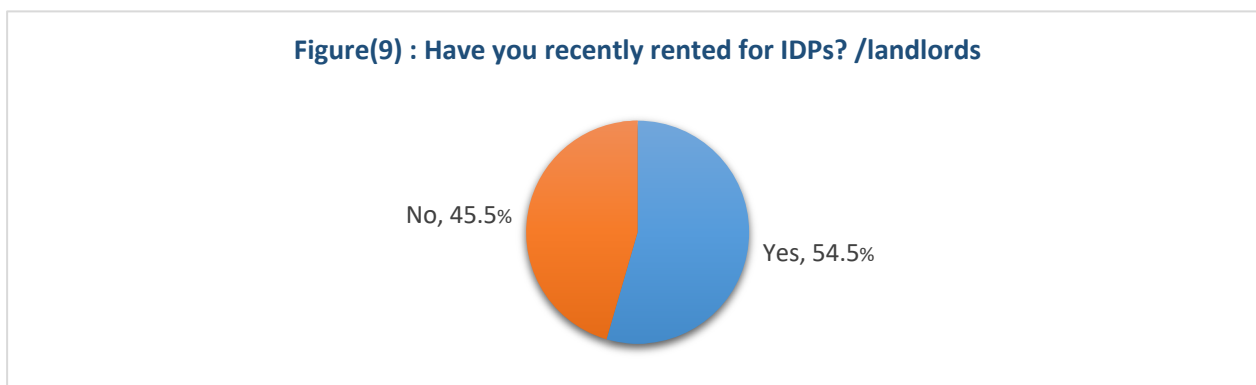
### 2.1 Type of Housing/ Tenants:

The analysis of the tenants' database shows that the types of housings rented by tenants covered in this study are flats 23.48%, and independent housings 76.52% (Figure. 7). As for the landlords' data analysis, results show that the predominant type of housings in the governorate are independent housings 83.93%, and flats 16.07%.

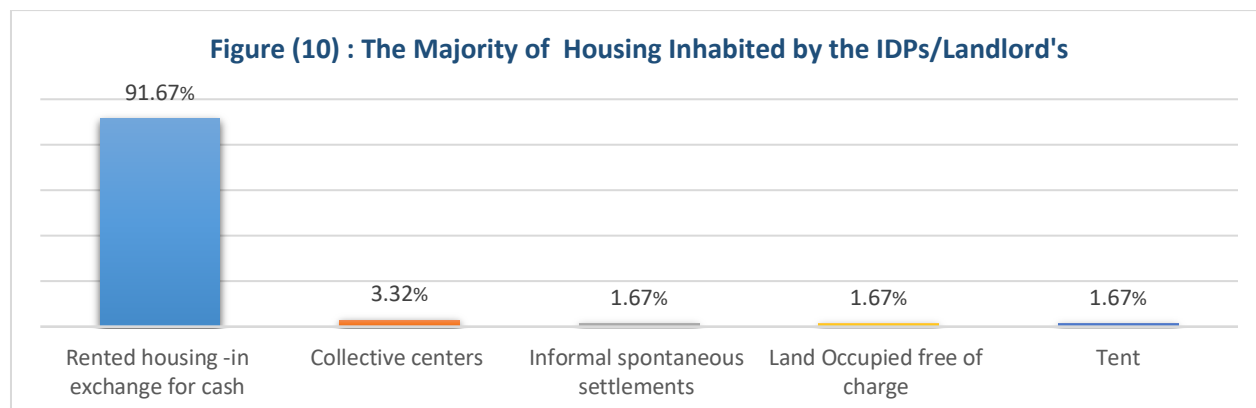


### 2.2 Rent for IDPs:

Figure (9) illustrates that 54.5% of landlords have already rented housing to IDPs whereas 45.5% have not. The analysis of the landlords' data shows that 100% of landlords agree to rent to IDPs.

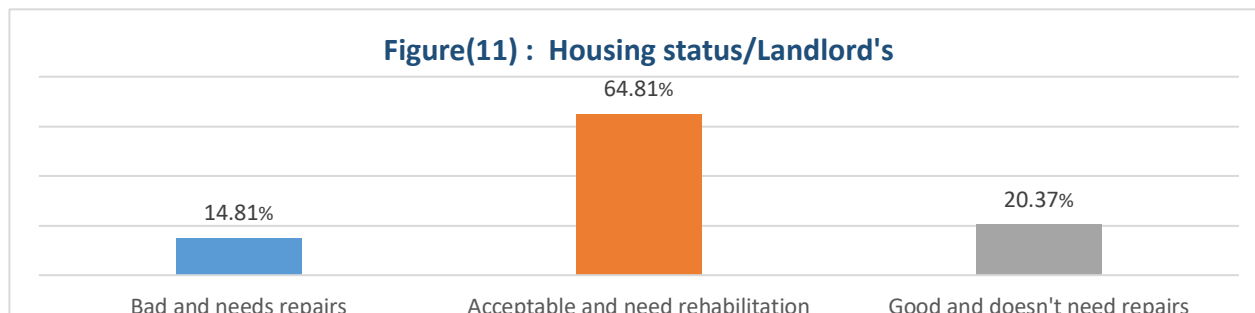


In the same context, the results of the data analysis shows that the local community is supportive of IDPs and is willing to host them. According to the available data for this assessment, around 91.67% of IDPs rented housings in exchange for cash as shown in Figure (10).



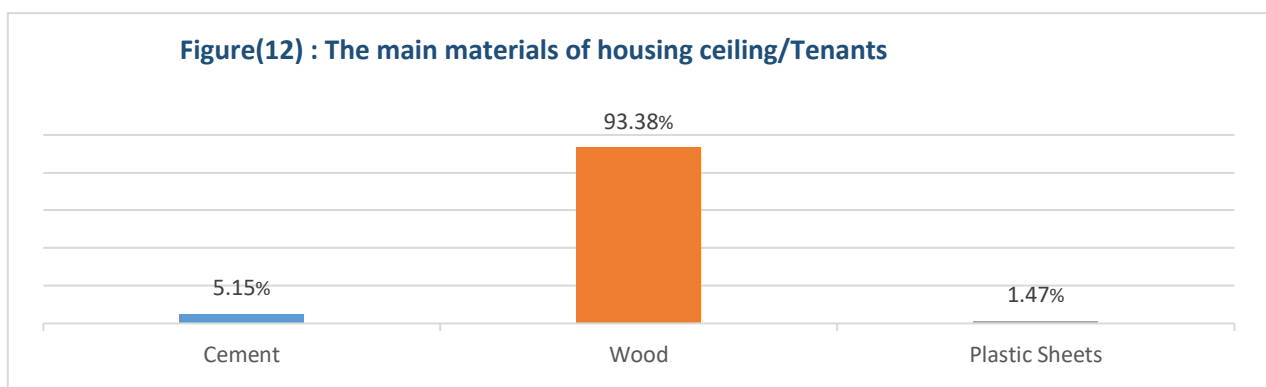
### 2.3 State of the Housings

Results from the data analysis shows that 64.81% of the housings managed by landlords were in acceptable conditions and only needed minor repairs, 20.37% of the housings were in good conditions and did not require any maintenance, and 14.81% were in bad conditions and needed maintenance and repairs. (Figure. 11).



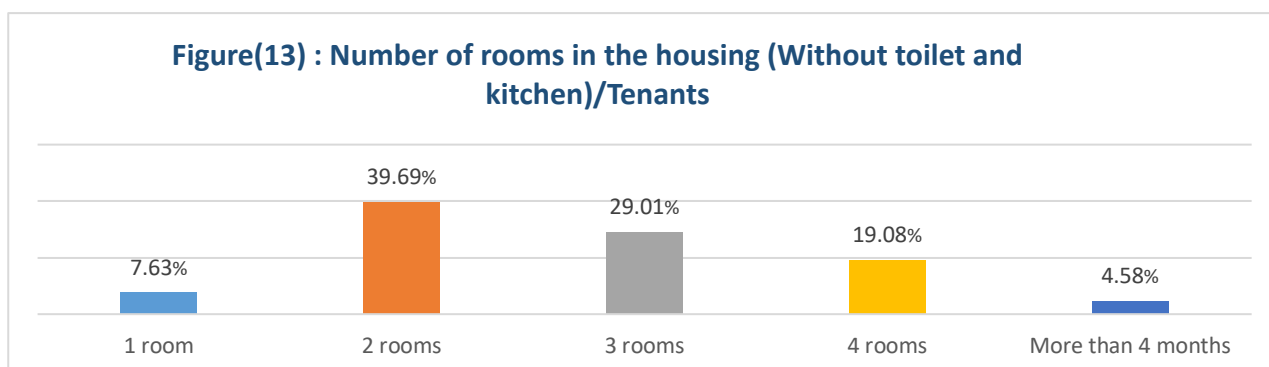
### 2.4 Materials used for Ceilings of Housings

Figure (12) shows that the main materials used in the ceiling of the rented housings are wood 93.38%, cement y 5.15%, and plastic sheets 1.47%. The high percentage of housings that are have wooden ceilings indicates that these housings are a bit old.

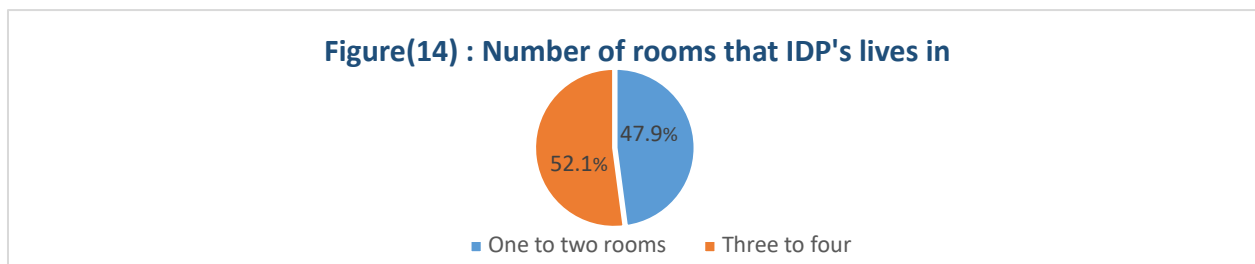


### 2.5 Number of Housing Rooms

Figure (13) shows that the number of rooms in the rented housings had: 3 rooms 29.01%, 2 rooms 39.69%, 1 room 7.63%, 4 rooms 19.08%, and more than 4 rooms 4.58%. This result is confirmed by the crowding index that reveals three individuals share a room; total number of the tenant family members (598) divided by the total number of rooms (365) excluding kitchen and toilet Table (1). The results of the analysis indicate that the majority of tenants live in housings that are medium to large housing, whereas a small percentage of tenants lives in smaller housings representing those who live in huts and tents Figure (13).

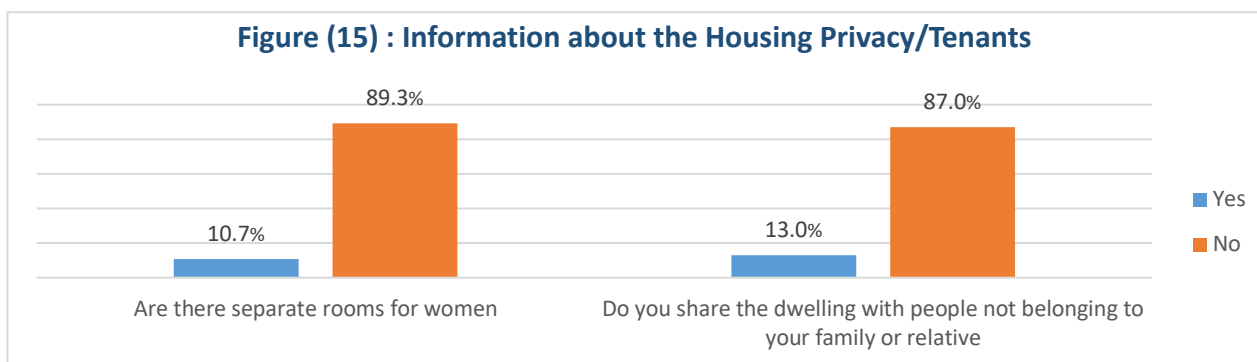


IDPs tenants in Abyan governorate as previously mentioned are 53.79% of the tenants Figure (5), of these IDPs, 47.9% of them live in one to two rooms and 52.1% of them live in more than two rooms.



### 2.6 Privacy of the Housing

The tenants’ analysis shows that 87% of the tenants do not share a housing with non-family members, while 13% of the tenants share the same housing with members from outside their family. This indicates the lack of privacy for this group of tenants (Figure 15). The study also shows that 89.30% of tenants do not have separate rooms for women and 10.70% have separate rooms for women.



### 2.7 Availability of Toilet in the Housing:

The analysis shows that 100% of the tenants have a toilet in their housing. This percentage reflects the level of privacy for these families. However, 2.3% of the housings have a toilet outside the housing while 97.7% have a toilet inside the housing. The results also show that 100% of rented housings have a separate toilet for women. Tenants who do not have a toilet inside the housing are those who live in tents (Figure.16).

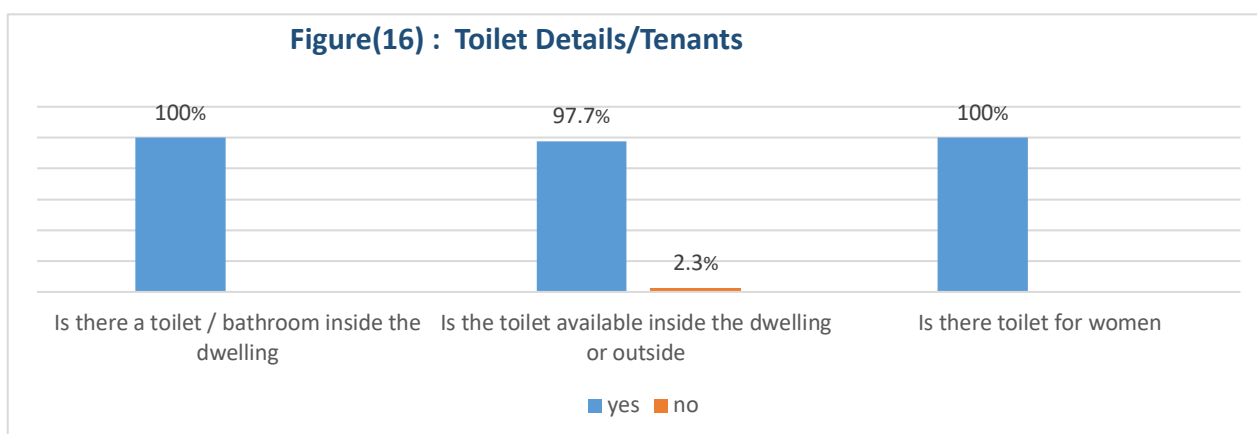
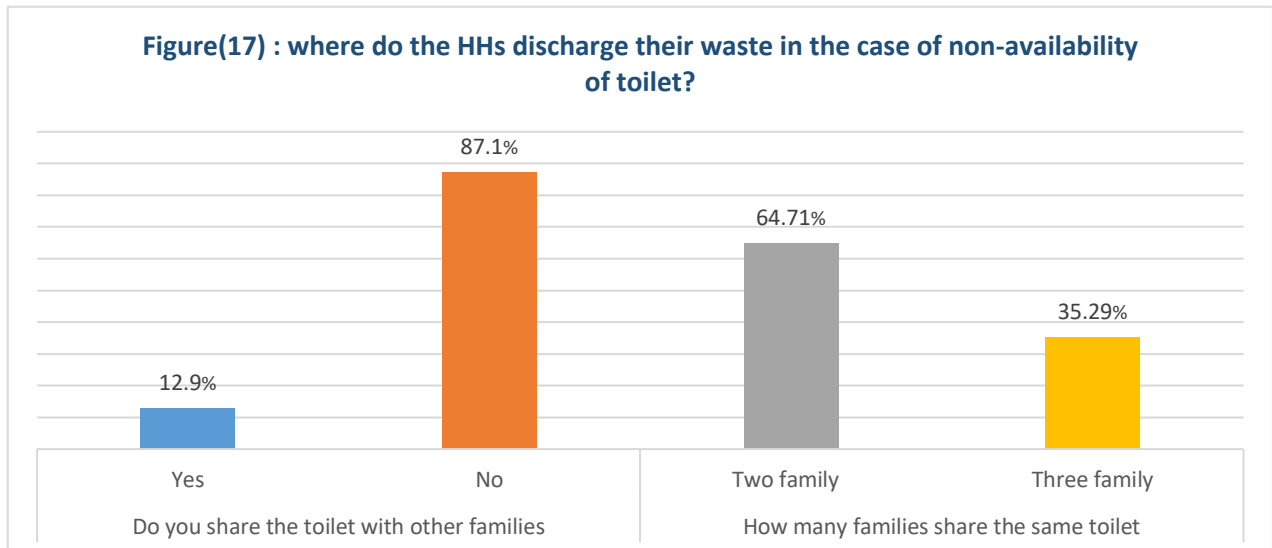
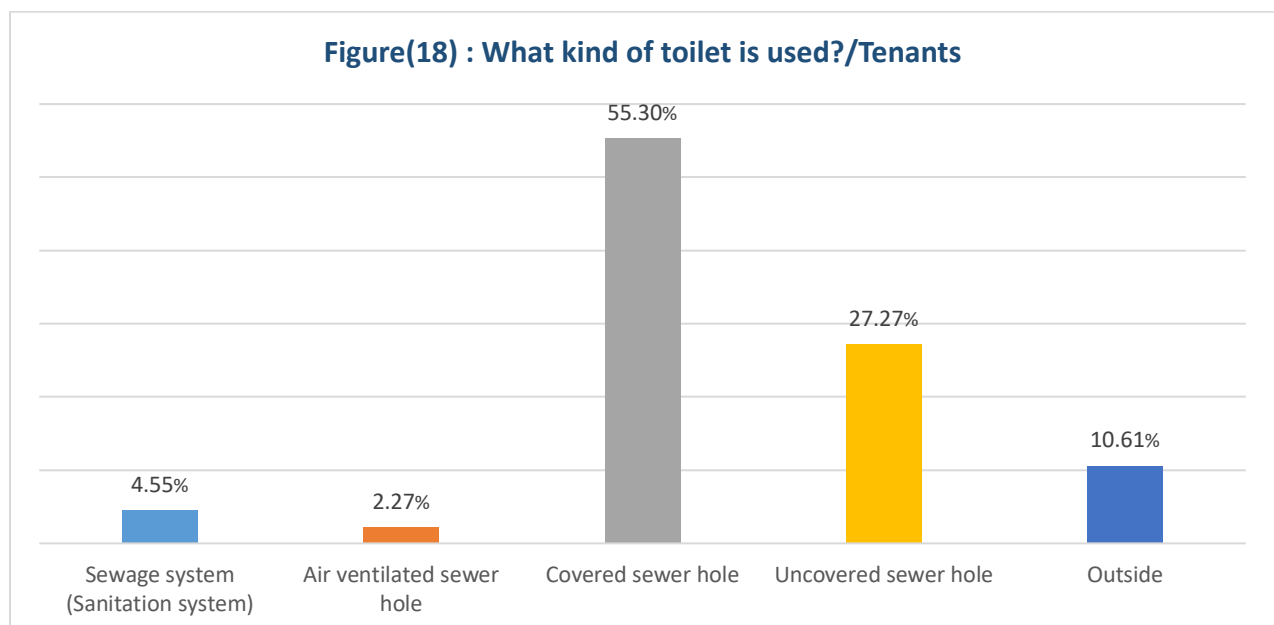


Figure (17) clarifies the percentages of families sharing a toilet and the number of families that they share it with. 87.1% of tenants did not share the toilet with other families, whereas 12.9% shared the toilet with other families. Also, the analysis shows that 12.9% of the tenants shares the toilet with other families, 64.71% of them share the toilet with two other families and 35.29% shares the toilet with three other families.



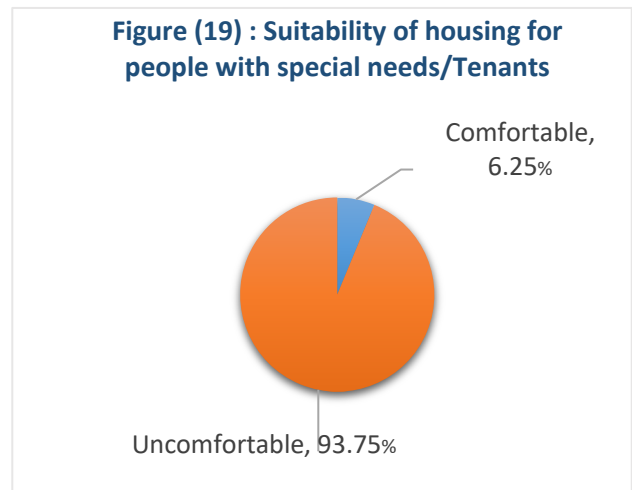
### 2.8 Type of sanitation System:

The analysis of the tenants’ sample shows that 55.30% of the rented housings are connected to a covered sewer hole, 27.27% use uncovered sewer hole, 10.61% the outside area, 4.55% connected to the sewage system, and 2.27% air ventilated sewer hole. The results indicate that tenants’ households that are not using the proper sanitation system might be exposed to infections and diseases (Figure. 18).



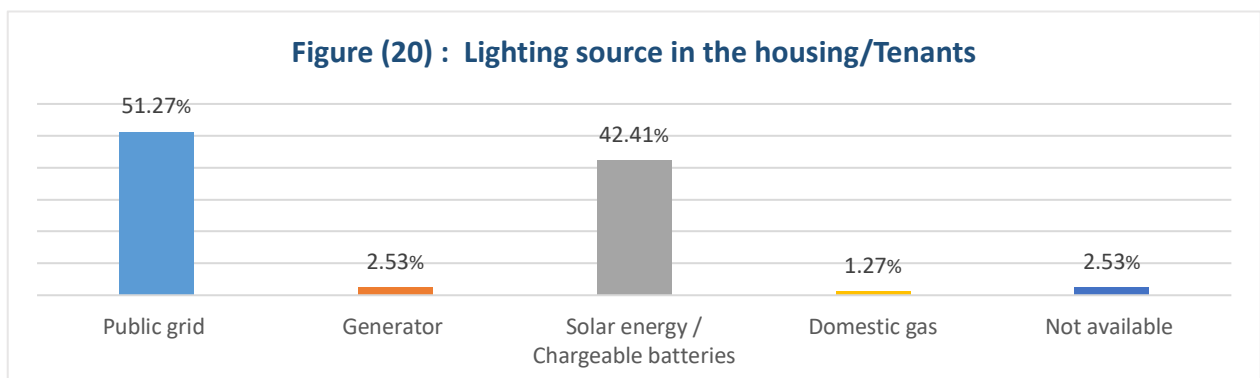
## 2.9 Suitability of Housing for People with Special Needs

Figure (19) shows that 93.75% of tenants who have members with special needs, said that the area and the housing are comfortable for people with special needs, while 6.25% said the area and the housing are not suitable for people with special needs. However, it is common not only in this area but all over the country that there is a lack of proper accommodations and a general disregard towards the basic requirements and special facilities necessary for individuals with special needs.



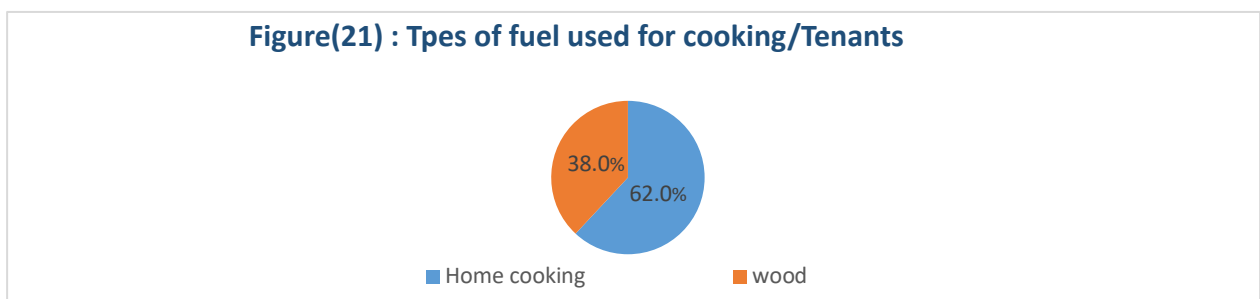
## 2.10 Source of Lighting:

The analysis of the tenants’ database shows that 51.27% of the rented housings use the public grid, 42.41% of the sample use solar energy and rechargeable batteries, 2.53% have no have access to a source of light, 2.53% use generators, and 1.27% use domestic gas. The results reveal that around 93.70% of the tenants’ sample have access to light (Figure. 20).



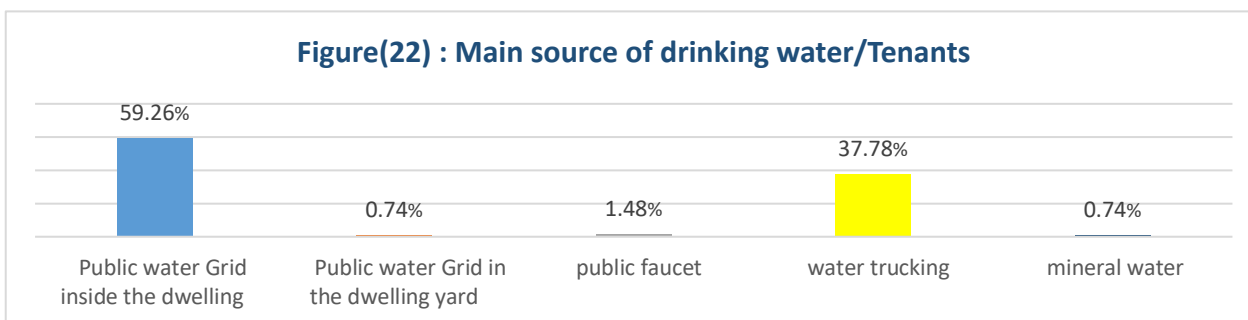
## 2.11 Type of Fuel Used for Cooking

According to the study’s assessment, the analysis shows that the main type of fuel used by the tenants’ households for cooking purposes is home cooking gas 62%, and wood 38%. This reflects that almost 38%% of the tenants, covered in the study, do not have the financial capacity to buy home gas for cooking (Figure. 21).



## 2.12 The Source of Drinking Water:

The analysis shows that 59.26% of tenants get water through the public water network inside the housing, 37.78% through water truck vendors, 1.48% through public faucets, 0.74% through buying mineral water, and 0.74% through the public water network in the housing’s yard (Figure.22). The assessment reveals that a sizable percentage of the sample get water through the public network. However, the 37.78% of tenants who obtain water through truck vendors endure another financial burden especially for those who are IDPs.



## 3. Access to Housing

### 3.1 Transfer from Former Residence (Geographical Area):

Figure (23) shows that 74.20% of the tenants in this assessment have moved from either from other governorates or within the governorate of Abyan itself. 74.2% of tenants have moved from other governorates, while 25.80% of tenants are local residents.

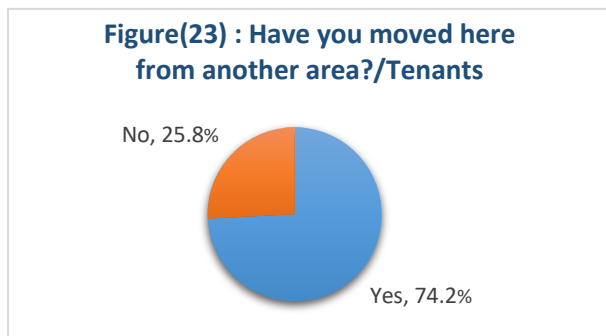
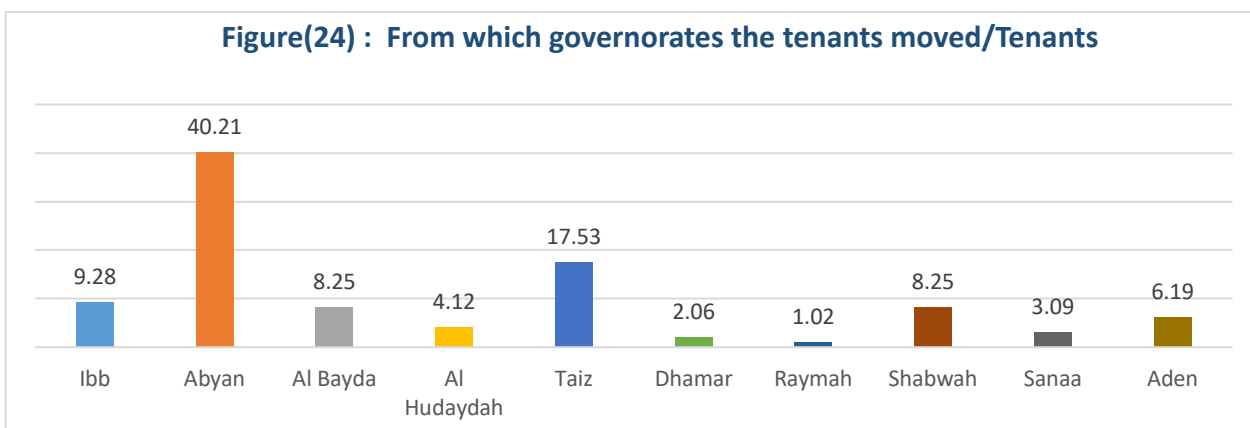


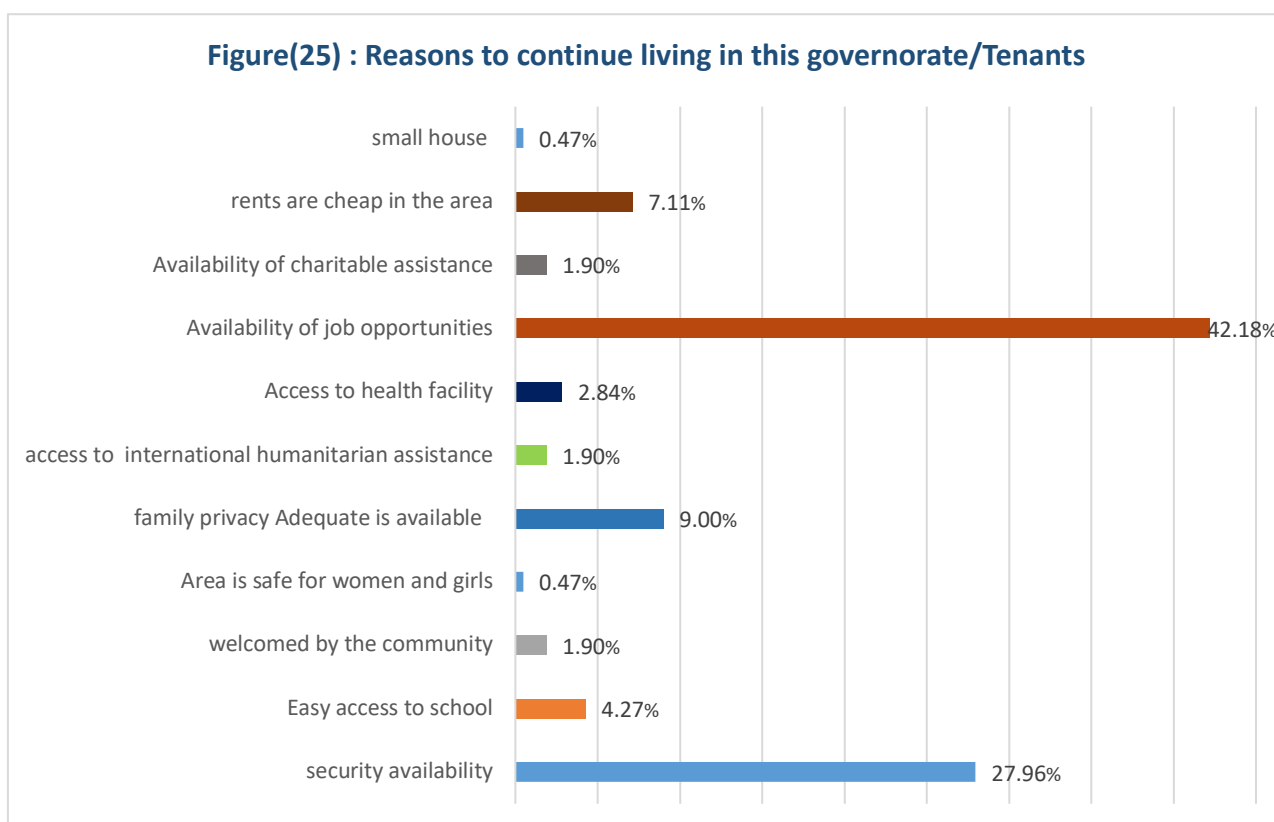
Figure (24) shows that 40.21% of tenants moved from within Abyan. As for tenants that came from other governorates, they are as follows from Taiz governorate 17.53%, from Ibb 9.28%, from Al Baydha 8.25%, from Shabwah 8.25%, from Aden 6.19%, from Al Hudaydah 4.12%, from Sana’a 3.09%, from Dhamar 2.06%, and from Raymah 1.03%.

The analysis of the data from the key informant interviews shows that the districts from which the tenants moved from within the governorate of Abyan are Ahwar, Modieah and Louder. The results of the FGD and KII also show that these IDPs have been displaced since 2011 when the war against Al Qaeda started in Abyan.



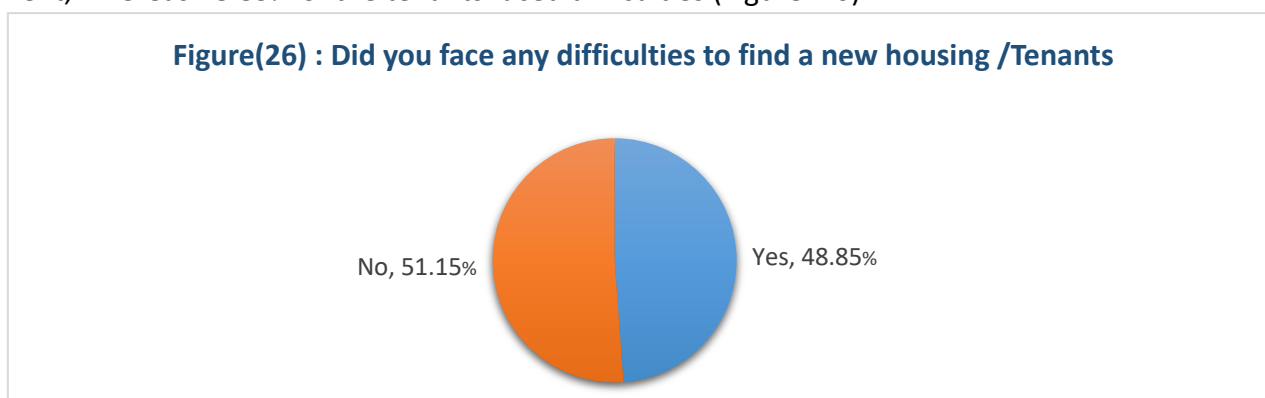
### 3.2 Choosing the Governorate for Residence

The analysis shows that a large percentage of tenants decided to settle down in different parts of Abyan governorate due to the following reasons: availability of jobs 42.18%, security 27.96%, availability of family privacy 9%, rent rate is cheap 7.11%, ease of access to schools 4.27%, ease of access to health services 2.84%, access to international humanitarian assistance 1.90%, availability of charitable assistance by 1.90%, being welcomed by the community by 1.90%, the area is safe for women and girls 0.47%, and small housings 0.47% (Figure 25). As noticed from the figure, priority is given to availability of job opportunities, which is an essential factor, followed by security. The qualitative analysis indicates that most IDPs have social relations with the hosting community, therefore, movement to Abyan is associated with social factors.

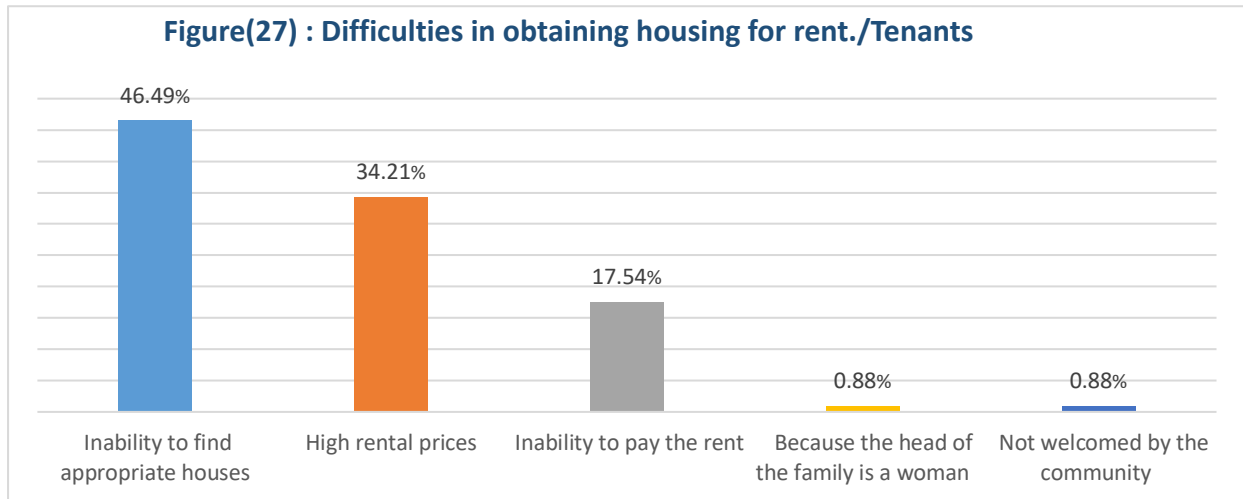


### 3.3 Difficulties in Obtaining Housing and Stability:

The study shows that 51.15% of tenants did not experience any difficulties in finding a housing to rent, whereas 48.85% of the tenants faced difficulties (Figure. 26).



The reasons behind such difficulties according to the tenants' sample are: the inability to find appropriate housings 46.49%, high-rental prices 34.21%, inability to pay rent 17.54%, the head of the household is a woman 0.88%, and not being welcomed by the local community 0.88% (Figure. 27).



The analysis results of the KIIs and the FDG confirmed that the available housings for rent in the governorate are quite limited. They highlighted that the main obstacles facing the tenants including IDPs are: the limited capacity of housings for rent, the unavailability of adequate housings, and the high costs of rent.

In the same context, landlords have reported that the main challenges in the rental housing market are: demand exceeds supply 23.40%, high rate of rent 21.28%, excess supply of unleased property 12.77%, as shown in figure (28). The analysis shows that tenants and landlords, to some extent share the main challenges facing the rental housing market; high demand vs low supply of housings, and high costs of rent (Figure. 28). These two challenges seem to be crucial and determinative on the time spent to find a rented housing.

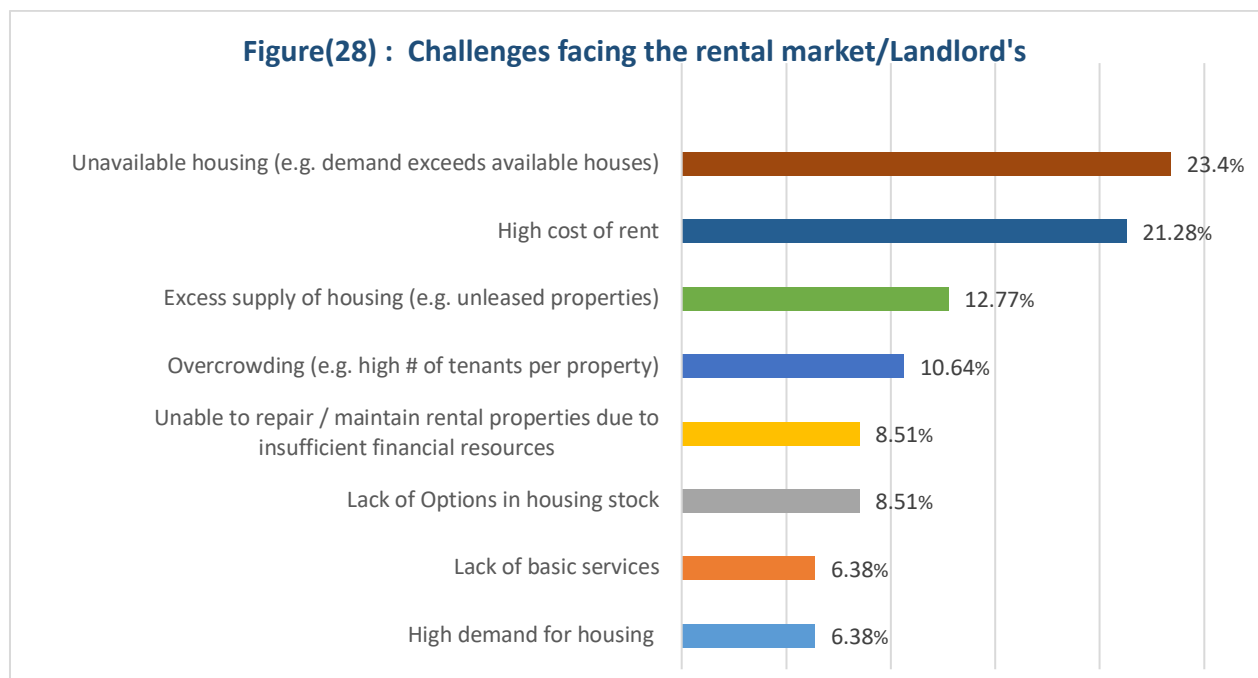
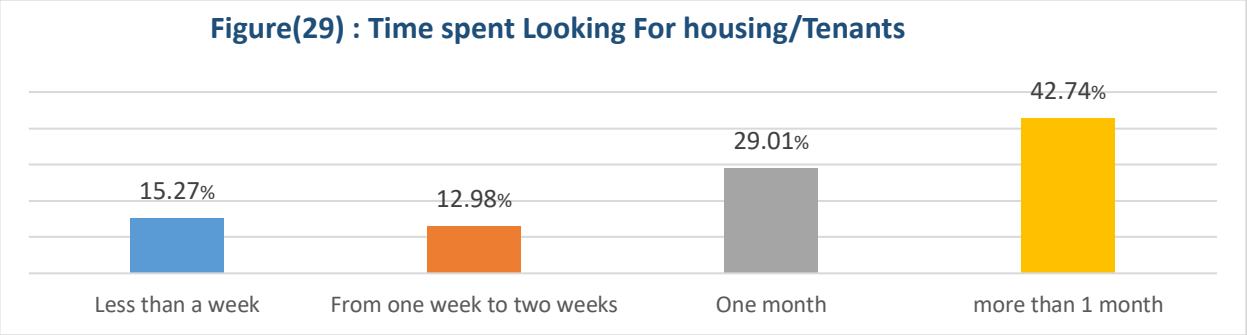
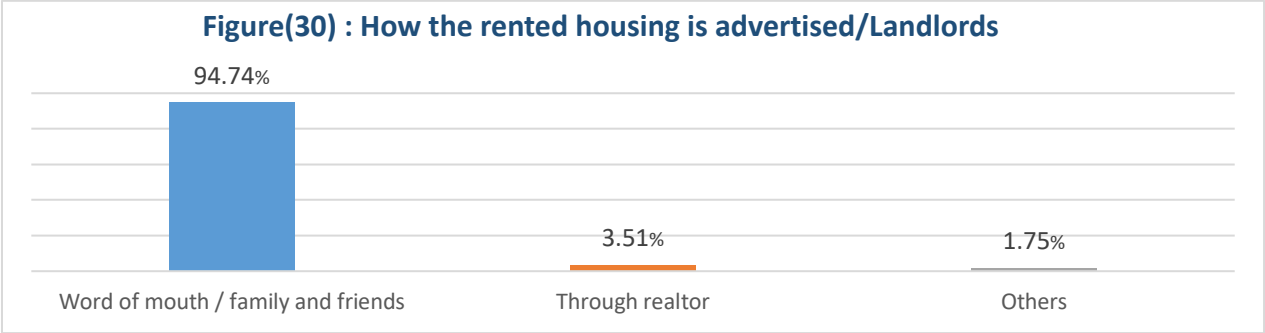


Figure (29) shows that the majority of tenants in the governorate of Abyan by 42.74% spent more than a month to find a housing, 29.01% spent one month to find a housing, 15.27% spent less than a week, and 12.98% spent from one week to two weeks. In fact, it makes the challenge of short supply of rental housing quite valid when considering the time spent by the majority of the tenants (71.76%) who spent up to a month and more trying to find a housing.

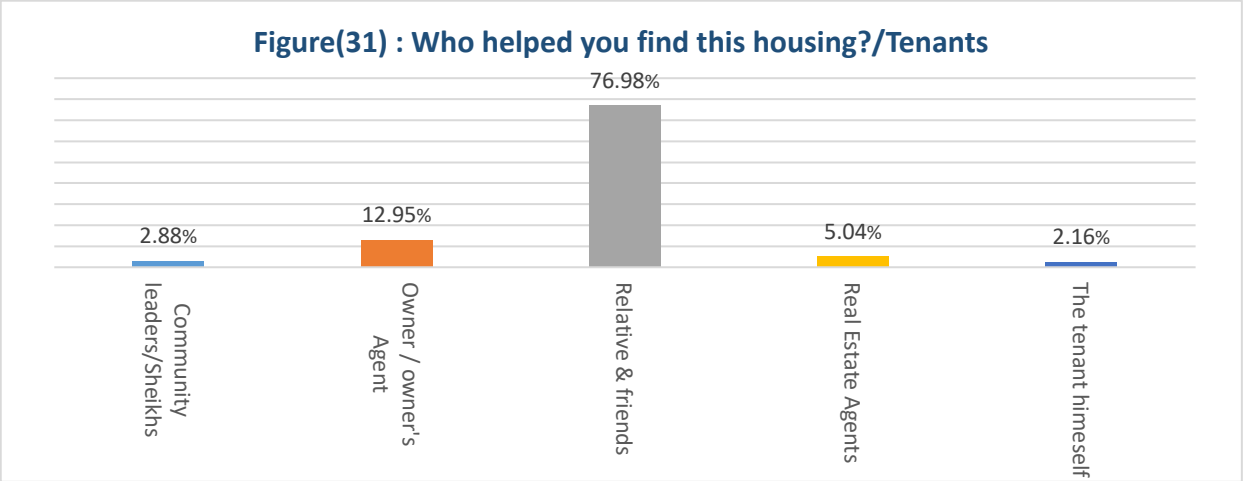


The analysis in Figure (30) reveals that the majority of landlords in the governorate of Abyan depend on family and friends (word of mouth) by 94.74% to advertise vacant housings. In fact, depending on family and friends in rural and remote districts is quite normal considering the number of housings available for rent in those areas.



### 3.4 Key Actors in the Leasing Market and Access Housing

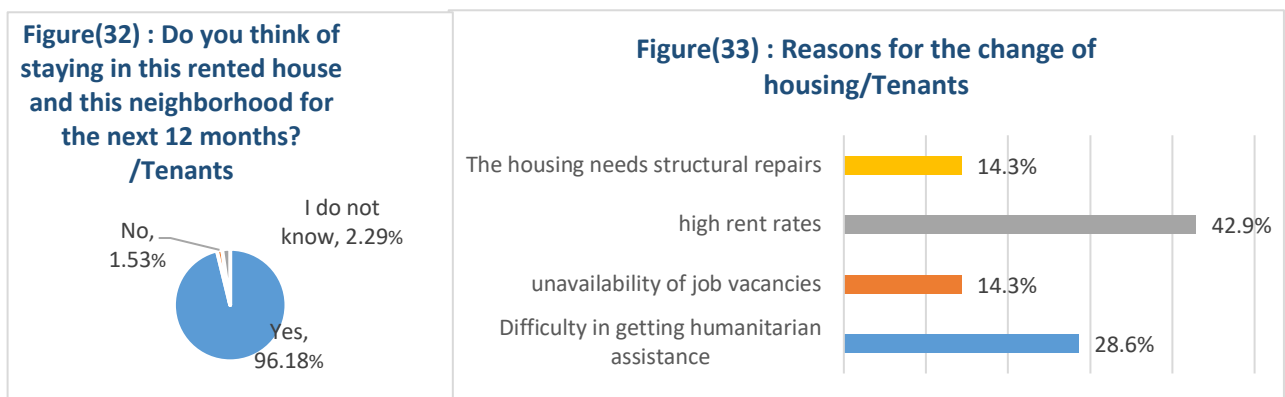
The analysis of the data gathered from the tenants’ sample shows that 76.98% of the tenants found the rented housing through relatives and friends, 12.95% through landlords/landlords’ agents, 5.04% through real estate agents, 2.88% through community leaders/Sheikhs, and 2.16% of the tenants found the rental housings by themselves (Figure. 31).



According to the key informants, the community leaders play a major role in advertising rental housing because they know landlords and the housings for rent. The participants in the focus groups illustrated that community leaders and real estate agents are the key actors in the rental market.

### 3.5 Stability in the Housing

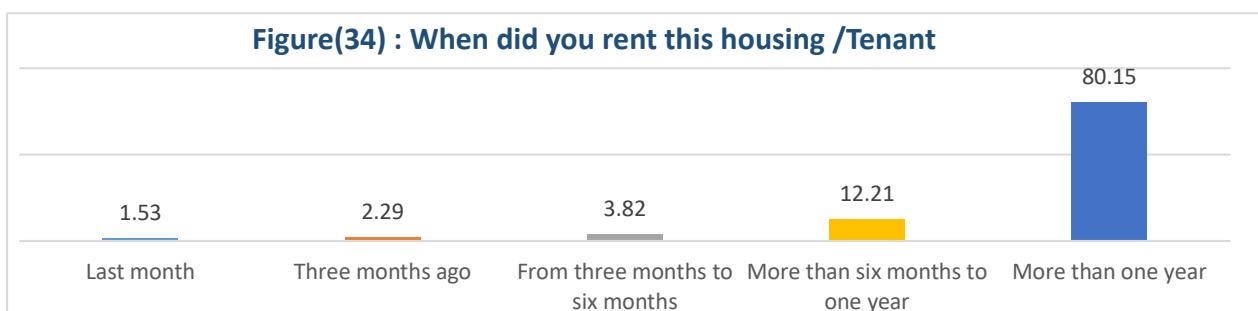
Figure (32) shows that 96.18% of tenants decided to continue staying in the same rented housings for the next 12 months, while 1.53% do not intend to stay, and 2.29% of the tenants said that they do not know. The tenants that are not going to stay stated the following reasons: high rates of rent 42.85%, difficulty in obtaining humanitarian assistance 28.57%, unavailability of job opportunities 14.29%, and for other reasons 14.29% (Figure. 33). The high percentage of tenants who are willing to continue living in their current housings reflects either their satisfaction with the general surrounding environment, or it may reflect their lack of other options.



## 4 Rent and the Main Sectors of the Rental Market

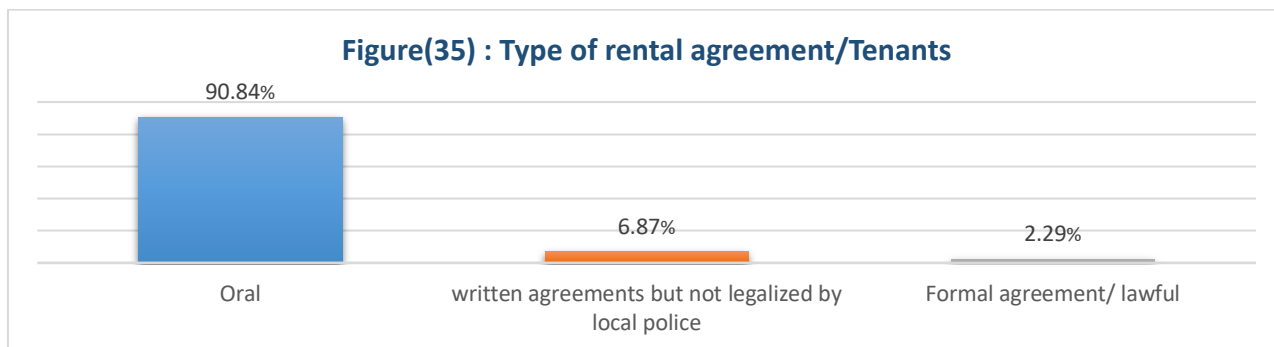
### 4.1 The Rental Period of the Housing:

The results of the analysis show that 80.15% of tenants have rented the housing for more than one years ago, 12.21% rented for more than six months to one year ago, 3.82% from three to six months ago, 2.29% rented three months ago, and 1.53% rented a month ago. The assessment reveals that the majority the tenants by 58.80% have moved and settled down in Abyan for a period that exceeds two years which is an indicator of stability (Figure. 34). Tenants who moved to different districts of Abyan during the last three months could be IDPs coming from Al-Hudaydah and Al-Baydah governorates where ongoing conflict are forcing people to transfer to other areas.



## 4.2 Renting Agreement

The analysis of the tenants' data (Figure. 35) indicates that 90.84% of the tenants have verbal agreements, 6.87% written but illegal agreements, and 2.29% are formal written contracts. The high percentage of verbal agreements indicates that the leasing market in the Abyan is not governed by written formal agreements. In this regard, the participants in the KIIs and FGs highlighted that the overall type of agreements in the governorate are verbal agreements, avoiding formal ratified agreement seems to be a way of avoiding paying annual taxes on leased properties.



The analysis result in Figure (36) shows that 91.6% of the tenants' sample do not pay any advance payment upon the signature of the rental agreement, while 8.4% pay advance payments, which is an additional burden on tenants/IDPs. The high percentage of tenants who do not pay an advance payment reflects that the prevailing contracting method in the governorate of Abyan does not require any advance payments.

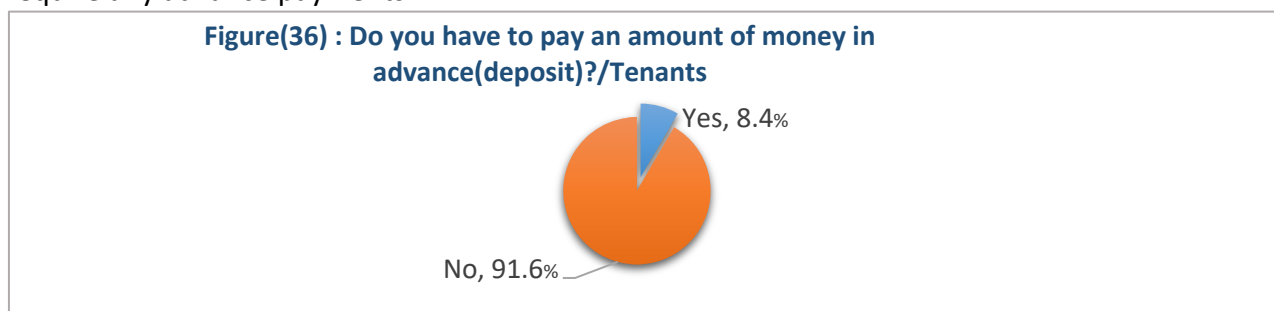
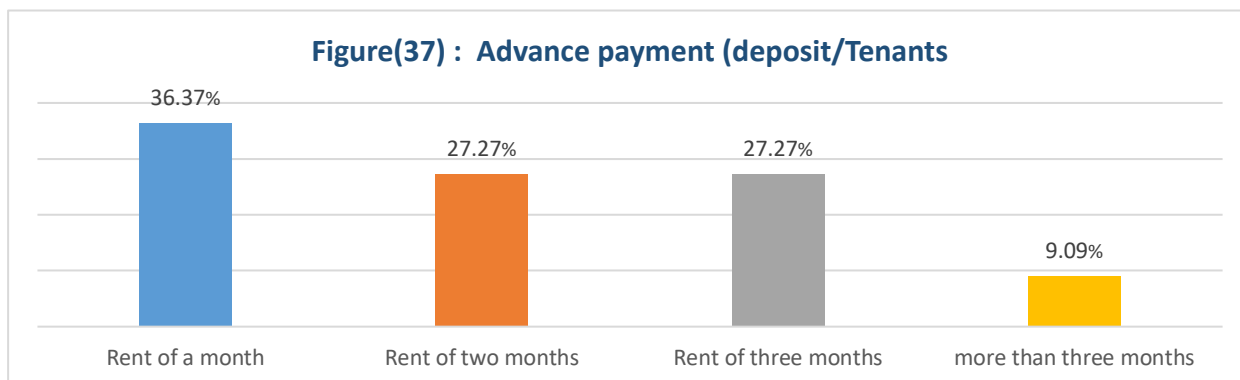


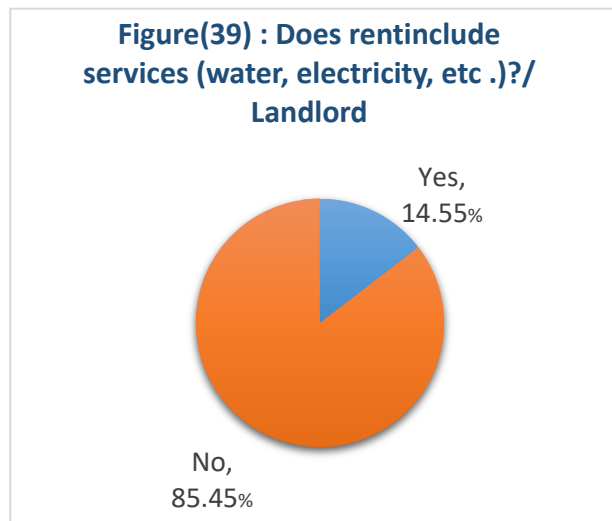
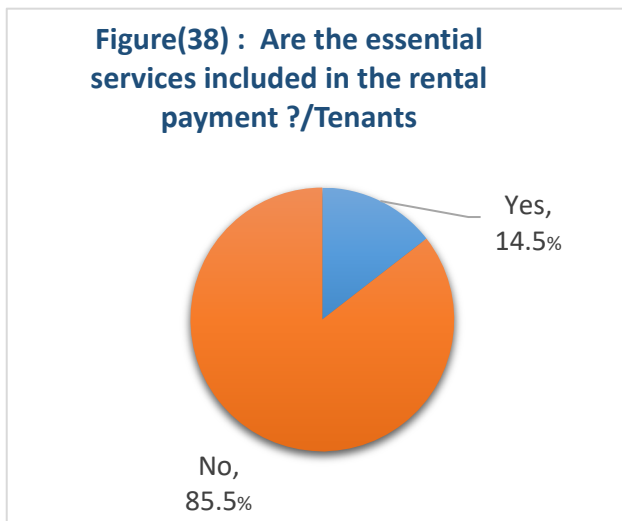
Figure (37) shows that the amount paid upon signing the contract ranges from a month's rent 36.37%, two months' rent 27.27%, three months' rent 27.27%, and more than three months' rent 9.09%. The expected advanced payment does not exceed the amount of a three months' rent in Abyan governorate.



### 4.3 Services in the Governorate

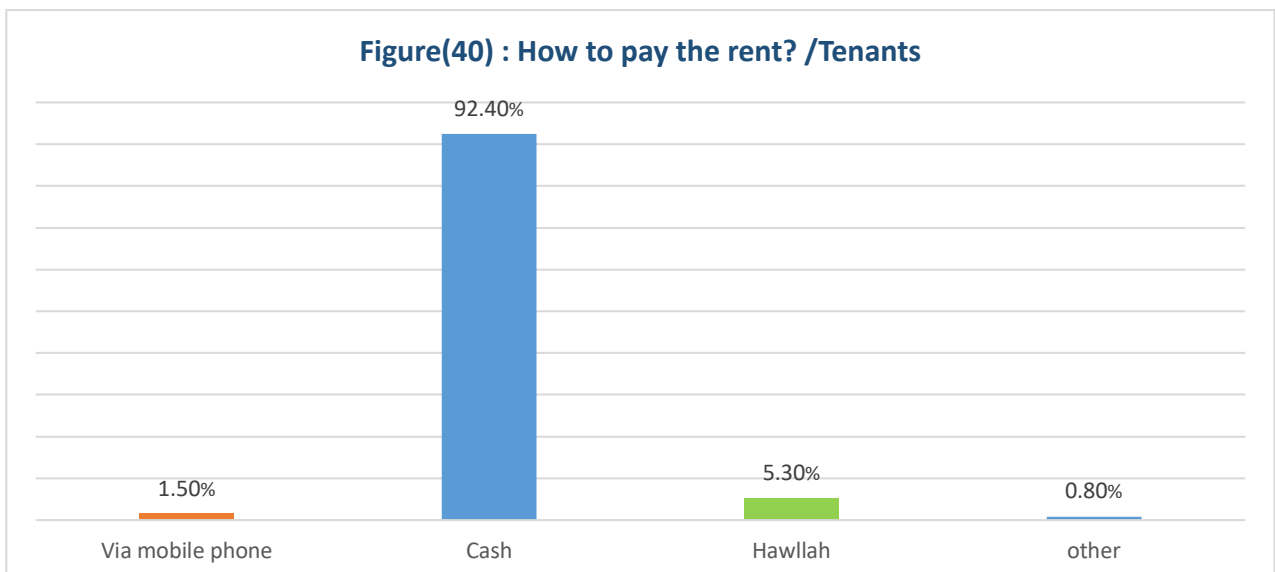
The results of the tenants' sample study (Figure. 38) also indicate that 14.5% of rents paid to landlords covers the costs of basic services, while 85.5% of rents paid do not include any basic services such as water or electricity and that these services are considered separate services and have separate costs.

According to 14.55% of the landlords' samples, rent includes the cost of services, whereas 85.45% said rent does not include any services (Figure. 39). The analysis of the tenants' data reveals that the average amount that is currently paid for basic services is estimated at 6619 YER.



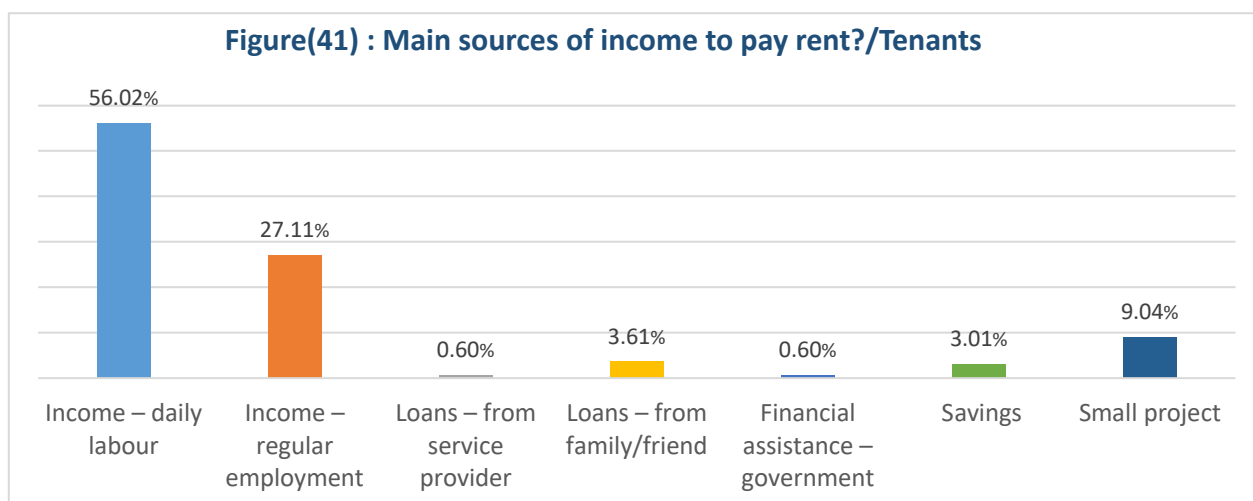
### 4.4 Rent Payment Methods

The study (Figure. 40) reveals that 92.4% of the sample pay rent in cash (hand to hand), 5.30% pay rent through money transfer (Hawllah), 1.50% pay through mobile phones, and 0.80% is other (working for the landlord in exchange for rent). The results show that cash payment is the main method of payment rent in Abyan governorate.



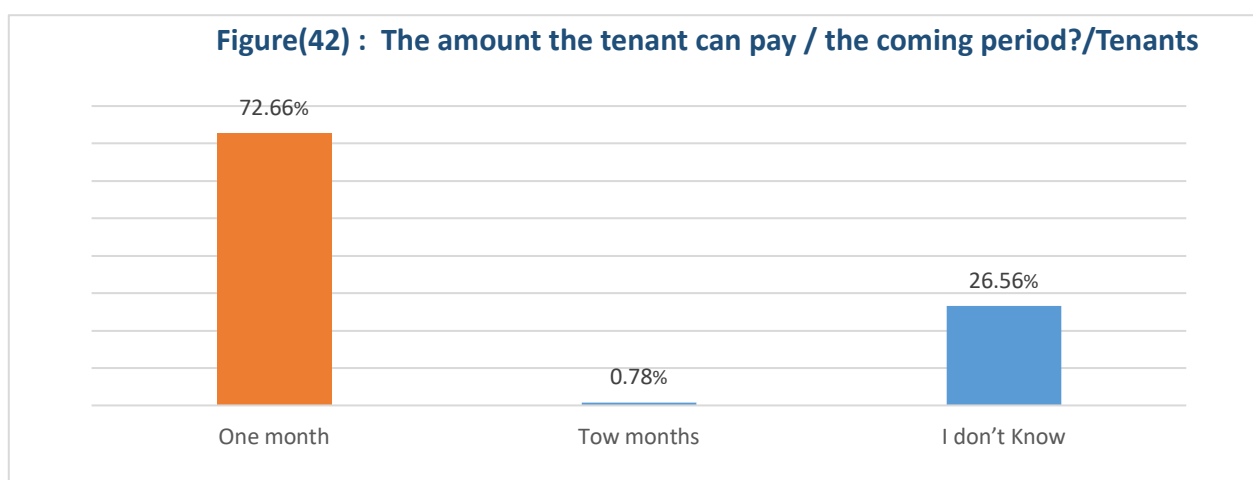
#### 4.5 Sources of Income to Pay the Rent

The study (Figure. 41) shows that 56.02% of the tenants’ sample use their daily labor to pay rent, 27.11% pay rent from their steady employment, 9.04% pay rent using income from their own small projects, 3.61% pay from loans from family and friends, 3.01% pay rent from their savings, the 0.60% pay from financial assistances from the government, and 0.60% pay rent from loans from service providers. The analysis reflects that the majority of the sample worry about their ability to secure their basic needs including food and shelter due to the fact that they are relying on daily labor wages and other unstable sources of income.

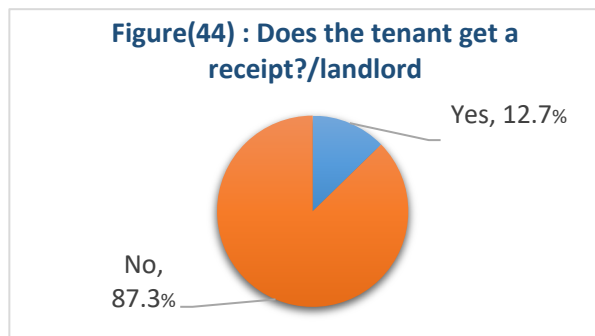
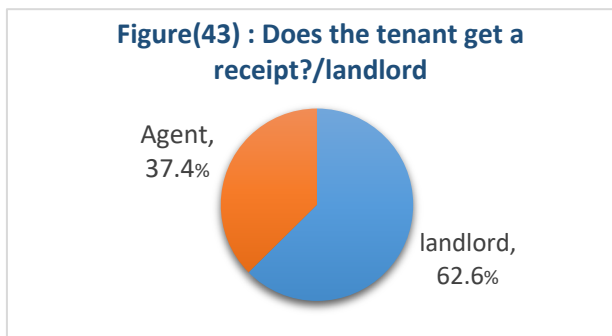


#### 4.6 Rental Payment periods

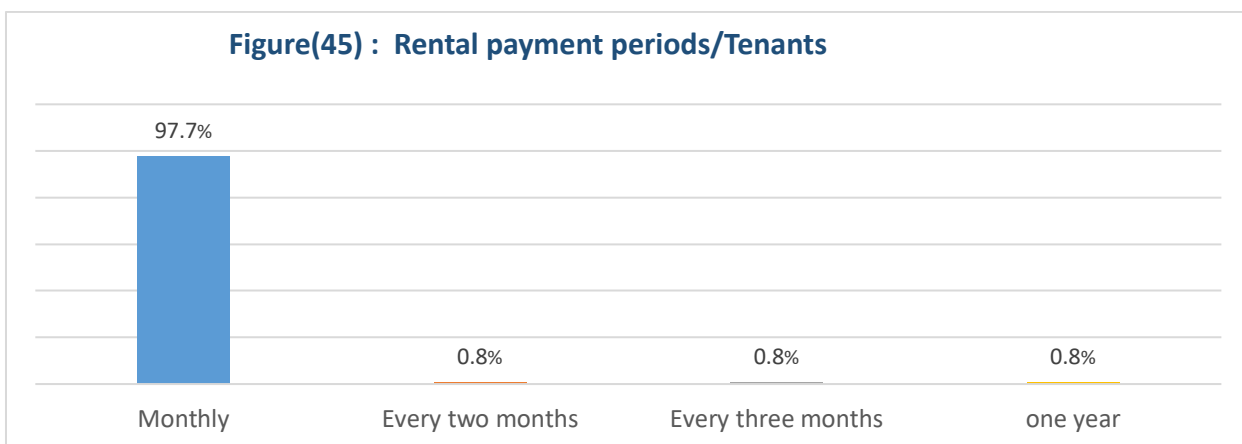
The results of the analysis (Figure. 42) illustrates the number of months tenants will be able to pay rent for the next coming months. The majority of 72.66% said that they will be able to pay for one more month, 26.56% said that they do not know for how long they can continue paying rent because of the circumstances of the war, and 0.78% said that they can pay for two more months. This high percent of tenants (72.66%) who can pay rent for only one month, reflects not only the poor financial status of the tenants but also the psychological impact it has on them.



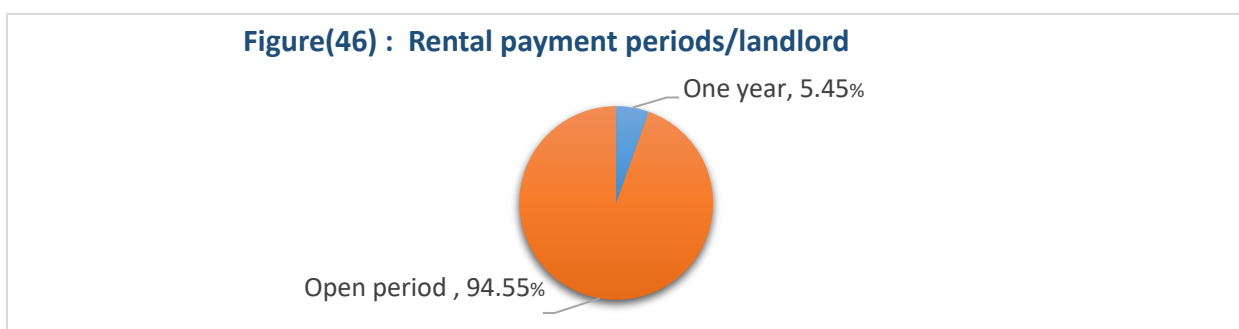
The results of the landlords' sample analysis show (Figure .43) that the majority of tenants pay rent directly to the landlord 62.6%, and 37.4% pay rent to the agents. This reveals that landlords or their agents are the ones in charge of collecting rent payment in Abyan governorate. As for getting a receipt for rental payment from landlords, the results of the landlords' sample (Figure.44) show that 87.3 % of tenants do not get a receipt, while 12.7% of tenants get a receipts.



The results of the tenants' sample also show that rental payment dues vary, 97.7% of tenants pay on monthly basis, 0.8% pay rent every three months, 0.8% pay rent every two months, and 0.8% were tenants who paid rent annually (Figure. 45)



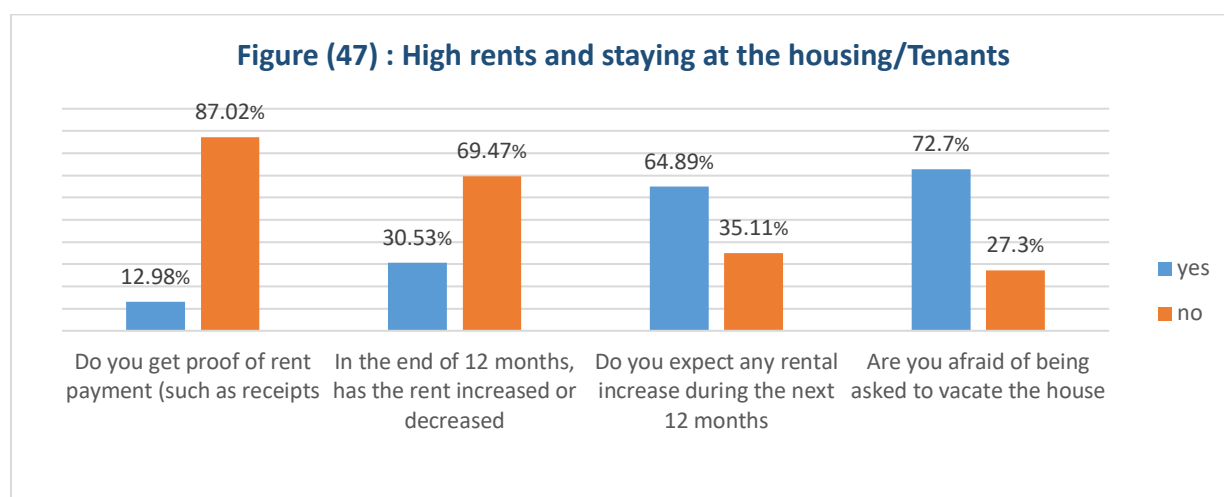
In the same context, the results of the landlords' sample analysis show that landlords stated that there is no defined deadline regarding when tenants are obligated to pay the rent. The study shows that landlords keep rent due dates open according to the ability of the tenants to pay. These periods can be one year 5.45% of landlords, and an open period 94.55% of the landlords (Figure. 46).



#### 4.7 Rent Increase

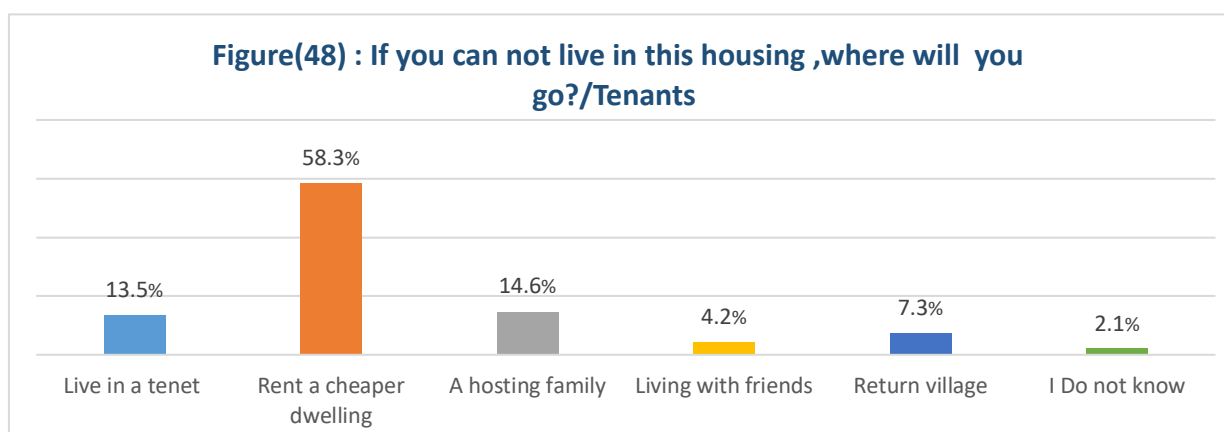
The tenants’ sample analysis revealed that of all rent payments, 12.98% of tenants got a receipt, whereas 87.02% of tenants did not get a receipt for rent payment from landlords. The results also show that 69.47% of tenants said that there was no increase in rent over the past 12 months, while 30.53% of tenants said that there was an increase in rent. The increase rate in rent varied among the tenants. The average increase in rent is estimated at 27.88%. However, the high percentage of tenants who reported that there was no increase in rent is an indicator of the hosting community’s sympathy and consideration of IDPs’ financial circumstances.

As for expectations of rent increase in the coming months, 64.89% of the tenants expect an increase in rent costs, while 35.11% of tenants do not expect any increase (Figure 47). Also, the analysis of the tenants’ data shows that 72.7% of tenants said that they are afraid of being asked to vacate the rented housing, while 27.3% of tenants do not share those fears (Figure.47).



The results of the focus group discussions and the key informants’ interviews reveal that most participants anticipated an increase in housings’ rent payment by 50- 100% due to the bad economic situation of the country and the continuous collapse of the local currency.

The analysis (Figure. 48) shows that 58.3% of tenants who fear being evicted, will move to cheaper rented housings, 14.6% live with a hosting families, 13.5% live in tents, 7.3% return to their home villages, 4.2% live with friends, and 2.1% do not know where they will move to.



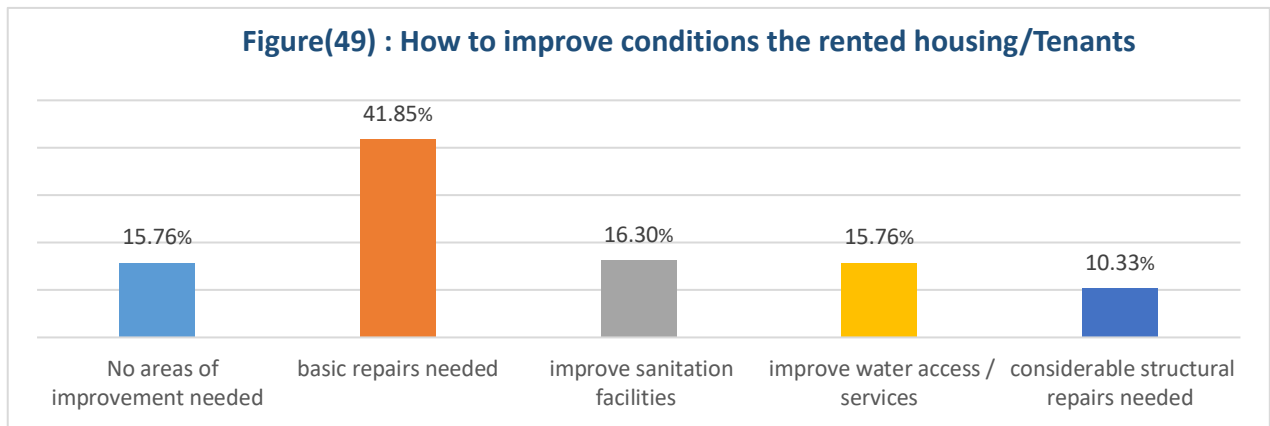
#### 4.8 The Income of tenants and their families.

The analysis of the tenants’ data shows that the average income of a tenant’s household is estimated at 49,670 YER per month (equivalent to \$71/month). This means that the tenants’ households currently live with \$2.3/ day. This reflects the critical living conditions of tenants/IDPs, who might be in the financial danger of falling beneath the line of \$2/day.

### 5. Housing Improvement and Accessing Assistance

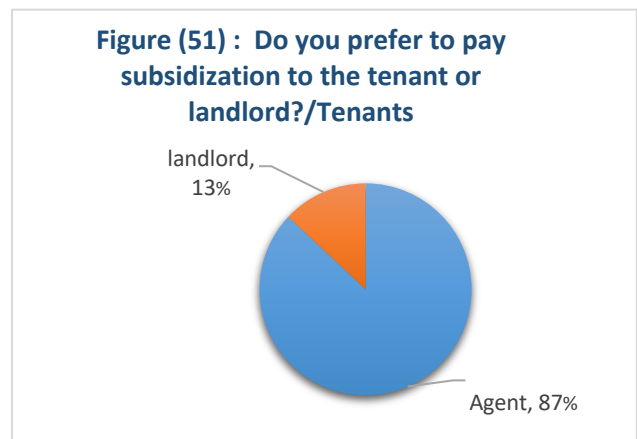
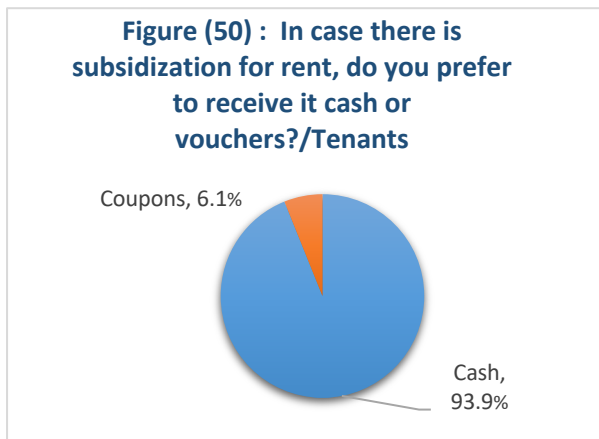
#### 5.1 Housing Improvement

According to the tenants’ sample, results show that 41.85% of tenants said that basic repairs for the housings are needed, 16.30% improvement of sanitation facilities /services is a priority to improve rented housings’ conditions, 15.76% improving access to water services, 15.76% stated that there are no areas of improvement needed, and 10.33% considerable structural repairs are needed to improve the living condition of the tenants. These results show that 32.10% of tenants need improvements in water and sanitation services (Figure 49).



#### 5.2 Accessing Assistance

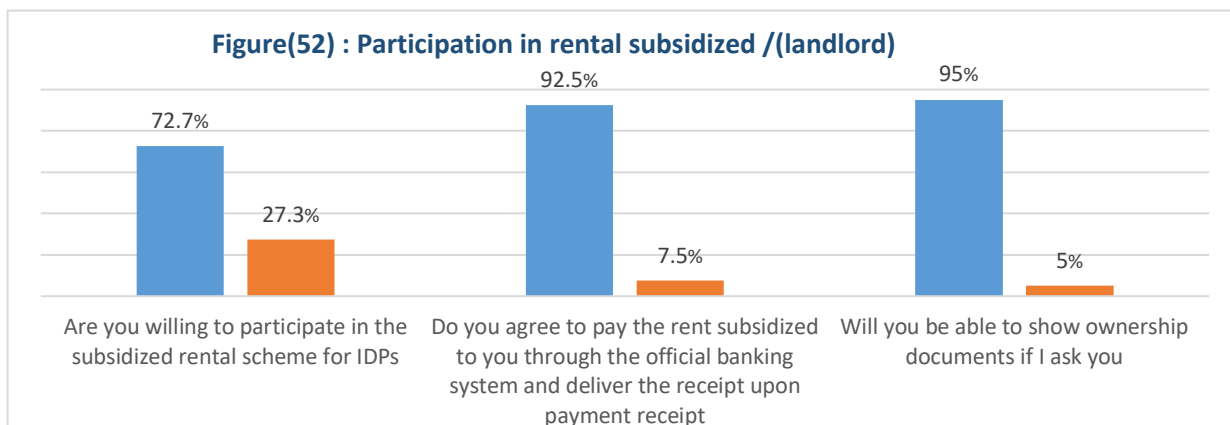
Figure (50) shows the results of the tenants’ sample analysis regarding rental payment assistance. The study shows that 93.9% of tenants prefer to receive a rental subsidy in cash, while 6.1% of tenants prefer to get vouchers. Figure (51) shows that 87% of tenants would prefer the rental subsidy to be paid to the agent, while 13% of tenants prefer it to be paid directly to the landlord.



## 6 Taking Advantage and Participating in Support Programs:

### 6.1 Show Property Documents:

Figure (52) shows the results of the landlords' sample analysis. 95% of landlords are willing to show housing ownership documents, whereas 5% are not willing to do so.



### 6.2 Method of Receiving Rental Funds

When it comes to methods of receiving rental funds, 92.5% of landlords are willing to receive rent through the banking system and provide a delivery receipt, whereas 7.5% are not willing to do so (Figure. 52).

### 6.3 Preparing for Participation

In regards to participating in a rental assistance program, results show that 72.7% of landlords are willing to participate in any future rental support programs for IDPs, and 27.3% are not willing to participate (Figure. 52)

## Section 2: The Hosting Community's Capacity

### Assessment

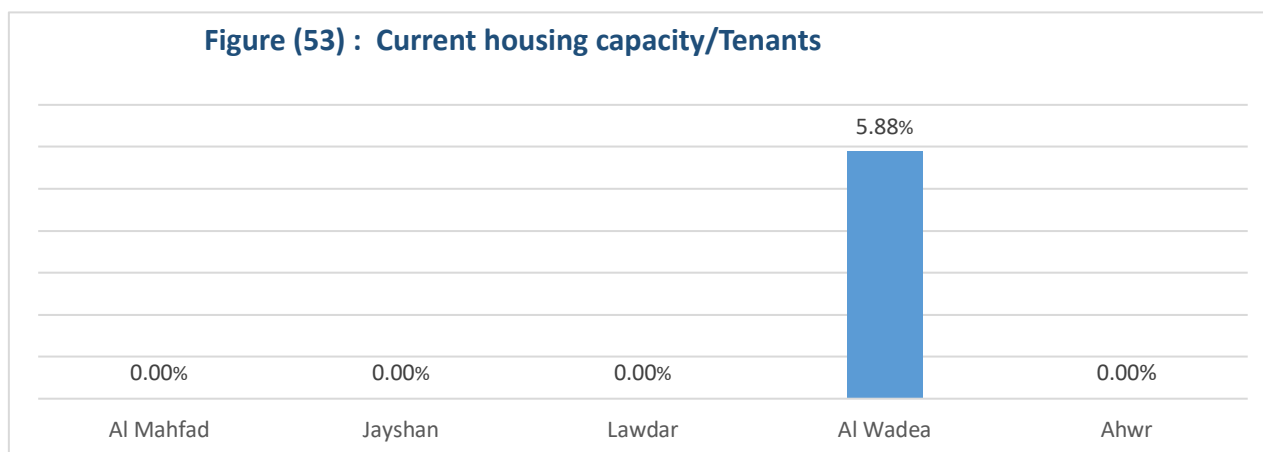
#### 1. Rental Housing Capacity and Rent Value

The analysis reveals that the current rental housing capacity in the governorate of Abyan is very limited and in some districts is nonexistent. Results show that 99.13% of the rented housings are occupied, while the remaining 0.87% were vacant. Figure (53) illustrates the current rental housings' capacity at the district level. The analysis shows that the rental housings' capacity, at the time of the study, at the district of Al Wadea is 5.88%, and zero % in the remaining districts covered in this study. These results seem to be, to a large extent, consistent with the data from the interviews administrated by the key informants who have highlighted the difficulties in finding rental housings. Some of the participants in the focus groups mentioned that IDPs, who cannot find housings to rent, makes their own "huts" and use wood and plastic sheets to build their own shelters". This information is consistent with the fact that 49% of the tenants faced difficulties finding housings to rent due to high demand vs low supply or lack of diversity in the rental market.

Another fact that has been noted earlier is the period of time spent looking for rented housings, which 71.76% of the tenants spent up to a month and more trying to find a housing to rent. All

this information reflects that the rental housings’ capacity at the time of this assessment is quite limited in Abyan governorate, based on the landlords’ sample used in this study.

The analysis shows that the rate of rent varies between districts and is based on the type of property rented. As mentioned earlier in this report, the types of housings rented by the tenants’ sample in Abyan governorate are mainly independent housings and flats. Based on the tenants’ feedback regarding the rate of rent, the analysis shows that the average rate of rent is estimated at 15930 YER/month. This average amount of rent is considered reasonable due to the rural nature of the districts, and also because the housings are relatively old.



## 2. The Community Hosting IDPs

The analysis reveals that members of the community of Abyan governorate have shown compassion and acceptance and are welcoming of IDPs. The local residents of Abyan used to be IDPs themselves during the war against Al Qaeda that escalated in a number of districts in the governorate during 2011 and 2012.

As mentioned earlier, IDPs are 53.79% of the tenants’ sample that has been randomly selected for this study. These IDPs have moved from Taiz, Al Hudaydah, Al Bayda, and other governorates, due to the war. The participants in the focus groups stated that the local community of Abyan has showed willingness to receive IDPs, however, there is a limitation of supply in the rental housing market. The community members in Abyan have a positive outlook towards IDPs; they regard them as farm workers, businessmen, and skilled workers in other fields that can contribute to activating the local economy of Abyan.

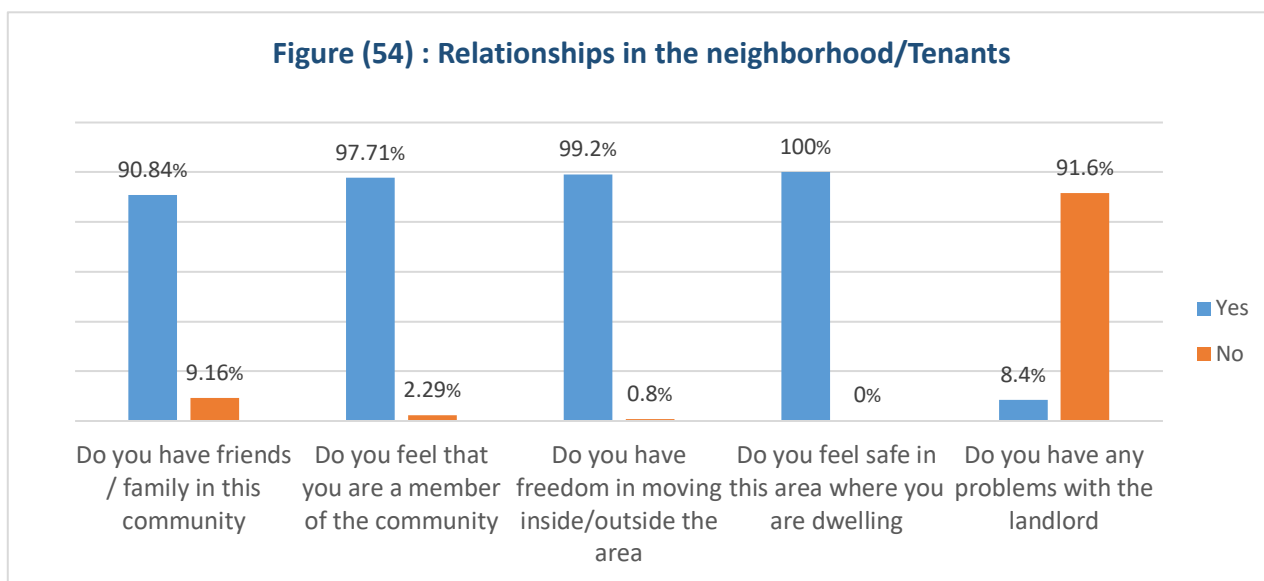
The concept of hosting has been addressed several times in the focus group discussions especially by IDPs who participated in the FGD. According to one of the participants “we lived for three days in our relatives’ housings, then we made our huts”. Another one said “In the beginning we lived with our relatives, then we went to stay in the schools”. It is commonly understood that hosting will be for a short period of time, maybe days or weeks, till the IDPs can manage their affairs either rent a housing or build their own.

The key informants mentioned that local residents have already hosted IDPs. According to them, only a few more IDPs can be hosted due to the lack of rental housings. Nevertheless, IDPs can be hosted in public facilities such as schools and public health units.

### 3. Tenants/IDPs Relations with People:

#### 3.1 The Existence of Relationships in the Neighborhood:

Figure (54) shows that 90.84% of the tenants’ sample have friends and relatives in the same area where they live, and 9.16% do not have friends or relatives in the same neighborhood. The study also shows that 97.71% of tenants feel that they are members of the community, while 2.29% do not feel that they are a member of the community. These percentages reflect that the community lives in harmony with the tenants/IDPs. The high percentage of the sense of belonging is an important indicator of IDPs’ adjustment and contentment in the neighborhood.



The participants in the KII and the FGDs stated that relation with IDPs are positive. One of the participants said that “IDPs have activated the local market by introducing new skills or/and by opening new stores”. However, despite the positive outcomes and good relations with the IDPs that were mentioned in the FGD, yet there are some issues that have been reported which need to be considered. The participants highlighted that the presence of IDPs in the community of Abyan has put a pressure on the services (e.g. education and health). Another point which was mentioned in the discussions is that IDPs are cutting timber for cooking purposes which is regarded by the participants in the focus group as an environmental issue that needs to be addressed. In this assessment, 38% of the tenants households’ sample use wood for cooking, which is a significant percentage that needs to be considered especially in communities with very little green woods.

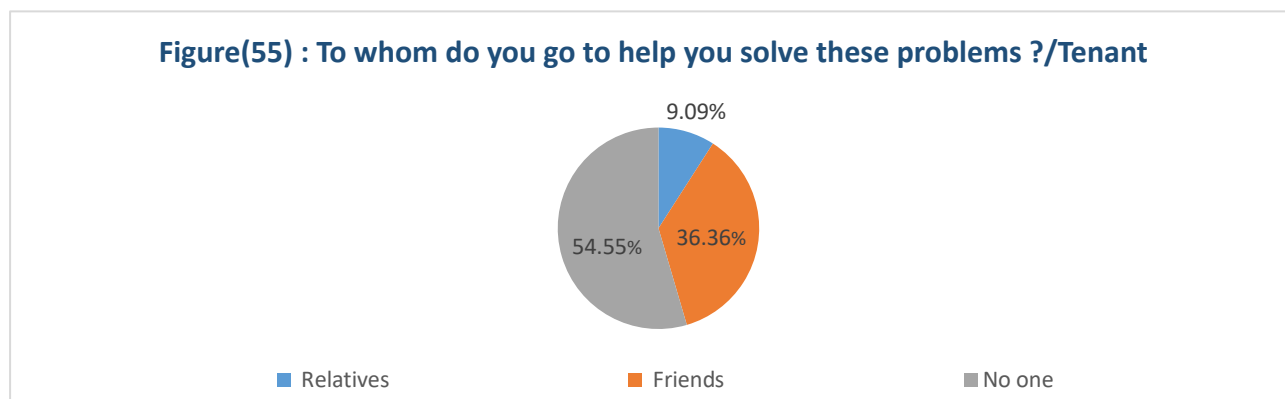
#### 3.2 Feeling Safe and Freedom of Movement in the Neighborhood

The study shows that 100% of the tenants’ sample feel safe in the neighborhood (Figure 54). As for freedom of movement inside and outside the area, 100% stated that they enjoy the freedom of movement inside and outside the neighborhood and had no problems.

#### 3.3 Problems with the Landlord

Figure (54) shows that the majority of tenants by 91.6% do not have any problems with their landlords; however 8.4% of the tenants have experienced some problems with their landlords. The analysis shows that tenants who have problems with landlords will approach friends 36.36% to

solve their issues, 9.09% relatives, and 54.55% solve their problems themselves. (Figure 55). Approaching friends and relatives indicates that the nature of problems can be handled easily without the involvement of the police.



### 3 Community Based Organizations.

CBOs working in Abyan governorate generally falls into the category of human services and development, medical relief, special needs, charity activities, education, and agricultural. For the purpose of this study, the target sample was set to collect data from five active CBOs, in each district, working on humanitarian and development fronts for the last three years. 25 community-based organizations matched the required criteria. The number of CBOs in each district is shown in the summary of assessment table below (full data is presented in -Annex (2)).

### 4 Financial points (Exchangers and remittance agents.)

Data on remittance agent’s/ cash points has been collected internally through main money exchangers/remittance agencies. The data gathered on remittance agents in Abyan governorate shows the availability of (9) remittance agents/cash point scattered in all districts of the governorate. The summary of the assessment table shows the number of remittance agents in each district. The full data is attached in - Annex (3).

### 5. Voucher Based Suppliers

The data collected shows positive indicators on the availability of suppliers for NFI/shelter materials in the governorate of Abyan. Full data on NFI/shelter suppliers is attached in - Annex (4). Few districts lack sufficient number of suppliers, therefore, information on substitute suppliers from nearby districts was given.

### 6. Local Authorities

Data on local authority has been collected internally through KII interviews with main local leaders in each district. The full data about the main local authorities in all 5 districts of Abyan governorate is attached in - Annex (5)

## 7 CONCLUSIONS

- The assessment shows number of aspects/issues related to the housing leasing market in the governorate of Abyan and other issues related to the IDPs presence in the governorate, these are presented hereunder:

- The governorate of Abyan has received IDPs from Taiz, Al-Hodiedah, Al- Bydda, and other governorates over the last few years. IDPs from within the districts of Abyan have moved and resettled in the same governorate due to conflicts in some areas of Abyan, or due to lack of services. The study reveals that the IDPs represent 53.79% of the tenants' sample (Figure. 5) in the governorate of Abyan.

- The quantitative and the qualitative analysis of the data reflects that the majority of IDPs have social/family relations with the local community in Abyan. Around 90.84% of the tenants' sample said that they have relatives and friends in the neighborhood where they live. The existence of social relations between the hosting families and IDPs definitely played a major role in taking in large numbers of IDP within this governorate. A positive note mentioned in the FGD is that IDPs seem to be playing an active role in the local market (agriculture, and small business) which makes their presence in the community more valuable and makes them welcomed by the hosting community.

- The analysis (Table 1) illustrates the tenants' age category in the target districts. Tenants fall into two categories: 43.31% are over 18 years to 55 years, and 28.09% over 5 years to 18 years. Followed by 21.4% of tenant members that are less than 5 years old, and 7.19% of family members over 55 years. And according to the results of the analysis, the gender of the tenants is 50.2% male and 49.8% female. These results reveal the magnitude of suffering endured by the greater part of the household which are women and children, especially IDPs.

- The assessment reveals that 76.52% tenants' sample live in independent housings, whereas 23.48% lives in flats. Nevertheless, the key informants and the participants in the focus groups have indicated that many IDPs live in tents and huts. In addition, the participants in the focus groups stated that the housings rented by IDPs are very old and are built from clay. The study also shows that 8.33% of the tenants' sample live in one-room housings (Figure. 11) which is by all means a small area and does not meet the minimum standard's area for living, a crucial point that should be taken into consideration.

- The study shows that relatives and friends play a vital role in finding a rental housing in the area. About 77% of the tenants' sample were assisted by their relatives in order to find a rented housing. The real estate agents and community leaders also play an important part in this regards.

- The analysis shows that the average rate of rent in Abyan is 15930% YER which seems to be reasonable due to the rural nature of the districts and also taking into account the condition

of the housings, which have been described by the participants in the focus groups as “ old, and made of clay”. In most cases, the housings rent do not include the fee of basic services (water and electricity) which is estimated at 6619 YR/month.

- The collective household’s income of the tenants’ sample is remarkably low. Study shows that 56% of the tenants rely on their daily labor for income. The average of a household’s monthly income is 49,674 YER, which is equivalent to \$71/month. This means that each household is making approximately \$2.3/day. Such a low income maximizes the suffering of tenants especially IDPs, and makes decisions regarding housing and other basic needs quite difficult.
- The analysis reveals that the rental housing capacity in Abyan is nonexistent in four out of the five districts that have been covered by this study. Results show that 99.1% of the housings that are managed by the landlords’ sample are occupied, while only 0.86% were vacant. Based on the sample, the vacant housings are located in Al Wadea district 5.88%. The analysis shows that 71.76% of the tenants’ sample spent a month or even more to find a rented housing. In addition, the analysis shows that 46.5% of tenants who said they faced difficulties to find rented housings related those difficulties to the inability to find appropriate housings. The qualitative analysis of the focus groups and the key informant interviews confirms that the rental housing capacity in Abyan is quite limited. In addition, most of the housings rented by IDPs are old and made of clay.
- The analysis shows that the governorate of Abyan has received IDPs over the last few years. The community of Abyan have shown compassion and willingness to welcome IDPs. The previous war on Al Qaeda during 2011 and 2012 in Abyan has created that sense of compassion among the people of Abyan who used to be IDPs during that period. The participants in the focus groups and the key informants have expressed that the community has already hosted many families since the outbreak of the war, and is willing to host more. However, the main issue that has been emphasized is the limited capacity of housings in the area. Past experiences of IDPs participating in the FGD have been shared and presented during the discussions. It is understood from such experiences that families that are willing to host IDPs are usually related to them or their friends, also, the period of time for hosting is limited to a short time which is enough to find a housing to rent or to build/make a tent or. The key informants highlighted the possibility of hosting additional IDPs in public facilities (e.g. schools and public health units).
- The analysis of the tenants’ data (Figure. 35) indicates that 90.84% of the tenants have verbal agreements, 6.87% written but illegal agreements, and 2.29% are formal written contracts. The high percentage of verbal agreements indicates that the leasing market in the Abyan is not governed by written formal agreements. In this regard, the participants in the KIIs and FGs highlighted that the overall type of agreements in the governorate are verbal agreements, avoiding formal ratified agreement seems to be a way of avoiding paying annual taxes on leased properties.

- The study also show that 97.71% of tenants' sample feel that they are members of the community. The sense of belonging to the target community seems to be based on number of factors, social relationships is one factor, and the engagement in the local market and business seems to be another key factor.
- 72.7% of landlords are willing to participate in any future rental support programs for IDPs, 95% of landlords are willing to show housing ownership documents, and 92.5% of landlords are willing to receive rent through the banking system and provide a delivery receipt

## 8 Summary of Assessment:

District name	Number of presence CBOs	Suppliers				Financial points	Average Rent rate/YER
		Household items	Furniture	Cloths	Shelter materials		
Ahwr	6	3	4	4	4	2	19080
Al Mahfad	6	4	1	8	2	1	14871
Al Wadea	5	3	3	5	4	1	8630
Jayshan	2	0	0	2	1	2	16227
Lawdar	6	4	4	6	3	3	21000

## Annexes:

***Annex (1): Assessment Maps***

***Annex (2): Community Based Organizations***

***Annex (3): Financial points Exchangers and remittance agents.***

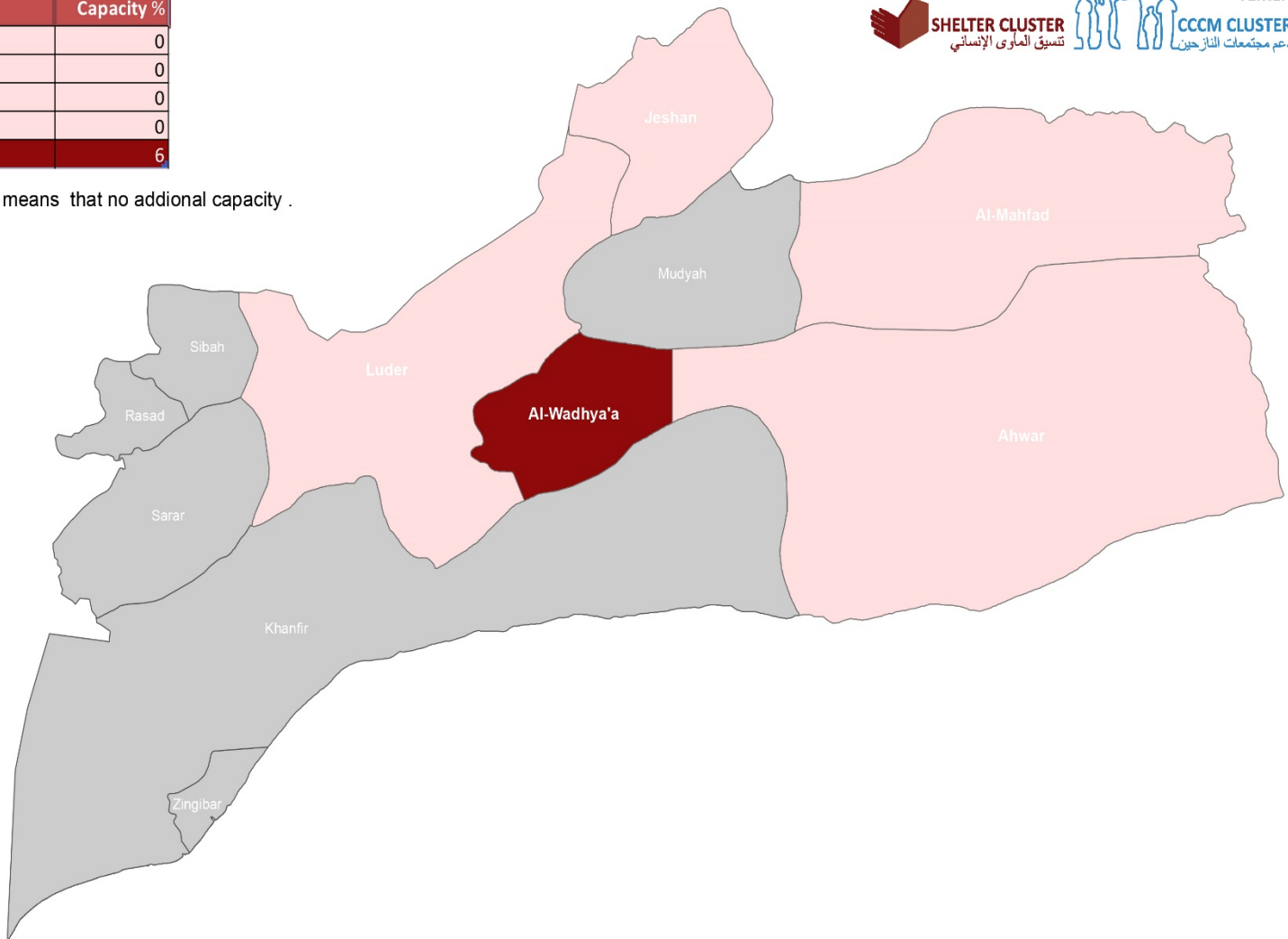
***Annex (4): Voucher Based Suppliers.***

***Annex (5): Local Authorities***

***Annex (6): Housing Capacity Map***

DIS	Capacity %
Al Mahfad	0
Jayshan	0
Lawdar	0
Ahwr	0
Al Wadea	6

Note: Zero means that no additional capacity .



Abyan Additional capacity of housing



Sep-2018

## Index

### Section 1: CBOs

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- Charity, 53,55,59,60-65, 69, 70
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- Development, 49, 51-2, 54, 57-58, 68
- Development-charity, 46, 56, 66, 67
- Education-development- Charity- Relief, 48
- Relief, 47, 50

#### Validity of license

- Not valid, 46-53, 55, 57, 60-63, 68-70
- Valid, 54, 56, 58-59, 65-67

### **Bank Accounts**

Available: 46, 49, 52-53, 58-62, 65-70

Not Available: 47-48, 50-51, 54-57, 63-64

### **Section 2: Financial points (Exchangers and remittance agents).**

**Al-Amal Bank**

**Al-Kuraimi Exchanger**

### **Section 3: Voucher based suppliers.**

**Type of Goods are provided by Vendors:**

**Cloths**, 365-367,371-378,388-390,392,394,396,398,405,406,411,412,417-419,422

**Furniture**, 371,380,381,386,392,398,403,404,409,413,415,416

**Shelter material**, 368,369,379,382,383,384,399,400,401,402,407,408,424

**Household item**, 364,370,371,375,385,387,391,393,395,397,410,414,420,421

**Previous experience in voucher program:**

Available: 399,412

Not Available, 364-398,400-411,413-424

**Willingness to respond in emergency:**

Willing, 364-375,377-386,388-421,423,424

Not willing: 368,376,387,422