

Assessment and Analysis

Designing an appropriate shelter response requires an understanding of the target groups' shelter needs, the context, relevant market systems and protection risks and benefits of different response options. This tip sheet aims to provide guidance and advice on conducting these assessments.

1. NEEDS ASSESSMENT

The needs assessment should seek to understand the impact of the crisis on the population's access to shelter and understand their shelter and housing needs in the short-, medium- and long-term. Understanding their plans and intentions is key to ensuring that programmes are appropriately designed, and to avoid short-term projects undermining their longer-term resilience, and their access to adequate shelter in the medium or longer-term.

A needs assessment should aim to:

- ✓ Where households are currently living, where they were living before the crisis and in what type of housing;
- ✓ What specific barriers they face to accessing adequate shelter and housing, and what their priority shelter needs are;
- ✓ What their medium and longer-term shelter needs are;
- ✓ What their main sources of livelihoods and income are, and what they were before the crisis;
- ✓ What the average monthly income, expenditure and debt levels of the target group is, what proportion of their income is spent on rent and how much of their debt is rent-related; and
- ✓ What protection concerns and risks there are for the target group(s), and which of these are linked to, or could be exacerbated by, living in rental accommodation.

As access to shelter and housing is not only a question of physical structures, but is intricately linked to other services, the needs assessment should ideally be multisectoral.

➔ Key resource: ACAPS (2015) [Rapid Humanitarian Assessment in Urban Contexts](#)

2. CONTEXTUAL ANALYSIS

For shelter actors considering rental market interventions, a contextual analysis is particularly important because urban environments – where much rental housing exists – are complex, and involve a multitude of overlapping and interconnected systems, all of which will impact a household's ability to access to adequate shelter and housing.

Contextual analysis is, by nature, multisectoral, and aims to:

- ✓ Understand how longer-term systemic issues caused and affect the current situation;
- ✓ Identify how individuals are affected by the context in which they live;
- ✓ Understand the impact on humanitarian interventions;
- ✓ Understand the dynamics, influences, interests, and motivations of different stakeholders; and
- ✓ Identify practical and realistic entry points when designing interventions that contribute to an effective response while remaining true to humanitarian principles and values¹.

The **Stronger Cities Consortium (2017)** [Urban context analysis toolkit](#) is a step-by-step guide to contextual analysis in urban areas, including key questions that help you analyse the diversity of systems within an urban context, and their impact on vulnerabilities.

➔ To find out more on contextual analysis, here's a list of resources and tools that you might find useful:

- Mercy Corps/Save the Children/IRC (2016) [Labour Market Analysis in Humanitarian Contexts](#): Provides guidance and tools to conduct labour market analyses.
- Campbell, L (2018) [What's missing? Adding context to the urban response toolkit](#)
- UN-Habitat: [City, Neighbourhood and Urban Profiles](#): the impact of a crisis on a specific city/ neighbourhood to support integrated, multi-sectoral response programmes.
- Power Analysis Briefing: [Review of Tools and Methodology](#): a guide to the stakeholder analysis and power mapping process, as well as further tools and resources to support the process.
- International Rescue Committee (2016) [Social Network Analysis Handbook](#)

¹ Adapted from International Rescue Committee (2017) *Urban context analysis toolkit. Guidance note for humanitarian practitioners*. IIED, London.

3. RENTAL MARKET ANALYSIS

A market analysis aims to understand how a given market system works and to evaluate its functionality, in order to design programmes which support and strengthen, rather than undermine, existing markets. Market analysis is increasingly common in humanitarian responses but housing markets – and rental housing markets in particular – differ from other commodity markets in various ways. This affects how a market analysis can and should be conducted. Guidance on how to do this is provided below, and further information about the specific characteristics of rental housing markets is available in the Global Shelter Cluster’s [Review of Best Practices in Humanitarian Rental Market Interventions](#) (Annex 3).

Rental market systems

A typical rental housing market system is represented below in Figure 1. This is not exhaustive but rather focuses on the aspects which are most relevant to a humanitarian market analysis.



Figure 1: A rental housing market system

Focusing the scope of the assessment

A rental housing market in any given location will comprise a variety of sub-markets, which are interconnected but have different actors and dynamics. For example, sub-markets may include: different neighbourhoods, housing of differing qualities, and housing for different income levels. An important first step in the assessment is identifying and delineating the sub-markets that are relevant to your programme. This process is called 'market segmentation'. Relevant sub-markets might be:

- ✓ Neighbourhoods where your target population are currently living;
- ✓ Neighbourhoods where they would consider moving to, for example, those where they have social connections or work opportunities²;
- ✓ Neighbourhoods where low-income rental housing is available;
- ✓ Low-income housing, as inhabited by the affected population or other poor households; and
- ✓ Both the formal and informal markets where they exist³.

In each of the selected sub-markets, a market analysis seeks to understand:

- ✓ The functionality of the sub-market;
- ✓ The availability of rental housing, its cost and quality;
- ✓ The location of appropriate rental housing;
- ✓ Protection risks and concerns and the likely impact of rental assistance on these.

When preparing your market assessment, you will need to define the level and depth of the market analysis based, among other things on: the phase of the response, the expected functionality of the market, and the time and resources available. However, organisations should complement a rapid assessment with a more in-depth analysis once the emergency phase is over, to ensure that the on-going response effectively improves shelter outcomes and does not damage the rental market.

Secondary Data Review

Before heading out for primary data collection, a review of existing secondary data can help you to:

- ✓ Understand the national and local regulatory and legal framework, housing policies, building standards and laws, urban planning policies, statutory tenure arrangements, and other policies which affect your target group (e.g. IDP or refugee policies);
- ✓ Minimise the need for primary data collection; and
- ✓ Be able to compare information from formal or official sources with primary sources and the reality on the ground.

A list of suggested questions for your secondary data review can be found at the end of this tip sheet. ([see section 4](#))

² It is important to recognise that the geographical segmentation of the market may not correspond exactly to administrative boundaries, and small changes in location can result in quite different house prices.

³ What constitutes 'formal' and 'informal' will vary between contexts and should therefore be contextually defined. In some countries, no formal markets exist; elsewhere, formal markets dominate.

Primary data collection

Primary data collection should allow organisations to complement – and triangulate – information collected from secondary sources to understand how the housing market works, and the factors that influence supply and demand in each of the sub-markets. It is important to use it to understand if and how official policies, laws and regulations relevant to housing are imposed in reality.

Data sources

To collect primary data, consider the following sources:

- ✓ Current tenants, from both the affected population and host communities
- ✓ Potential tenants from among the affected population
- ✓ Property owners and landlords (formal and informal)
- ✓ Community leaders / committees (ref. stakeholder analysis/contextual analysis)
- ✓ Social workers
- ✓ Housing or tenants' associations
- ✓ Real estate agents
- ✓ Local authorities (e.g. councils, municipalities, departments of housing/social affairs/services/urban planning)
- ✓ Public service bodies
- ✓ Lawyers and legal firms working on housing rights/disputes
- ✓ Civil Society Organisations
- ✓ National and International NGOs
- ✓ Household and neighbourhood observation visits.

Data Collection Techniques and Tips

- ✓ Triangulate data from different sources, including informal and formal sources to identify any discrepancies between 'official' information and the reality on the ground.
- ✓ Recognise that key informants may have reasons for over or under-reporting information to surveyors.
- ✓ It can be helpful to use a map to visually represent the rental market and identify differences between different neighbourhoods. This should include the price, size and type of available rental properties, available services, high risk areas, crime, and safety statistics etc.
- ✓ A good entry point for collecting information about housing markets is to identify where the affected population and local communities get information about the rental market and follow these. Using as many different sources as possible – newspapers, social media, formal adverts, word-of-mouth, flyers, and others – will give a better snapshot than limiting them to one or two.
- ✓ Informal visits to neighbourhoods and 'snowball' techniques – asking one interviewee for the contact details of others who would be useful informants – can be effective ways of identifying useful information sources.
- ✓ 'Mystery shopper' telephone interviews - where staff pose as potential tenants - can be helpful to identify any biases or discrimination against the affected population or other minority groups.

- ✓ To collect information on informal rental markets, semi-structured focus groups can be a useful way to determine how they behave. In some cases, formal rental market actors, such as real estate agents may also have some information on the informal market through their networks. It is important to recognise that landlords renting on the informal market often require discretion when collecting information.
- ✓ To identify potential new sources of rental housing, some organisations have found it useful to advertise for property owners who would be willing to rent out their property, or part of it.
- ✓ Ensure that a mixed team – of gender, ethnicities, and technical shelter capacity – carry out the assessment.
- ✓ Disaggregate information (e.g. host and displaced, male and female) to identify any differences which emerge in their experience of renting property.
- ✓ Seek to identify specific barriers and challenges for vulnerable groups such as women or people with specific needs.

Key Resources and Tools

General Market Analysis in Humanitarian Contexts

- ✓ CaLP | [Minimum Standards in Market Analysis](#): provides useful overview of general humanitarian market analyses.
- ✓ CaLP | [Minimum Requirements for Market Analysis in Emergencies](#) is another useful resource for general market analysis.

Rental Housing Market Analysis

- ✓ NRC (2018) | [Rental Market Analysis in Jalalabad, Afghanistan](#): includes data collections questionnaires, including a quality checklist for non-technical staff
- ✓ NRC/UNHCR (2019) | [Assessment of the Jordanian Marketplace](#): market analysis of the rental market in Jordan, using secondary data from vulnerability assessments.
- ✓ UNHCR | [Rental Market Analysis Tools](#)
- ✓ Templates/examples of tools can be found in the "[Rental Market Intervention Resource Library](#)".

4. EXAMPLE QUESTIONS FOR SECONDARY DATA COLLECTION

Policies and Laws

- What national housing policies and laws exist and how do they affect the rental market, or the low-income housing market (e.g. rent control or rental subsidies, rent-to-own, tax-breaks for owners, taxation for landlords, incentives for developers, planning permissions, housing construction etc.)
- Do the national and local governments have plans and policies to promote the supply of affordable housing?
- Do national building codes and standards exist? Are these adequate for the context to ensure safe and secure housing?
- Do urban development plans exist and are they being enacted?
- What property or rental taxes exist? How much are they? Who pays them, and to whom? How does this differ between urban and rural areas?

Displacement and Refugees

- What policies exist in relation to land distribution, restitution, housing allocation or government support for IDPs, returnees or refugees? Are these working?
- Where are refugees / displaced households currently living?
- What role have municipal/national authorities played in allocating land/relocating households?
- Are there any shelters or community spaces available for particularly vulnerable households?
- What information is available about the impact of the crisis on specific regions/areas neighbourhoods? What percentage of the population do displaced households represent within the community/different communities?

Population and Housing Trends

- What does available data show about trends in population growth, urbanisation, occupancy and vacancy rates, population density, and housing demand in the target areas? What are these driven by?
- Is census data available and does it include information about housing types and conditions etc? How often is this collected?

Housing Markets

- Is there any available data on housing shortages or gaps before the crisis?
- Is there any data available on shortages of low-income housing?
- How is *low-income* housing defined in the context?
- Is there any available data from banks or other institutions about the housing market or real estate?
- Is information available on the market for, and availability of, construction materials? Are these available locally or are they imported?
- What information is available about houses currently under construction (e.g. issuing of building permits, requests for planning permissions) or on the number of vacant units?
- How long does it normally take to get the necessary permissions for construction and/or to rent property out?
- How much housing construction is completed without the necessary permits, or with informal permissions?
- How much housing is constructed which does not meet building standards? What happens to buildings which do not meet these standards?
- How much housing is purpose-built rental accommodation?
- What are rules, regulations and administrative requirements do landlords have to fulfil to rent their property out?
- Does an informal housing market exist? What differentiates it from the formal housing market?
- What information is available on the value of land and housing, including rental housing, in different areas? What is the proportion of the value of land to the value of any built property?
- What information is available on the average costs of building 1, 2, 3+ bedroom housing?
- What sources of information exist about rental properties?
- What information is publicly available about the cost of rental properties, of different sizes and in different neighbourhoods? Who collects this information? Which sectors of the market does it include?

Housing Finance

- What housing finance mechanisms are available and who are these available to? What are the requirements for accessing them?
- Who are the main providers of housing finance?
- Are there any alternatives available for low-income families and the poorest (e.g. housing microfinance) and how can these be accessed?
- Are there any schemes or projects underway to improve access to housing finance?

Urban Planning

- Is housing part of municipal plans? Are these up to date? What budget is available for housing, and particularly affordable housing?
- Who is responsible for urban planning and municipal housing?
- What is included in urban/municipal plans for services and infrastructure, particularly in low-income neighbourhoods?
- What are the official boundaries for different neighbourhoods/areas?
- What is being done at a municipal level to encourage affordable housing?
- How have plans been adjusted to manage the crisis/displacement?
- What documentation is available to map out neighbourhoods, service provision, infrastructure, transport links etc?
- Do informal settlements exist? How are they viewed by the government/local authorities? Have there been any attempts to upgrade them?

Housing, Land and Property (HLP) Issues and Tenure Security

- What are the most common tenure arrangements in urban and rural areas? How does the statutory system interact with customary, religious, or other forms of tenure?
- Is there a land registry and is it up to date?
- If there is no land registry, what are other valuable sources of information on land tenure/ownership available in the context (neighbours, elders, customary leaders, local authorities, etc)?
- Are there specific issues around tenure and property ownership?
- Is the housing stock located in an area where there have been known cases of land grabbing or secondary occupation?
- Is the housing stock located in an area where there's been significant and recent demographic change (i.e. displacement of original dwellers and influx of new arrivals)?
- What documents are available to prove property ownership?
- What channels and processes exist to mediate disputes between landlords and tenants?
- What are the formal eviction processes (re. eviction period, conditions, procedures)? To what extent is this followed?
- Does the legal framework favour tenants or landlords? How and why?
- What are the commonly practiced terms & conditions of rental agreements in the area of intervention?

**Durable Housing
and Alternatives
to Rental
Assistance**

- What government-led social protection programmes or other support is available in relation to housing support? Are these functional?
- Are these accessible to the affected populations?
- What is the application process, duration and qualification criteria?
- How much assistance is provided and through which modalities?
- Has the crisis impacted government assistance programmes? If so, how?
- How many people are currently assisted under the government programme? Is there capacity for expansion?
- How many eligible people are currently not assisted by the programme?
- What local government departments can be contacted to gain support for rental programming and potentially give local advice on tenancies?
- Does public or social housing exist? If so, who manages this, who is eligible for it and what is the process for accessing it?
- Are there any other formal or informal subsidies available for housing (e.g. from religious institutions)?

**Humanitarian
and
Development
Actors**

- Which housing sector and development actors have a presence in the country/region/city?
- What projects are planned and underway in the housing sector? (e.g. UN-HABITAT, World Bank etc.) What scale are they, and where are they?
- What role are they playing in policy reform?
- What are other humanitarian actors doing in terms of shelter and housing?

5. EXAMPLE QUESTIONS FOR PRIMARY DATA COLLECTION

Question	Potential sources of information
What type of housing are the target group currently residing in?	Observation; household survey; focus group discussion from local and displaced populations
How many people do they share with? Are they family/friends/others? Are there any vacant rooms in their property/compound?	Observation; household survey
How much do they pay and to whom? What does this cover? How was this negotiated with the landlord and by whom?	Household survey of affected and host communities
Is their rent the same price as originally advertised? If not, why not?	Household survey; focus group discussion with the target group and local communities
From where do they get information about available rental housing?	Household survey; focus group discussion with the target group; community leaders and committees.
How much do they currently spend on rent and utilities? What percentage of their monthly income is this? How has this changed over the last 6/12 months or since the crisis?	Household survey; community leaders and committees;
How often do they pay their rent on time? What happens if they are unable to pay on time?	Household survey; interview with landlord; focus group discussion with target group.
Where does their landlord live? What is their relationship to their landlord? Do they feel that this is positive or negative, and why?	Household survey; focus group discussion with target group; interview with landlord.
What sort of rental contract do they have with their landlord? Are they happy with this? Are they worried about eviction? Why?	Household survey; focus group discussion with target group; tenants associations
If they had a dispute with their landlord, how would they resolve this? Are there mechanisms available to them to support this?	Focus group discussion with affected and local populations; landlord; tenants associations; local authorities

Question	Potential sources of information
How does the quality of their existing accommodation compare to agreed standards (in terms of size, occupancy, living space, services and utilities, location and access to services, location compared to work etc)?	Observation and assessment
How did they find their current accommodation and how long did it take them to do so? What challenges did they face in doing so? Why did they choose their current accommodation?	Household survey; focus group discussion with target group
In which other neighbourhoods would they consider living, or have they lived and why?	Household survey; focus group discussion with target group
How often have they moved in the last 6/12 months, and why?	Household survey
What have been the costs – financial and opportunity costs – of moving?	Household survey; focus group discussion with target group
How long are they intending to stay in their current accommodation and why? What would prompt them to move?	Household survey; focus group discussion with target group
What are their plans over the next 6/12 months?	Household survey; focus group discussion with target group
Do they receive any other form of support, from humanitarians, the government etc?	Household survey; focus group discussion with target group; local authorities
What are the current sharing practices/dynamics (e.g. family size/sharing/multiple occupancy etc.)? How has this changed since the crisis?	Household survey; focus group discussion with target group; community committees and leaders.
Do they feel safe in their current accommodation/neighbourhood? What influences this?	Household survey; focus group discussion with target group;
Are there vacant rooms or apartments in their building, or are they aware of properties/rooms that are available?	Household survey; focus group discussion with target group

Property-level

Question	Potential sources of information
What is the rental price, deposit/advance requirements and contract length?	Advertisement; landlord; tenant survey; tenants' associations
What are typical associated costs (utilities/bills, ground rent, deposit, guarantees others)?	Advertisement; landlord; tenant survey
What is the average cost of utilities in the property?	Advertisement; landlord; local and displaced population tenant survey
How have these costs changed over the last 6 / 12 months /since the crisis and why?	Landlord; local and displaced population tenant survey
What are the main features of the property and how does this compare to agreed quality standards (size, number of bedrooms, number of indoor/outdoor bathrooms, services, availability of kitchen, privacy, access for disabled people, furnishings etc.)?	Household observation; landlord; local and displaced population tenant survey;
What is the distance to transport, education, health services, work opportunities, shops etc.?	Household observation; landlord; tenant survey
Are there groups to whom the landlord would be unwilling to rent? If so, which groups and why not?	Landlord <i>inc. using mystery shopper techniques if necessary</i> ; household survey; focus group discussion
What are the main factors that affect price of rental accommodation currently? Does this vary based on gender, age, religious or ethnic group, displacement status, nationality etc.?	Landlords; estate agents and brokers; focus group discussions with local and displaced population.
What is the current occupancy rate of rental housing (by type)? How has this changed since the crisis?	Estate agents; landlords
What challenges are the target group currently facing in accessing rental accommodation? (e.g. not enough units, don't know how to find units, location, security, cost, condition etc.)	Focus group discussion with target group; household survey
Are the number of rental units available expected to increase/decrease in future? Why?	Estate agents/property brokers; local authorities
What challenges (if any) are owners/landlords facing in increasing the number of available rental spaces?	Landlords; estate agents/property brokers; local authorities; property owners

Question	Potential sources of information
What challenges to do owners and landlords have in renting their property out? What motivated landlords to rent their property out and what affects their decisions about whether or not do so? What concerns do they have about renting their property?	Landlords; property owners
Are there any administrative or legal requirements that landlords have to meet before renting their property out? Do landlords fulfil these? Do landlords/owners intend to continue renting their property out? Why, or why not?	Landlords; property owners; lawyers; local authorities; tenants' associations
Are landlords interested in/intending to make improvements to their property? Why, or why not?	Landlords; property owners
What influences their decisions on this? What are the barriers to them upgrading their property?	Landlords; property owners
Do landlords use written or verbal contracts? How does this differ for different groups/properties and why is this? Do they prefer written or verbal contracts, and why ?	Landlords, estate agents/property brokers; lawyers;
For how long do landlords normally rent their property out? What influences their decisions around this? Do they have different procedures for short or long contracts?	Landlords, estate agents/property brokers; lawyers; community groups;
Is a deposit or advance payment normally required, and if so, how much is this? How is it paid and how is a deposit returned? When would a landlord decide not to return a deposit?	Landlords, estate agents/property brokers; lawyers; local authorities; community groups
What notice period does the landlord normally provide to tenants before evicting them?	Landlords; tenants associations; lawyers; local authorities
What documentation do they have to prove their ownership of their property?	Landlords; local authorities; tenants

Neighbourhood Level

Question	Potential sources of information
What is the total population of the area? Do most of the host community live in owned/rented accommodation?	Community leaders; local authorities; estate agents and property brokers
What are the current occupancy/vacancy rates in the neighbourhood (if data or proxies are available)?	Local authorities; estate agents and property brokers
What is the total number of available rental units on the market? Approximately how many houses/apartments of different categories (e.g. 1,2,3 bedrooms) are currently available? How has this changed since the crisis? How is this expected to change in the coming months?	Landlords, estate agents and property brokers, local authorities
Is there a shortage of available housing units for rental currently? Was this the case before the crisis? What are the consequences of this shortage (e.g. increasing rent rates, decrease in quality of accommodation available, overcrowding etc.)?	Landlords, estate agents and property brokers, local authorities; tenants associations; tenants and potential tenants;
Is there information available on planned construction (which has already started, or for which building permits have been granted) in different neighbourhoods? What impact has the crisis had on the make-up and social cohesion in the neighbourhood?	Local authorities; estate agents; community groups and leaders; tenants and landlords.
What is the current population density in each neighbourhood (number of households, not only population)?	Local authorities; estate agents and property brokers
What are the percentages of renters and owners in different neighbourhoods? What are the different land use types in the neighbourhoods?	Local authorities; estate agents and property brokers
What are the crime rates in different neighbourhoods?	Local authorities; estate agents and property brokers
What services are available in the neighbourhood?	Local authorities; estate agents; landlords and tenants, associations, community groups; neighbourhood visits

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TIP SHEET

Question	Potential sources of information
How does the standard of property in the area compare with local building standards, Sphere standards or other quality measures?	Neighbourhood visits; tenants and landlords, estate agents and property brokers, tenants associations.
Is there vacant property in the neighbourhood which is not currently being rented out? If not, why not?	Landlords and property owners; tenants, local population; estate agents and property brokers; local authorities
Do property owners in the neighbourhood have vacant rooms or space? If so, would they be willing to rent this out to the affected population? If not, why not?	Property owners, estate agents and property brokers.