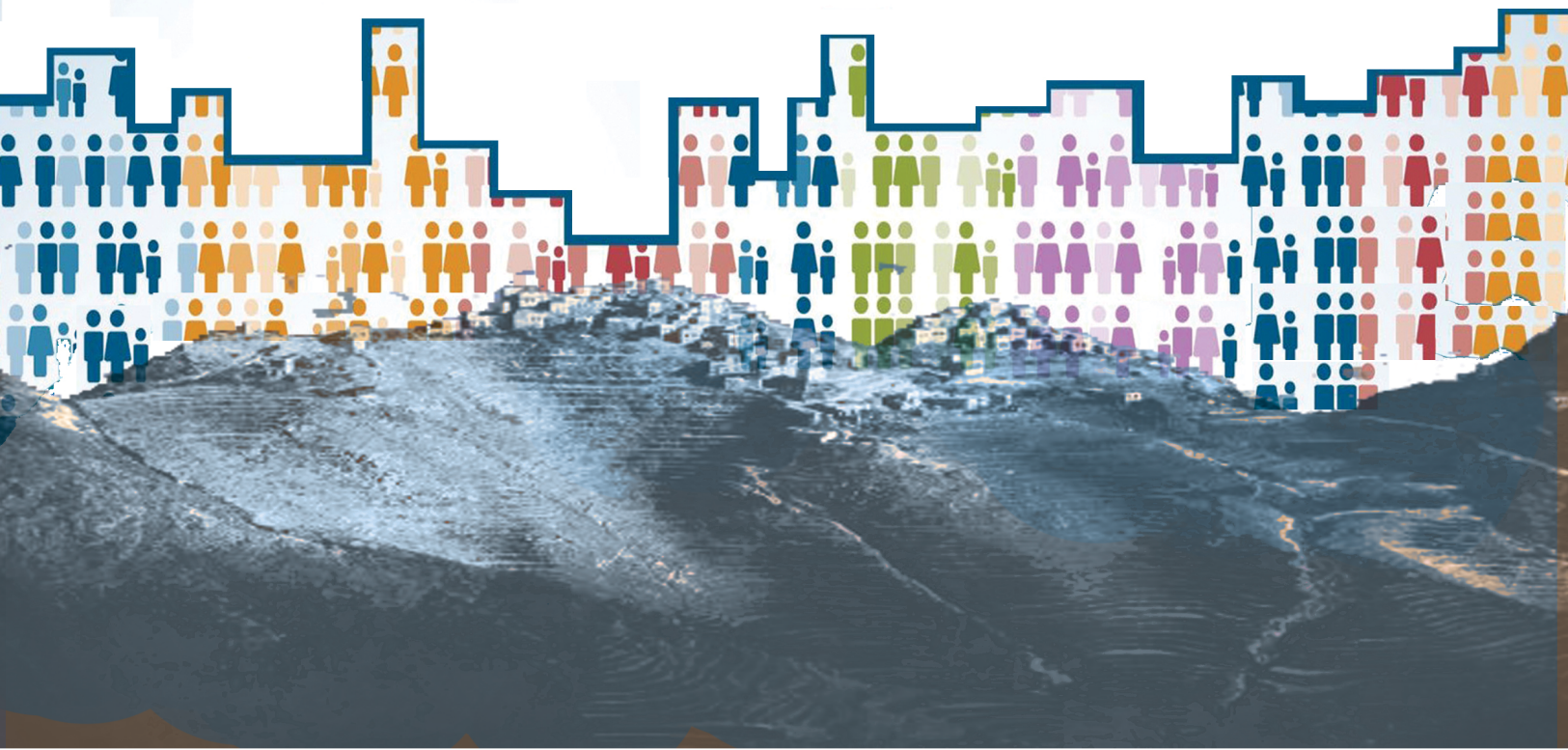


Yemen Shelter/NFI/CCCM Cluster Housing

Rental Market Assessment

September 2018

Raymah Governorate



SHELTER CLUSTER
تنسيق المأوى الإنساني



CCCM CLUSTER
دعم مجتمعات النازحين

YEMEN



YHF

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The Samples of The assessment



Tenants
80



Landlords
22



KII
8



FGD
20



CBOs
4



Suppliers
67

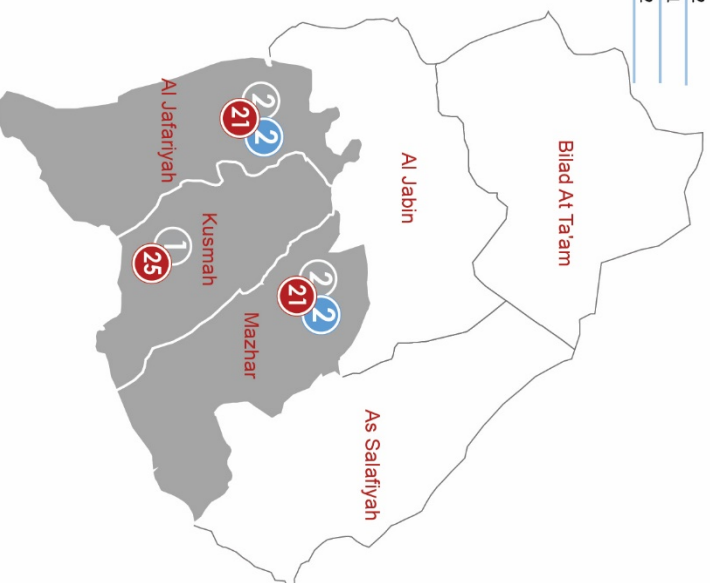


Financial Points
5

#

CBOs, Suppliers, and Financial Points Sample

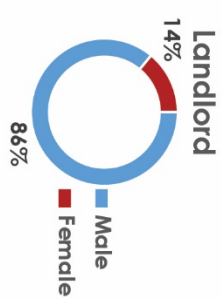
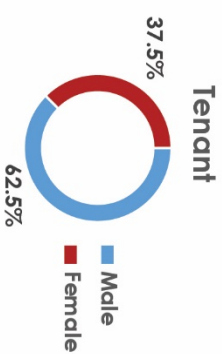
Districts Name	CBOs	Suppliers	Financial Points
Al Jafaryah	2	21	2
Kusmah	0	25	1
Mazhar	2	21	2



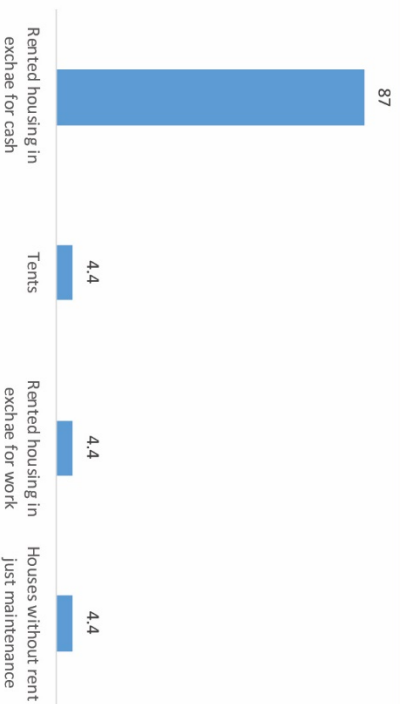
*The other districts are not targeted



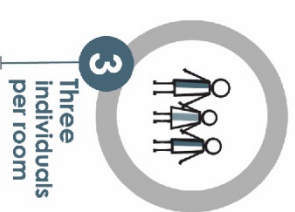
Gender



The Majority of Housing Inhabited by the IDPs



Income and Expenses and The Crowding Index



Introductions

General information about the Governorate:

Raymah Governorate covers an area of 2442 km² (943 sq. mi). Its population, according to the 2004 Yemeni census, is “394,448”. The number of IDPs in the Governorate has reached (42,582) according to TEPM(Task Force on Population Movement Yemen)| 17th Report - August 2018.

What is the Objective of this Assessment?

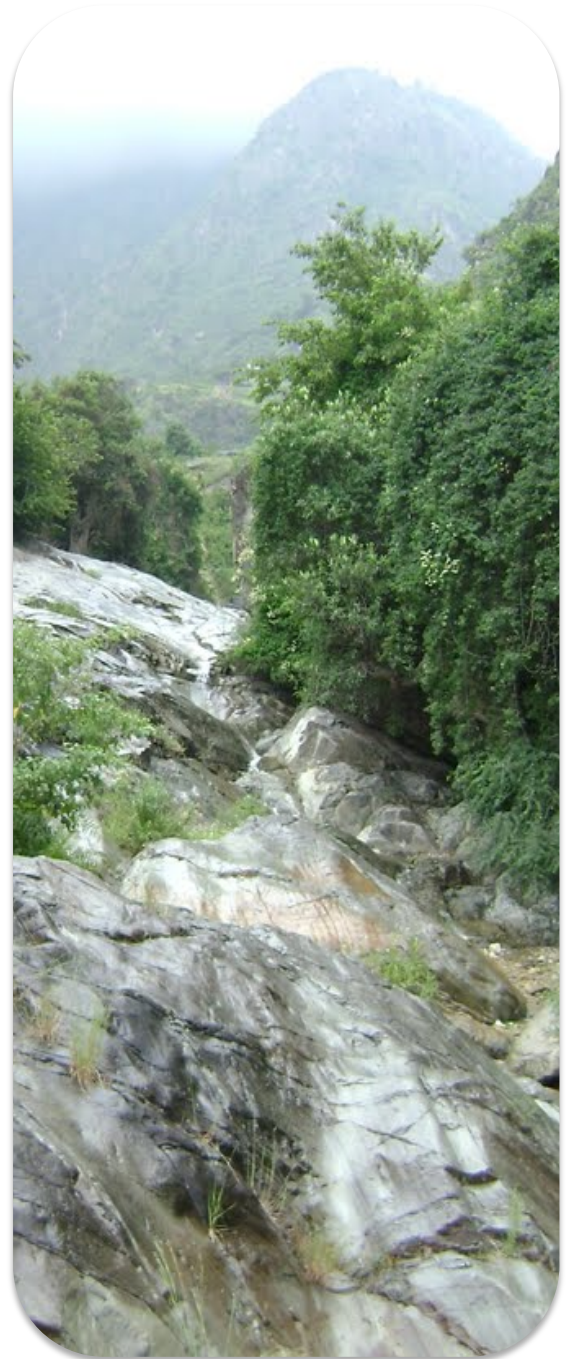
The Preparedness Assessment is guided by a number of objectives. The main objective is to support Clusters’ priority preparedness activities through providing an independent preparedness assessment about “Housing Rental Market Assessment and Host Community Capacity Assessment”.

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 Raymah Governorate

The districts distributed among the targeted sample of Raymah Governorate are 3: Kusmah, Al Jafariyah, and Mazhar.



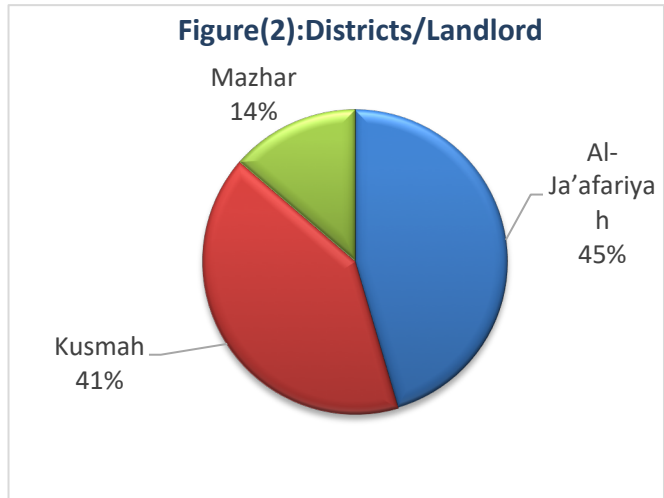
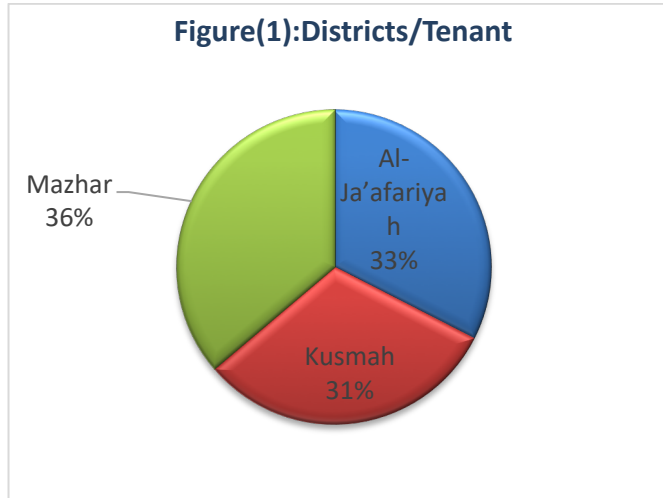
Section1: Housing Rental Market Assessment

1. Demographic Details

1.1 Targeted Districts:

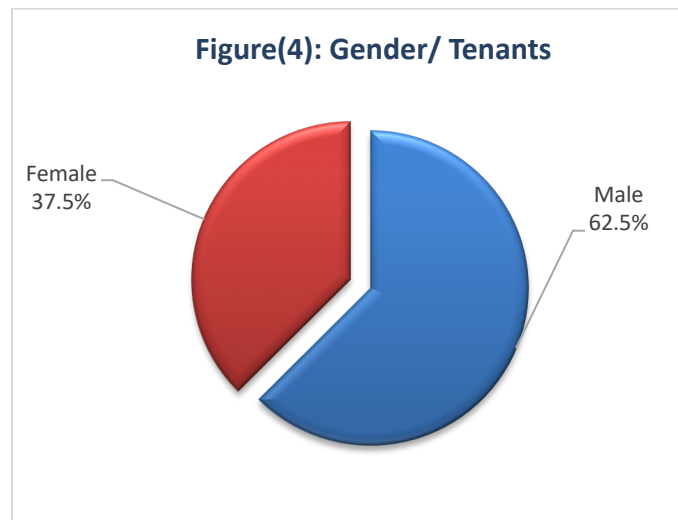
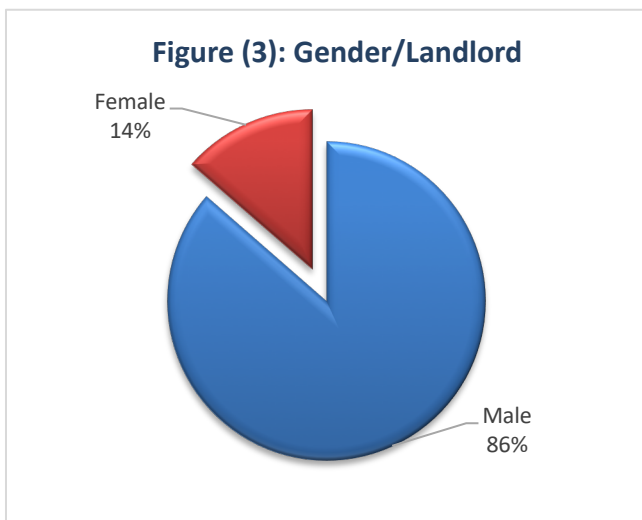
The results of the tenants' sample analysis in Raymah Governorate shows that the tenants were distributed to Raymah districts as follows: Mazhar 36%, Al-Ja'afariyah 33%, and Kusmah 31% (Figure 1).

In the same context, Figure (2) shows the results of the landlords' sample analysis, the landlords were distributed as follows: Mazhar 14%, Al-Ja'afariyah 45%, and Kusmah 41%.



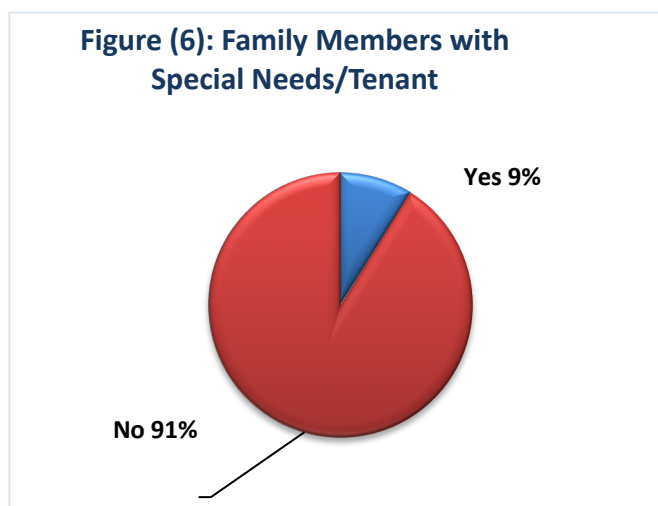
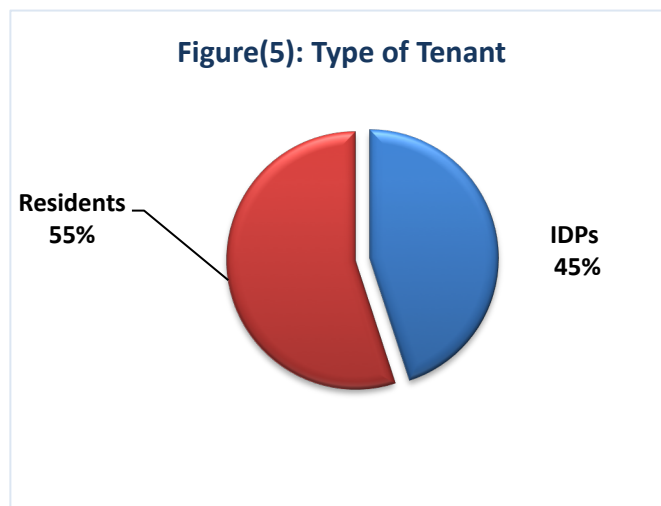
1.2 Gender (Landlords/Tenant):

Figure (3) shows that the gender distribution of the landlords was 86% male and 14% female landlords. Whereas the tenants' gender distribution was 62.5% male tenants and 27.5% female tenants (Figure 4).



1.3 Tenant Characteristics:

The results of the study indicate that 55% of tenants are local residents of the area (Figure 5), and 45% are IDPs tenants, which reflects the size of IDPs presence in this Governorate. The study also shows that 9% of tenants have family members with special needs, whereas 91% do not (Figure 6).



1.4 Household Age Category (Tenants):

The analysis (Table 1) illustrates the tenants' age category in the target districts. The age categories of tenants are: 39.85% over 18 years to 55 years, and 35.57% over 5 years to 18 years, 19.74% less than 5 years old, and 4.84% of family members over 55 years. And according to the results of the analysis, the gender of the tenants is 48.60% males and 51.40% females. These results reveal the magnitude of suffering endured by the greater part of the household which are women and children, especially for IDPs.

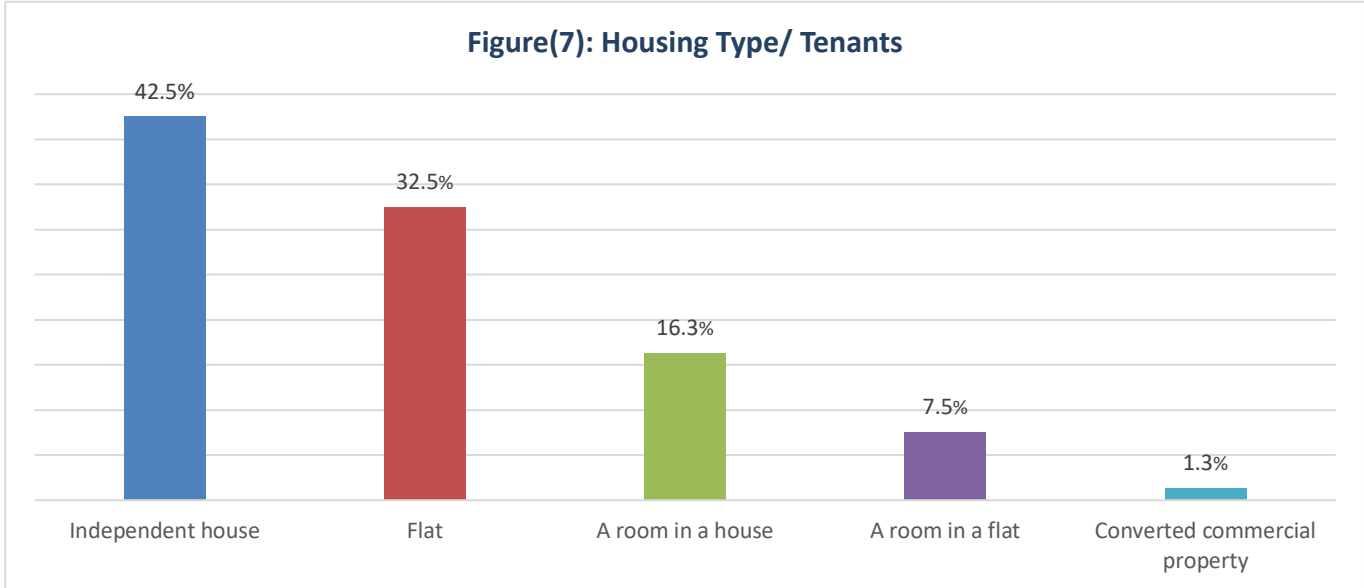
Table (1): Age and Gender for Tenants and their Families

Gender	under 5 years		From 5 to 18 years		More 18 – 55 years		Older than 55 years		Total of members in the households	
	number	%	number	%	number	%	number	%	number	%
Male	52	49.06	98	51.31	101	47.20	10	38.46	261	48.60
Female	54	50.94	93	48.69	113	52.80	16	61.54	276	51.40
Total	106	100	191	100	214	100	26	100	537	100
%within age	19.74%		35.57%		39.85%		4.8%		100%	

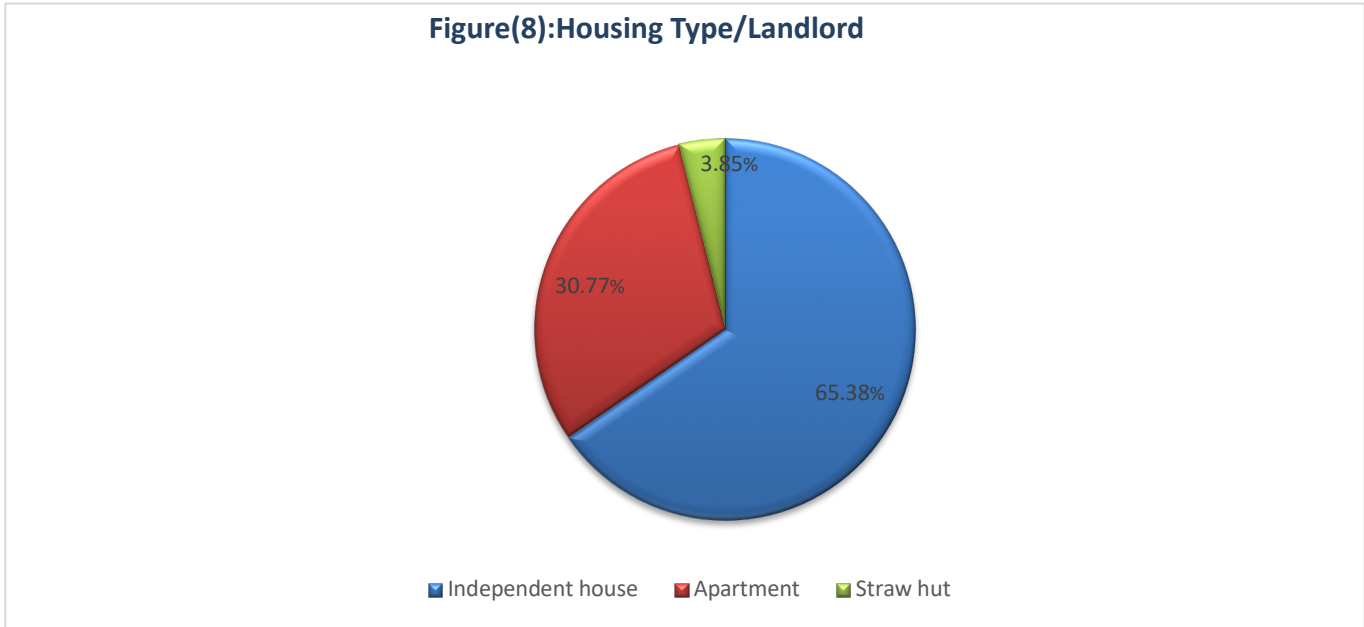
Details of the Rented Housing

2.1 Type of Housing/ Tenants:

The results of the tenants' sample analysis show that housing available for rent in Raymah Governorate (within the targeted districts) are mainly independent housing. The following are the types of housing rented by tenants: 42.5% independent housing, 32.05% flats, 16.3% a room in a shared housing, 7.5% a room in a flat, and 1.3% lived in converted commercial property used as shelter Figure (7).



In the same context, the results of the landlords' analysis sample show three types of rental housing: independent housing 65.38%, flats 30.77%, and 3.85% huts (Figure 8). The results of the analysis of the group discussions and key informant interviews confirmed the same results.



2.2 Rent for IDPs:

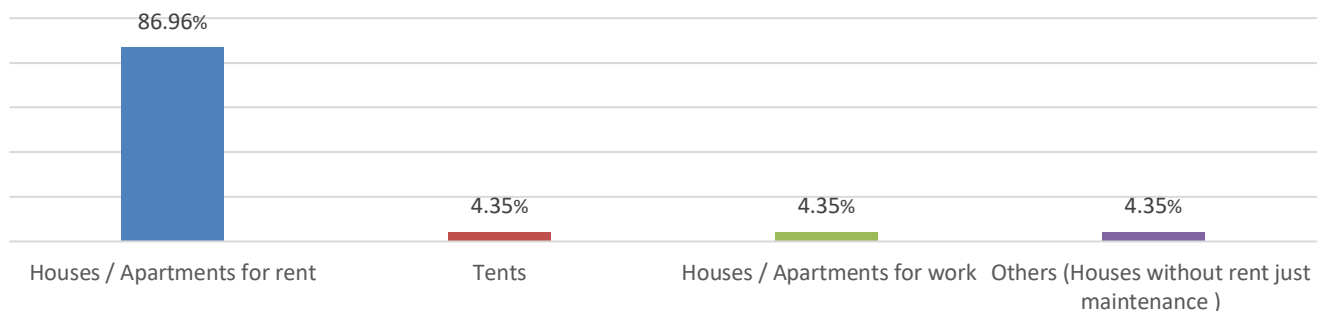
The results of the landlords' analysis sample (Figure 9) show that 64% of landlords have already rented housing to IDPs, whereas 36% have not yet rented to IDPs. The analysis of landlord's data shows that 100% of landlords accept renting to IDPs, which reflects the welcoming nature of the local community and the fact that there are no discriminations against renting to IDPs in Raymah Governorate.

Figure(9): Have you recently Rented for Displaced?



The results of the landlords' analysis indicate that since the outbreak of the war in 2015, a number of IDPs began to move to this Governorate. The types of housing rented by IDPs are: 86.96% independent housing, 4.35% housing/flats (in exchange for working for landlords instead of rent payment), 4.35% housing (in exchange for housing maintenance instead of paying rent), and 4.35% lived in tents (Figure 10).

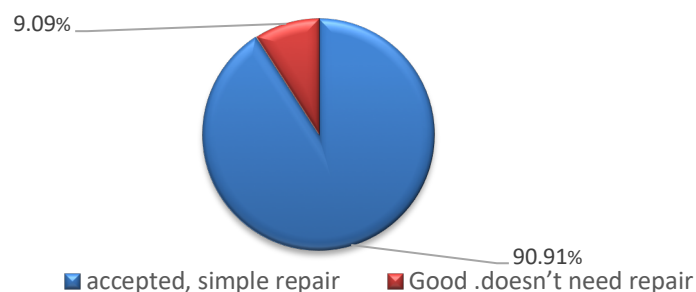
Figure (10): Most of the Housing Inhabited by the IDPs/Landlords



2.3 State of Housing:

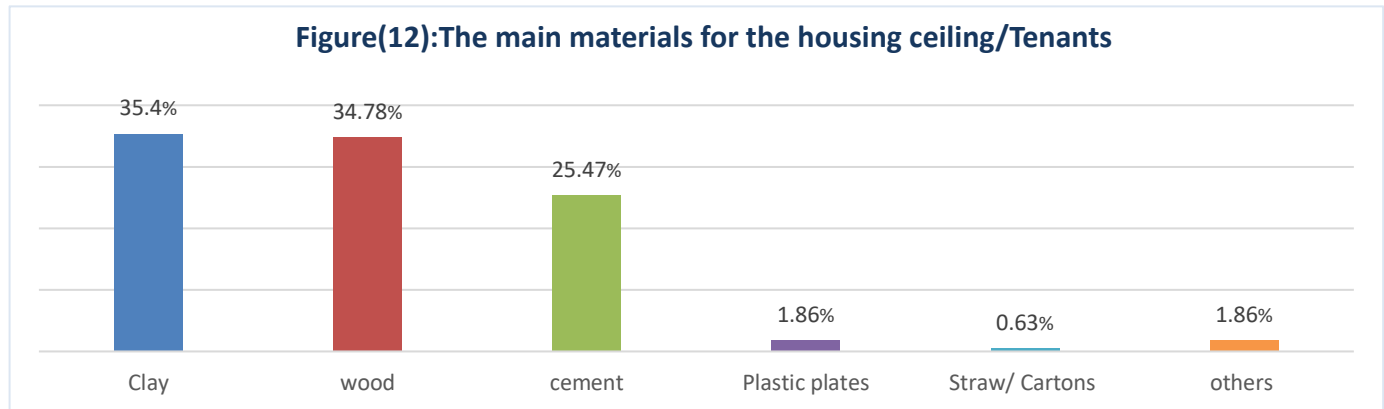
Results from the data analysis indicate that 90.91% of housing managed by landlords were in acceptable conditions and only needed minor repairs, and 9.09% of housing were in good conditions and did not require any maintenance or repairs (Figure 11).

Figure(11): Housing Status /Landlord's



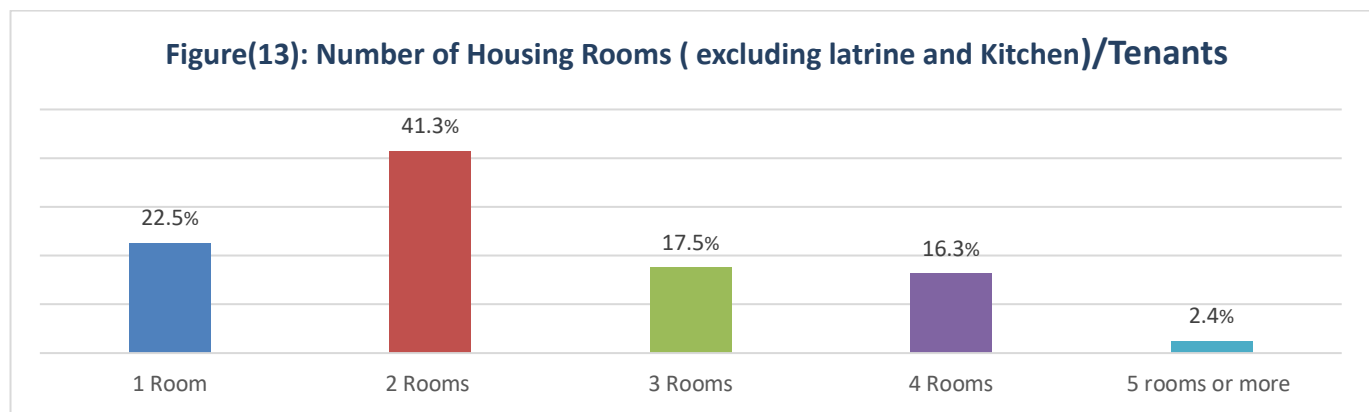
2.4 Materials Used for Ceilings of Housing

Figure (12) shows that the materials used for the ceilings of rented housing. The materials are: 35.4% clay, 34.78% wood, 25.47% cement, 1.86% plastic sheets, 0.63% straw/cartons, and 1.86% was categorized as other.

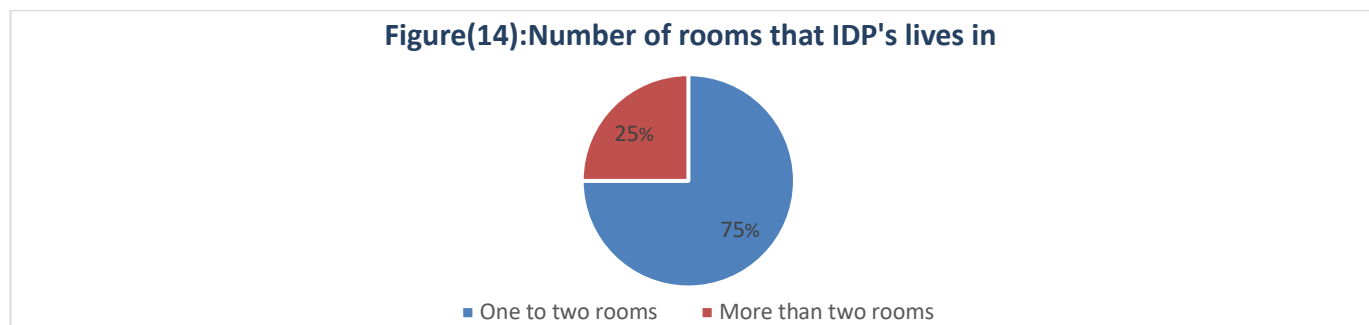


2.5 Number of Housing Rooms:

The results of the tenants' sample analysis (Figure 13) indicate that 41.3% of tenants live in rented housing that consist of two rooms, 22.5% one room, 17.5% three rooms, 16.03% four rooms, and 2.4% five rooms or more. The crowding index in Raymah Governorate shows that every two individuals share a room according to the number of household members 537 divided by the total number of rooms 188 excluding kitchen and toilet, Table (1).

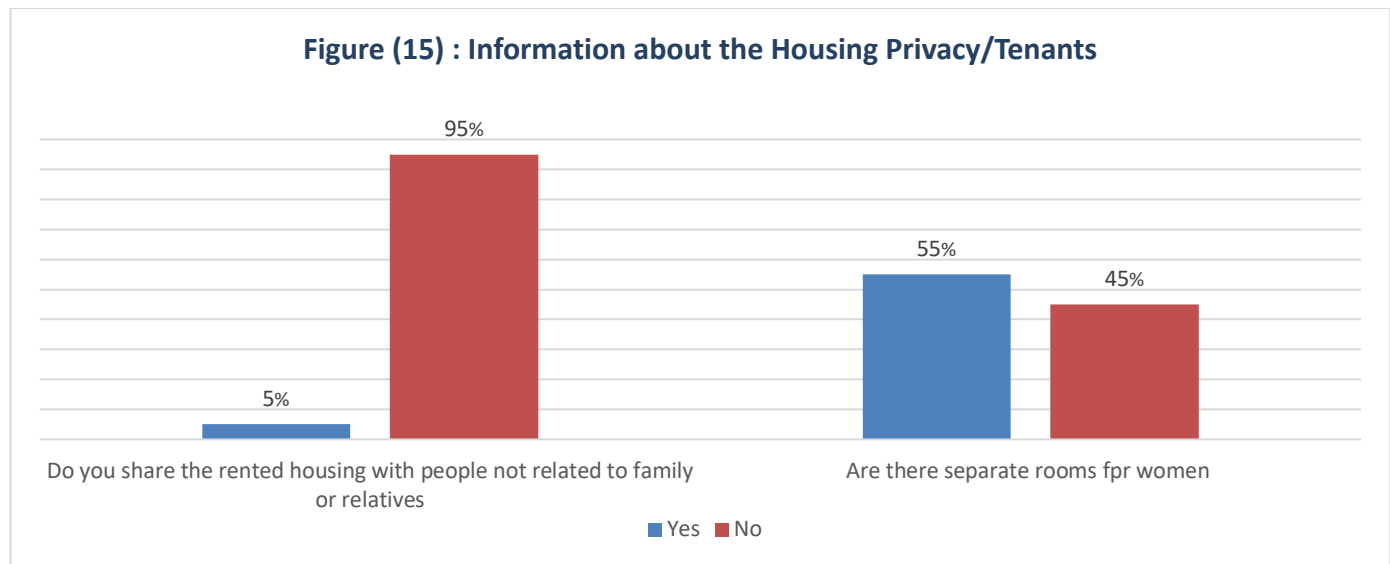


As previously mentioned, 45% of the tenants in Raymah Governorate are IDPs (Figure 5), the study shows that 75% of them live in one to two rooms.



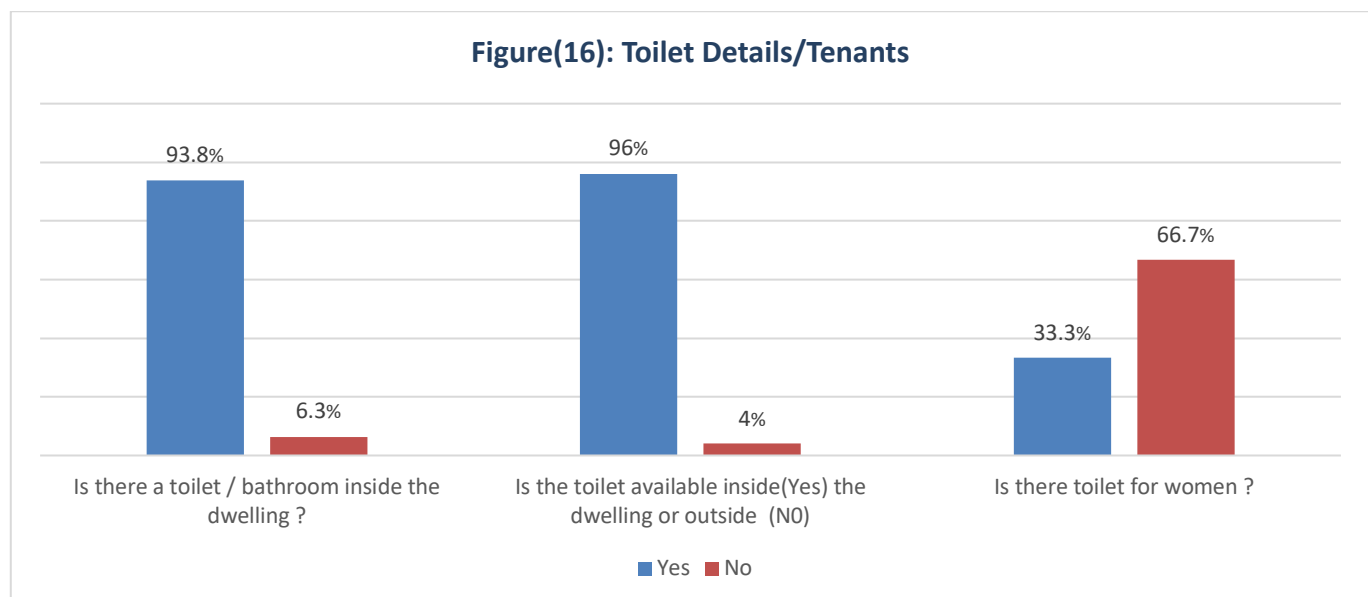
2.6 Privacy of the Housing:

The tenants' sample analysis shows that 55% of housing rented by tenants have separate rooms for women, whereas 45% do not have separate rooms. As for sharing the housing, the study revealed that 95% of rented housing were not shared by any members from outside the family of the household, while 5% were shared, which reflects the lack of privacy for those families (Figure 15).

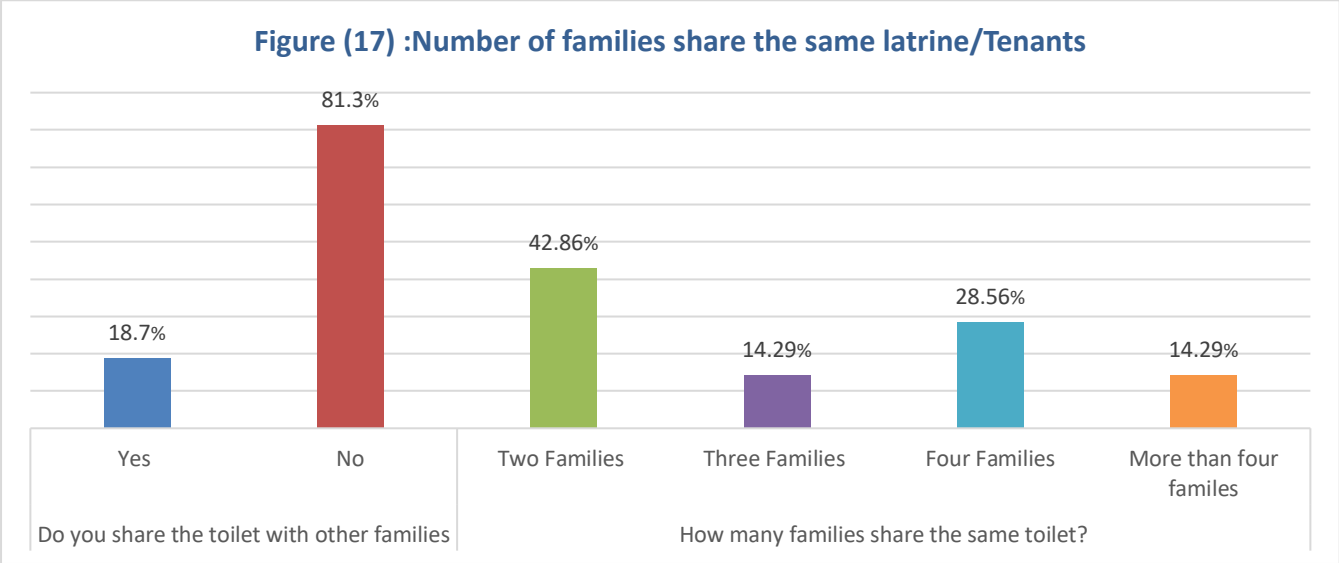


2.7 Toilet in the Housing:

The results of the study sample analysis (Figure 16) shows that 93.8% of rented housing have a toilet, whereas 6.3% do not have a toilet. The results also shows that 96% of rented housing have a toilet inside the housing, where 4% have a toilet outside the housing (yard area). As for the availability of separate toilets for women, 33.3% of rented housing have separate toilets for women, whereas 66.7% did not have separate toilets for women.

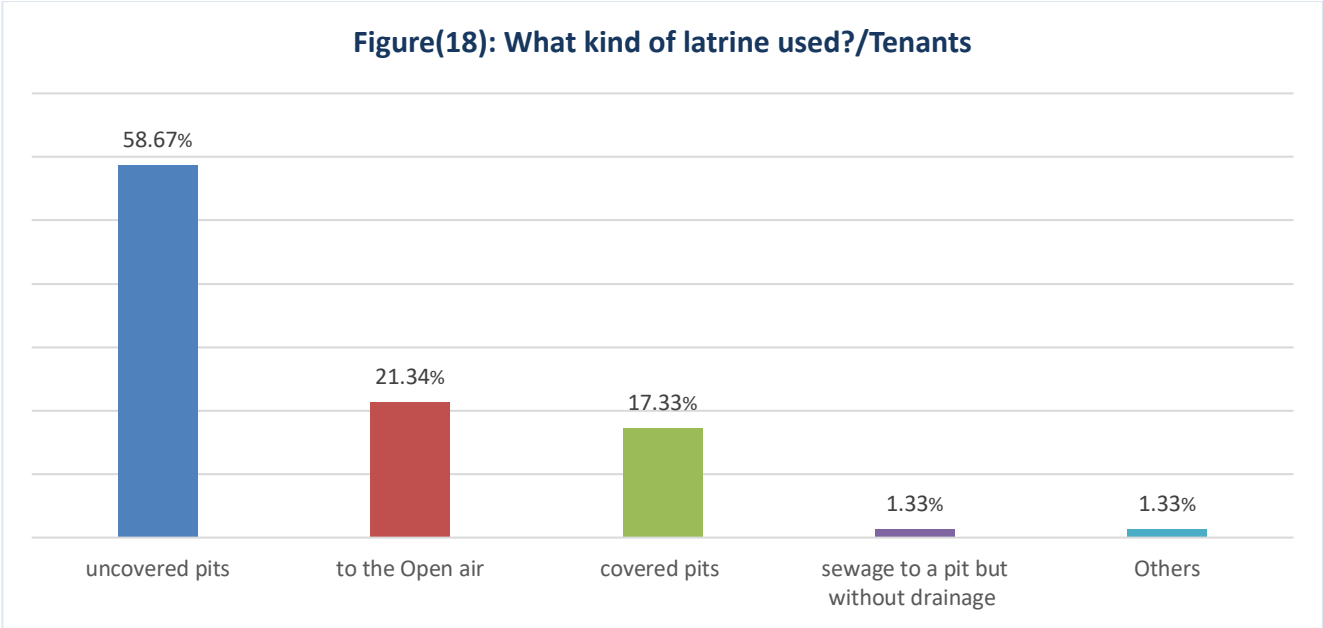


The study also shows that 81.3% of the tenants’ sample did not share the toilet with other families, whereas 18.7% shared the toilet with other families. As for the number of families that shared a toilet, study shows that 42.86% of families shared a toilet with two other families, 28.56% with four other families, 14.29% with three other families, and 14.29% with more than three families Figure (17). These results reflect the great lack of privacy for families in using the toilet, especially for women. The study also showed that in case of unavailability of a toilet, 100% of tenants use the outdoor area.



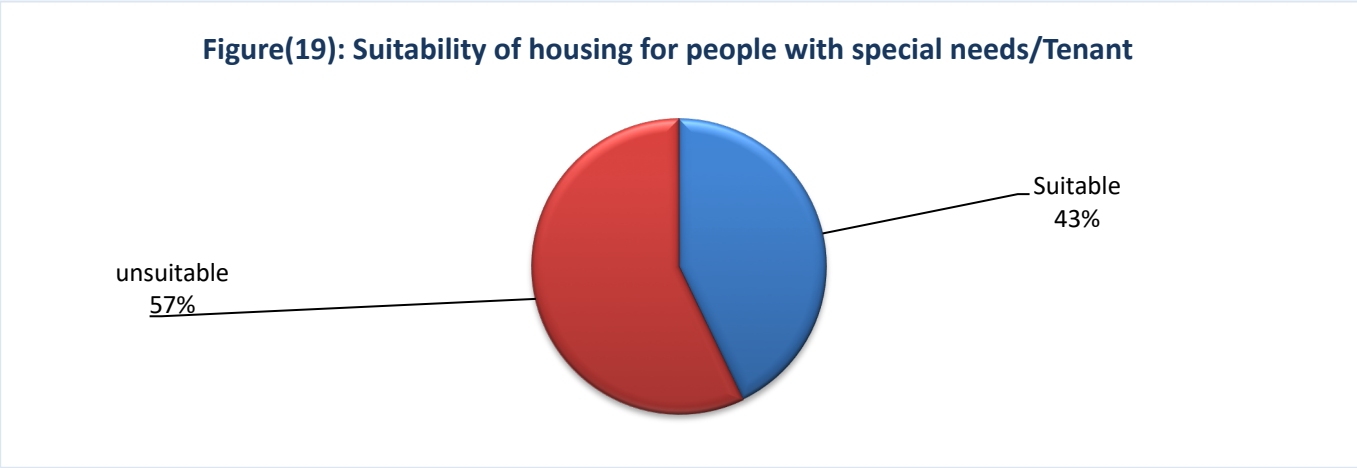
2.8 Type of sanitation System:

The results of the tenants’ analysis show that 58.67% of the tenants’ rented housing used uncovered cesspits, 21.34% the outdoors, 17.33% covered cesspits, 1.33% the sewage cesspit without drainage, and 1.33% used other (Figure 18). These results indicate that the types of sanitation systems used in this area are unsanitary for both the people and the environment.



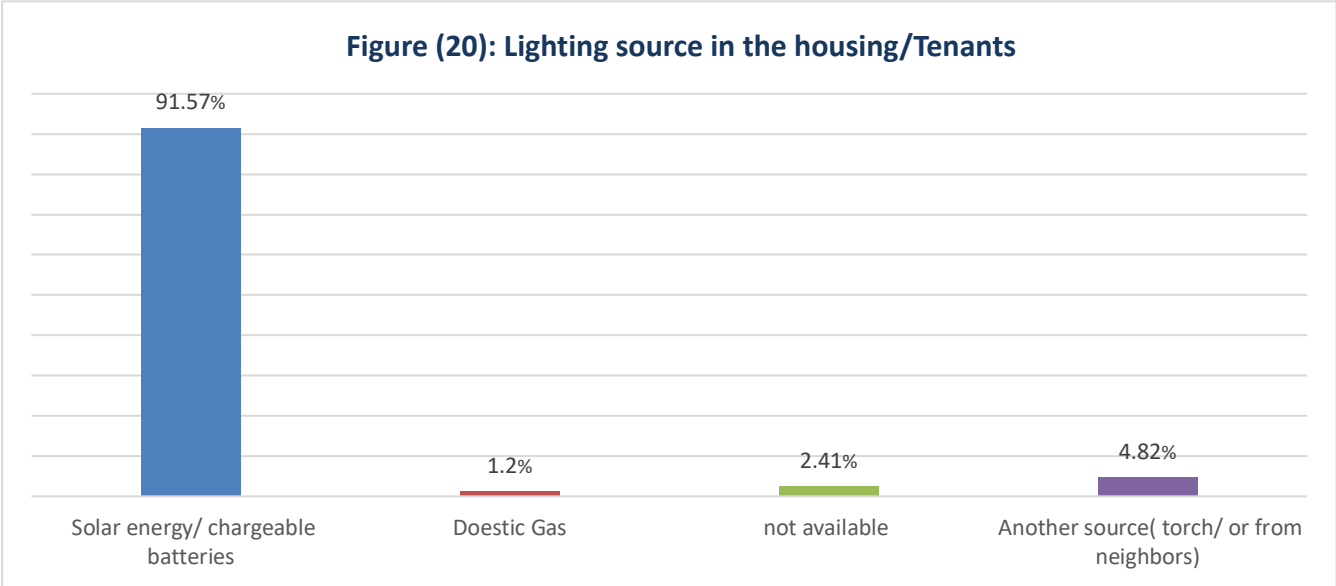
2.9 Suitability of Housing for People with Special Needs:

The results of the tenants’ sample analysis indicate that 57% of rented housing are not suitable for family members with special needs, while 43% are suitable for individuals with special needs (Figure 19). 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.



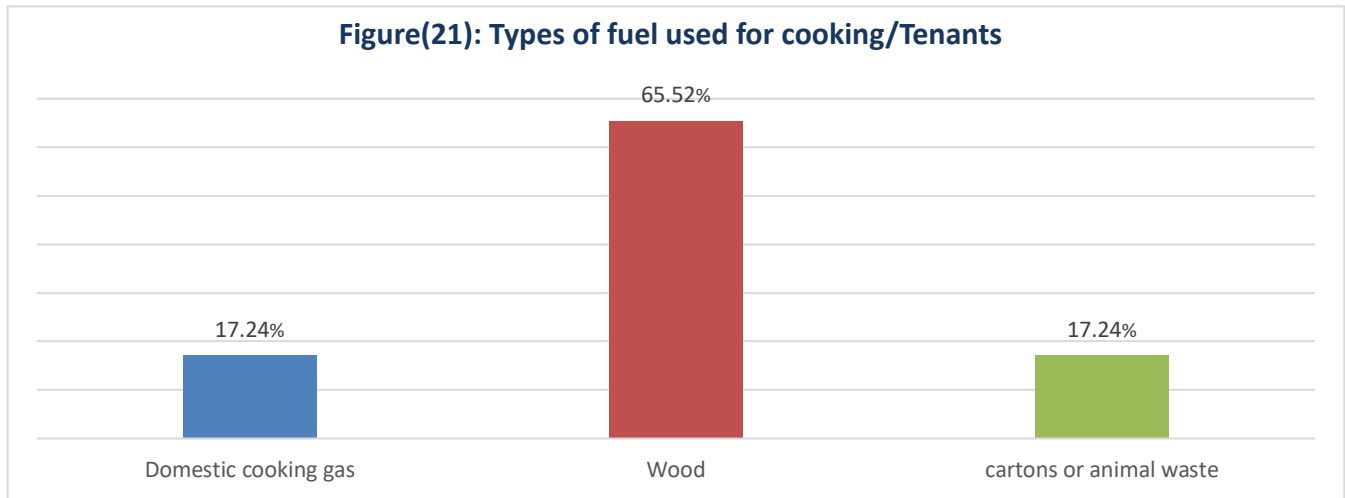
2.10 Source of Lighting:

Figure (20) illustrates the results of the tenants’ analysis in regards to sources of lighting in the rented housing. 91.57% of tenants use solar energy and rechargeable batteries. Followed by: 4.82% other sources of lighting (torch or extended from the neighbors), 2.41% unavailable source of light, and 1.2% domestic gas. These results show that solar energy and rechargeable batteries are the primary sources of lighting in this Governorate.



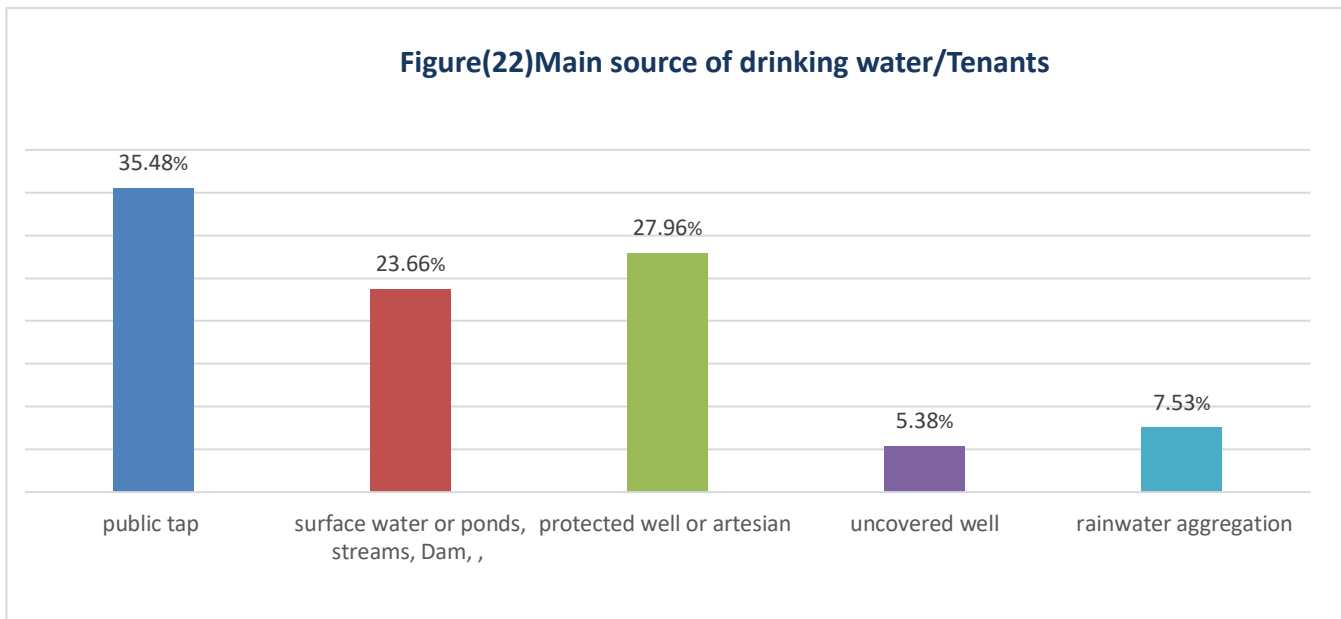
2.11 Type of Fuel Used for Cooking:

In the context of the geographical sample of Raymah Governorate, the analysis of this study shows that the main type of fuel used by the tenants' households for cooking purposes is 65.52% firewood. Followed by: 17.24% domestic cooking gas, and 17.24% cartons / animal waste. These results reflect the difficulty faced by most tenants, especially IDPs who cannot afford the price of cooking gas and are forced to use firewood and other harmful sources of fuel which are unhealthy and add an additional burden on the family in obtaining them (Figure. 21).



2.12 The Source of Drinking Water:

Figure (22) shows that the main sources of drinking water for tenants in Raymah Governorate are: the public water grid 35.48%, covered wells 27.96%, surface water (dams, ponds and streams) 23.66%, rain water aggregation 7.53%, and uncovered wells 5.38%. These statistics reflect the difficulty which most tenants face in obtaining clean drinking water.



3 Access to Housing

3.1 Transfer from Former Residence (Geographical Area):

Figure (23) shows that 43.8% of the tenants' sample are local residents of the area, whereas 56.3% are tenants/IDPs who have moved either from within the Governorate itself, or from other Governorates.

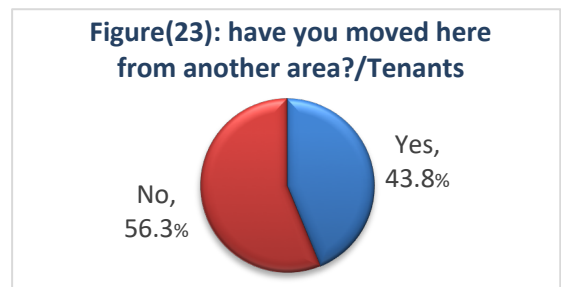
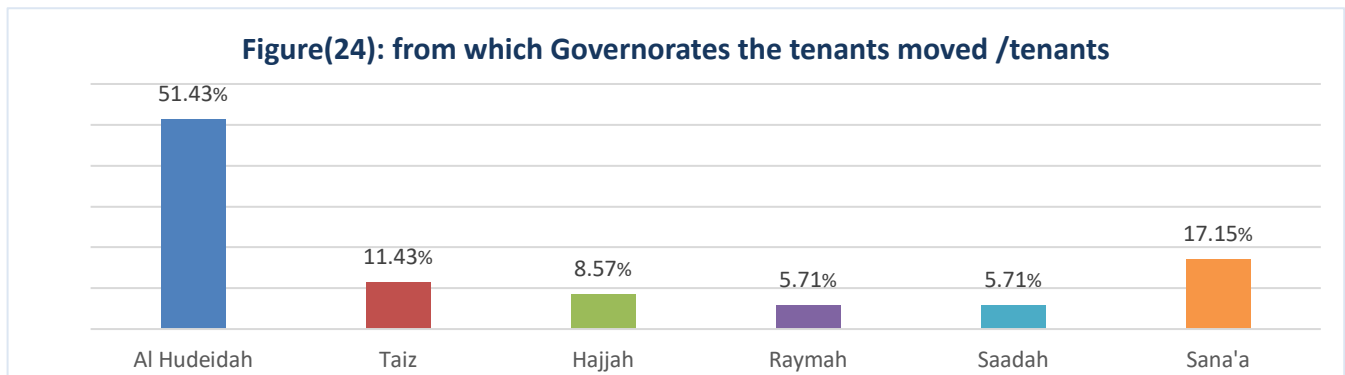


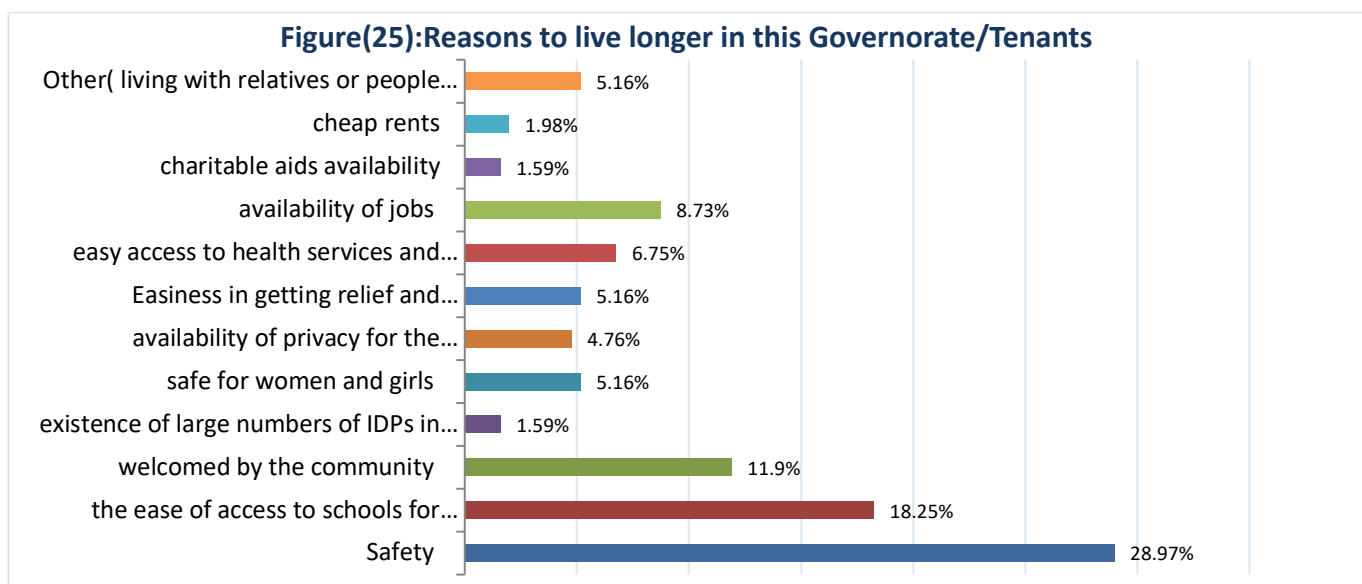
Figure (24) shows the areas of origin where tenants

moved from: Al Hudaydah 51.43%, Sana'a 17.15%, Taiz 11.43, Hajjah 8.57%, Saadah 5.71%, and 5.71% are tenants who moved from the districts of Raymah. The study shows that IDPs moved to Raymah due to the war and loss of jobs.



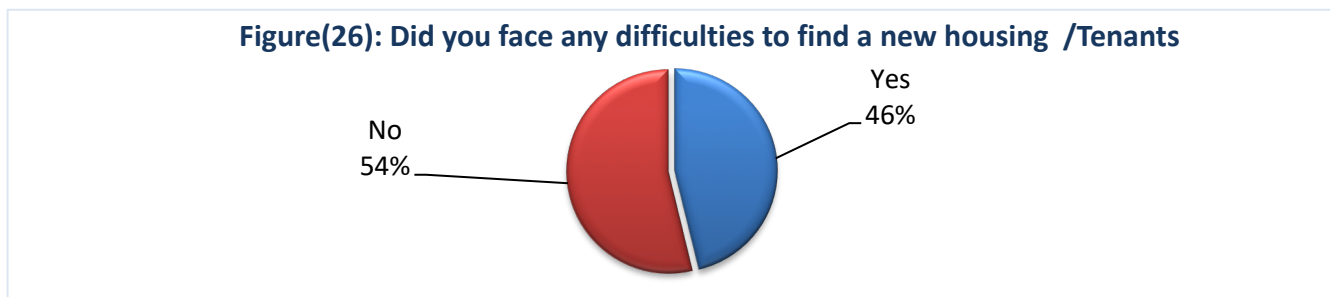
3.2 Choosing the Governorate for Housing:

The results of the tenants' sample analysis indicate that tenants, especially IDPs from Al Hudaydah (51.43%), chose to move to Raymah Governorate for to safety, distance from areas of conflict, and proximity to areas of origin where IDPs moved from (Figure 24). The results also illustrate the reasons IDPs chose to settle in Raymah Governorate, and they are as follows: 28.97% safety, 18.25% ease of access to schools, 11.09% being welcomed by the local community, and the remaining reasons are shown in Figure (25).

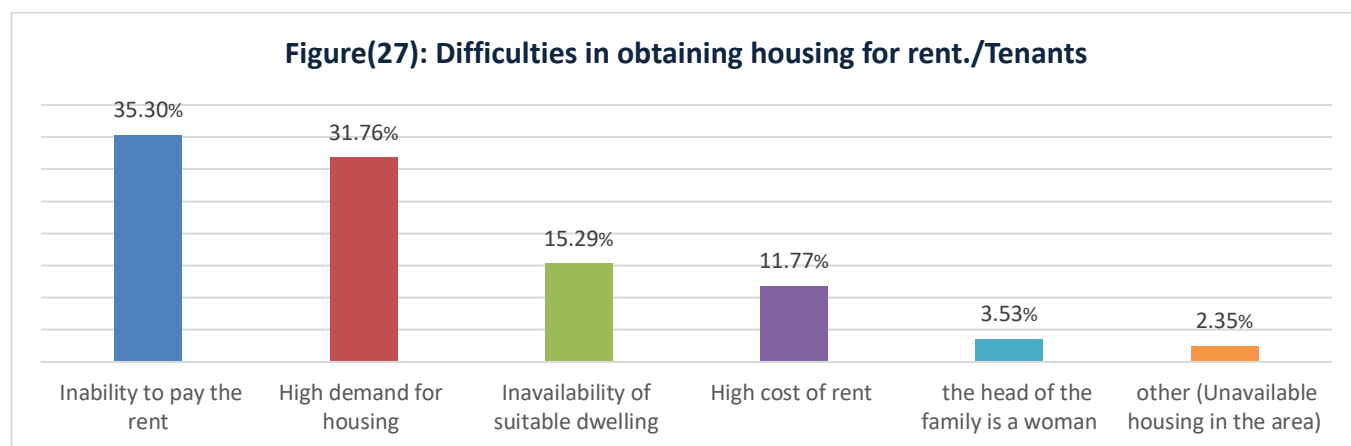


3.3 Difficulties in Obtaining Housing and Stability:

Figure (26) shows that 46% of the tenants faced difficulties in finding rented housing and 54% did not face any difficulties.



These difficulties are as follows: inability to pay rent 35.30%, high demand for rented housing 31.67%, unavailability of adequate housing to rent 15.29%, high rent costs 11.76%, because the head of the family is a woman 3.53%, and 2.35% other (unavailability of housing to rent) Figure (27).



These results confirm the results of the qualitative analysis which states that the Governorate of Raymah does not have many housing for rent. The results also show that tenants’ inability to pay rent creates challenges facing the stability in the area especially with the lack of job opportunities.

The results of the landlords’ sample analysis show that the challenges facing the rental market are as follows: lack of housing for rent 55.56%, high demand for rental housing (demand vs supply) 22.22%, and accumulated non-payment of rent 22.22% (Figure .28).

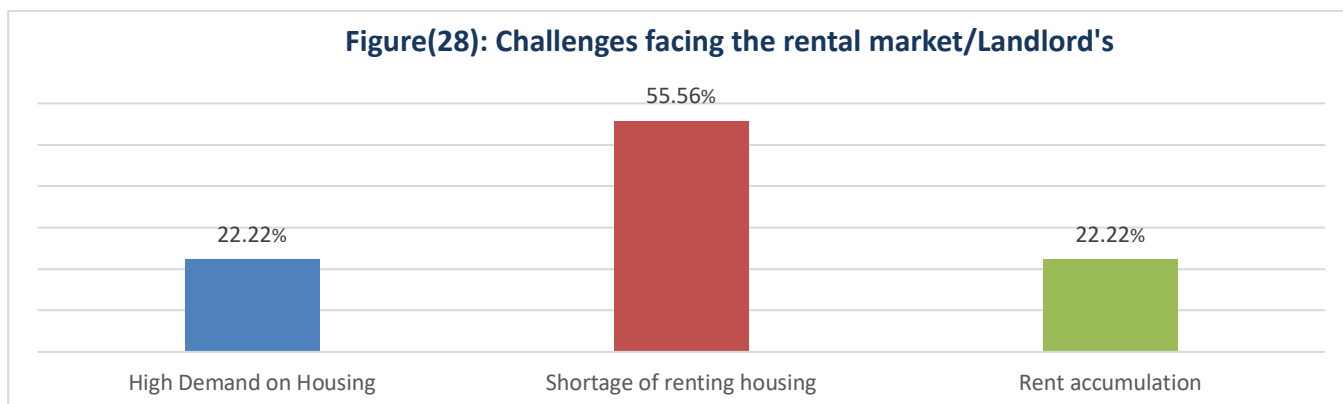
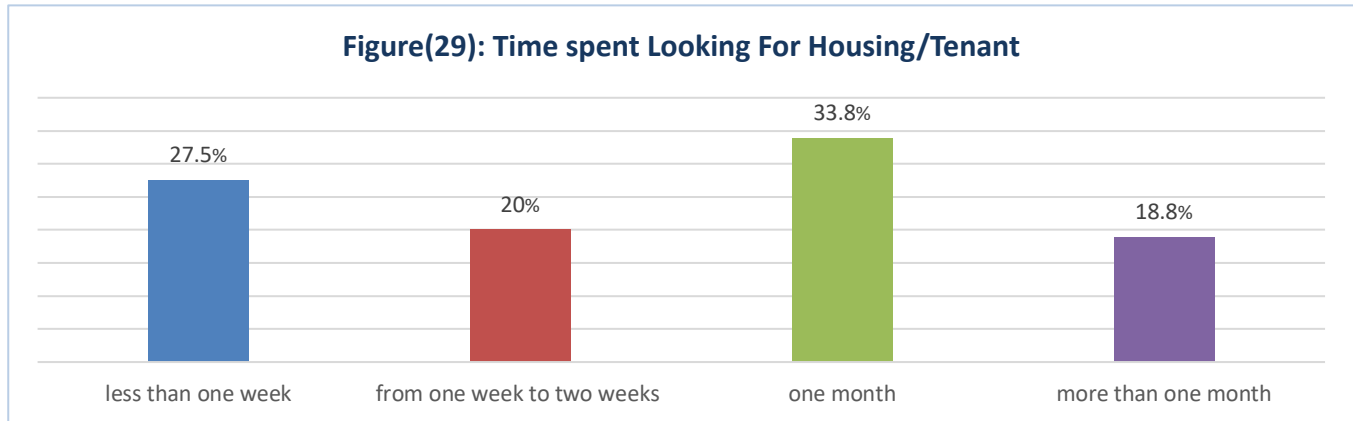
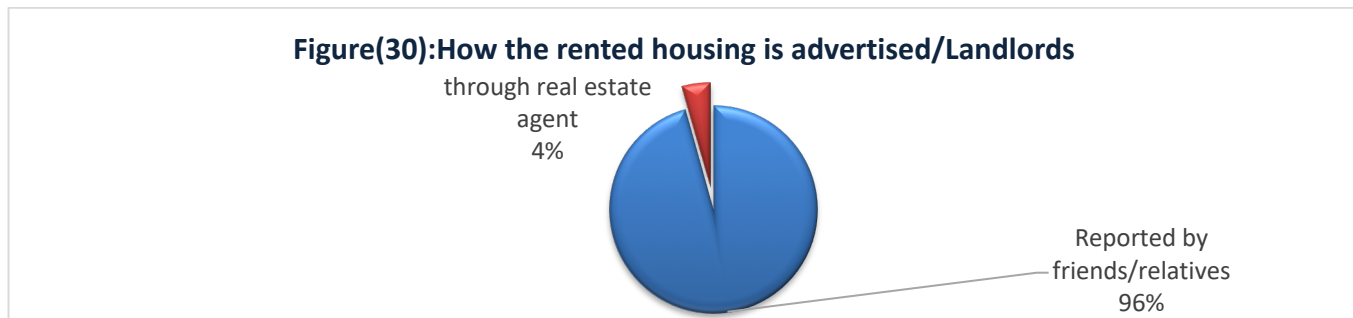


Figure (29) illustrates the average period of time it takes a tenant to find a housing. One month 33.8%, less than a week 27.5%, from one to two weeks 20%, and more than one month 18.8%.

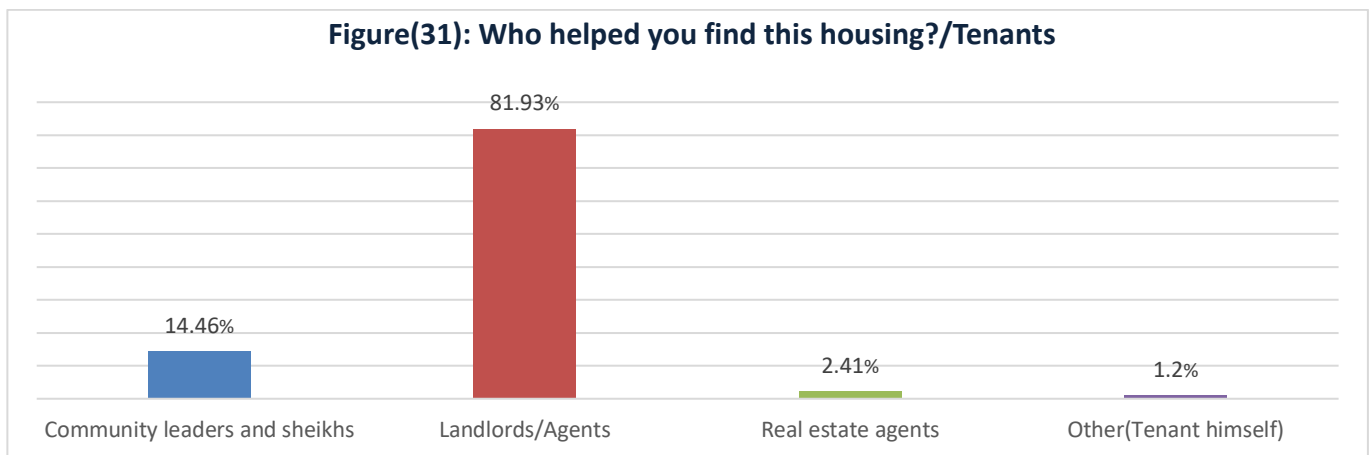


According to the results of the landlords’ sample analysis, 96% of tenants rented housing through family members, and 4% through real estate agents, Figure (30). The results of the analysis clearly demonstrate that housing advertisement is mainly done through traditional channels (word of mouth) and that real estate offices do not play a significant role in this area.



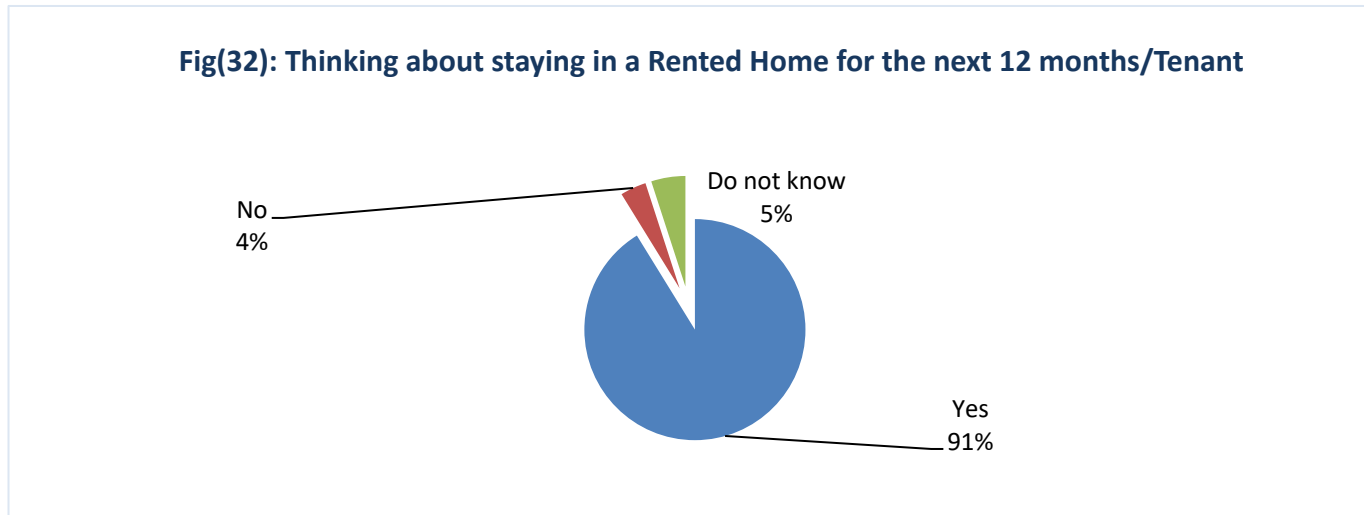
3.4 Key Actors in the Leasing Market and Access Housing

The qualitative analysis of the tenants’ sample data shows that the main operators in the leasing market are landlords, followed by community leaders, who play different roles like introducing the tenant and/or stamping contracts (written contracts). Figure (31) shows that the majority of tenants found the rented housing through landlords/agents 81.93%, community leaders and sheikhs 14.46%, real estate agents 2.41%, and 1.2% other (by tenant himself).

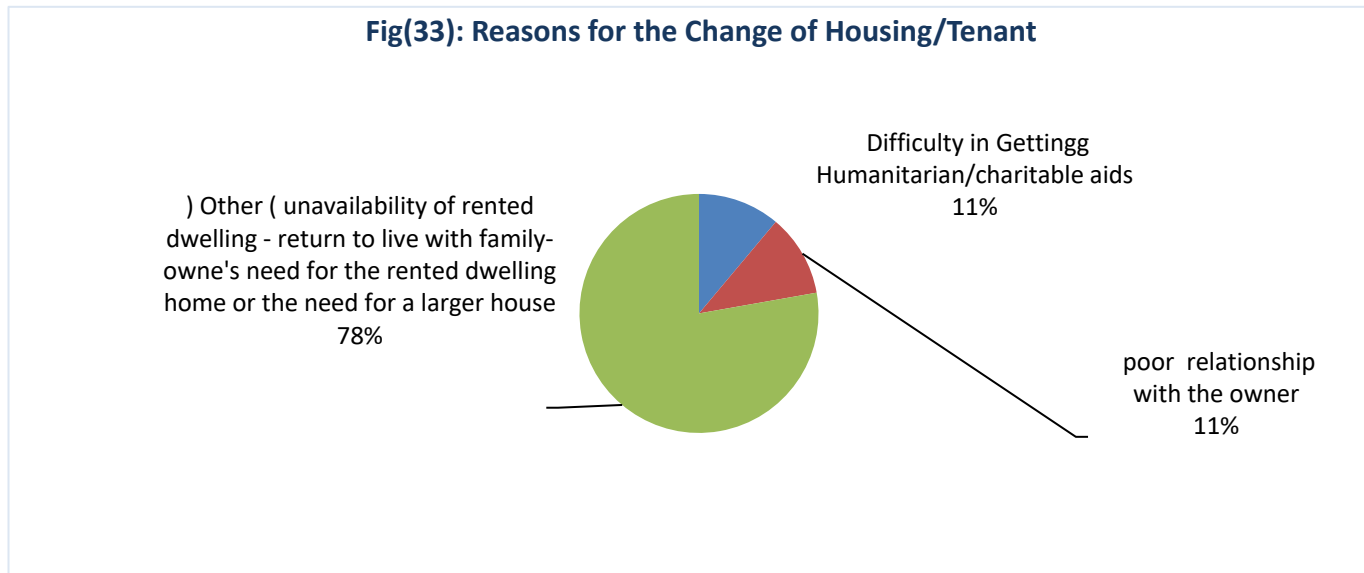


3.5 Stability in the Housing:

In regards to settling in the area for the next twelve months, figure (32) shows that 91% of the tenants' sample decided to stay, and 4% will not stay in their current rented housing.



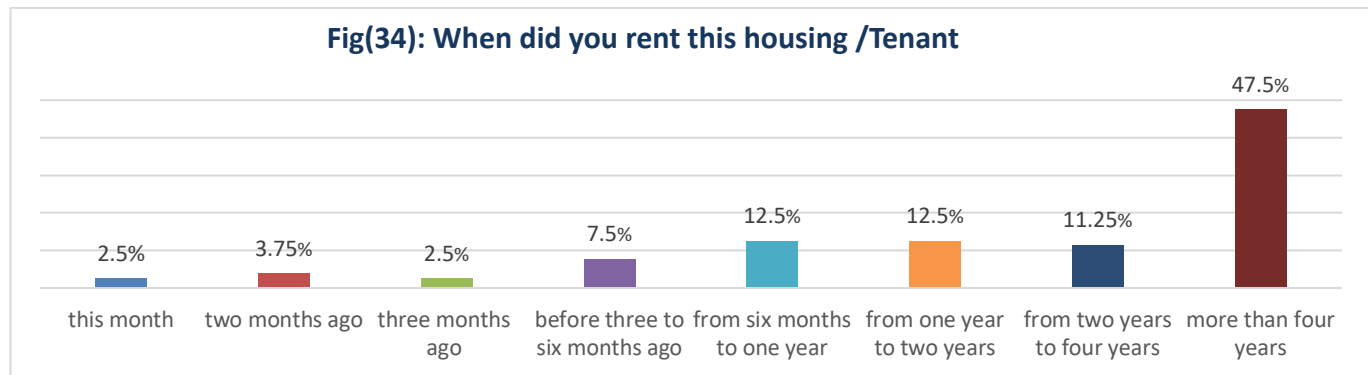
As for the reasons for moving from their current rented housing, 11% of tenants said it was due to poor relationships with the landlords, 11% difficult to access humanitarian aids and charity assistance, and 78% was other (tenants returning to live with family, looking for a larger housing, lack of rental housing etc.), Figure (33).



4 Rent and the Main Sectors of the Rental Market

4.1 The Rental Period of the Housing:

Figure (34) shows that 47.5% of the tenants' sample have been in rented housing for more than four years, 12.5% one to two years ago, 12.5% six months to one year ago, 11.25% two to four years ago, 7.5% three to six months ago, 3.75% two months ago, 2.5% rented the housing last month, and 2.5% rented the housing this month. These results reflect the fact that the majority of tenants are former stable residents of the area.



4.2 Renting Agreement:

The results of the tenants' data analysis (Figure 35) indicate that 67.5% of the tenants have verbal rental agreements, 16.3% written agreements but not legalized by local police, 15% don't have rental agreement (since they live with relatives or they live in housing free of charge), and 1.3% are legal written agreements. These results show that most of the rental agreements in Raymah are verbal/informal agreements, reflecting that the rental market in the Governorate is not governed by formal contracts/agreements.

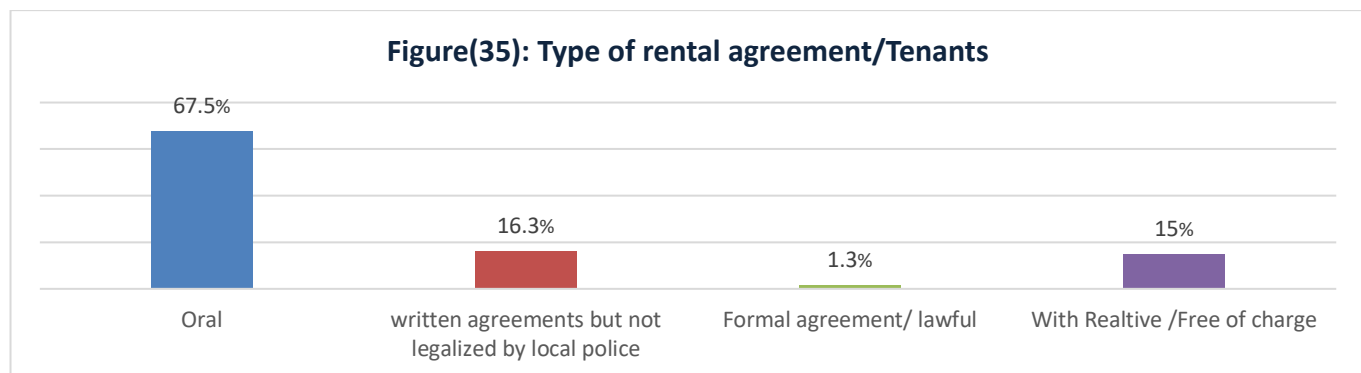
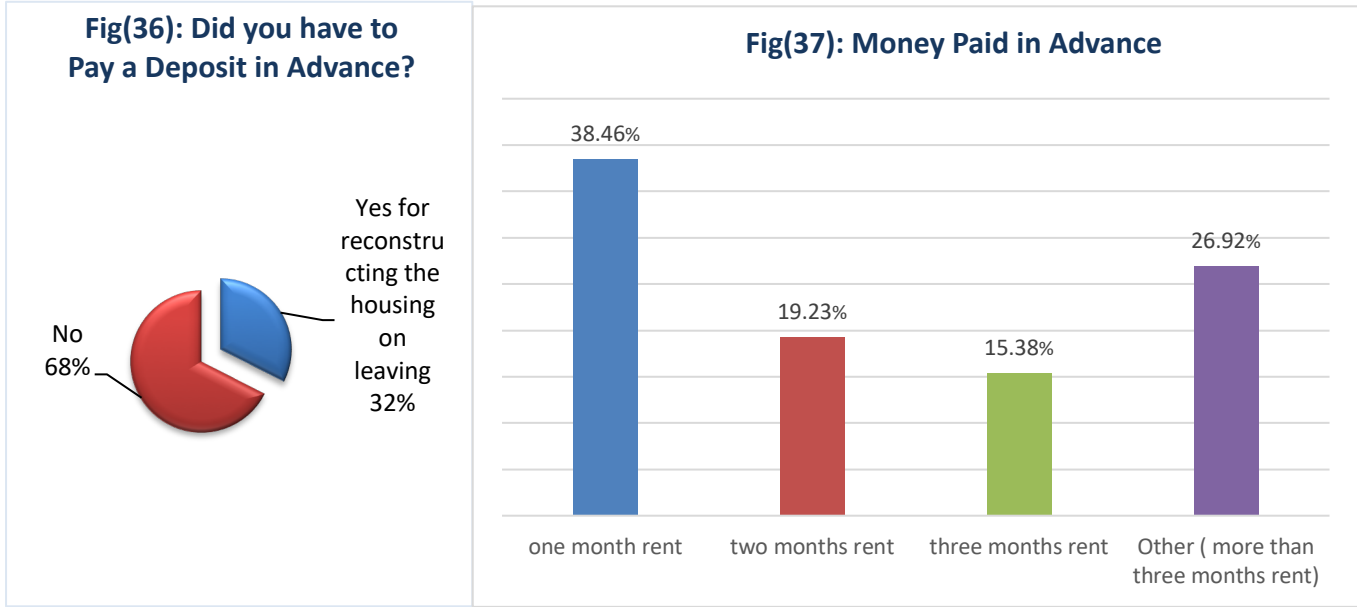


Figure (36) shows that 68% of the tenants' sample are not obligated to make an advance payment in the rental agreement, whereas 32% of the tenants have to pay a certain amount of money in advance as collateral for home repairs upon departure, which adds additional burdens to tenants, especially IDPs.

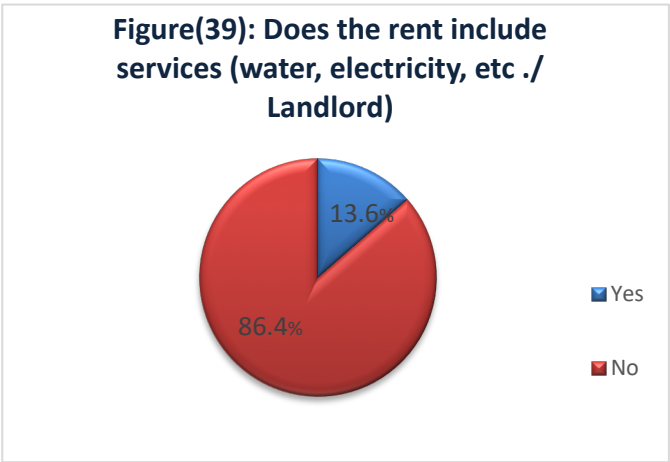
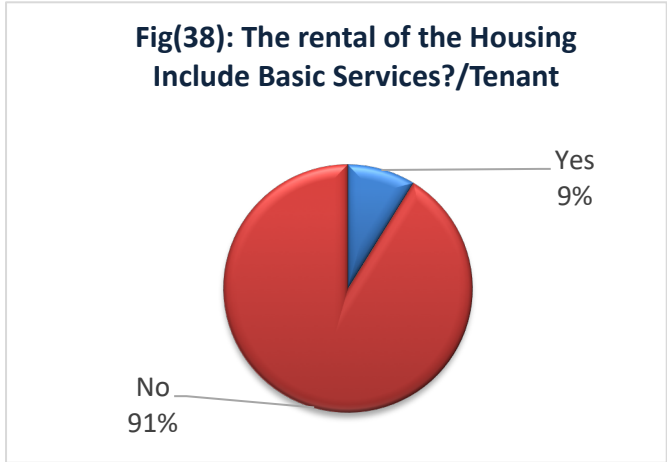
The details of the advanced payment are as follows: a month's rent by 38.46% of landlords, more than three months 26.92%, two months' rent 19.23%, and three months' rent 15.38%, Figure (37).



4.3 Services in the Governorate.

The results of the tenants’ study show that 91% of rental payments do not include basic services such as water and electricity, while 9% do include basic services, because according to landlords, these services have separate costs (Figure 38).

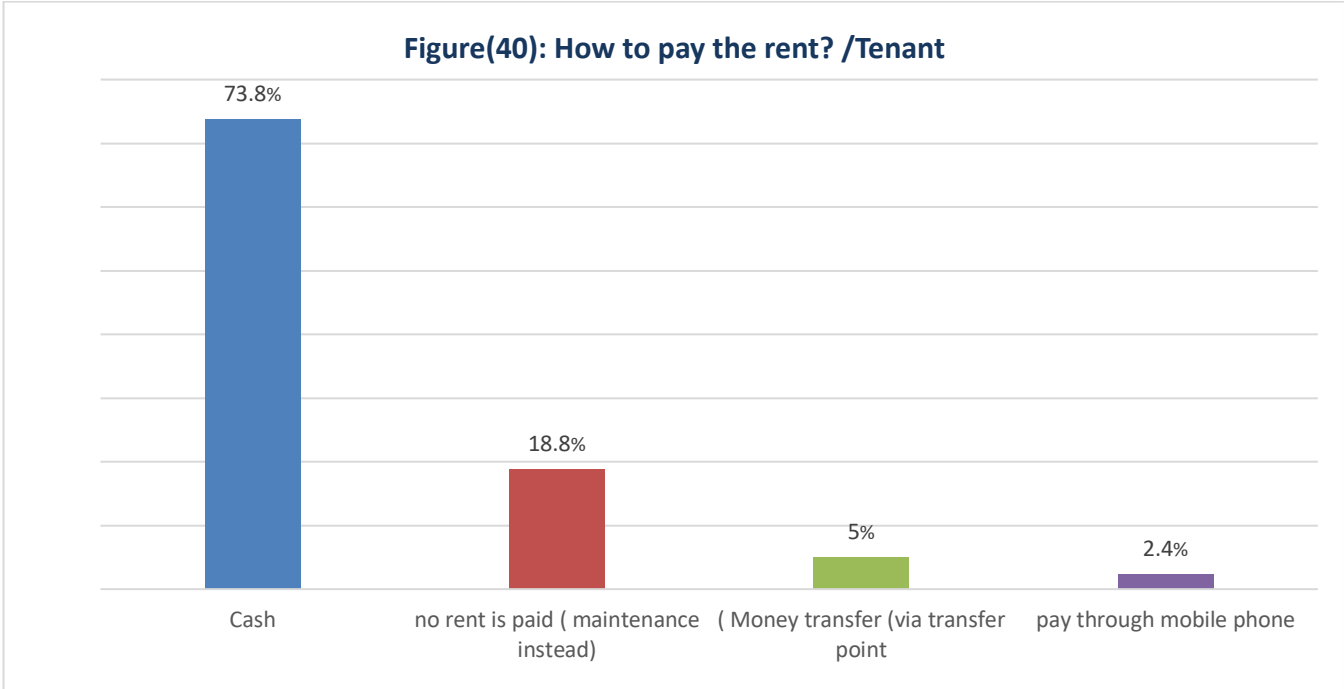
In the same context, the results of the landlords’ data analysis show that 86.4% of housing’ rents do not include basic service, while 13.6% do include it, but only to shared housing. The results show that the majority of rental payments in Raymah Governorate do not include basic services, Figure (39)



4.4 Rent Payment Methods:

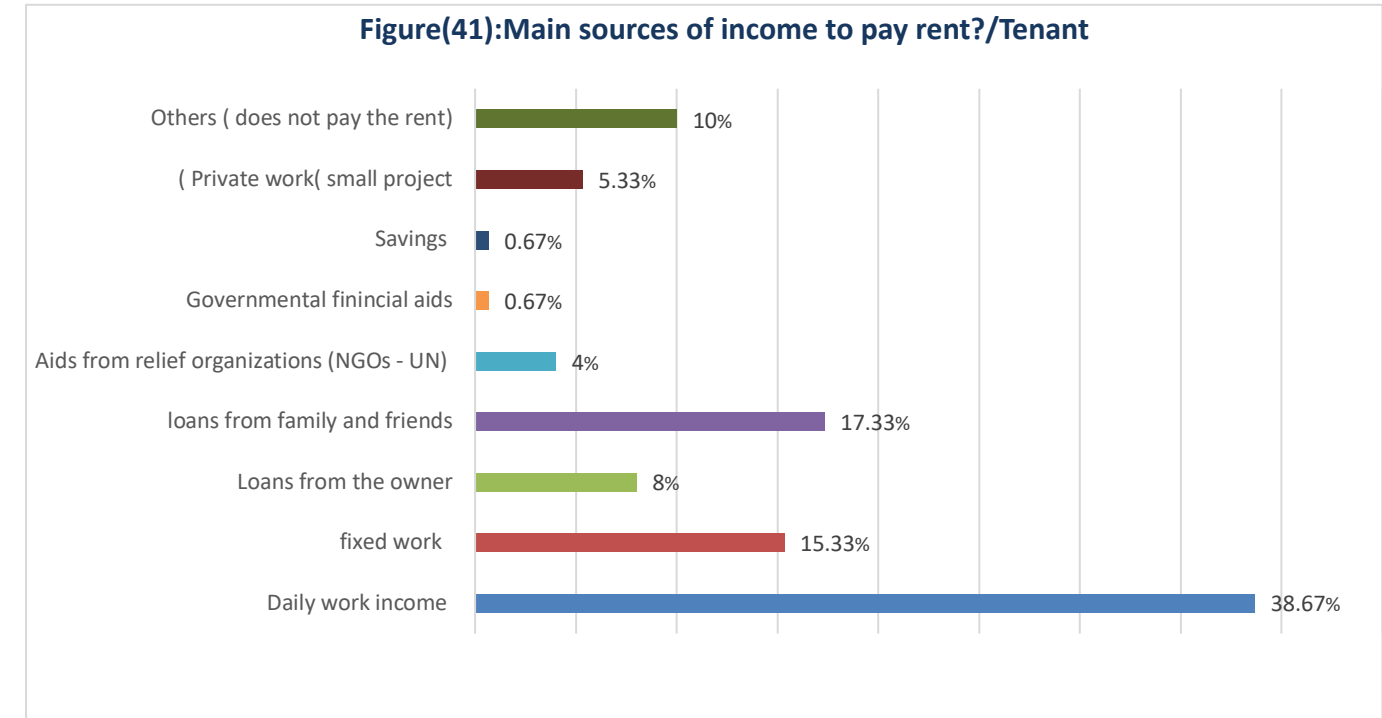
The results of the tenants’ study reveal that 73.8% of the tenants’ sample pay rent in cash, 18.8% do not pay the rent directly (maintain and repair housing in exchange for living in the housing), 5% pay

through money transfers, and 2.4% through mobile money transfer (Figure 40). The results show that cash payment is the predominant method of paying rent in the Governorate of Raymah.



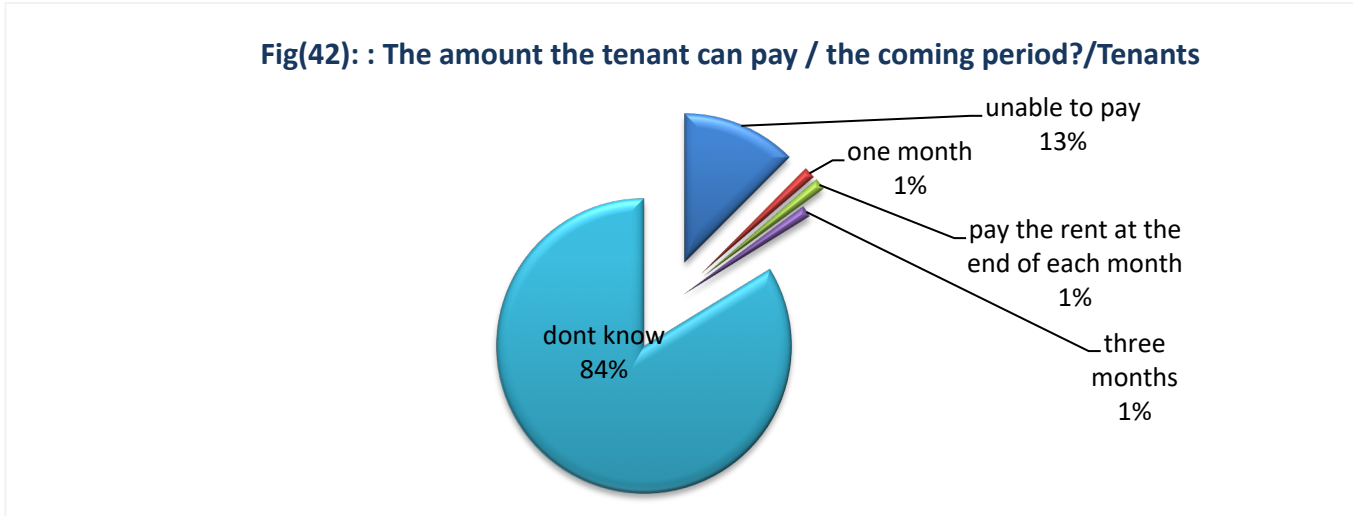
4.5 Sources of Income to Pay the Rent:

The results of the study shows that 38.67% of the tenants’ sample paid rent through their daily working income, 17.33% loans from friends or family, 15.33% regular employment with steady income, 10% do not pay rent, 8% loans from landlords, 5.33% through their own small projects, 4% financial assistance of international aid organizations, 0.67% from savings, and 0.67% government financial assistance (Figure 41).

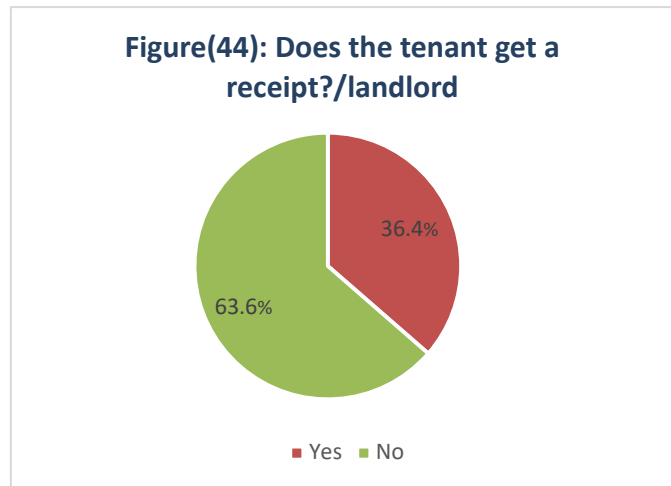
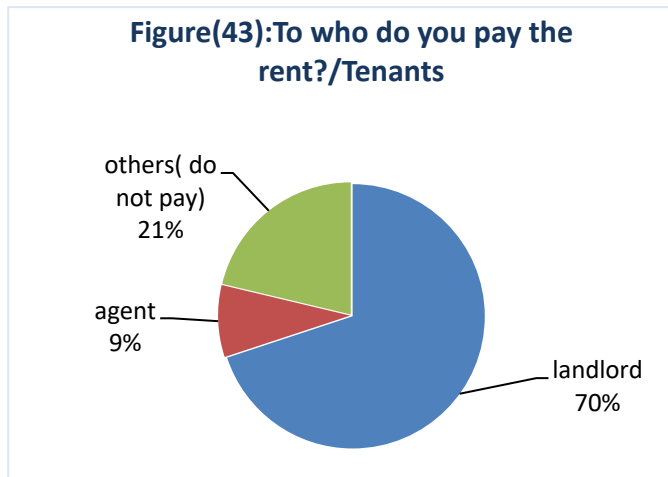


4.6 Rental Payment periods:

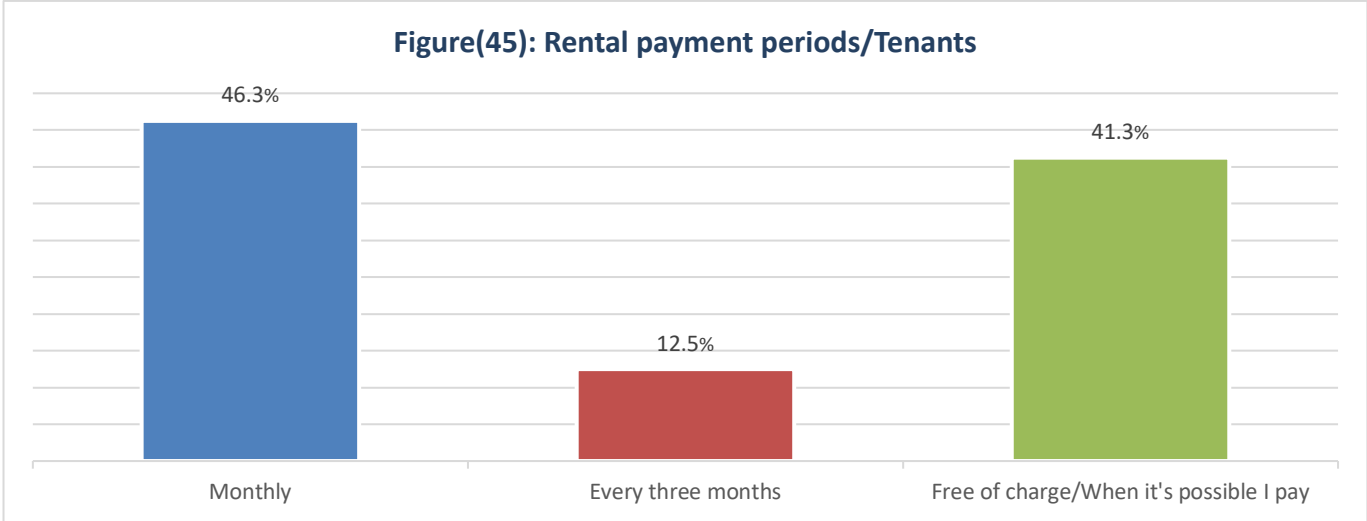
The results of the analysis (Figure 42) show the number of months' tenants can commit to paying rent for the next coming months. 84% of the tenants said that they don't know for how long they can continue to pay rent due to the war and therefore lack of income, 13% unable to pay rent, 1% for one month, 1% three months, and 1% of tenants can pay rent at the end of each month. These results reflect the economic situation of the majority of tenants and the psychological stress they are going through.



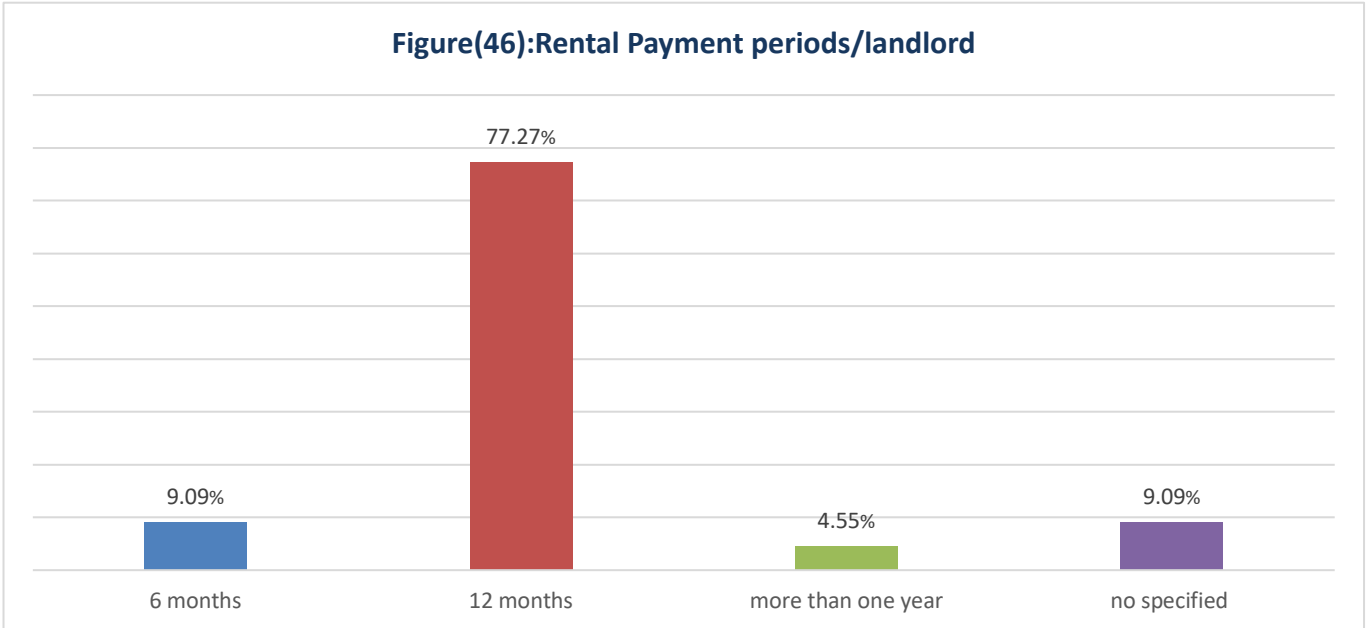
As for the methods of paying rent, 70% of tenants hand the rent money directly to the landlords, 9% to the agents, and 21% do not pay (Figure 43). In regards to getting a receipt for rental payment from the landlords, study shows that 36.4% of tenants get a receipt, whereas 63.6% do not get a receipt for rental payment (Figure.44).



The results of the tenants’ study (Figure 45) state that rental payment due dates vary, 46.3% of the tenants pay on a monthly basis, 41.3% according to their financial ability (due to the war and lack of income) or they live in rent free housing, and 12.5% pay rent every three months. These results show that there are no specific rent payment deadlines, rather they are flexible according to the tenants’ ability to pay (due to loss of jobs and displacement).



In the same context, the landlords’ sample data confirms that the period specified in contracts/agreements is annual by 77.27% of landlords, an open period according to tenants’ ability to pay 9.09%, every six months 9.09%, and more than one year 4.55% (Figure 46). These results reflect that there are no obligatory rent payment deadlines because of tenants’ difficult financial circumstances, especially IDPs.



4.6 Rent Increase and Stability

Figure (47) shows the results of the study in regards to the correlation between rent costs' fluctuation and housing stability. 86.3% of the tenants' sample stated that there was no increase of rent in the past twelve months, whereas 13.8% reported an increase in rent rates during the past year. As for the next twelve months, 56.3% of tenants expected an increase in rent payment in the next twelve months, whereas 43.8% did not anticipate any raise in rent costs. In regards to getting a receipt for rental payment from the landlords (figure 47), study shows that 7.5% of tenants get a receipt, whereas 92.5% do not get a receipt for rental payment.

The study also shows that 83.8% of tenants expressed their worries from the possibility of being evicted from the rented housing, while 16.3% did not have those fears.

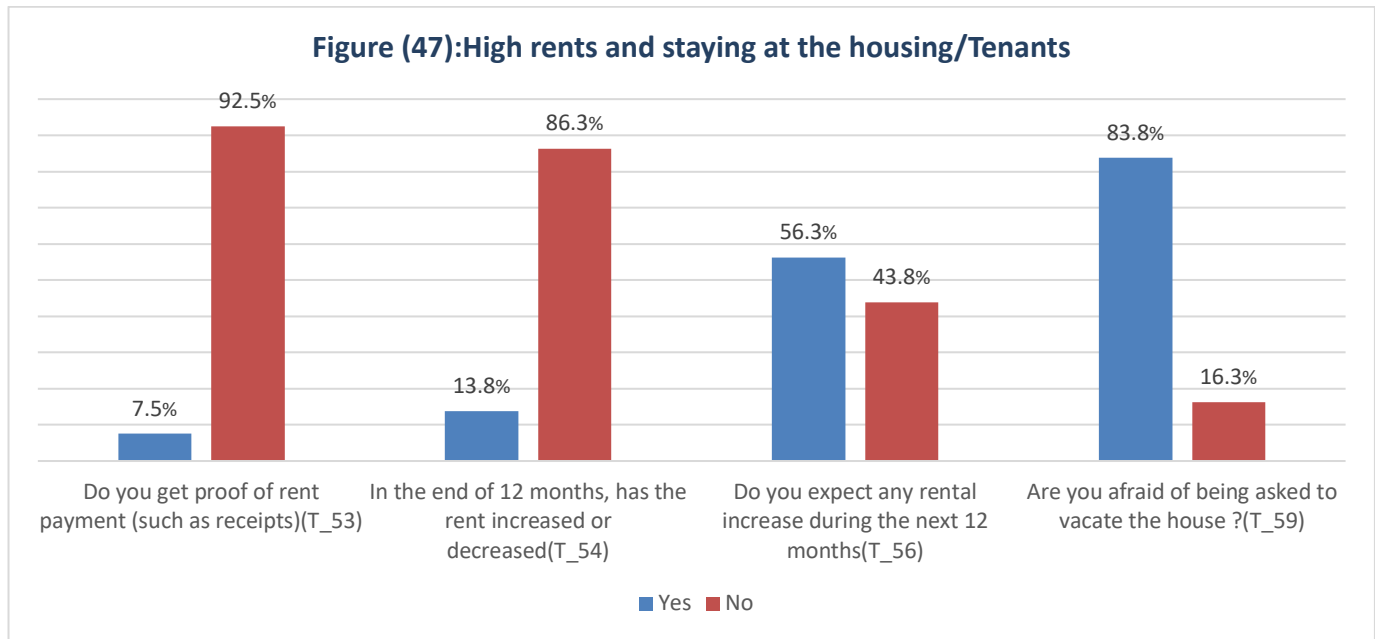
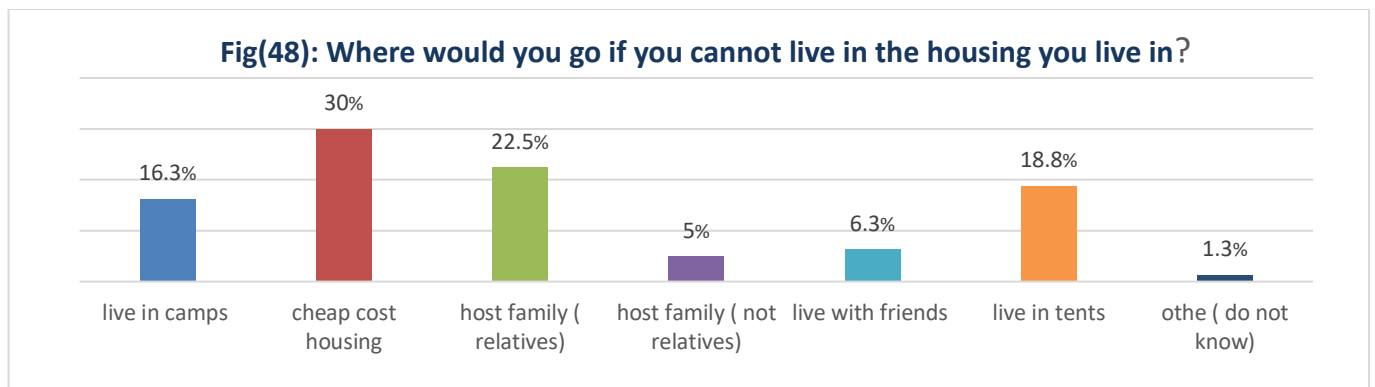


Figure (48) illustrates the results of the tenants' sample analysis in regards to alternatives that tenants are considering in case of inability to continue living in the current rented housing. 30% will try to find cheaper and more affordable housing, 22.5% stay with relatives, 18.8% live in tents, 16.3% live in IDPs Hosting Sites, 6.3% stay with friends 5% stay with hosting families (not relatives), and 1.3% said that they do not know.



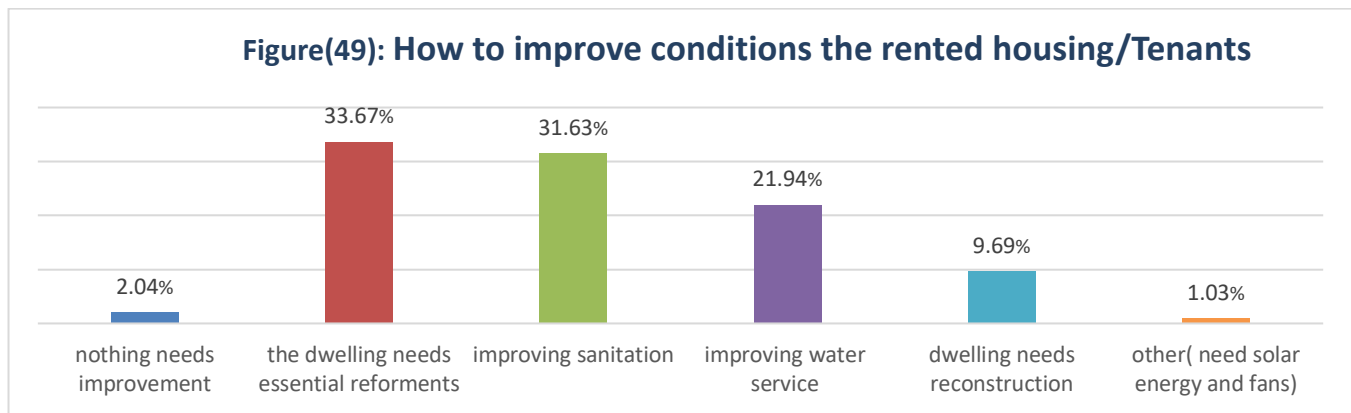
4.8 Total of Income of Tenants and their Families

The results of the tenants’ sample analysis show that the collective income of working members in the household is 13,868 YER on averages. As previously mentioned, the average rent is (12,233 YER) in addition to the cost of basic services at (2,792 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. This low income reflects the extent of the humanitarian and economic crisis that tenants are enduring, especially IDPs that are 55% of the tenants’ sample (Figure 5).

5 Housing Improvement and Accessing Assistance

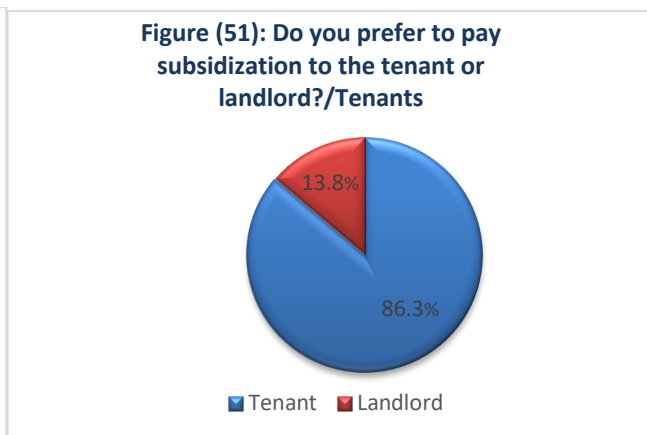
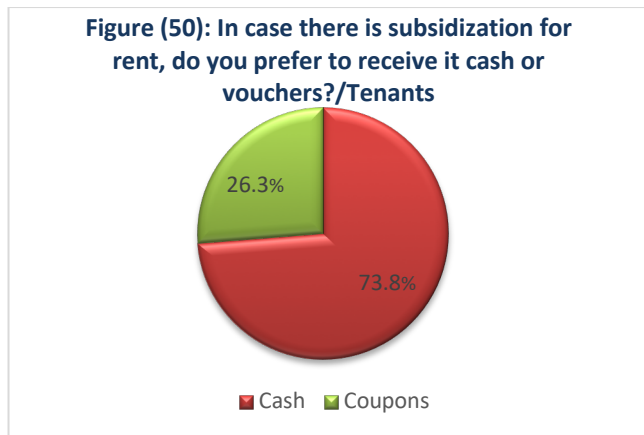
5.1 Housing Improvement

Figure (49) shows the results of the tenants’ sample analysis in regards to rented housing’ improvements in order for them to be adequate for living. 33.67% of tenants said the housing need considerable repairs, 31.63% improvement of sanitation services, 21.94% improvement of water services, 9.69% the housing need repairs and renovations to become suitable for living, 2.04% no need for improvement, and 1.03% other (need solar energy and fans).



5.2 Accessing Assistance

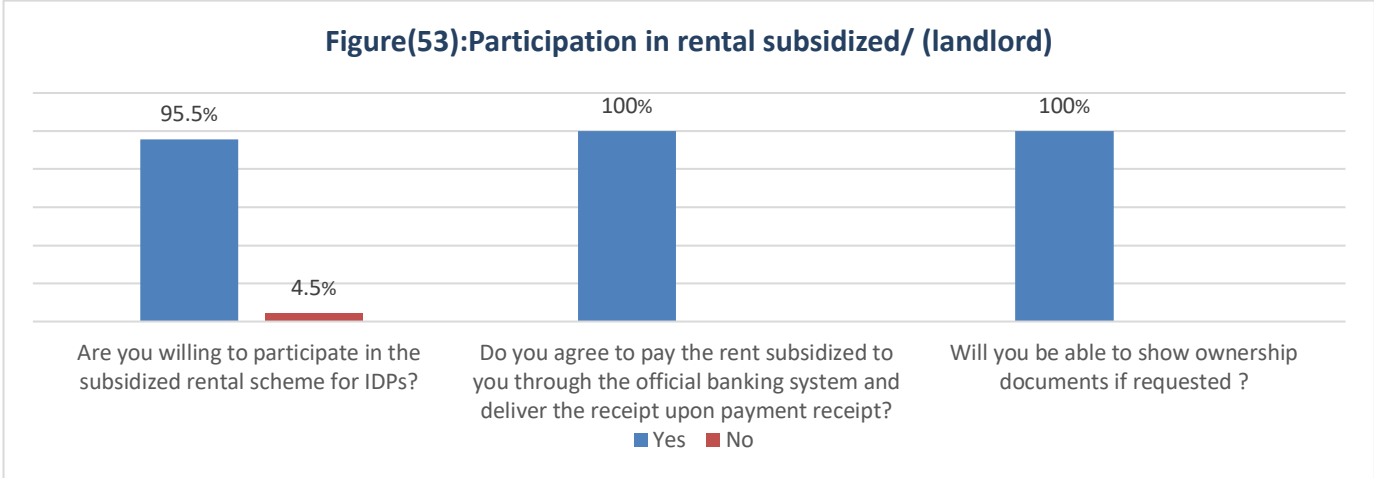
The results of the analysis of the tenants’ sample shows that 73.8% of tenants prefer to receive rental assistance if available in cash, and 26.2% of the tenants said through vouchers/coupons, Figure (50). Results also show that 13.8% of the tenants prefer the rent be paid directly to the landlords, whereas 86.3% preferred it to be paid to the tenants Figure (51).



6 Taking Advantage and Participating in Support Programs:

6.1 Show Property Documents:

The landlords' sample analysis show that 100% of landlords are willing to show housing ownership documents Figure (53).



6.2 Method of Receiving Rental Funds

In regards to methods of receiving rental funds, 100 % of landlords are willing to receive the rent through the banking system and provide a delivery receipt. (Figure.53).

6.3 Preparing for Participation

As for participation in rental assistance programs, results show that 95.5% of landlords are willing to participate in any future rental support programs for IDPs, whereas 4.5% are not willing to participate (Figure.53)

Section 2: Host Community Capacity Assessment

1. Rental Housing Capacity

The analysis reveals that the housing capacity in the Governorate of Raymah is quite limited. Results show that landlord covered in this study, rented 37 housing, and 100% of these rented housing are already occupied. The three targeted districts have no capacity at all. These results seem, to a large extent, consistent with the data from the interviews administrated by key informants who highlighted the difficulty in finding rental housing within their districts.

The results of the tenants' sample analysis show that the collective income of working members in the household is 13,868 YER on averages. As previously mentioned, the average rent is (12,233 YER) in addition to the cost of basic services at (2,792 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. This low income reflects the extent of the humanitarian and economic crisis that tenants are enduring, especially IDPs that are 55% of the tenants' sample (Figure 5).

2. Community Hosting IDPs

The qualitative analysis of the FGDs and KII reveals that the local community of Raymah Governorate is willing to receive IDPs, especially that there are social and family relations between IDPs and the hosing community. However, the most significant challenge that came up during the analysis is the lack of rental housing in the area (Figure 28).

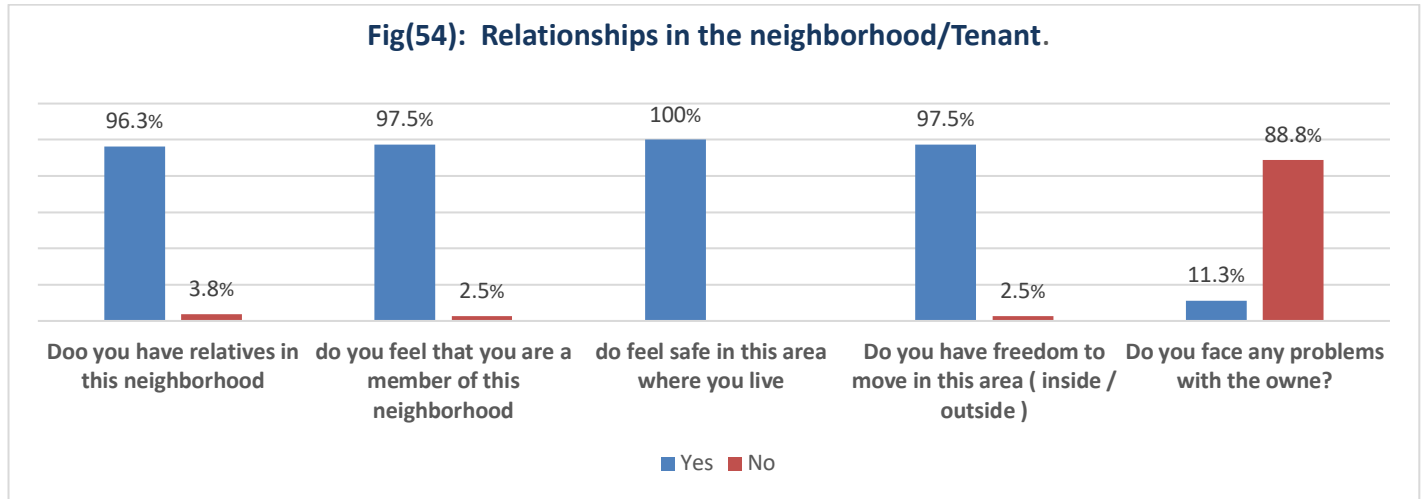
Some of the participants in the FGDs believe that priority in hosting IDPs will be for those who have family connections. One of the participants in the discussion sessions said, "Hosting IDPs is associated with family relations, and the local residents (family) can only host IDPs from 1 to 8 weeks." Therefore, the hosting will be limited to relatives and friends. Other participants highlighted the financial burden on families when hosting IDPs. One of the participants said, "Hosting IDPs to by local families is difficult due to their financial situation and the small size of housing in Raymah". "There is a small percentage of housing available for rent," said one of the participants in the focus session, "However, government buildings can be used to house IDPs, and IDPs' Hosing Sites can be constructed in land areas".

3. The Relationships between IDPs and the Hosting Community:

Figure (54) shows that 96.3% of the tenants’ sample have friends and relatives in the area where they live, and 3.8% do not have friends or relatives in the same neighborhood.

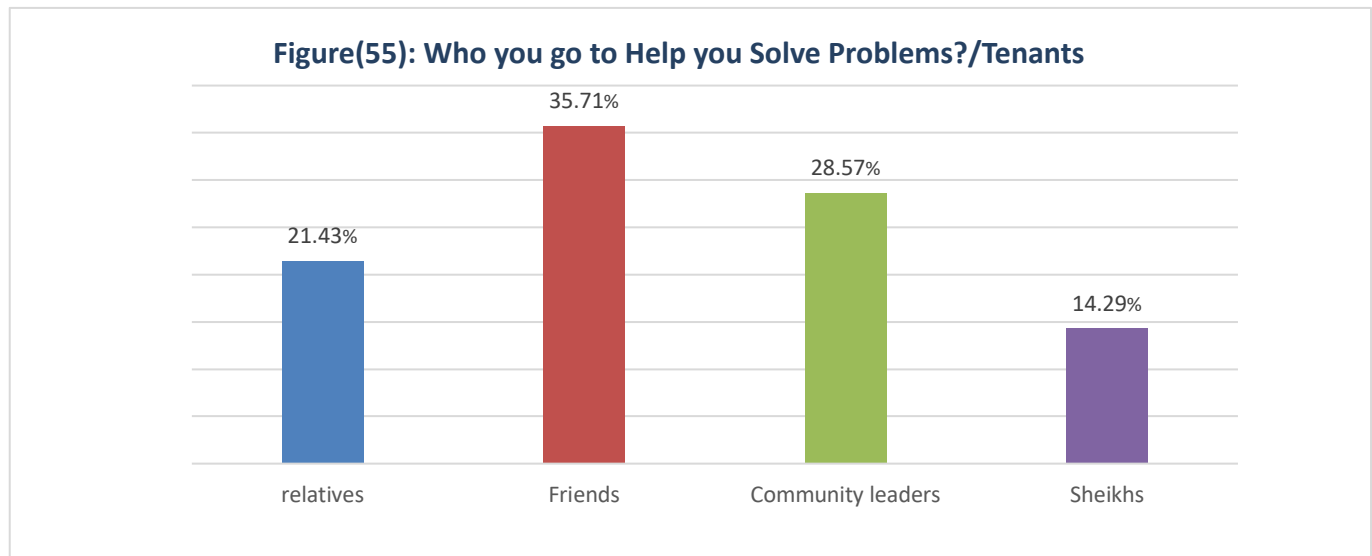
3.1 Feeling Safe and Freedom of Movement in the Neighborhood:

The results of the tenants’ analysis (Figure 54) show that 100% of tenants feel safe in the area where they live, 97.5% feel like a member of the neighborhood, and 97.5% have freedom of movement inside and outside of the area where they live in.



3.2 Tenants / IDPs Relationship with Landlords.

In regards to the tenants/IDPs relationship with the landlords Figure (54) shows that 88.8% of tenants do not have problems with their landlords, whereas 11.3% do have problems. As for settling problems with landlords, Figure (55) shows that tenants go to: their friends 35.71%, community leaders 28.57%, relatives 21.43%, and Sheikhs 14.29%.



3. Community Based Organizations.

CBOs working in Raymah 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. 4 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 Raymah Governorate shows the availability of (5) 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 Raymah. The study's consultant was able to gather full data on NFI/shelter suppliers (full data 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 districts of Raymah Governorate is attached in - Annex (5)

CONCLUSIONS:

The study revealed a number of aspects related to the housing rental market in the Governorate of Raymah, which can be summarized as follows:

- The Governorate of Raymah has received an exodus of IDPs from a number of Governorates after the outbreak of war, especially from Al-Hudaydah, Sanaa, Taiz, and Sa'adah Governorates. However, a significant percentage of IDPs were mainly coming from Al-Hudaydah Governorate due to recent conflicts in the outskirts of Al-Hudaydah.
- The results of the quantitative and qualitative analysis of FGDs and KII show that 45% of IDPs have social or family relations with the hosting community. The analysis also revealed that more than half of these IDPs have moved from the Governorate of Al-Hudaydah, which indicates that the Governorate of Raymah is hosting mainly IDPs from Al-Hudaydah due to the geographical proximity between the two Governorates and the existence of social relations between IDPs and the local community
- The results of the tenants' data analysis indicate that 67.5% of the tenants have verbal rental agreements, 16.3% written agreements but not legalized by local police, 15% don't have rental agreement (since they live with relatives or they live in housing free of charge), and 1.3% are legal written agreements (Figure 35). These results show that most of the rental agreements in Raymah are verbal/informal agreements, reflecting that the rental market in the Governorate is not governed by formal contracts/agreements.
- The results of the tenants' sample analysis show that the collective income of working members in the household is 13,868 YER on averages. As previously mentioned, the average rent is (12,233 YER) in addition to the cost of basic services at (2,792 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. This low income reflects the extent of the humanitarian and economic crisis that tenants are enduring, especially IDPs that are 55% of the tenants' sample (Figure 5).
- The data analysis indicate that 90.91% of housing managed by landlords were in acceptable conditions and only needed minor repairs, and 9.09% of housing were in good conditions and did not require any maintenance or repairs (Figure 11).
- The study showed that 86.3% of the tenants' sample stated that there was no increase of rent in the past twelve months. As for the next twelve months, 56.3% of tenants expected an increase in rent payment in the next twelve months. In regards to getting a receipt for rental payment from the landlords, study shows that only 7.5% of tenants get a receipt (Figure 47).

- The study also showed that 83.8% of tenants expressed their worries from the possibility of being evicted from the rented housing, while 16.3% did not have those fears.
- The results of the study indicated that there are high expectation of increase in rental payment. 73% of landlords expected rents to increase, and 56% of tenants expect an increase in rents in the coming months.
- The analysis shows that IDPs consider themselves part of the hosting community and does not face security problems. The challenge facing the local community is scarcity of water during the winter season (rain falls in summer), crowded classrooms, and IDPs' different habits and costumes (because customs and traditions in the urban areas are different from those in the countryside).
- Other problems faced by the local community due to the arrival of IDPs are high cost of prices, lack of job opportunities, and pressure on medicine and health services.
- The analysis shows that the local community of Raymah is willing to receive more IDPs, however, they can only be accommodated in limited numbers due to the circumstances of the society, and the lack of housing available for rent.
- Housing currently available for rent might not be available in the near future if conflict escalated because housing' owners (landlords) that live outside the area will return to Raymah Governorate.
 - The FGDs and KII's analysis suggested to accommodate IDPs in government buildings or through the allocation of land for establishing IDPs Hosting Sites/shelters, but this needs more planning and research, as well as provision of basic services for IDPs.
 - As for participation in rental assistance programs, results show that 95.5% of landlords are willing to participate in any future rental support programs for IDPs, 100% of landlords are willing to show housing ownership documents, and 100 % of landlords are willing to receive the rent through the banking system and provide a delivery receipt (Figure 53).

Summary of the Assessment

District	Number of presence CBOs	Suppliers				Money Exchanger	Rent rate/YER
		Household material	Furniture	Cloths	Shelter materials		
Al Jafariyah	2	7	2	6	6	2	14740
Ksmh	0	10	1	6	8	1	6200
Mazhar	2	6	4	7	4	2	12781

Annexes:

Annex (1): Assessment Map

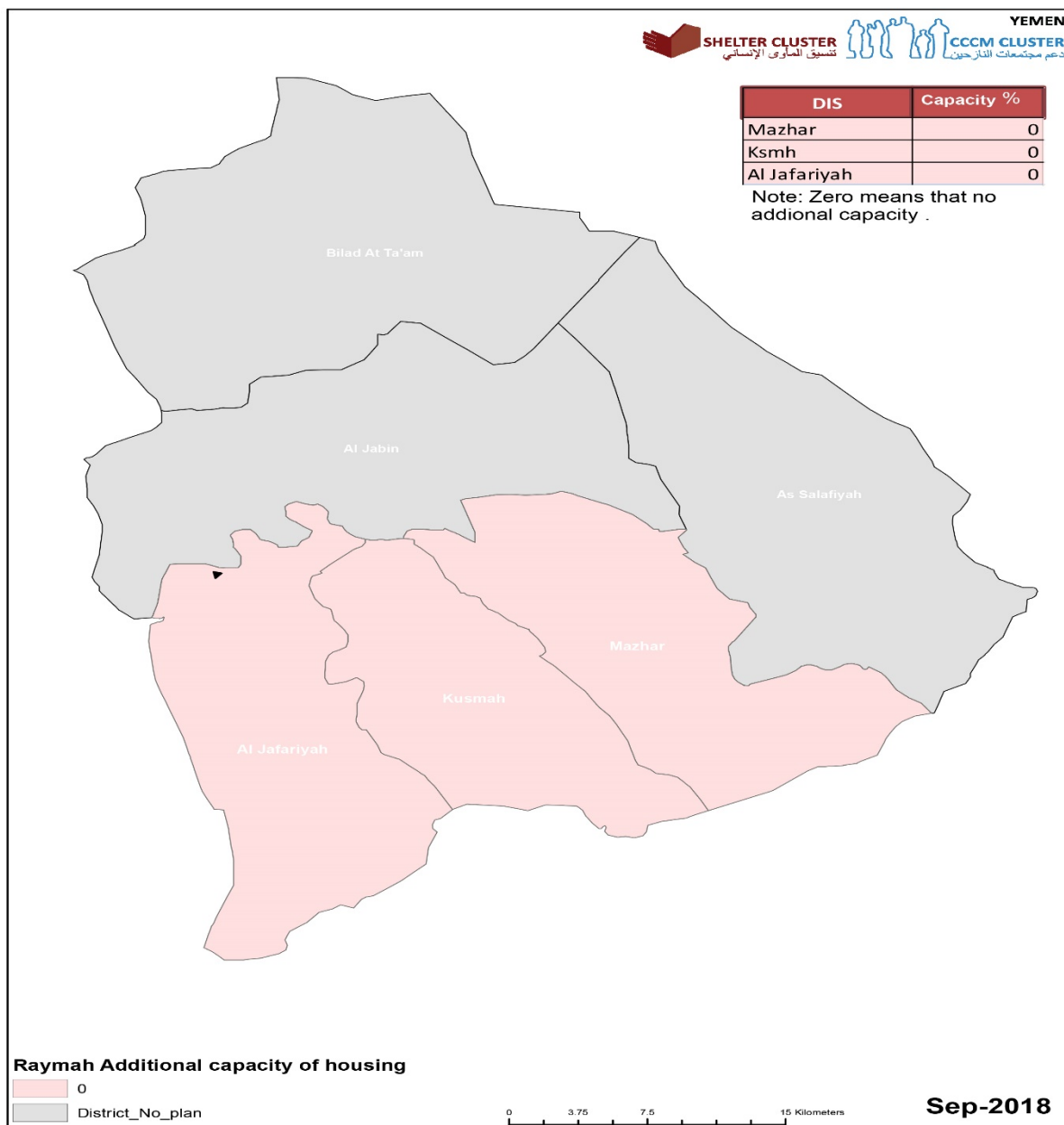
Annex (2): Community Based Organizations

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

Annex (4): Voucher based suppliers.

Annex (5): Local Authorities

Annex (6): Housing capacity Map



Index

Section 1: CBOs

Activities provided by CBOs:

Agriculture, 350
Development, Charity, 351,353
Development, 352

Validity of license

Not valid, 352-353
Valid, 350-351

Bank accounts

Available 351-353
Not Available, 350

Validity of license

Not valid, 4-5,11,13-5,19-20,24,32,39,428
Valid, 1-3,6-10,12,16-7,21,23,25-31,33,35-8,40-5

Bank accounts

Available:1,12,14-17,20-2,24,27-33,35,37-9,42-4,428
Not Available: 13,18-9,23,25-6,36-7,40-1,45

Section 2: Suppliers

Type of Goods are provided by Vendors:

Cloths, 1879, 1881-2, 1886-7, 1893-4, 1898, 1900, 1904-7, 1909-13, 1916
Furniture, 1890, 1903-4, 1908, 1911-2, 1916
Shelter materials , 1877-8, 1880, 1883-5, 1888, 1890-1, 1895-7, 1900, 1902-4, 1908, 1912
Household items , 1879-80, 1883-4, 1889-92, 1895, 1897, 1899-03, 1908, 1911-6

Previous experience in voucher program:

Available, 1890, 1895, 1897
Not available, 1877-89, 1891-4, 1896, 1898-916

Willingness to respond in emergency:

Willing, 1877-902, 1904-16
Not willing, 1903