

Yemen Shelter/NFI/CCCM Cluster Housing

Rental Market Assessment

September 2018

Hajjah Governorate



SHELTER CLUSTER
تنسيق المأوى الإنساني



CCCM CLUSTER
دعم مجتمعات النازحين

YEMEN



YHF

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Introductions

General Information about the Governorate:

Hajjah Governorate covers an area of 101,141 km² (3915 sq. mi). Its population, according to the 2004 Yemeni census, “53,887”. The number of IDPs in the Governorate has reached (377,562) according to TEPM (TASK FORCE ON POPULATION MOVEMENT YEMEN)| 17th Report - August 2018.

What is the Objective of this Assessment?

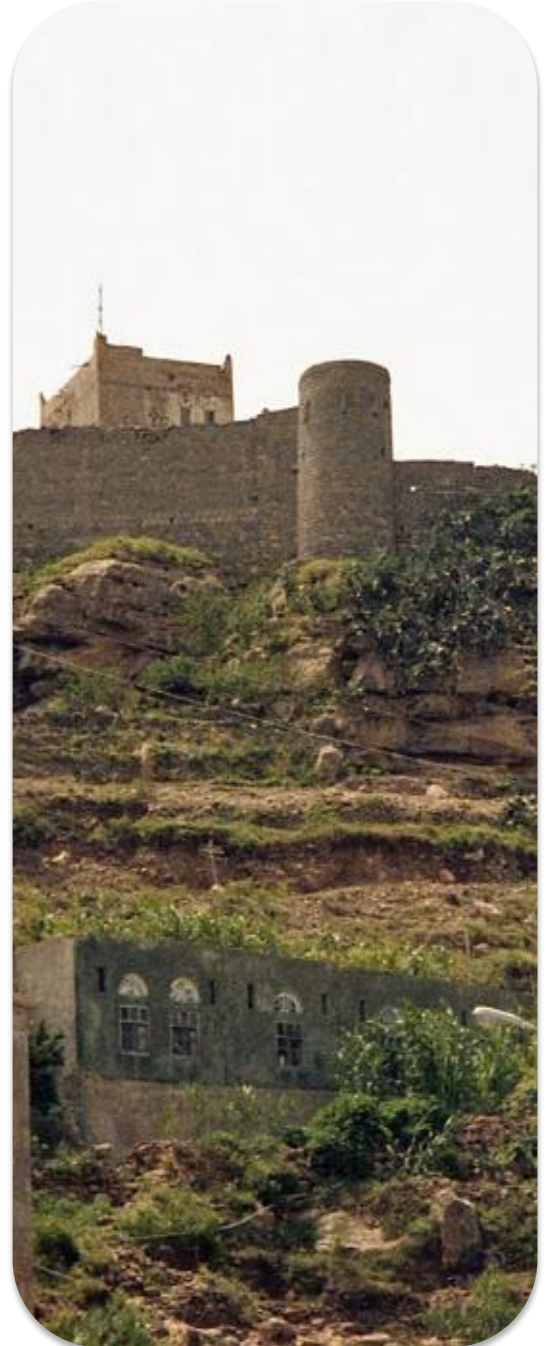
The Preparedness Assessment is guided by number of objectives. The main objective is to support Clusters’ priority preparedness activities through providing the Shelter/NFI/CCCM Cluster with an independent preparedness assessment information.

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 Hajjah Governorate

The districts distributed among the targeted sample of Hajjah Governorate are 16: Haradh, Hayran, Midi, Al Miftah, Aslem, Abs, Ku'aydinah, Mustaba, Qarah, Aflah Al Yaman, Ash Shaghadirah, Hajjah City, Khayran Al Muharraq, Bani Qa'is, Hajjah, and Mabyan. The data collection covered 13 out of 16 districts because Haradh, Hayran and Midi are districts located in a conflict zone that is hard to reach.





The Samples of The assessment



Tenants
289



Landlords
94



KII
33



FGD
17



CBOs
21



Suppliers
193

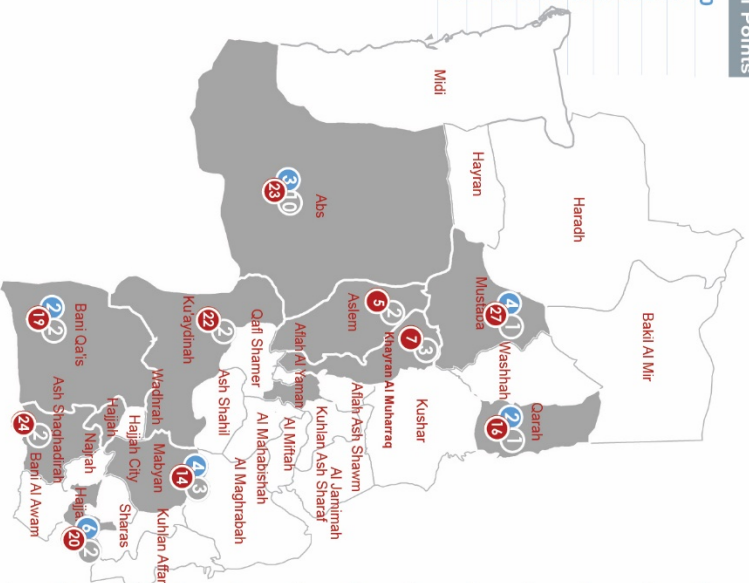


Financial Points
30

#

CBOs, Suppliers, and Financial Points Sample

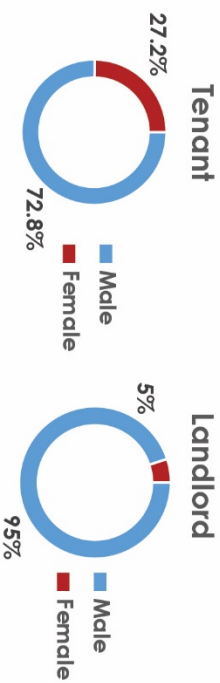
Districts Name	CBOs	Suppliers	Financial Points
Abs	3	23	10
Aftah Al Yaman	0	16	2
Ash Shaghadirah	0	24	2
Aslem	0	5	2
Bani Qa'is	2	19	2
Hajjah	6	20	2
Khayran Al Muharraq	0	7	3
Ku'aydinah	0	22	2
Ma'byan	4	14	3
Mustaba	4	27	1
Qarah	2	16	1



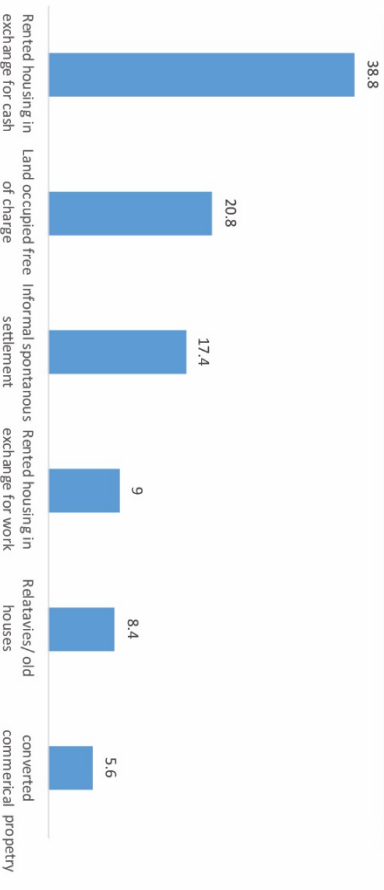
* The other districts are not targeted



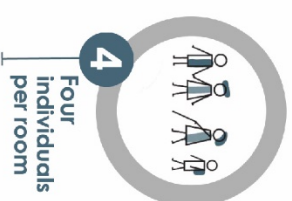
Gender



The Majority of Housing Inhabited by the IDPs



Income and Expenses and The Crowding Index

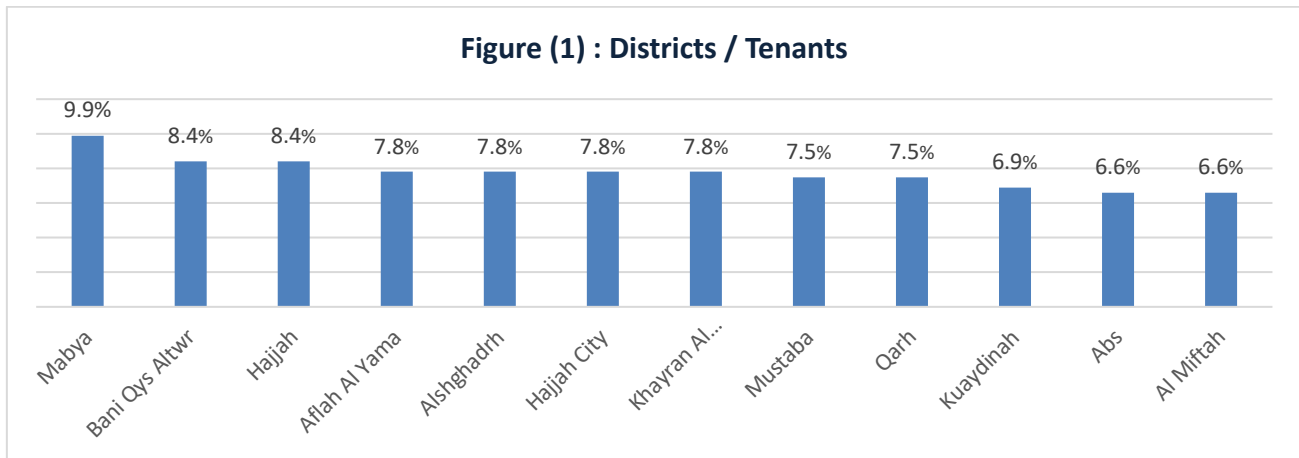


Section 1: Housing Rental Market Assessment

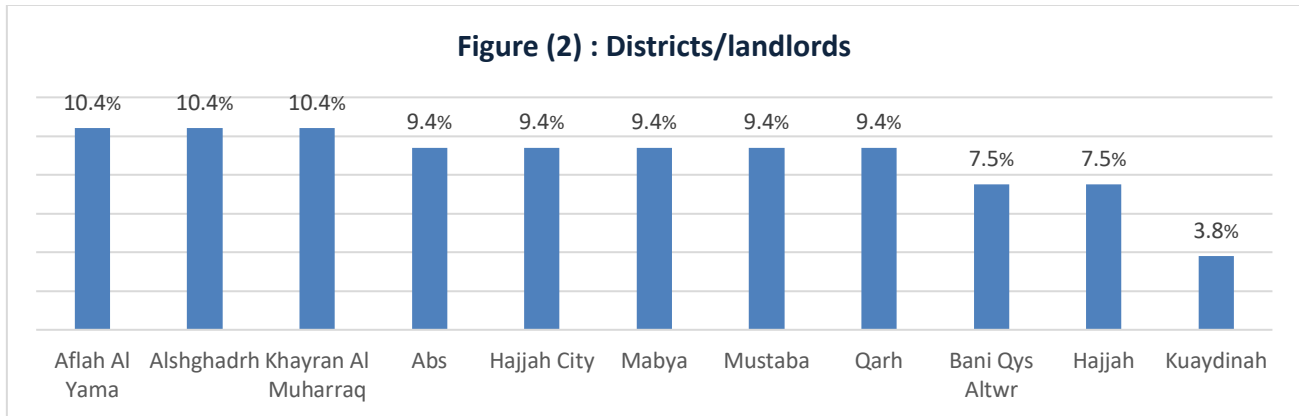
1. Demographic Details

1.1 Targeted Districts

The results of the tenants' sample analysis of Hajjah Governorate shows that the tenants were distributed to Hajjah's districts as shown in figure (1).

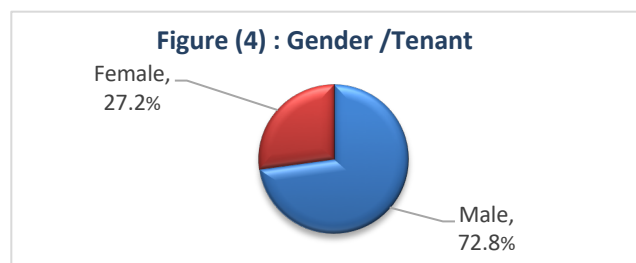
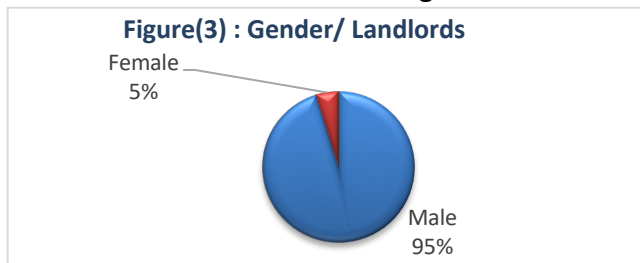


In the same context, the results of the landlords' sample analysis of Hajjah Governorate shows that the landlords were distributed to Hajjah's districts as shown in Figure (2).



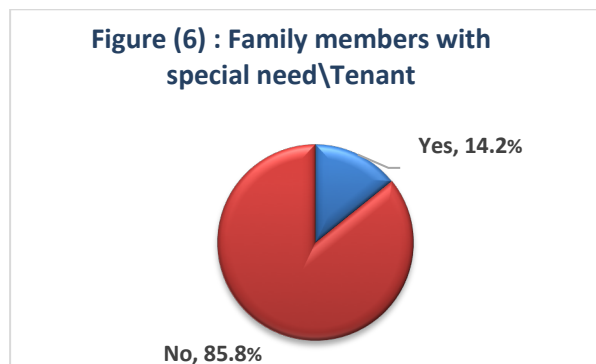
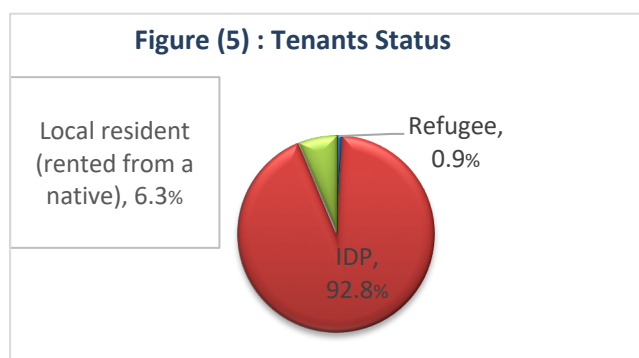
1.2 Gender (Landlords/ Tenants):

Figure (3) shows the gender distribution of the landlords' sample in Hajjah, which is males 95% and females 5%. As for the tenants' gender distribution, 72.8% males and 27.2% females.



1.3 Tenant Characteristics

The study shows that 92.8% of tenants covered in this assessment are IDPs, 6.3% are residents of the same Governorate, while 0.9% are refugees (Figure 5). The large percentage of IDPs (92.8%) among the tenants' sample of Hajjah that there was a significant displacement movement within the same Governorate and from other nearby Governorates. Further details on this is presented under "Access to Housing" section. The study also shows that 14.2% of tenants have family members with special needs, and 85.8% do not (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: 30.2% are over 18 years to 55 years, and 41.78% over 5 years to 18 years. Followed by 24.18% of tenant members that are less than 5 years old, and 3.84% of family members over 55 years. And according to the results of the analysis, the gender of the tenants is 50.74% male and 49.2% female. These results reveal that nearly 69.6% of households covered in this assessment rely on the remaining 30.2%, as 69.6% of the tenants' family members are technically not part of the workforce, which is another burden that should be considered.

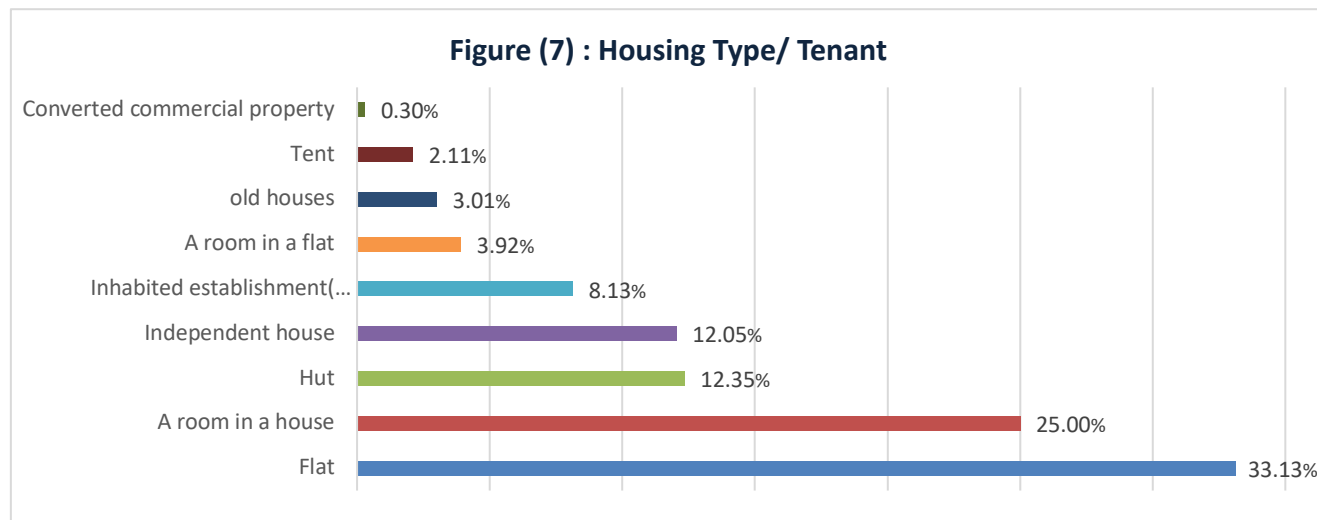
Table (1): Age and Gender of the Tenant Family Members

Gender	under 5 years		Between 5 to 18 years		More than 18-55 years		Older than 55 years		Total of members in the households	
	number	%	number	%	number	%	number	%	number	%
Male	314	53.13	517	50.64	357	48.37	52	55.32	1240	50.74
Female	277	46.87	504	49.36	381	51.63	42	44.68	1204	49.26
Total	591	100	1021	100.00	738	100.00	94	100.00	2444	100.00
% Within Age	24.18%		41.78%		30.20%		3.84%			

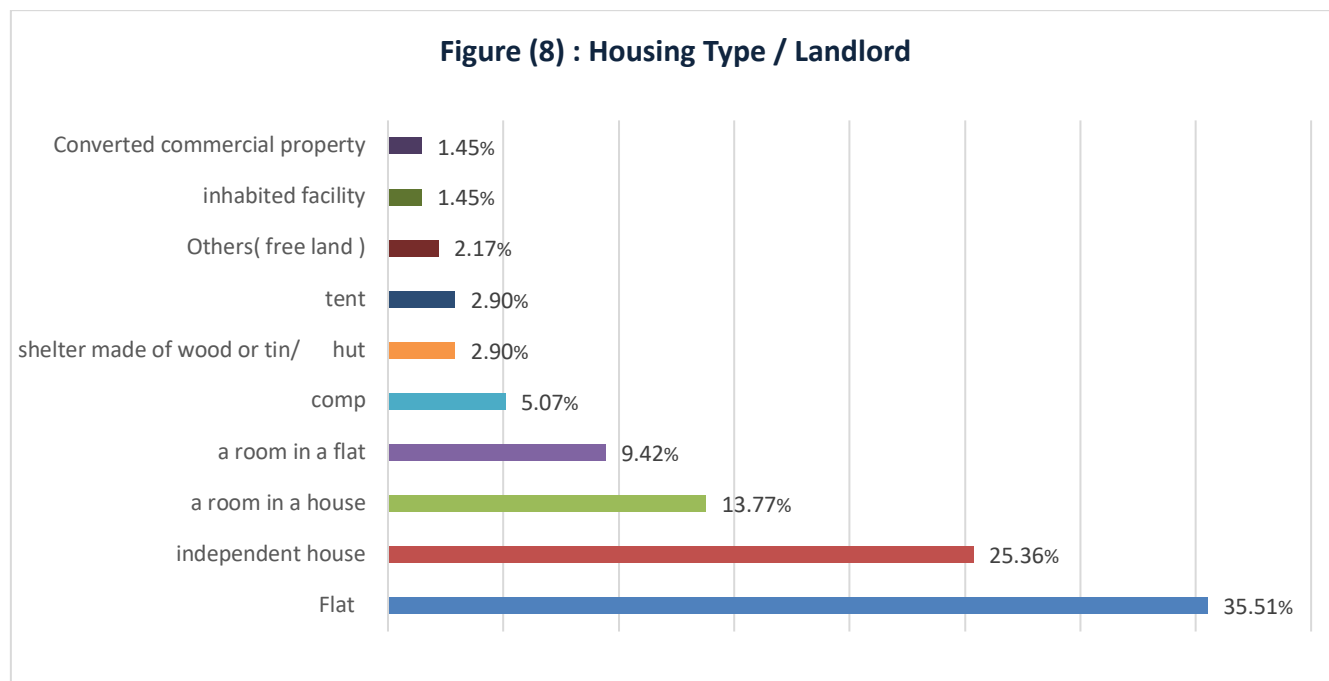
2. Details of the Rented Houses

2.1 Type of Housing (Tenants/ Landlords):

The study shows that the type of housing rented by the tenants' sample (within the targeted districts) are flats 33.13%. Followed by independent housing 12.05%, a room in a housing 25%, huts 12.35%, inhabited facilities (schools, health facilities) 8.13%, a room in a flat 3.92%, tents 2.11%, converted commercial facilities 0.30%, and old housing 3.01% (Figure7).

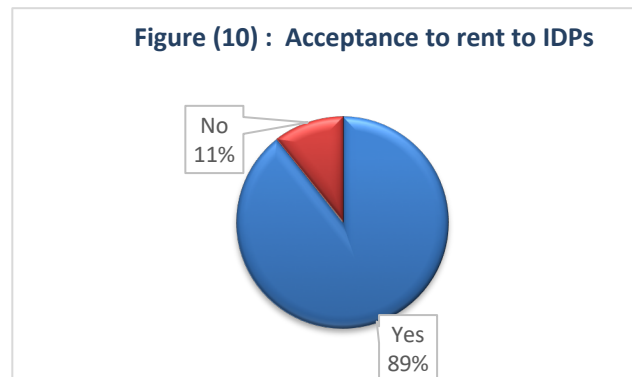
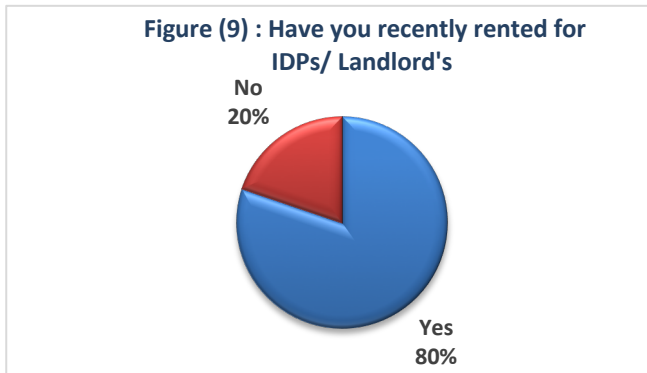


In the same context, the analysis of the Landlords' data shows types of housing available for rent, which are flat 35.51%, independent housing 25.36%, a room in a housing 13.77, a room in a flat 9.42, IDPs Hosting Sites 5.07%, converted commercial facilities 1.45%, shelter made of wood 2.9%, tents 2.9%, and other 2.17 (Figure 8). These results show that the predominant types of rental housing in the Governorate of Hajjah are flats and independent housing.



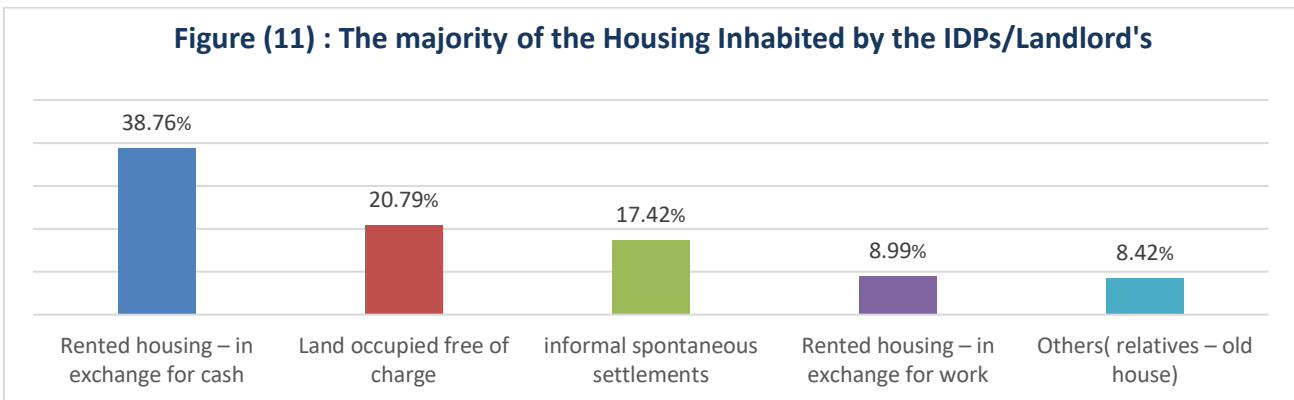
2.2 Rent for IDPs:

Figure (9) illustrates that 80% of the landlords' sample have already rented housing to IDPs, whereas 20% have not. The analysis of the landlords' data also shows that 89% of landlords do not have a problem renting their housing to IDPs, while 11% do not agree to rent to IDPs (Figure 10). The high percentage of landlords who already rented to IDPs or those who confirmed their willingness to rent to IDPs indicates that there are no restrictions on renting to IDPs or any kind of discrimination against IDPs in this Governorate. However, the reason 11% of landlords are not willing to rent to IDPs might be due to IDPs' inability to pay rent regularly.



Participants in FGDs and KIIs indicated that in many cases the hosting community allows IDPs to settle down in private lands rent free, which confirms the local community's support for IDPs.

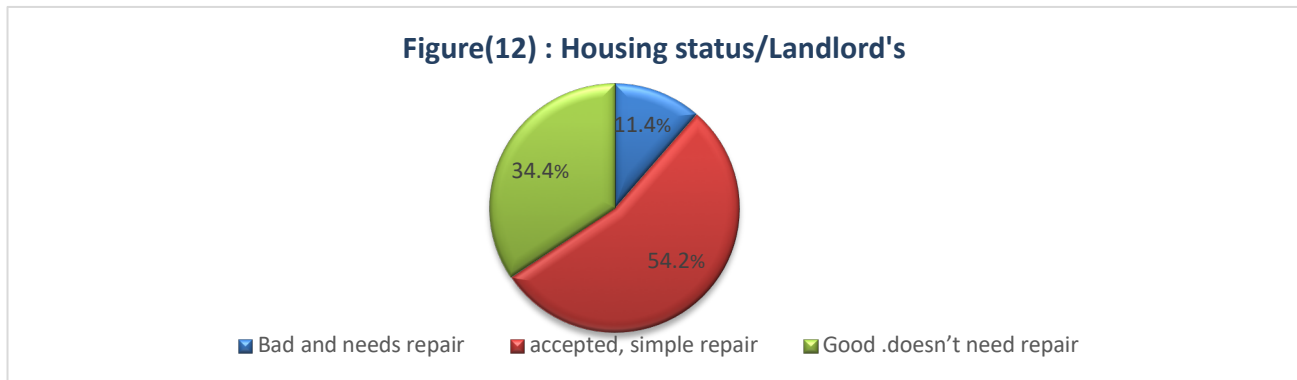
The landlords' data analysis shows that 38.76% of IDPs live in independent housing and flats in exchange for cash rental payment, 20.79% occupy land rent-free, 17.42% live in informal spontaneous settlements, 8.99% live in independent housing and flats in exchange for working for the landlords instead of paying rent (e.g. farming), 5.62% live in collective centers, and 8.42% live in other types of housing (with relatives / old housing) Figure (11).



The participants in the FGDs confirmed that the predominant types of housing in the Governorate are mainly flats in the urban areas (city of Hajjah), single rooms in a housing, open lands, guard housing in farms, tents, and huts (that are available in the rural areas). To a large extent, this data is consistent with the results of the tenants' sample analysis.

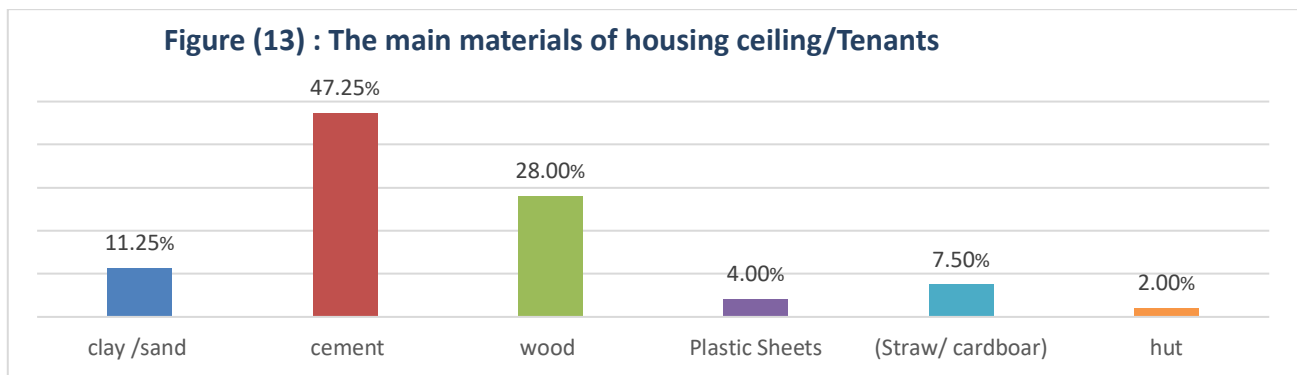
2.3 State of Housing

The data analyzed from the landlord's sample in the Governorate indicates that 54.2% of the housing managed by the landlords are in an acceptable conditions and need minor repairs, 34.4% of the housing are in good conditions and do not require any maintenance, and 11.4% of the housing are in bad conditions and need repairs and maintenance (Figure. 12).



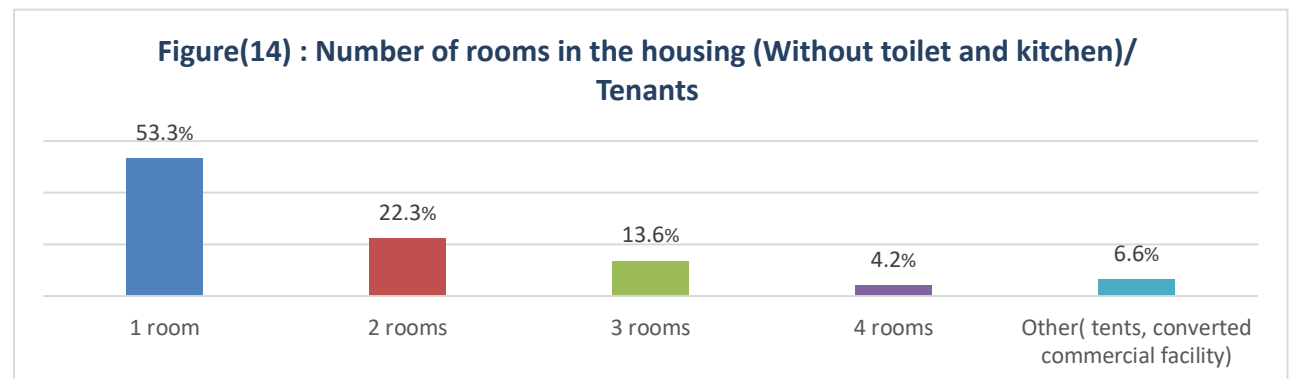
2.4 Main Materials of Housing Ceiling

Figure (13) shows that the main materials used in the ceiling of the rented housing are cement 47.25%, wood 28%, clay 11.25%, straw/cardboard 7.5%, plastic sheets 4%, and other 2%.



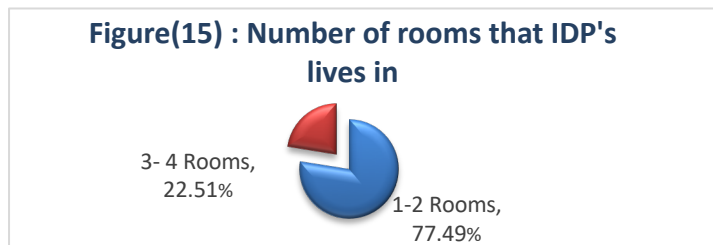
2.5 Number of Housing Rooms

The analysis (Figure.14) indicates that the majority of tenants live in rented housing that have one to two rooms. 53.3% of tenants live in housing that have 1 room, 22.3% have 2 rooms, 13.6% have 3 rooms, and 4.2% have 4 rooms.



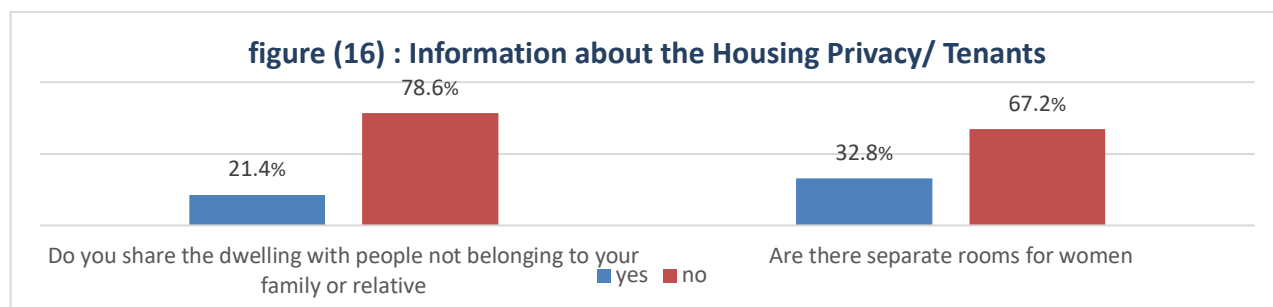
According to table (1), the total number of the tenants' family members (2444) is divided by the total number of rooms (638) excluding the kitchen and the toilet, the crowding index indicates that every four individuals share a room.

As previously mentioned that 92.8% of the tenants in Hajjah Governorate are IDP's Figure (5), the study shows that 77.49% of them live in one to two rooms (Figure. 15).



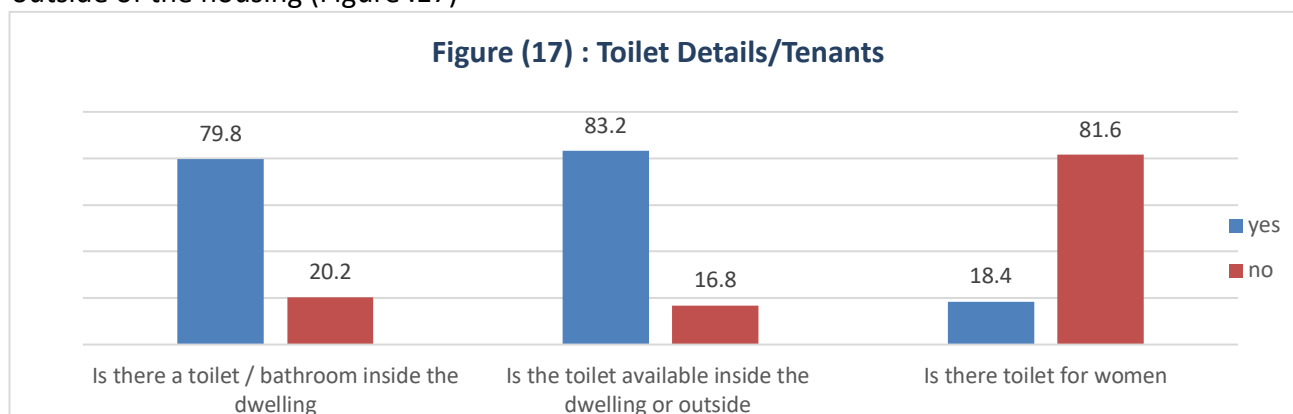
2.6 Privacy of the Housing

Figure (16) shows that 78.6% of the tenants are not sharing the rented housing with any members from outside the family, and 21.4% share the housing with non-family members. This reflects that around one fifth of the sample do not have privacy. The analysis also reveals that 32.8% of the tenants reported that there are separate rooms for women in the rented housing, and 67.2% said there were none.

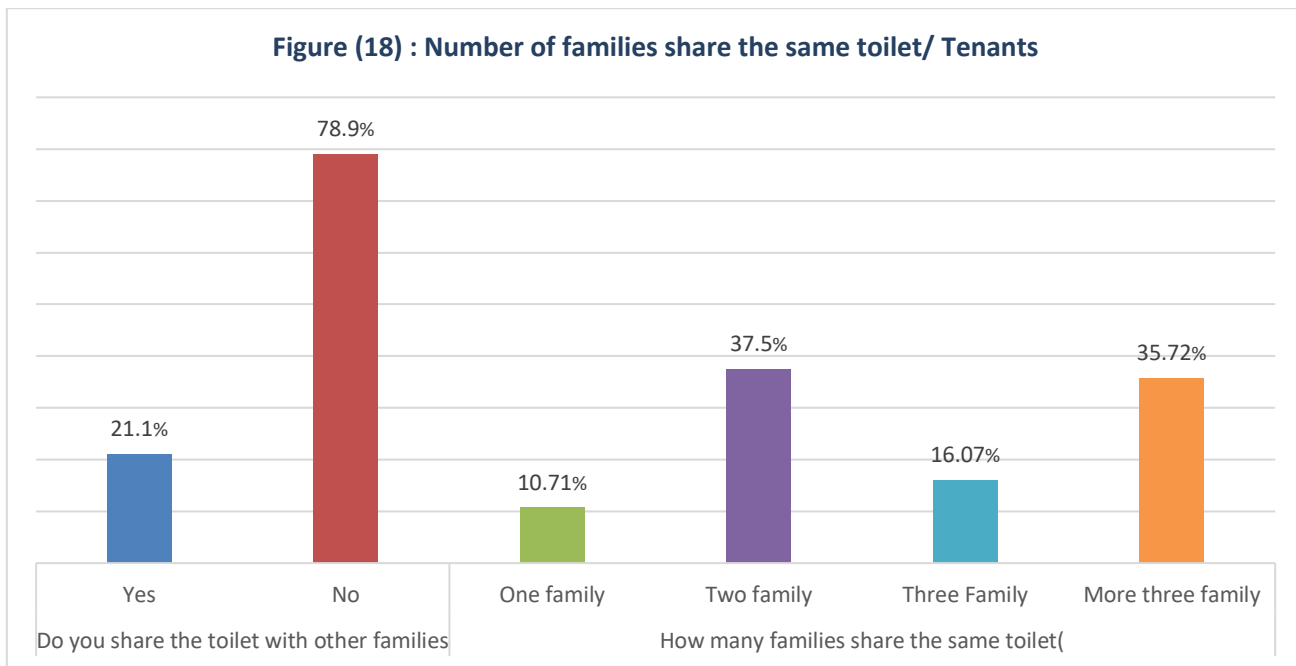


2.7 Availability of Toilet in the Housing

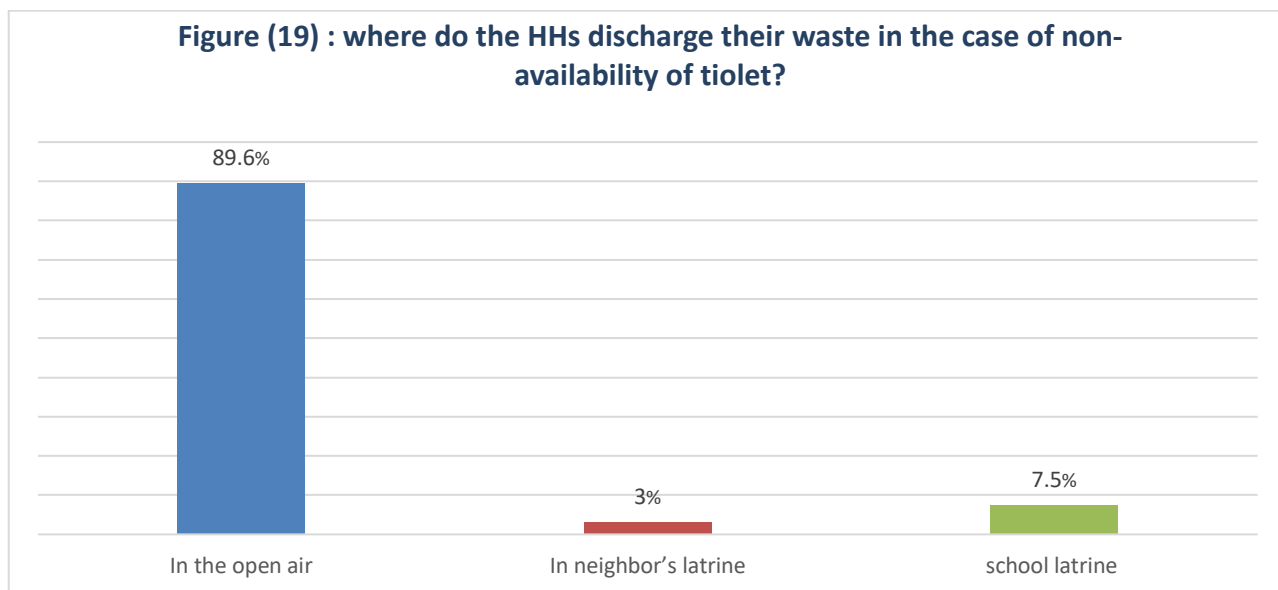
The results of the tenants' sample show that 79.8% of the tenants in the study sample have a private toilet in the rented housing, while 20.2 % did not have a toilet in the rented housing, which applies mostly to tenants who live in tents, huts, and converted commercial facilities. As for separate toilets for women, the study shows that 81.6% of tenants' households do not have separate toilets for women, which is due to the fact that 78.5% of the sample do not share toilets with other families. The study also showed that 83.2% of housing had toilets inside the housing, and 16.8% had toilets outside of the housing (Figure .17)



In regards to sharing toilets with other families, the tenants' sample analysis shows that 21.1% of tenants share a toilet with other families, and 78.9% do not share toilets with other families. The number of families sharing a toilet is as follows: tenants who share the toilet with two other families 37.5%, with three other families 16.07%, with more than three other families 35.72%, and with one other family 10.71% (Figure. 18).



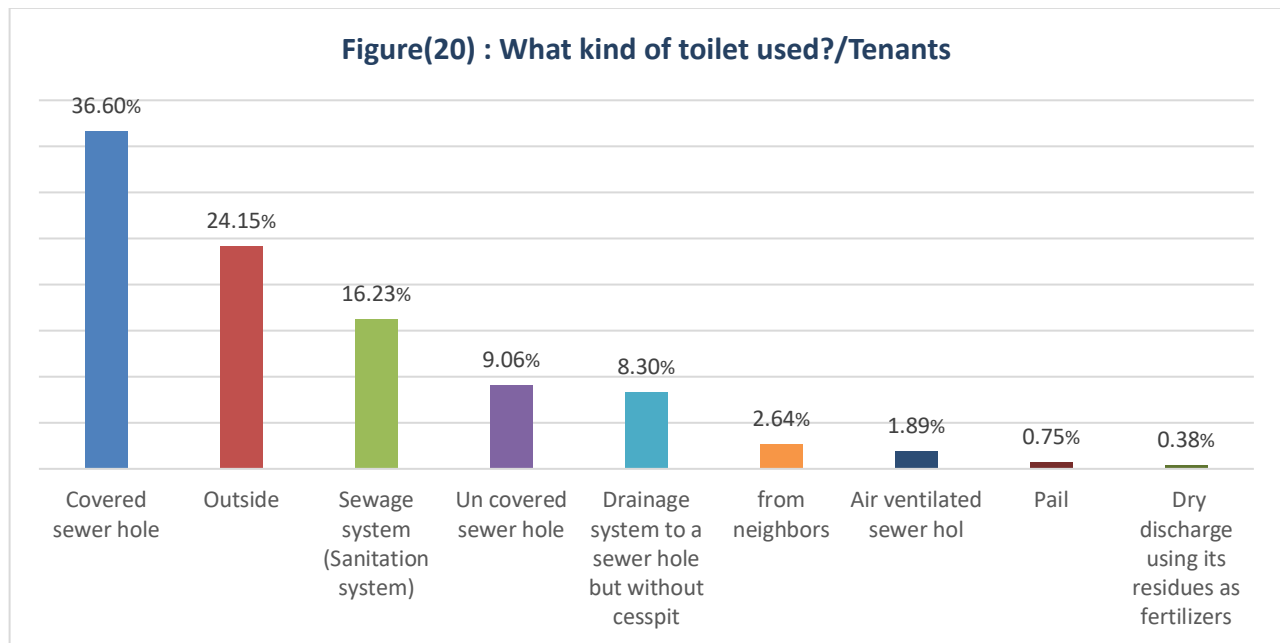
The tenants' sample analysis results indicated the following alternatives in case of unavailability of toilets. 89.6% of tenants use the outdoor area, 7.5% use the schools' toilets, and 3% use the neighbor's toilet, Figure (19).



2.8 Type of Sanitation System

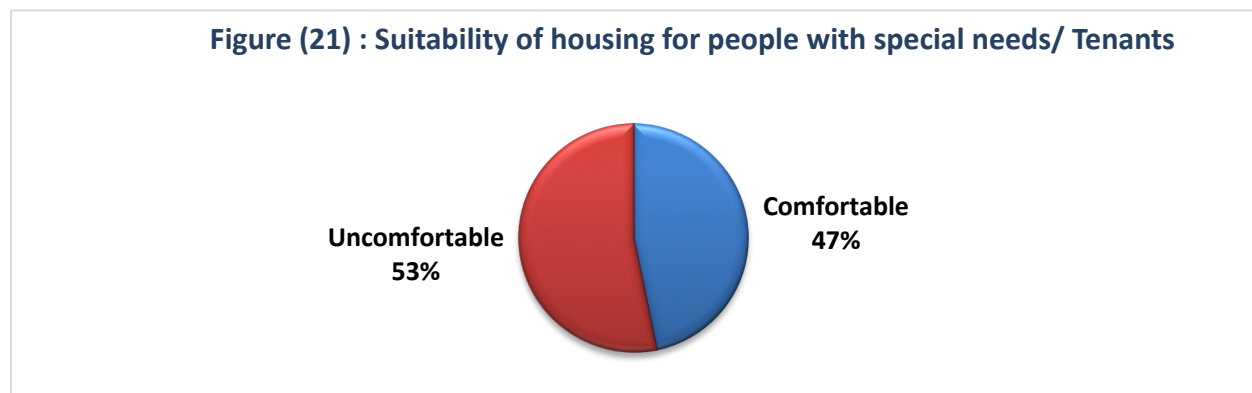
The results of the tenants' sample analysis in (Figure. 20) show that 36.6% of rented housing use a covered sewer hole, 24.15% use the outside area, 16.23% use the sewage system (proper disposal of human waste), 9.06% use an uncovered sewer hole, 8.3% use the drainage system to a sewer hole without a cesspit, 1.89% use air ventilated sewer holes, 0.75% use pails, 0.38% dry discharge and use its residues as fertilizers, and 2.64% use the neighbor's toilet.

The results shown in Figure (20) indicate that at least 48% of the households do not have a proper sanitation system which is unsanitary and unhealthy for people.



2.9 Suitability of Housing for People with Special Needs

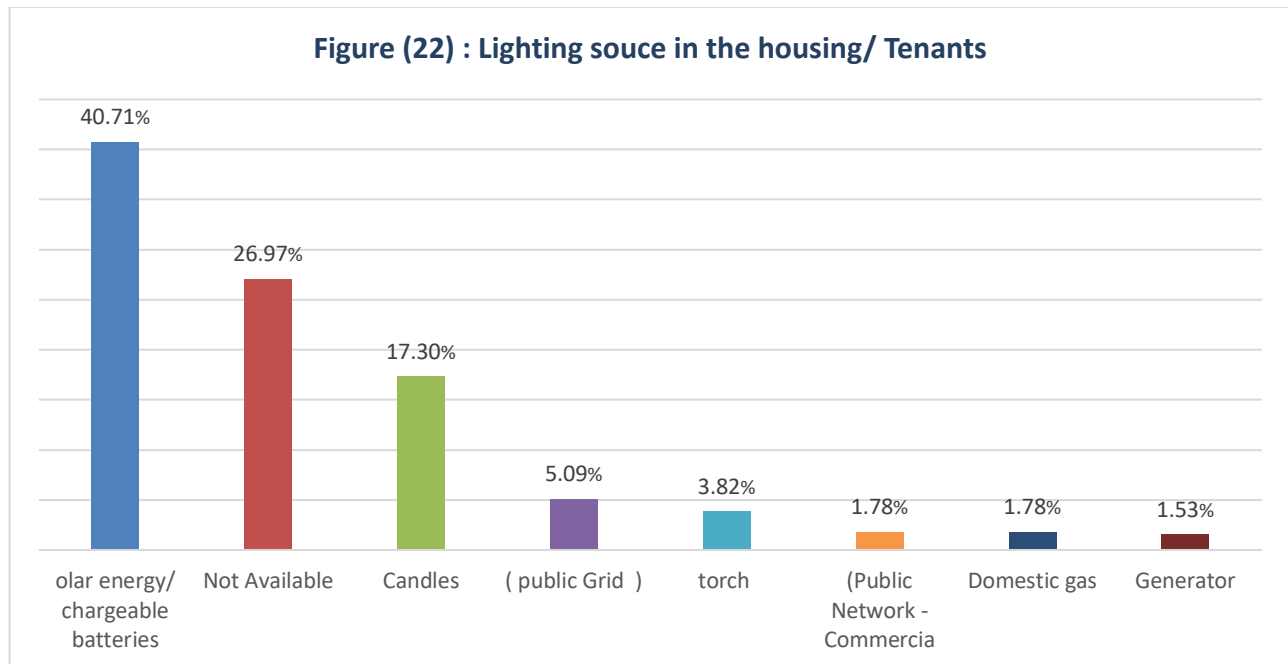
As indicated earlier, 14.2% of the tenants' sample have members with special needs, of those families, 53% said that the rented housing are not comfortable for people with special needs, whereas 47% said the housing are comfortable for family members with special needs (Figure. 21). However, it is common 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

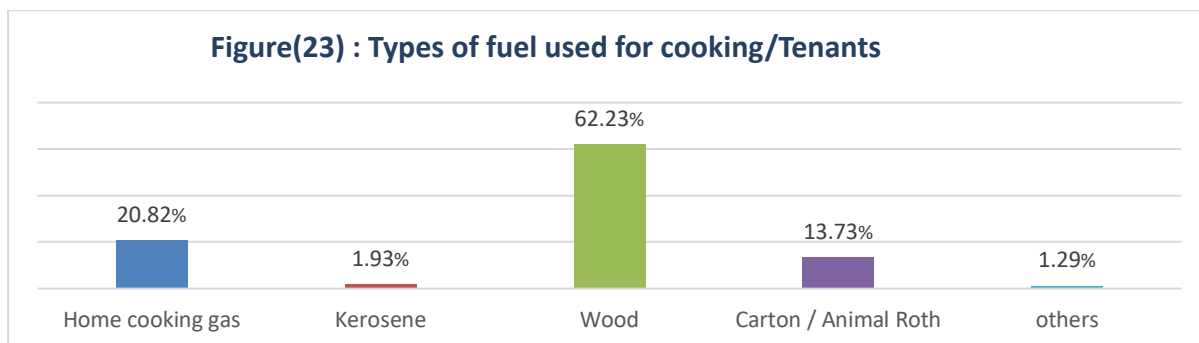
The analysis of the tenants' data (Figure. 22) shows that 40.71% of the sample use solar system and rechargeable batteries, 26.97% have no access to a source of light, 17.30% use candles, 5.09% are connected to the public grid, 1.78% are connected to a private electricity network, 1.78% use domestic gas, 1.5% use generators, 1.02% use kerosene, and 3.82% use torches.

The results reveal that approximately 50% of the sample have electricity (of which the majority use solar system). On the other hand, the remaining 50% stay most of the time in the dark.



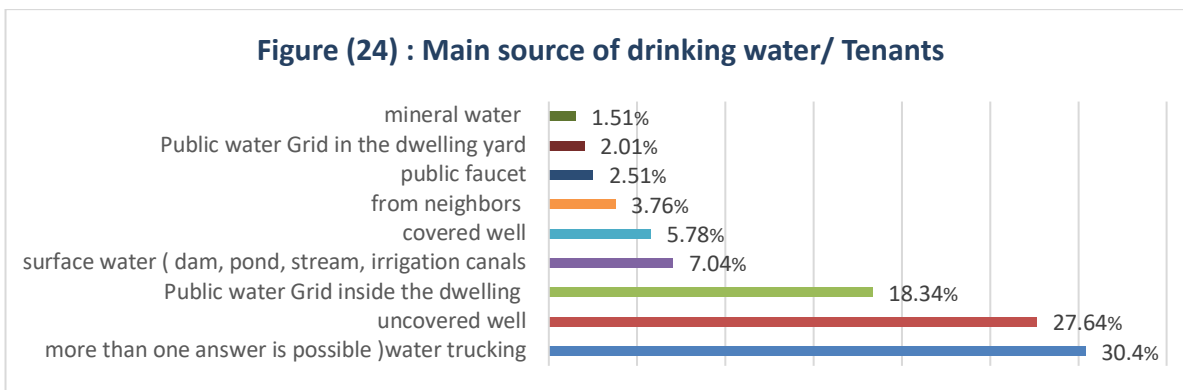
2.11 Type of Fuel Used for Cooking

The results of the tenants' sample analysis show that the main type of fuel used by the tenants' households for cooking purposes is wood 62.23%. Followed by domestic cooking gas 20.82%, cartons and animal Roth (animal waste) 13.73%, and other 1.29%. These results reflect the difficult circumstances faced by the tenants, especially IDPs, who are financially incapable of affording cooking gas and thus are forced to use wood, which negatively affects both the people and the environment and also constitutes an additional burden on the family to obtain it (Figure.23).



2.12 The Source of Drinking Water

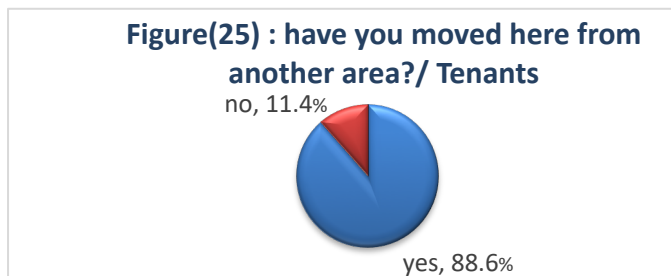
The analysis (Figure. 24) shows that 30.4% of the sample gets water through truck vendors, 18.34% are connected to the public water network, 27.64% uncovered wells, 7.04% surface sources (e.g. dam, pond, stream), 5.78% covered wells, 2.51% a public faucet, 2% public water grid connected to the housings' yard, 1.5% mineral drinking water, 1% distribution points, and 3.8% other sources (from neighbors). The assessment reveals that a large percentage of the sample depends on sources that may not be safe for drinking, which may result in the spread of diseases among tenants including IDPs. Furthermore, buying water from truck vendors is another financial burden that many tenants/IDPs cannot afford.



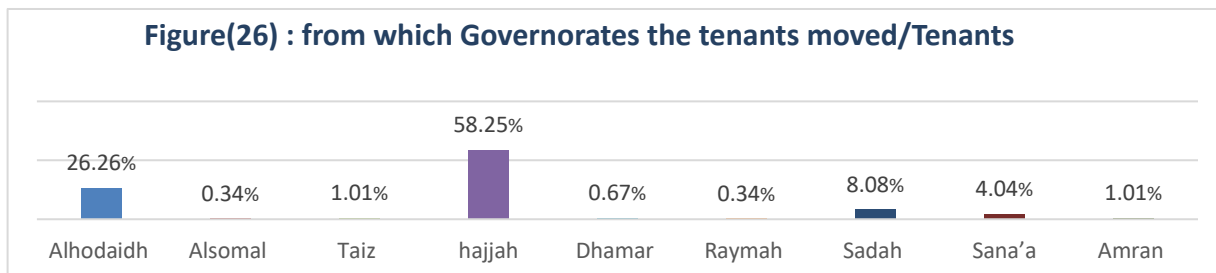
3. Access to Housing

3.1 Transfer from Former Residence (Geographical Area):

Figure (25) shows that 88.6% of the tenants in this assessment have moved either from within the Governorate of Hajjah itself, or from other Governorates. 11.4% of the tenants' sample are local residence, and 88.6%



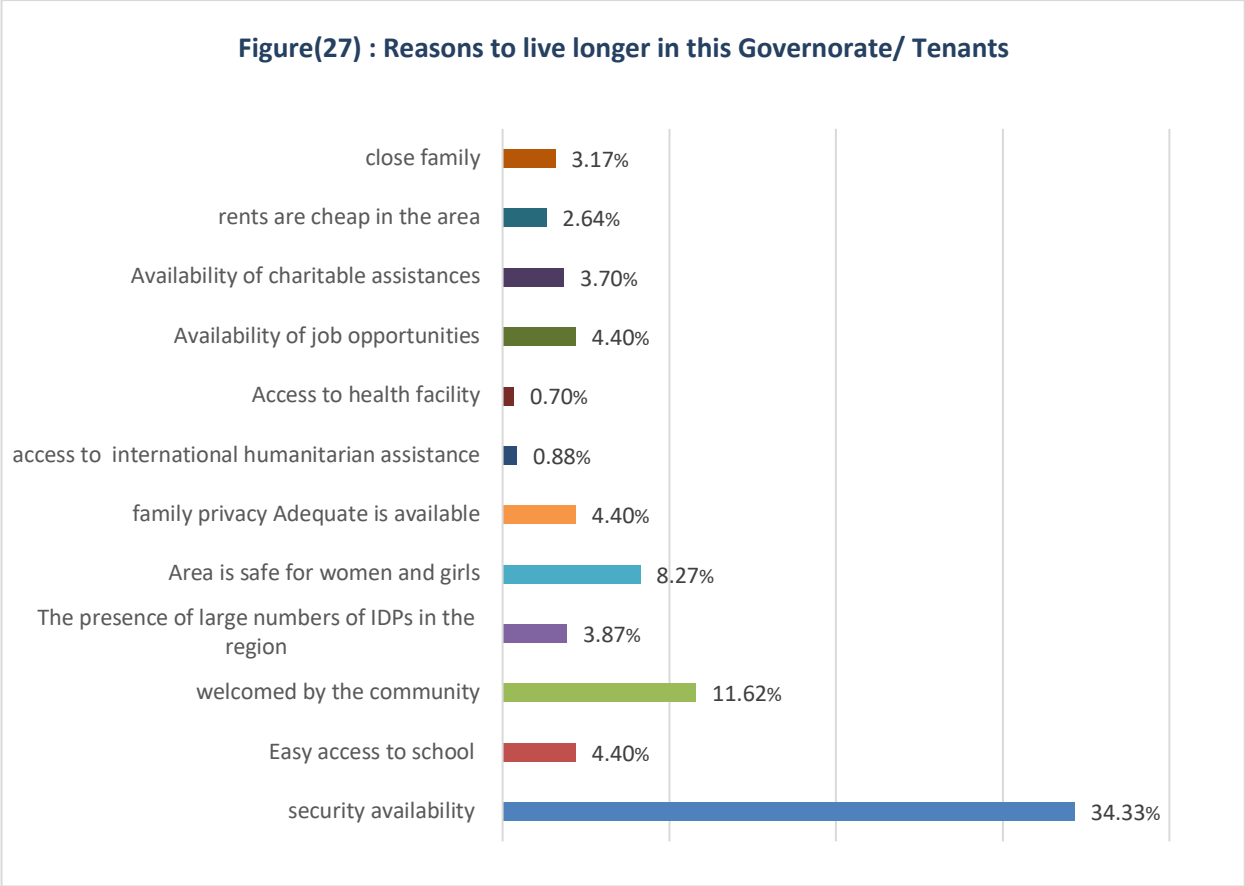
are tenants'/IDPs that have moved from other Governorates. Tenants who moved from different Governorates are as follows: Al-Hudaydah Governorate by 26.26%, Sa'adah 8.08%, Sana'a 4.04%, Taiz 1.01%, Amran 1.01%, Dhamar 0.67%, Raymah 0.34%, and refugees from Somalia 0.34%. The analysis indicates that tenants who moved within the Governorate (58.25%) have moved from districts like Medi, Harad, and other districts that are on the borderline with Saudi Arabia, which have witnessed massive conflicts over the past years (Figure. 26).



The results of the analysis of the FGD and KII give more details on when IDPs started moving to the Governorate of Hajjah and what their areas of origin are. According to the participants, IDPs started to move since 2009 and some moved prior to that (when the war was going on in Sa’adah). However, the IDPs’ movement has increased in 2015. Another movement was noticed a few months ago (seems to be related to the recent conflicts near the Governorate of Al - Hudaydah). The main areas that IDPs came from, according to the KII participants in the FGDs, are Sa’adah, districts of Hajjah (that witnessed conflict since 2015, e.g. Abss, Harad, medi, Al Muharak, Kushar), Al -Hudaydah, Dhamar, and Taiz.

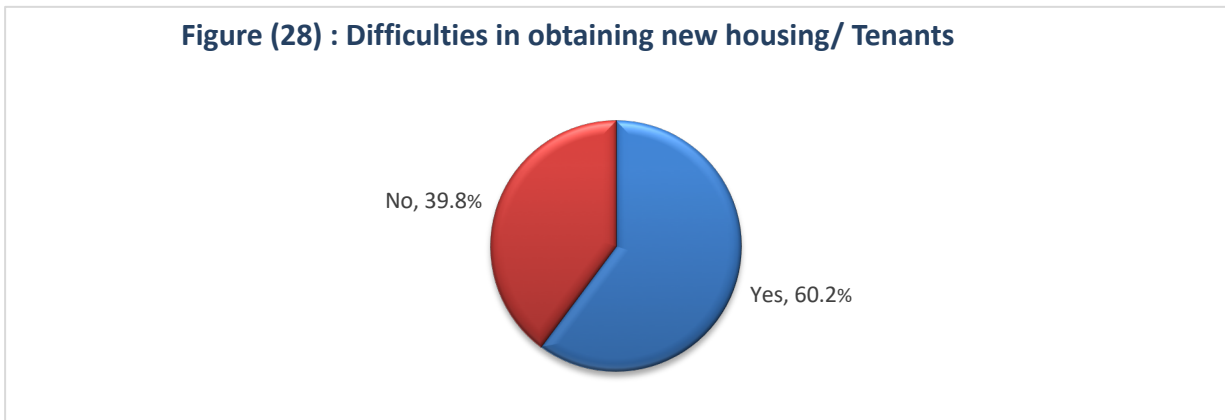
3.2 Choosing the Governorate for Housing:

The qualitative analysis indicates that IDPs have chosen to settle down in some districts in Hajjah due to safety, similarity of traditions and culture, access to schools, humanitarian aids, and proximity to the areas that they came from. Figure (27) illustrates the reasons for moving to Hajjah Governorate according to the tenants’ analysis results as follows: safety 34.33%, for being welcomed by the hosting community 11.62%, ease of access to schools 4.4%, the existence of large numbers of IDPs 3.87%, availability of jobs 3.70%, rent rate is cheap 2.64%, the existence of international humanitarian organizations 0.88%, ease of access to health services 0.7%, and close relatives 3.17%. As noticed from the figure, priority was given to safety, which is an essential human need, followed by the relations with the community.

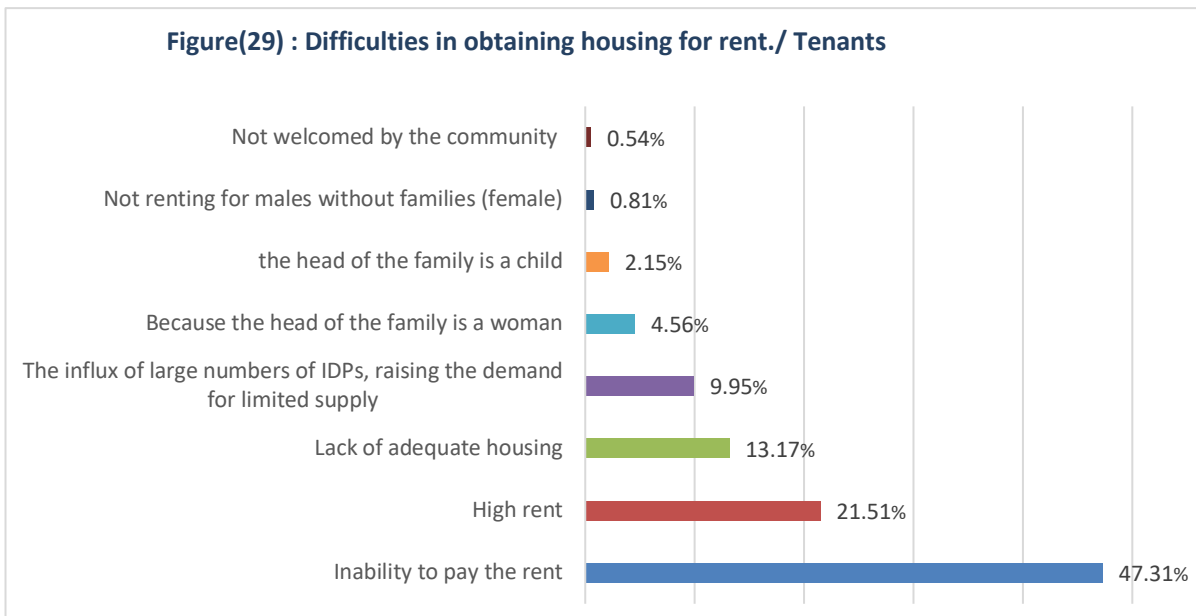


3.3 Difficulties in Obtaining Housing and Stability:

The study shows that 60.2% of the tenants' sample faced difficulties in finding a rented housing, whereas 39.8% did not experience any difficulties (Figure. 28).



The tenants' sample stated a number of difficulties in finding housing to rent, however, the most significant challenges are: poverty of the families, high rate of rent, and inability to pay the rent. The remaining percentage is shown in Figure (29).



The results of the analysis of the KIIs and the FGDs sessions confirmed that the availability of rental housing in the Hajjah Governorate is quite limited. They highlight that the main obstacles facing the tenants including IDPs are: the limited capacity of rental housing, high rent rates, and the inability of poor families to pay rent.

In the same context, the landlords' sample analysis stated the following challenges in the housing market: the high demand on rental housing 23.3%, high rates of rents 15.52%, unavailability of housing 13.11%, lack of services 13.11%, excess supply of unleased property 7.77%, high rate of rent non-payment 5.34%, unable to maintain housing due to insufficient financial resources 5.34%, and high turnover/mobility of tenants 4.85%, lack of diversity 3.4%,

evictions of tenant 2.91%, overcrowding housing 2.91%, unable to repair due to insufficient materials and/or workers 1.46%, construction restrictions 5.34%, and disputes with landlords 0.49% (Figure. 30).

The results show that some of the challenges in the rental market are shared by both tenants and landlords such as the high rates of rent and high demand and low supply of rental housing.

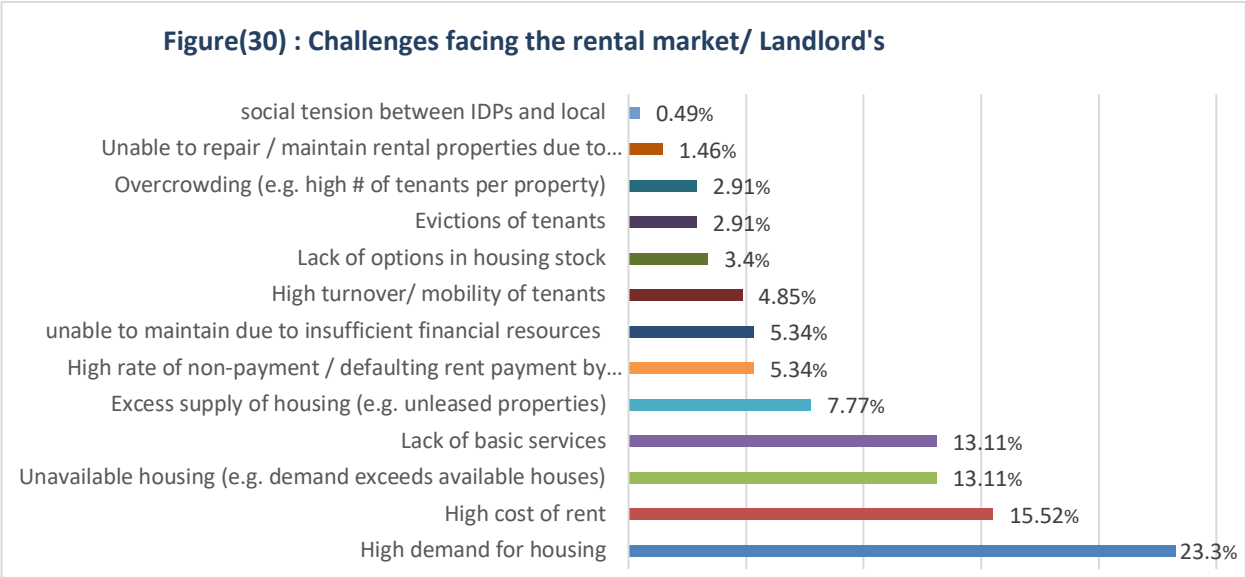
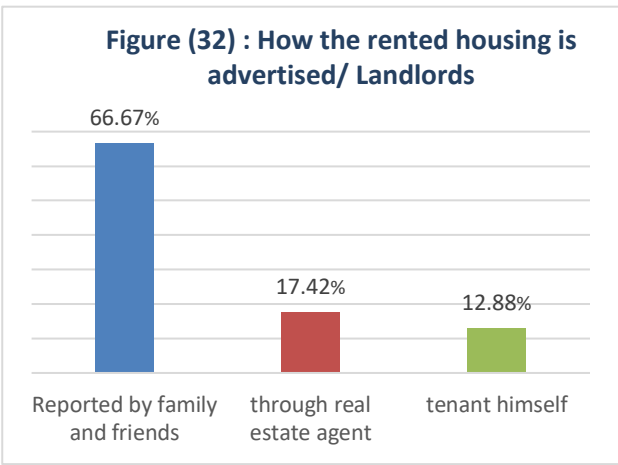
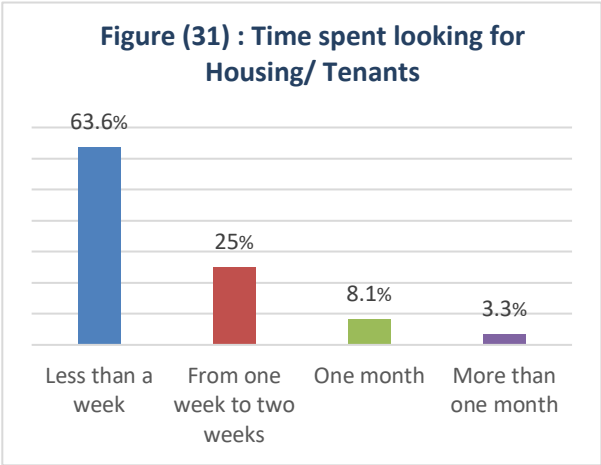


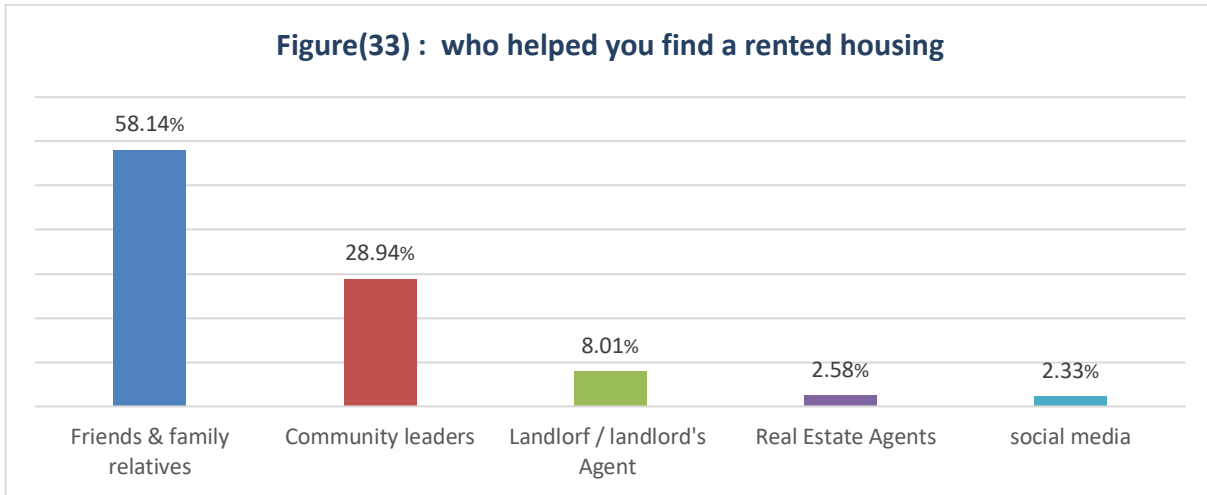
Figure (31) illustrates the amount of time it took tenants to find a rented housing in the Governorate of Hajjah. 63.6% spent less than a week to find a housing, 25% spent from one to two weeks, 8.1% spent one month, and 3.3% spent more than one month.

The landlords’ data analysis reveals the methods of advertising vacant housing, which are as follows: family and friends 66.67%, 17.42% through realtors, 3.03% advertise in the local papers, and 12.88% of tenants find housing by themselves (Figure. 32). Depending on family and friends in the rural district is quite normal considering the volume of rental housing available for rent.



3.4 Key Actors in the Rental Market and Housing Access

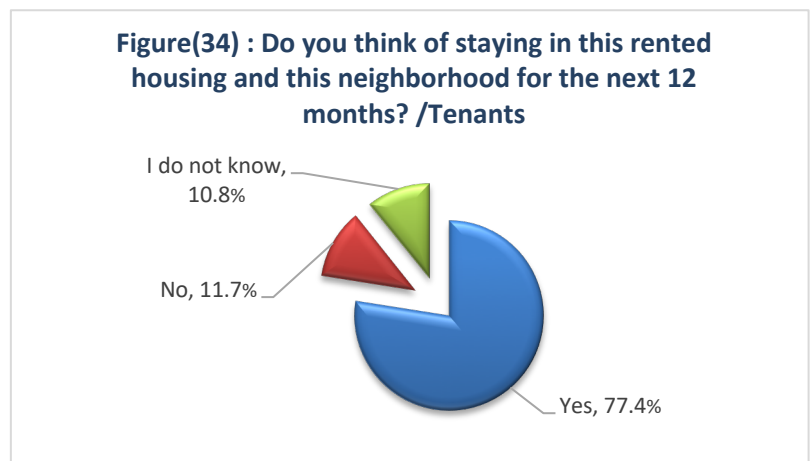
The analysis of the tenants' sample data shows that 58.14% of the tenants got the rented housing through relatives and friends, 28.94% through community leaders, 8.01% through landlords/landlords' agents, 2.58% through real estate agents, and 2.33% through social media. This result shows the minor role played by real estate offices and how tenants rely mostly on friends and family in order to find rental housing (Figure. 33)



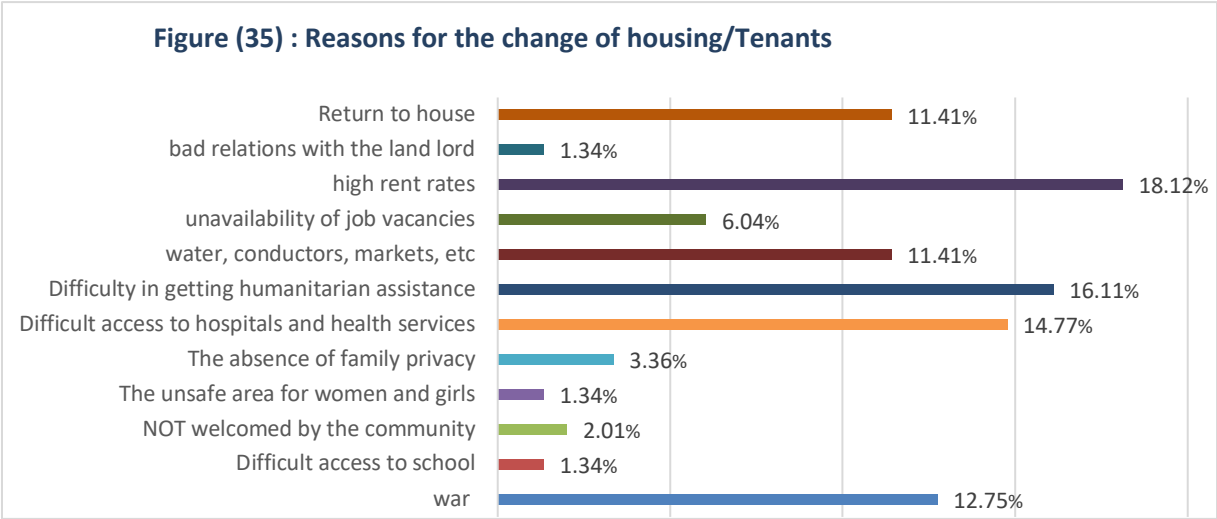
The qualitative analysis of the data shows that the key actors in the leasing market are mainly landlords, community leaders, family and friends, and to some extent real estate agents. In regards to IDPs housing, the representatives of the national authority for relief, and the local council are involved. The qualitative analysis shows that the local authority is focused mainly on urban planning and has a limited role in the housing sector. However, based on the KII analysis local authority plays a major role in housing IDPs. According to the participants in the KII, the local authority plays a vital role in IDPs' shelter in coordination with humanitarian organizations. Furthermore, the local authority also coordinates with lands owners in order to establish IDPs Hosting Sites.

3.5 Stability in the Housing:

Figure (34) shows that 77.41% of tenants decided to continue staying in the same rented housing for the next 12 months, while 11.75% do not intend to stay, and 10.8% of the tenants do not know (or have not decided).



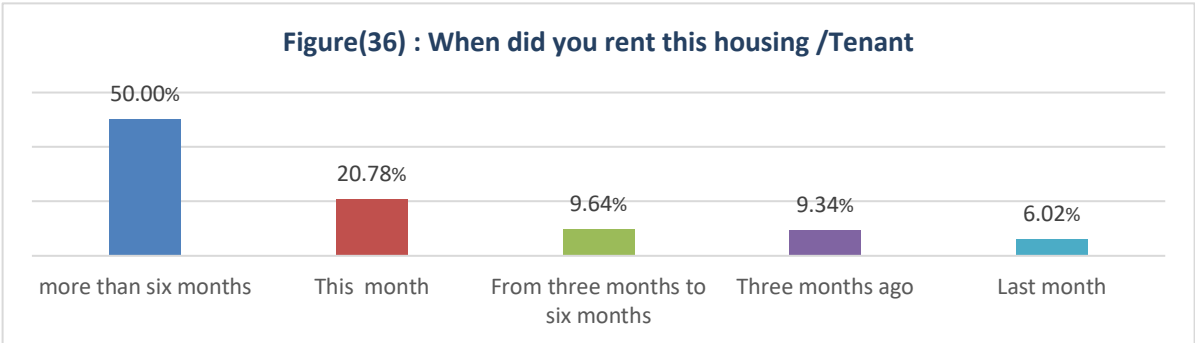
The tenants' sample analysis shows the reasons why tenants are not going to continue to stay in their current housing. These reasons are as follows: high rate of rent 18.12%, difficulty in obtaining humanitarian assistance 16.11%, difficulty in accessing hospitals and health services 14.77%, the war 12.75%, difficulty in accessing water, difficulty in accessing the market 11.41%, return to former housing 11.41%, and unavailability of job opportunities 6.04%. The remaining ratio is distributed on lack of privacy, unsafe area for women and children, difficult access to schools, not being welcomed by the community, dispute with landlords, and other reasons shown in Figure (35).



4. Rent and the Main Sectors of the Rental Market

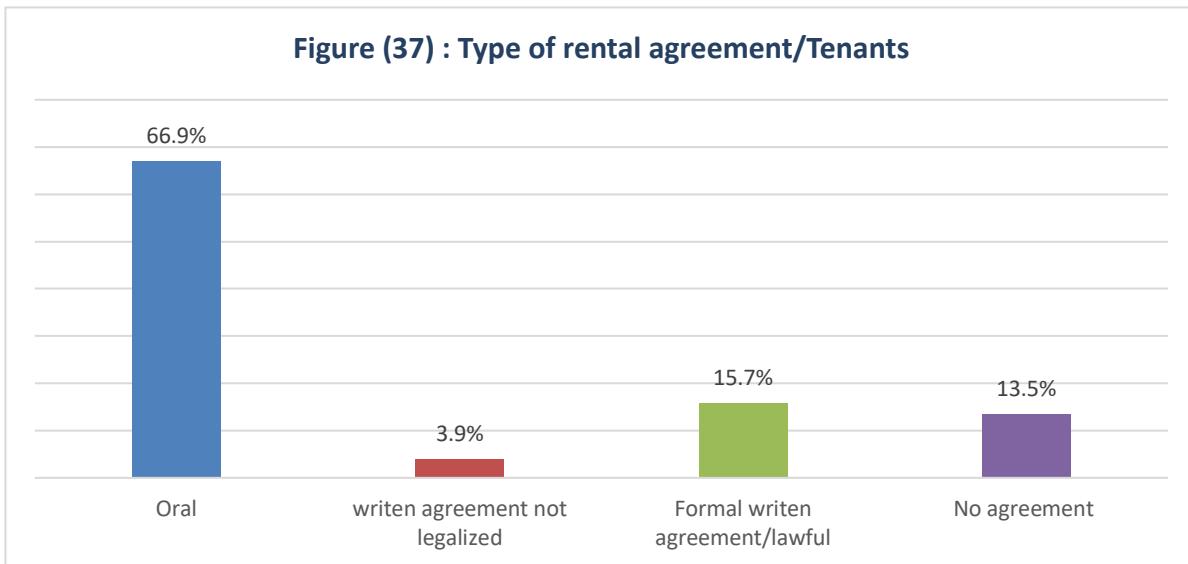
4.1 The Rental Period of the Housing:

The analysis shows (Figure. 36) that 50% of tenants have rented the housing for more than six months, 20.78% rented this month, 9.64% three to six months ago, 9.34% three months ago, and 6.02% rented last month. The assessment reveals that almost 54% of the sample have rented the housing within a year ago which may indicate that the continuous escalating conflicts in nearby Governorates such as Al-Hudaydah or districts within the Governorate have forced new IDPs to settle down in safer places in Hajjah. In fact, the analysis of the FGDs and the KIIs support this conclusion as participants said that new IDPs have been moving to Hajjah as a result of the recent escalation of conflicts in Al- Hudaydah and some districts of Hajjah Governorate like Khayran and Al Muharak.

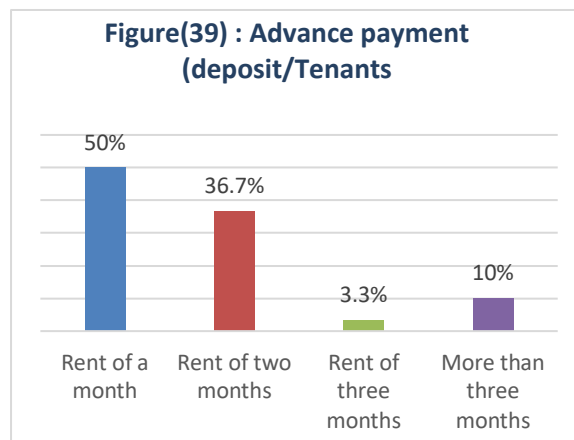
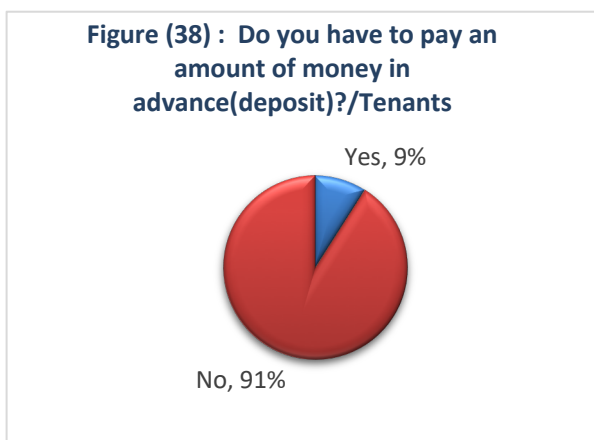


4.2 Renting Agreements

The analysis of the tenants' data (Figure 37) shows that 66.9% of the tenants have verbal rental agreements, 15.7% have formal written agreement/ lawful, 3.9% have written but unofficial agreements (not legalized by local police), and 13.5% of tenants have no agreement at all. The high percentage of verbal agreements indicates that the leasing market in the Hajjah is not governed by legal written agreements. In this regard, the participants in the KIIs and FGDs highlighted that rental agreements in Hajjah are to a large extent verbal. However, tenants and landlords commit to having legal written agreements when rent of a housing is paid by humanitarian organizations that ask for written and ratified rental agreements.

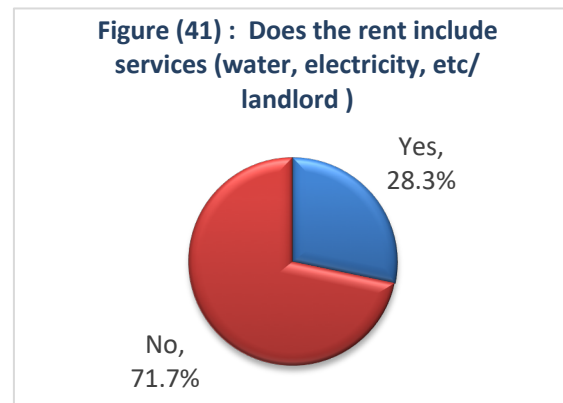
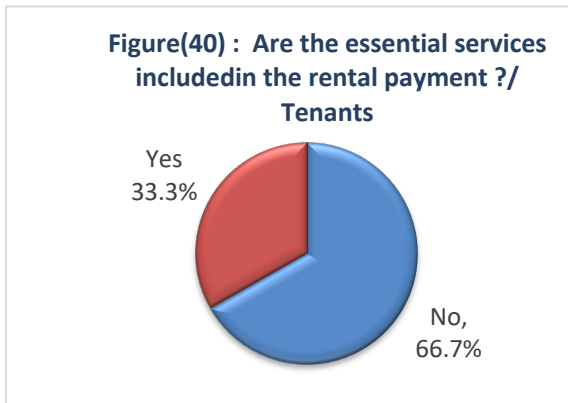


The tenants' sample analysis shows that 91% of the tenants' sample do not pay any advance payment upon signing the rental agreement, while 9% make an advance payment (Figure 38). Such payments, which usually cover basic repairs upon departure, constitutes an additional financial burden on tenants, especially IDPs. Figure (39) shows that the amount paid upon signing the contract ranges from a month's rent 50%, two months' rent 36.7%, three months' rent 3.3%, to more than three months' rent 10%.



4.3 Services in the Governorate

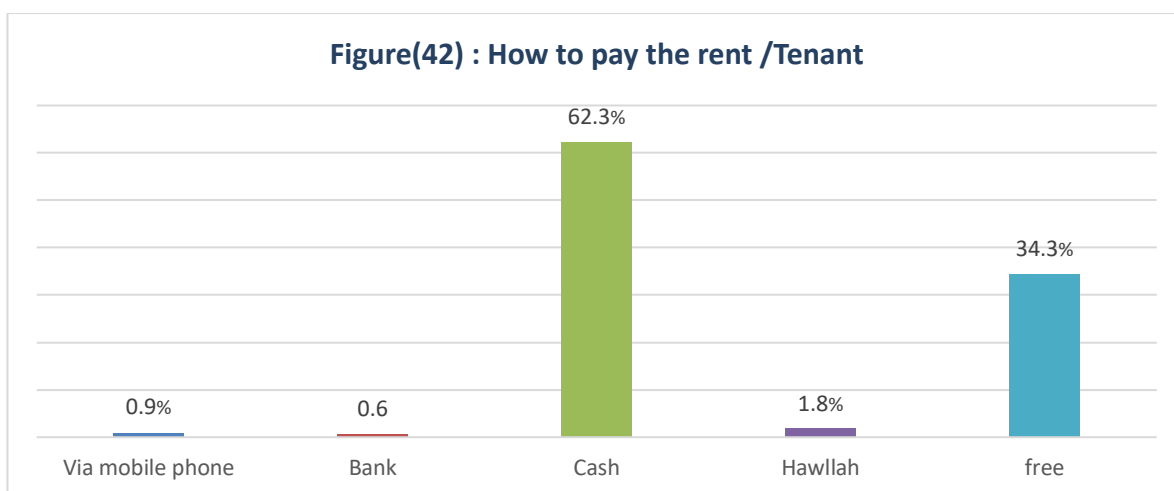
Figure (40) shows that 66.7% of the tenants do not have essential services included in rent payment, and 33.3% have basic services included in rent payment. The results of the landlords' data analysis show that 71.7% of the landlord's sample include the cost of basic services, whereas 28.3% said rent does not include these services (Figure. 41).



The analysis of tenants' data reveals that the average amount that is currently paid to cover basic services is estimated at 5055 YR. However, this estimation is based on the 50% of the tenants' sample that lack electricity services and the other 50% of tenants that get water from surface sources (e.g. small dams or distribution pointed). The results show that the inflation of the currency rate effects the prices of these services.

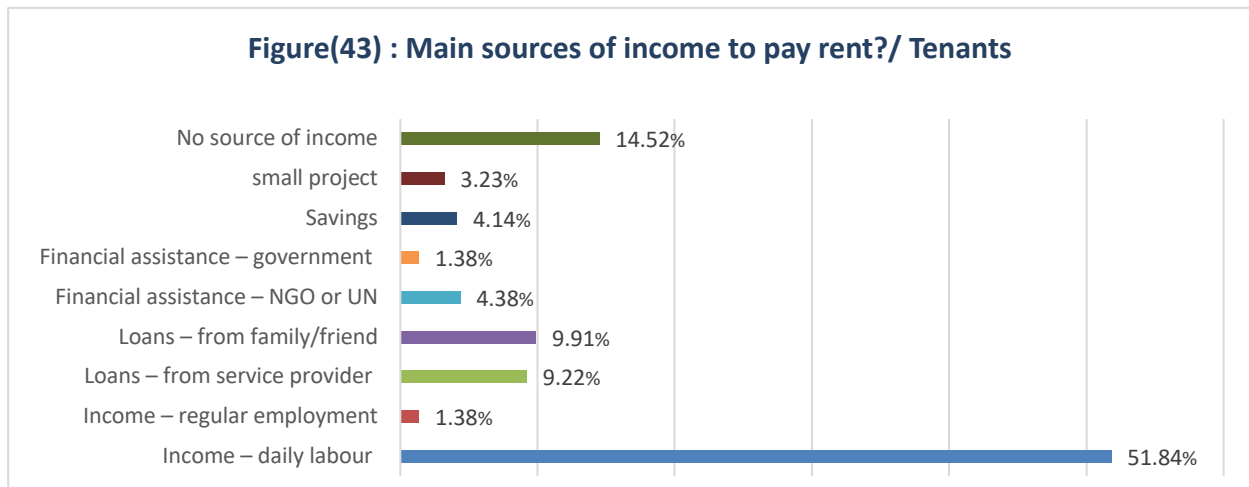
4.4 Rent Payment Methods

The results of the study (Figure. 42) reveal that 62.3% of the tenants' sample pay rent in cash, 1.8% pay rent through money transfer (Hawllah), and 34.3% do not pay rent either because the tenants work for the landlord in exchange for living in the housing, or the tenant lives in a land rent-free. The high percentage of cash payment reflects that the prevailing method of rental payment in Hajjah Governorate is via cash.



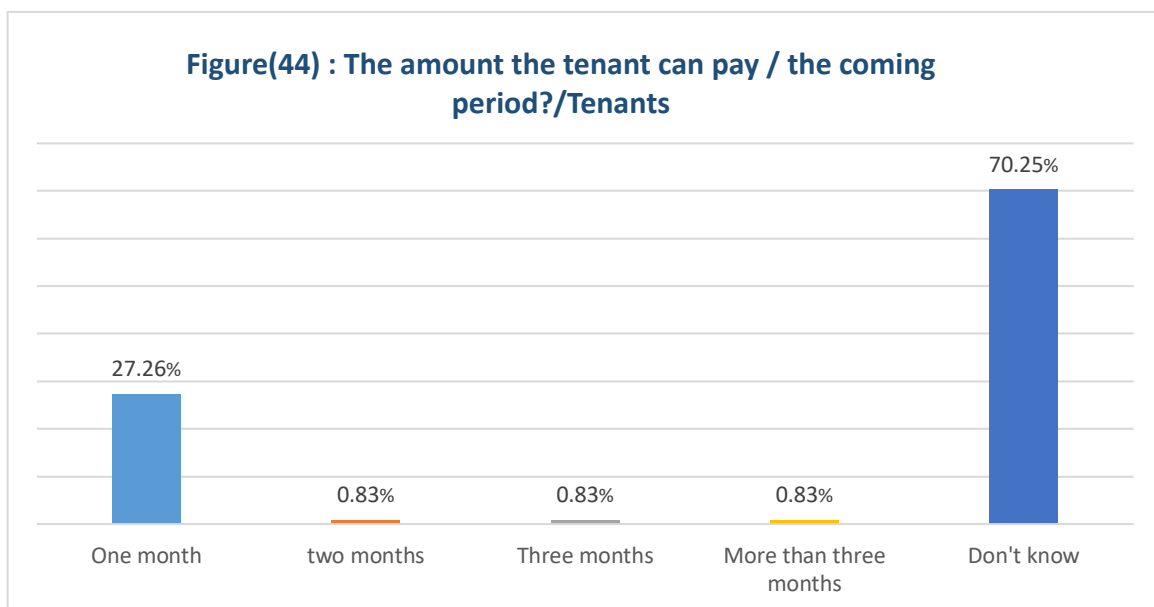
4.5 Sources of Income to Pay the Rent:

The study (Figure 43) shows that 51.84% of the sample depend on the payment of their daily wages, 9.91% use loans from family and friends to pay the rent, 9.22% pay rent through loans from service providers, and the remaining percentage of sources of income is shown in Figure (43). The results shows that around 21.25% of rental payment is categorized as rent free, work in exchanged for rent, and no source of income. The analysis shows that the majority of the sample depend on daily unreliable income to pay rent.



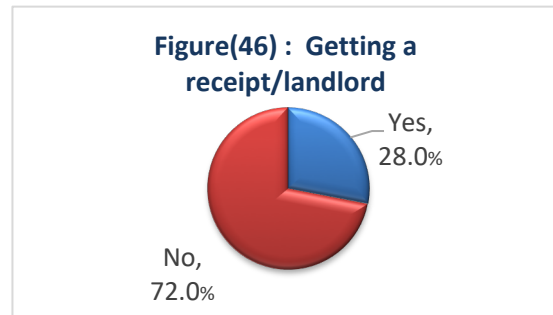
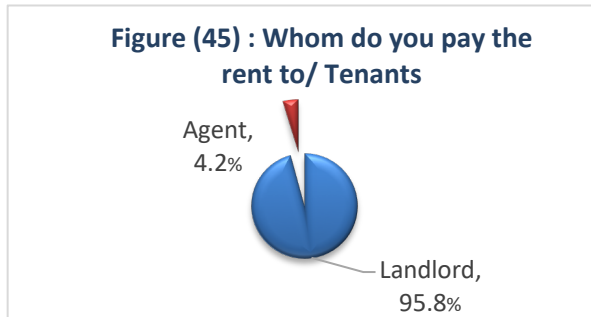
4.6 Paying the Rent

The results of the analysis (Figure 44) show that the number of months that tenants can commit to paying rent in the coming period. 70.25% said that they do not know for how long can they continue to pay rent due to the circumstances of the war, 27.26% said they will be able to pay for one more month, 0.83% can commit to pay for two more months, 0.83% can pay for three more months, and 0.83% can pay for more than three months. These results reflect the economic and psychological stress that tenants go through.

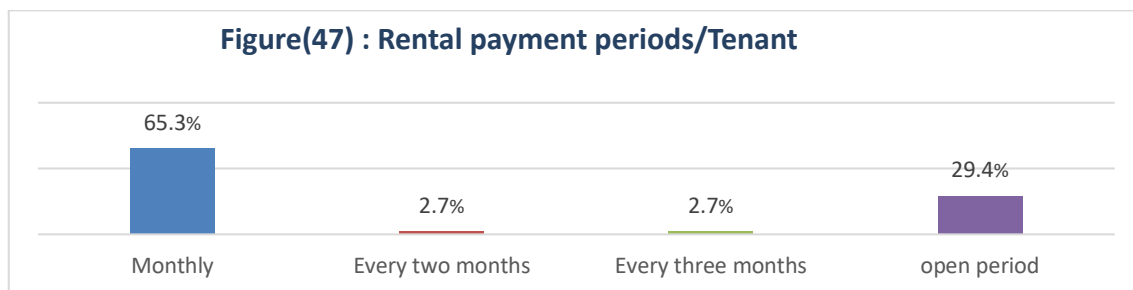


The result shows that landlords or landlords' agents are the ones in charge of collecting rent in Hajjah Governorate. 95.8% of tenants pay rent directly to the landlords, and 4.2% pay it to the agents (Figure. 45).

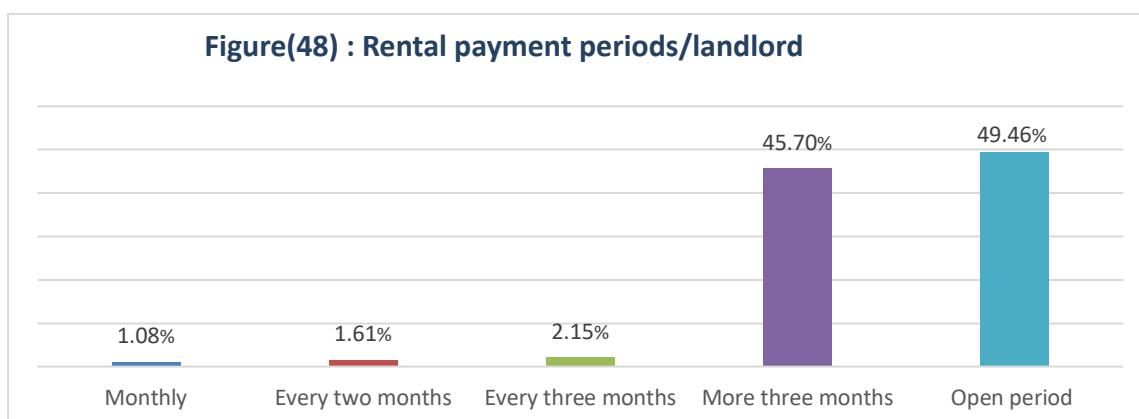
In regards to getting a receipt for rental payment from the landlords, study shows that 28% of tenants get a receipt, whereas 72% of tenants do not get a receipt (Figure.46).



The results of the tenants' sample analysis also state that rental payment dues vary, 65.3% of tenants pay on monthly basis, 2.7% pay rent every three months, 2.7% pay rent every two months, and 29.4% of tenants have an open period until they are financially able to pay rent (Figure. 47).



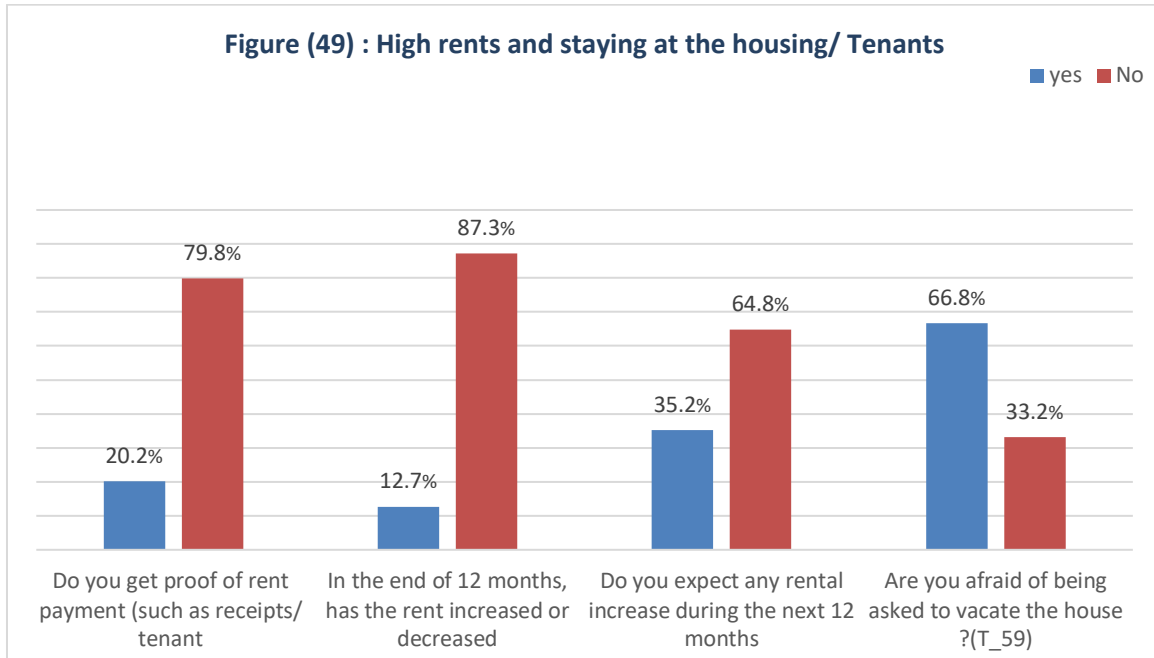
The results of the landlords' sample data analysis show that landlords confirmed that there is no deadline regarding when the tenants are obligated to pay the rent. The study shows that landlords keep rent due dates open according to the tenants' financial ability to pay. These periods can be an open period 49.46%, more than three months 45.70%, and monthly 1.08%. (Figure48)



4.7 Rent Increase and Stability

The results of the tenants’ data analysis (Figure. 49) shows that 87.3% of tenants stated that there was no increase in rent over the past 12 months, whereas 12.7% reported an increase in rent. The rate of increase in rent varied, the average of the increase in rent is estimated at 25.28%. The high percentage of 87.3% of tenants who did not report an increase in rent reflects that the hosting community takes into consideration the tenants’ financial situation, especially for IDPs.

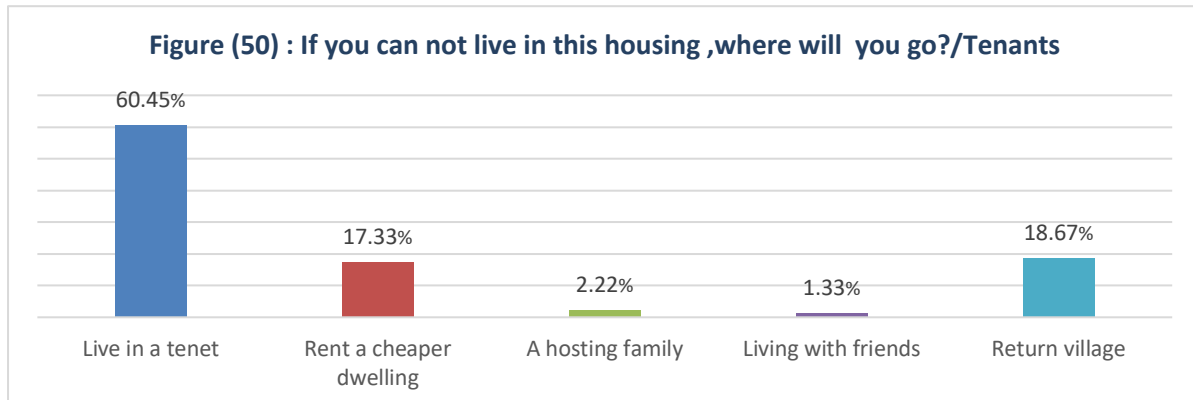
As for expectations of rent increase for the coming months, the analysis (figure 49) reveals that 64.8% of the tenants do not expect any increase in rent rate in the coming 12 months, whereas, the 35.2% of tenants expect an increase in the rate of rent in the following months.



The results of the study also shows that 66.8% of tenants expect to be evicted by landlords due to their incapability to pay rent regularly, which reflects the instability of the majority of tenants especially IDPs, while 33.2% of tenants did not have those fears, Figure (49). The study also showed that of all rental payments, 10% of tenants got a receipt, whereas 90% of tenants did not get a receipt.

Participants in the FGDs indicated that many cases of eviction have taken place as a result of the inability of tenants, especially IDPs, to pay the rent. The FGDS’s participants have justified landlords evicting tenants by stating that landlords rely on housing’ rent as a source of living because, due to the war, they do not have salaries. The local authority tries to intervene especially when the eviction is related to IDPs. According to a Key informant, “the local authority coordinates with landlords to decrease rent cost and to be patient with IDPs”.

Figure (50) illustrates the alternatives tenants are considering in they cannot continue living in their current rented housing. The alternatives are: move to a tent 60.45%, rent a cheaper housing 17.33%, return to the home village 18.67%, live with a friend or relatives 1.33%, and live with a hosting family 2.22%.



Participants in FGDS and KIIs have indicated that the majority of tenants who are evicted move to lands where they are allowed by landlords to put their tents or huts.

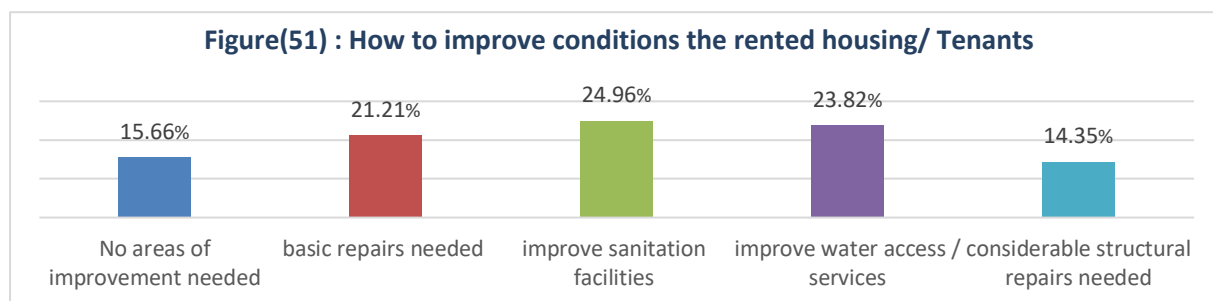
4.8 Total of Income of Tenants and their Families

The results of the tenants’ sample analysis show that the collective income of the working members of a housing averages at (9,603 YER). As previously mentioned that the average rent is (18,810 YER/month) in addition to basic services at (5,000 YER) which means more than half of the income goes to rent and basic services. The rest of the income is very low to sustain a good living ,therefore reflecting the extent of the humanitarian and economic crisis that tenants are enduring especially that 92% of them are IDP’s (as shown in Figure 5).

5. Housing Improvement and Accessing Assistance

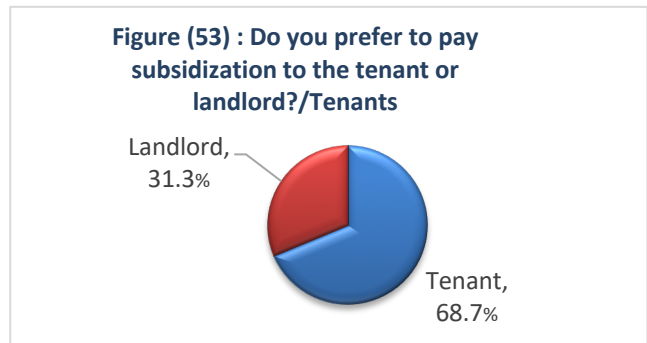
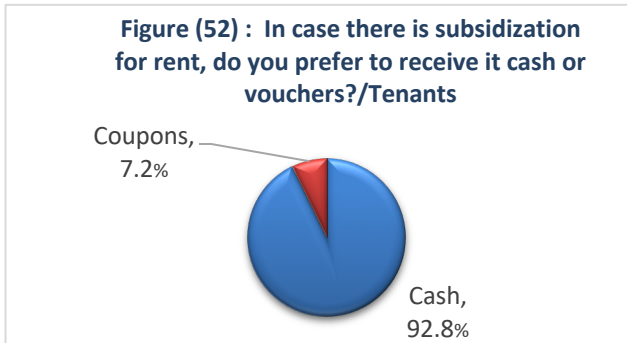
5.1 Housing Improvement

The study indicates that 24.96% of tenants said the improvement of sanitation facilities /services is a priority to improve the rented housing’ conditions, and 23.82% said improving access to water service, 21.21% said basic repairs for the housing are needed to improve their condition, 15.66% said no areas of improvement is needed, and 14.35% said considerable repairs and maintenance are needed (Figure 51). These results show that water and sanitation are priority for 48.5% of the tenants.



5.2 Accessing Assistance

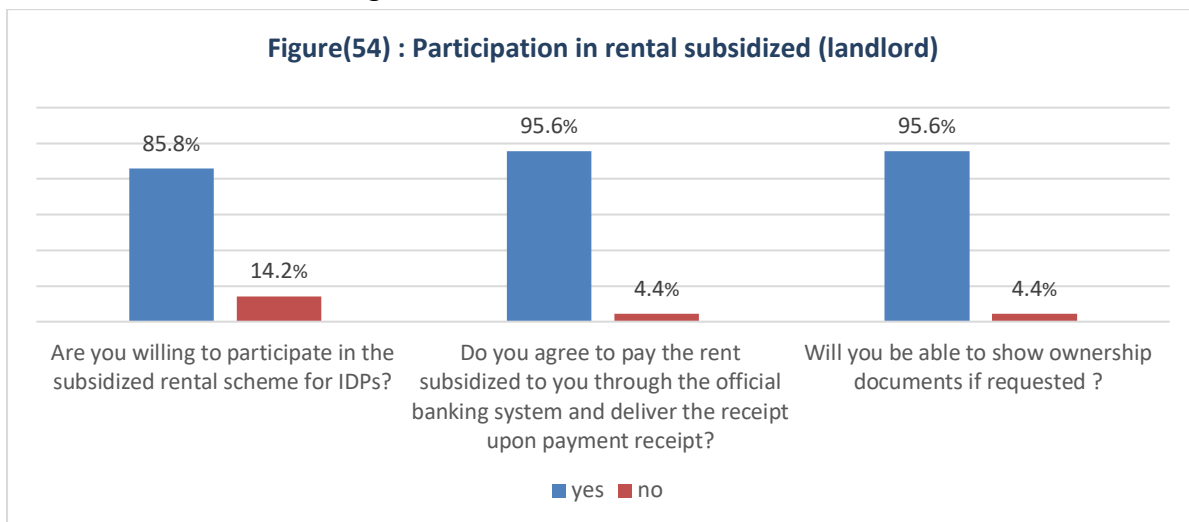
The study reveals that 92.8% of tenants prefer to have a rental subsidy assistance in cash, and 7.2% of tenants prefer to get vouchers/coupons (Figure. 52). Also, 68.7% of tenants would prefer to receive the rental subsidy by themselves, while 31.3% of tenants prefer it to be paid directly to landlords Figure (53).



6. Taking Advantage and Participating in Support Program:

6.1 Show Property Documents:

Figure (54) shows that 95.6% of landlords are willing to show housing ownership documents, whereas 4.4% are not willing to do so.



6.2 Method of Receiving Rental Funds

When it comes to methods of receiving rental funds, 95.6% of landlords are willing to receive rent through the banking system and provide a delivery receipt, whereas 4.4% are not willing to do so (Figure 54).

6.3 Preparing for Participation

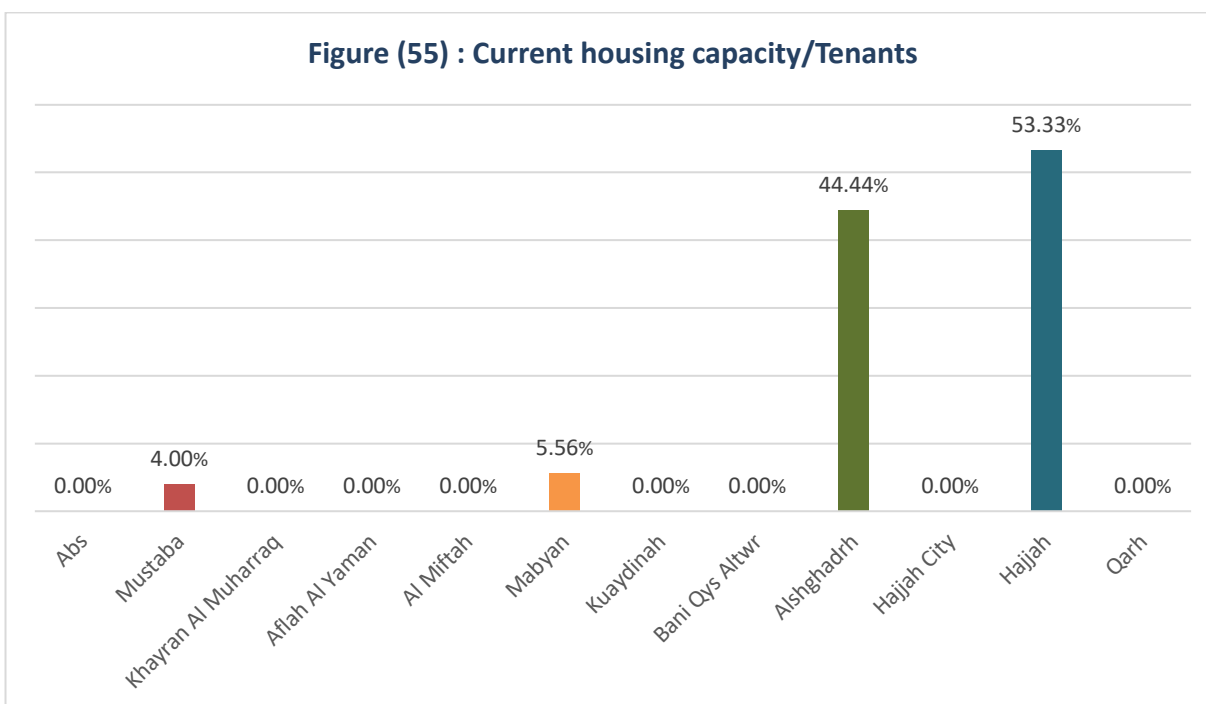
In regards to landlords' participation in the rental subsidy program, the results of the analysis show that 85.5% of landlords are willing to participate, while 14.2% are not willing to participate (Figure 54).

Section 2: The Hosting Community Capacity Assessment

The following section will show the Governorate's capacity to host additional IDPs in the targeted districts and to determine the market value on a district level. Furthermore, community willingness to host IDPs.

1. Rental Housing Capacity and Rent Value

The analysis reveals that the housing capacity in the Governorate of Hajjah is quite limited. The results of the landlords' sample analysis show that 89.52% of the rental housing are occupied, while 10.48% of the housing are vacant. The assessment shows that the housing capacity in the urban districts and the districts near the Governorate Al-Hudaydah is nonexistent. Figure (55) shows that the current rental housing capacity is too limited in the district of Hajjah 53.33%, Alshghadrh 44.44%, Mabyan 5.56%, and Mustaba 4%, while the other districts have no capacity at all. These results seem, to a large extent, consistent with the data from the interviews administrated with the key informants who have highlighted the difficulty in finding rental housing within their districts (Annex - 6).



The analysis shows that the rate of rent varies between districts and is based on the type of property rented. As noted earlier of this report, the type of housing rented by tenants in Hajjah Governorate includes tents, rent free for IDPs, and in some cases, housing were rented in exchange for working for the landlords. The analysis indicates that the average rate of rent is estimated at 18,810 YER/month.

2. Community Hosting IDPs

As discussed earlier, participants in FGDs and the KIIs pointed out that community treat IDPs as members of the community due to the fact that social relations exist between the hosting community and the IDPs. However, the participants have indicated a number of issues that are related to the IDPs' presence in the Governorate that need to be taken into consideration.

The housing market was not able to respond to the needs of the IDPs due to the fact that the housing sector in the Governorate of Hajjah is rural and is more or less built to cover the needs of the local community members only. Therefore, FGD discussions indicated that some landlords, based on social and financial reasons, have responded to the need in the housing market by re-designing/splitting their own housing in order to host new IDPs. Therefore, the presence of more IDPs means more pressure on the housing market which will lead to more increase in rents and may result in financially exploiting the IDPs. The lack of rental housing, the lack of diversity, and the lack of adequate housing to rent were among the main problems that were stated by the tenants.

Although the community seems to be quit welcoming to IDPs, yet the community member, represented in the FGDs have expressed their worries and complains regarding the presence of IDPs in large numbers. An example is the pressure on services such as crowding classrooms, spread of diseases, less job opportunities because IDPs' labor is cheaper, and pressure on domestic cooking gas which led to the decrease of supply and increase of gas prices. Participants in the FGS stated that, IDPs are welcomed in the local community as long as their presence does not affect the availability and prices of services and commodities.

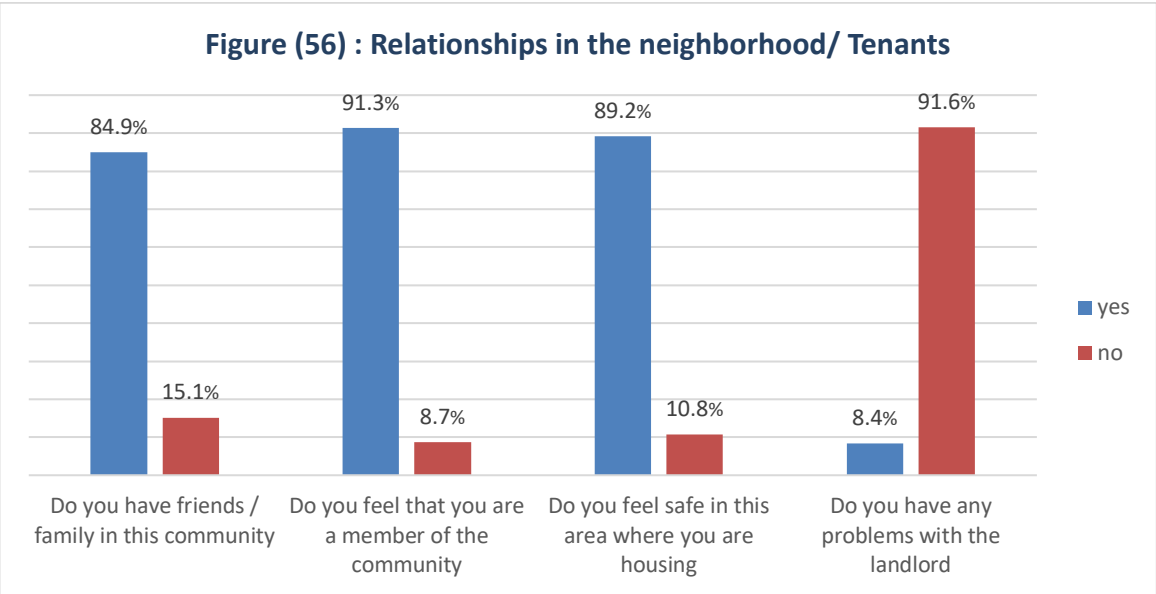
Another issue that seems to be causing a rift between IDPs and the local community is humanitarian aids going exclusively to IDPs despite the poor financial state of the hosting community. This topic has been pointed out a number of times by the key informants and FGDs' participants which seems to be also confirmed by the hosting community. Another participant said: "The IDPs presence is not causing social problems, the only issue is that the hosting community suffers economically and is in need of assistance". A key informant indicated that "the financial status of the local residents is weak, and thus cannot afford the presence of more IDPs". Another participants said: "the hosting family can host another family for a month or two, and after that, the IDP family should find a place to go".

In regards to the social aspect, the hosting community, to a large extent, is conservative in terms of having restrictions on women's movement. The participants have referred to the differences in some traditions between the locals and IDPs especially when it comes to IDPs women, who for instance, do shopping after sunset which is unconventional and unacceptable from the local community's point of view.

As for hosting IDPs, the ability of the local community of Hajjah to receive more IDPs is subject to a number of aspects including the availability of rental housing, creating job opportunities, distribution of humanitarian aid that includes poor members of the hosting community, creating public awareness about the suffering of IDPs and the importance of supporting them, and educating IDPs about the issues that may affect peaceful cohabitation within the hosting community.

3 The Relationships among IDPs and the Hosting Community

Figure (56) shows that 84.9% of the tenants sample have friends and relatives in the same area where they live, and 15.1% do not. The existence of such social relations between the tenants/IDPs and the hosting community (84.9%) explains the presence of rent-free cases among the IDPs. The analysis also shows (figure. 56) that 91.3% of tenants feel that they are part of the neighborhood/community where they live, while 8.7% do not feel that way. Such relations have been mentioned by the participants of FGDs and KIIs. A participant said, referring to IDPs: “they are family and have returned after a long time to their homes”.



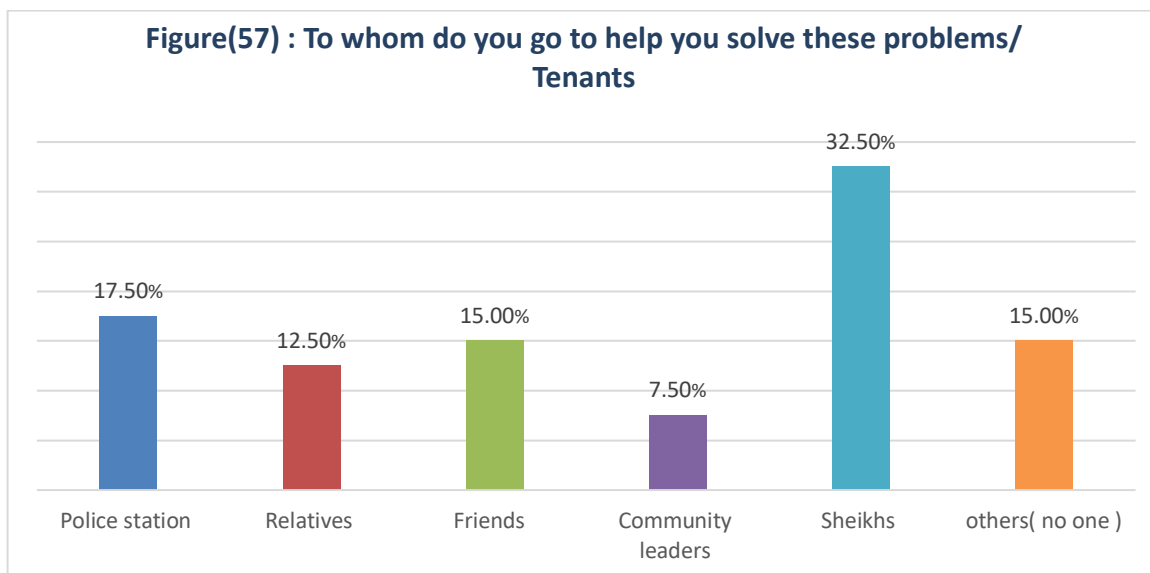
3.1 Feeling Safe and Freedom of Moving in the Neighborhood:

The results of the analysis (Figure 56) indicate that 89.2% of the tenants’ sample feel safe in the neighborhood where they live, whereas 10.8% expressed that they do not feel safe. The high percentage of those who feel safe and have a sense of belonging to the neighborhood seems to be related to the prior existence of social relationships between IDPs and the hosting community which have been mentioned earlier.

3.2 Tenants / IDPs Relationship with Landlords.

Figure (57) shows that the majority of tenants do not have any problems with their landlords, while 8.4% of the tenants had some problems with the landlords. The analysis reveals that tenants who have problems with landlords will approach sheikhs (tribal

leader) to solve the problem 32.5%, the police station 17.5%, friends 15%, relatives 12.5%, community leaders 7.5%, and other (solve their problems on their own) 15%.



The analysis of the FGDs and KII reveal a number of aspects regarding the relations between the host community and the tenants, especially IDPs, who represent 92.7% of the total sample. As shown in figure (56), 84.9% of the tenants' sample have social relations with the hosting community. The participants in the FGDs mentioned that most of the IDPs have existing family ties and social relations with the hosting community, especially that the IDPs' areas of origin is near the targeted areas in Hajjah Governorate. Such social relations, according to the FGD and KII participants, have facilitated the acceptance of IDPs in the community without affecting their relations, or their safety and movement inside and outside the Governorate. However, one of the female participants in the FGDs' sessions expressed her concern regarding the problems that rise from time to time between the children of IDPs' and those of the hosting community, which develop into quarrels between families. The discussion concluded that there is a kind of "social intolerance" that started to emerge. One of the participants said: "IDPs stands by each other and local members stand by other locals", which may lead later on to "violence" between IDPs and the hosting community.

In fact, social intolerance can start by very simple disputes such as simple quarrels between kids in the school or on the street. Such issues are sensitive and may developed in a way that affects the safety of the community and IDPs, and limits the movement of IDPs or even bounds their presence in the Governorate.

Another issue that has been pointed out by the participants is “harassment against IDPs women, especially within IDPs’ Hosting Sites where bathrooms are shared and privacy for women is not available”.

In the FGDs, the participants added further issues/fears related to IDPs. The participants indicated the lack of proper Hosting Sites for IDPs even those which were established recently such as the lack of privacy for women when using the toilets, which leads to sexual harassment. A number of participants mentioned the issue of overcrowding classrooms as a negative aspect of IDPs’ presence in the community, and also stated their concerns regarding IDPs’ children that leave school in order to do house work for their families such as getting water or wood for cooking”.

Another problematic concern that was mentioned in the FGDs is the incidents of kidnaping boys. According to one of the participants; “kids have been kidnaped, and families find out later on that their kids went to the war camps/frontlines without permission of their parents/guardians”.

3. Community Based Organizations.

CBOs working in Hajjah 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. 29 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 Hajjah Governorate shows the availability of (38) 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 Hajjah. 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 each district of Hajjah Governorate is attached in - Annex (4)

7. Conclusion

The assessment shows a number of aspects/issues related to the housing leasing market in the Governorate of Hajjah and other issues related to the IDPs presence in the Governorate, and they are as following:

- The Governorate of Hajjah has been receiving IDPs since 2009 and even prior to that, since the war started in the nearby Governorate of Sa'adah. The large number of IDPs have come from Al Hudaydah, Sa'adah, and other districts from within Hajjah that have been areas of conflict since 2015 (e.g. Harad district). The recent movement of IDPs to Hajjah seems to be related to the recent conflicts that developed around the city of Al-Hudaydah a few months ago.
- The results of the quantitative and qualitative analysis of KII and FGDs show that the hosting community has social and family relations with the IDPs, who forms 92.7% of the tenants' sample. The existence of social relations between the hosting community and IDPs definitely played a major role in accepting to host large numbers of IDP in Hajjah Governorate. Nevertheless, there are other issues which may affect the good relations. Such issues have been covered in the section of "Tenants/IDPs relations". One of the issues that needs to be taken into consideration is the distribution of humanitarian aids to include the hosting community because a large number of local residents are in the same level of poverty as IDPs, due to unpaid salaries and the major increase in prices of essential food items.

The results of the study also show that the capacity of the housing market in Hajjah seems to be limited especially that the districts are rural and remote from the urban areas. Many tenants/IDPs live in tents and huts as a result of high rates of rent costs, inability to pay rent, the limited capacity of housing, and the inability of hosting families to host other families for a long period of time.

- The analysis of the tenants' data (Figure 37) shows that 66.9% of the tenants have verbal rental agreements, 15.7% have formal written agreement/ lawful, 3.9% have written but unofficial agreements (not legalized by local police), and 13.5% of tenants have no agreement at all. The

high percentage of verbal agreements indicates that the leasing market in the Hajjah is not governed by legal written agreements. In this regard, the participants in the KIIs and FGDs highlighted that rental agreements in Hajjah are to a large extent verbal. However, tenants and landlords commit to having legal written agreements when housing' rent is paid by humanitarian organizations that ask for written and ratified rental agreements.

- The average rent in Hajjah Governorate according to the data analysis is estimated at 18,810 YER /month not including basic services' costs which is estimated at 5,000 YER/month. The average rate is calculated based on the data gathered from the urban centers and the rural areas. The variation needs to be considered. IDPs in rural districts especially those who live in tents and huts do not necessarily have access to services and they mostly depend on surface resources to get water, and depend on candles and kerosene for lighting. However, a major percentage of the tenants' sample are using solar energy for lighting.
- The results of the study indicate that 35.24% of tenants' sample are expecting an increase in housing' rent rate. The qualitative analysis shows that the housing market is probably going to have an increase in rates, since IDPs continue to move to the Governorate. The increase in rate is estimated to be between 50-60%.
- The results of the study show that 84.9% of the tenants sample have friends and relatives in the same area where they live, 91.3% of tenants feel that they are part of the neighborhood/community where they live, and 89.2% of the tenants' sample feel safe in the neighborhood where they live.
- The assessment reveals some concerns that have been pointed out by the participants of the FGDs such as the "social intolerance" that is regarded as an issue that can develop and affect the peaceful cohabitation of IDPs and the local residents in the community.
- The analysis shows that the hosting community has no problem regarding the presence of IDPs as long as it does not affect their share of humanitarian aids and essential services such as domestic cooking gas. An important issue that needs to be addressed with IDPs is the social aspects and traditions of the targeted area, in order for the presence of IDPs to be more acceptable by the hosting community.
- In regards to landlords' participation in the rental subsidy program, the results of the analysis show that 85.5% of landlords are willing to participate, 95.6% of landlords are willing to show housing ownership documents, and 95.6% of landlords are willing to receive rent through the banking system and provide a delivery receipt.

Summary of Assessment:

District	Number of presence CBOs	Supplier				Financial Points	Average Rent rate
		household items	Furniture	Clothes	Shelter materials		
Abs	3	6	4	11	2	10	24700
Aflah Al Yaman	0	1	1	6	8	2	21920
Al Miftah	2	1	1	7	3	2	13666
Alshghadrh	0	5	2	5	12	2	17142
Aslem	0	0	1	2	2	2	17060
Bani Qys Altwr	2	4	2	7	6	2	22220
Hajjah	6	2	5	5	8	2	20357
Hajjah City	6	3	3	7	7	6	15800
Khayran Al Muharraq	0	1	0	2	4	3	33076
Kuaydinah	0	4	2	10	6	2	17520
Mabyan	4	2	0	7	5	3	11580
Mustaba	4	4	4	10	9	1	27560
Qarh	2	2	3	5	6	1	29480

Annexes:

Annex (1): Assessment Maps

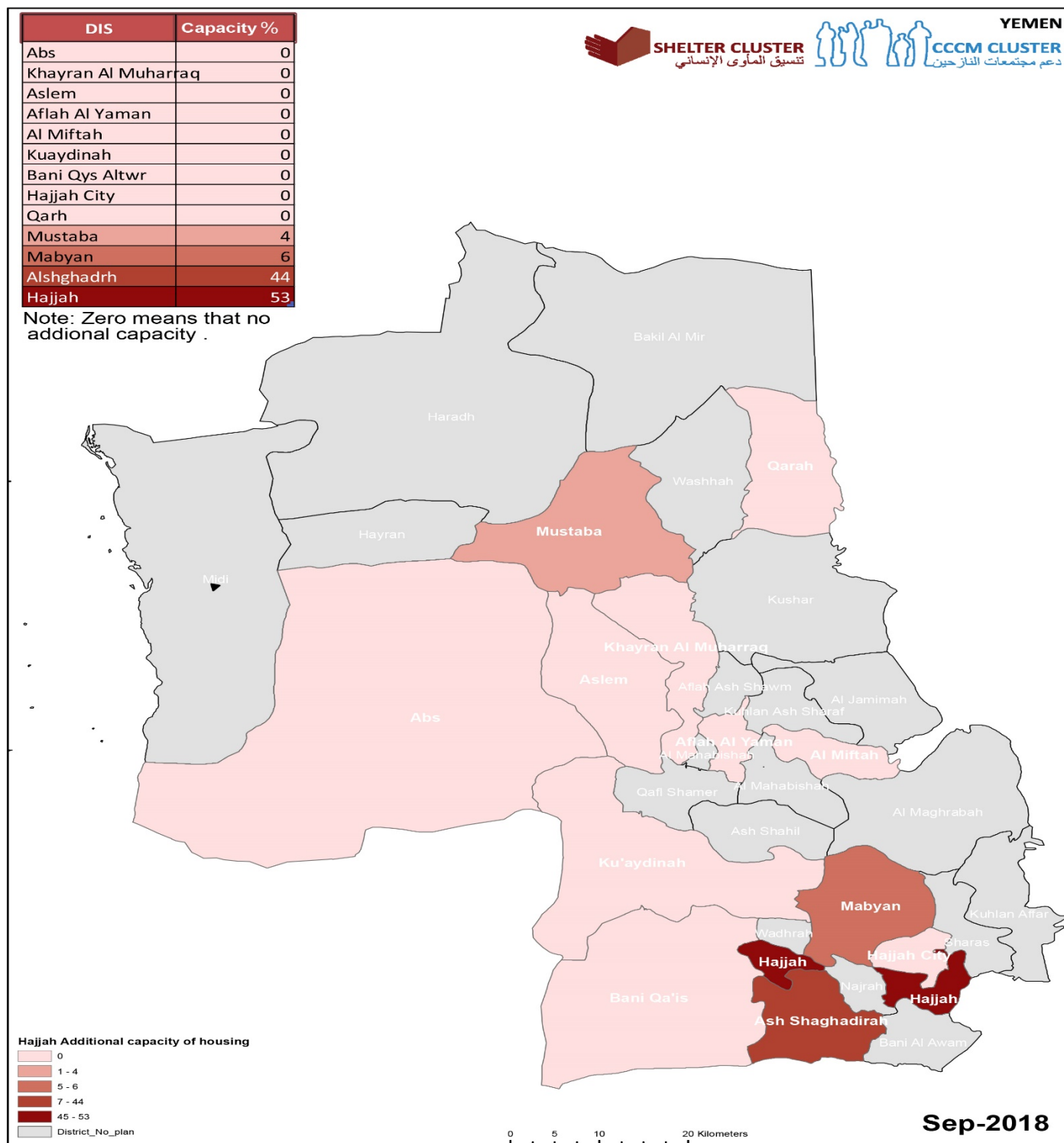
Annex (2): Community Based Organizations

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

Annex (4): Voucher based suppliers.

Annex (5): Local Authorities

Annex (6): Housing capacity Map



Indexes

Section 1: CBOs

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Health, 301
Health -education, 298
Relief, 285, 293, 304-305

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Valid, 282-293, 297-300, 302-305, 307-308

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Not Available: 282, 294

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, 1352,1355,1362,1364-1368,1378,1382-1384,1389,1397,1398,1400-1402,1406, 1406,1407,1409,1415,1417-1420,1429,1430,1433,1434,1439-1447,1449-1451,1455, 1457-1461,1463-1466,1468,1471,1472,1475,1476,1479,1484,1485,1491,1494, 1499-1502,1505,1510,1513,1514,1516,1524,1525,1527-1534,1537,1538,1540
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Household items, 1363,1369,1381,1389,1392-1395,1399,1406,1426,1431,1449,1456,1469,1470, 1478-1480,1487,1488,1491,1492,1494,1496,1497,1505,1508,1515,1518,1520,1530,1531, 1538,1541

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Available: 1356-1358,1360-1346,1366,1367,1371-1373,1375,1380,1391,1392,1394,
1397-1399,1404,1413,1423,1424,1427,1428,1444,1447,1448,1450,1456,1457,1472,
1477,1478,1490,1491,1495,1497,1503,1504,1507,1515,1516,1519,1523,1525,1542,1543

Not Available: 1352-1355,1359,1365,1368-1370,1374,1376-1379,1381-1390,1393,1395,
1400-1402,1405-1412,1414-1422,1425,1426,1429-1443,1445,1456,1449,1451-1455,
1457-1466,1468-1471,1473-1476,1479-1489,1492-1494,1496,1498-1502,1505,1506,
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Willingness to respond in emergency:

Willing: 1353-1377,1380,1381,1386-1395,1397-1429,1431-1440,1442-1480,1482-1545

Not willing: 1352,1378,1379,1382-1385,1430,1441,1481