



# HOUSING AND TENSIONS IN JORDANIAN COMMUNITIES HOSTING SYRIAN REFUGEES

## THEMATIC ASSESSMENT REPORT

JUNE 2014



British Embassy  
Amman

**REACH** Informing  
more effective  
humanitarian action

## SUMMARY

With the protracted Syrian crisis extending into its fourth year, the conflict continues to force millions of Syrians to seek refuge in the neighbouring countries of Jordan, Iraq, Lebanon and Turkey. These host countries are bearing the brunt of the crisis, which represents the largest refugee exodus in recent history with a total of 2,863,595 registered refugees now living outside of Syria.<sup>1</sup> Since 2011, approximately 600,000 Syrians have crossed the border into Jordan, putting immense strain on already scarce resources, and intensifying competition for basic services. The vast majority of these refugees do not reside in camps, but are hosted in Jordanian communities,<sup>2</sup> where limited opportunities, a lack of resources and inadequate living space present a challenge to social cohesion and community resilience.

In Jordan, few comprehensive studies have been conducted to provide an in-depth understanding of the key drivers of host community tensions. To address this information gap, this multi-sectoral REACH assessment aimed at identifying where tensions have emerged across northern Jordan as a result of the Syrian refugee crisis, and how they could be mitigated through social cohesion and resilience programming. In the shift from humanitarian relief to long-term development, the assessment aims to promote and inform the mainstreaming of a 'Do No Harm' approach in the response provided to conflict-affected populations residing in Jordanian host communities. Sectors assessed included: education, external support, healthcare, livelihoods, municipal services, shelter and water.

With support from the British Embassy in Amman, REACH carried out the assessment between August 2013 and March 2014 across the six northern Jordanian governorates of Ajloun, Balqa, Irbid, Jarash, Al Mafraq and Zarqa. The main coordination mechanism for the assessment was a steering committee comprised of government officials and representatives from the Ministry of Planning and International Cooperation (MoPIC), the Ministry of Interior (MoI), and the Ministry of Municipal Affairs (MoMA). In addition to these government ministries, key stakeholders included the British Foreign and Commonwealth Office (FCO), UN agencies, and other humanitarian and development actors from the international community.

REACH found housing to be a major source of tension in host communities that were estimated to be at relatively high risk of tension at the time of assessment. Key findings include:

- 69% of Jordanian respondents considered access to housing in their community to be inadequate, as did 51% of Syrians.
- More male (63%) than female (56%) respondents perceived access to housing as inadequate.
- An equal proportion of Jordanians and Syrians (44%) rated challenges to housing in their community as 'very urgent', with a further 36% of Jordanians and 32% of Syrians considering these 'extremely urgent'.
- 83% of Jordanians and 77% Syrians identified access to housing as a cause of tension in their community.
- When asked to indicate key reasons behind housing-related tension, the majority of Jordanian respondents (66%) cited a lack of housing, while Syrians most commonly cited high housing costs (51%).

The rapid influx of Syrian refugees into northern Jordan has directly impacted the housing market, driving up rental prices and exacerbating an already acute lack of housing.<sup>3</sup> This challenging situation has forced many to resort to coping strategies such as sharing living quarters, borrowing money to cover rental expenditure, and improvising makeshift shelters with limited access to basic services. Anecdotal evidence suggests that issues surrounding housing access and availability have resulted in deteriorating social relations between Jordanian and Syrian groups, thereby increasing community tension. With the housing sector critically overburdened, findings suggest a pressing need for more housing support to be provided to Jordanians and Syrians struggling to secure adequate housing in Jordanian host communities. For the purpose of this report, adequate housing does not simply constitute a roof and four walls, but also the right to live in security, peace and dignity.<sup>4</sup>

<sup>1</sup> UNHCR, <www.data.unhcr.org>, [last checked 10 July 2014].

<sup>2</sup> UNHCR, UNICEF & WFP, Joint Assessment Review of the Syrian Refugee Response in Jordan, (January 2014).

<sup>3</sup> Host Community Support Platform, Needs Assessment Review of the Impact of the Syrian Refugee Crisis on Jordan: Executive Summary, (November 2013).

<sup>4</sup> UN OHCHR, The Right to Adequate Housing: Fact Sheet 21, (May 2014).

## CONTENTS

<b>SUMMARY .....</b>	<b>2</b>
Abbreviations and acronyms.....	4
Geographical classifications.....	4
List of figures and maps.....	4
<b>INTRODUCTION.....</b>	<b>5</b>
<b>METHODOLOGY.....</b>	<b>6</b>
Focus group discussion methodology.....	6
Challenges and limitations.....	6
<b>FINDINGS.....</b>	<b>7</b>
Perceptions of access to housing.....	7
Challenges to Housing.....	9
Tensions and Housing.....	10
<b>CONCLUSION.....</b>	<b>12</b>
Annex I: Map of communities assessed and assessment timeframe.....	13
Annex II: Map of satisfaction with shelter access in host communities.....	14
Annex III: Map of shelter as a challenge to social cohesion.....	15

### About REACH

REACH is a joint initiative of two international non-governmental organizations - ACTED and IMPACT Initiatives - and the UN Operational Satellite Applications Programme (UNOSAT). REACH works to strengthen evidence-based decision making by aid actors through efficient data collection, management and analysis before, during and after an emergency. By doing so, REACH contributes to ensuring that communities affected by emergencies receive the support they need. All REACH activities are conducted in support to and within the framework of inter-agency aid coordination mechanisms.

For more information about REACH and to access our information products, please visit: [www.reach-initiative.org](http://www.reach-initiative.org). You can also write to us at: [jordan@reach-initiative.org](mailto:jordan@reach-initiative.org) and follow us @REACH\_info.

## ABBREVIATIONS AND ACRONYMS

<b>CBOs</b>	Community-Based Organisations
<b>CERF</b>	UN's Central Emergency Response Fund
<b>FCO</b>	British Foreign and Commonwealth Office
<b>FGD</b>	Focus Group Discussion
<b>GoJ</b>	Government of Jordan
<b>HCSP</b>	Host Community Support Platform
<b>Mol</b>	Ministry of Interior
<b>MoMA</b>	Ministry of Municipal Affairs
<b>MoPIC</b>	Ministry of Planning and International Cooperation
<b>NGO</b>	Non-governmental Organization
<b>NRP</b>	National Resilience Plan
<b>ODK</b>	Open Data Kit
<b>UN</b>	United Nations
<b>WASH</b>	Water, Sanitation and Hygiene

## GEOGRAPHICAL CLASSIFICATIONS

<b>Governorate</b>	In Jordan this is the highest administrative boundary below the national level.
<b>District</b>	Governorates are divided into districts.
<b>Municipality</b>	Districts are divided into municipalities.
<b>Sub-Municipality</b>	Municipalities are divided into sub-municipalities.
<b>Community</b>	Sub-municipalities are divided into communities.

## LIST OF FIGURES AND MAPS

<b>Figure 1:</b> How long have you been living in this community.....	7
<b>Figure 2:</b> There is adequate access to shelter in your community (by nationality).....	8
<b>Figure 3:</b> There is adequate access to shelter in your community (by sex) .....	8
<b>Figure 4:</b> Rate challenges to shelter in your community (by nationality) .....	9
<b>Figure 5:</b> Shelter situation will improve in the future (by nationality) .....	9
<b>Figure 6:</b> Perceived reasons why living conditions will not improve (by nationality).....	10
<b>Figure 7:</b> Access to shelter causes tension in your community (by nationality) .....	10
<b>Figure 8:</b> Access to shelter causes tension in your community (by length of stay in community) .....	11
<b>Figure 9:</b> Perceived reason access to shelter causes tension in your community (by nationality).....	12
<b>Map 1:</b> Communities assessed and assessment timeframe.....	14
<b>Map 2:</b> Satisfaction with shelter in host communities .....	15
<b>Map 3:</b> Shelter as a challenge to social cohesion.....	16

## INTRODUCTION

The housing needs of Jordanian host communities have been severely impacted by the protracted Syrian crisis as the influx of refugees into northern Jordan has seen the demand for housing dramatically exceed its supply.<sup>5</sup> Insufficient accommodation presented a problem for low-income groups in Jordan even prior to the onset of the Syrian refugee crisis, and a rapid increase in population compounded by this existing shortage has caused housing costs to soar.<sup>6</sup> An additional 86,000 housing units are estimated to be needed to meet Jordan's immediate housing demands; more than double the country's annual average need of 32,000 units.<sup>7</sup> As a result, rental prices have risen by up to 200%-300% of pre-crisis rates in some areas.<sup>8</sup> Low-income families have been particularly hard hit as approximately 44% of low-income groups in Jordan rent their properties, making them more vulnerable to external shocks.<sup>9</sup> Against this backdrop both Jordanians and Syrians living in northern Jordan's host communities are struggling to secure adequate and affordable housing.

While inflated rental prices present a crucial challenge to Jordanians and Syrians alike, it is not only the cost of accommodation but inadequate living conditions that have rendered the housing sector less resilient. Indeed, one-fifth of Syrian refugee households in Jordan are reported to be living in substandard accommodation, many of them in emergency or temporary shelters, with informal settlements situated across the northern governorates.<sup>10</sup> In Al Mafraq alone, 12% of the population was found to be living in tents or informal dwellings enduring challenging conditions.<sup>11</sup> Limited space, a lack of available housing and sub-standard conditions have forced both Jordanians and Syrians to resort to a range of coping strategies; from selling household assets and inhabiting unfinished buildings, to living with extended family members. Syrian refugees arriving in host communities are likely to have lower levels of social capital than their Jordanian counterparts, as they may not be able to rely on close family members, established social networks, and informal community-based support to meet their basic housing needs,<sup>12</sup> hence making them particularly vulnerable.

Adequate housing has been recognized as integral to the right to an adequate standard of living in the Universal Declaration of Human Rights,<sup>13</sup> and constitutes one of the most basic material requirements of the individual or household. Proper accommodation provides physical safety and security and without it social cohesion and resilience are likely to deteriorate rapidly. Exclusion from socially-acceptable living standards can be seen as a major obstacle that may have a negative impact on social development as well as leading to health and safety issues.<sup>14</sup> This serves to underscore the importance of ensuring that both Syrians and Jordanians within communities hosting refugee populations have access to housing with security of tenure that is affordable, habitable, and within close proximity of basic services and facilities.<sup>15</sup> Disconcertingly, anecdotal evidence incorporated in this report suggests that a lack of adequate housing within assessed host communities has led to an increase in competition between Jordanians and Syrians in the housing market, which may be fuelling community tension and contributing to deteriorating social cohesion.

This study, which is one in a series of thematic reports, follows two previous papers released based on assessment findings where sector-specific needs of self-settled Syrian refugees living in northern Jordan were mapped and identified.<sup>16</sup> The overall assessment, conducted from August 2013 to March 2014, concentrated on the dynamics of refugee-host community relations and explored the factors influencing tension and destabilization. This report has a special focus on tensions relating to access to housing in the 160 host communities assessed across the governorates of Ajloun, Balqa, Irbid, Jarash, Al Mafraq, and Zarqa in northern Jordan.

<sup>5</sup> HCSP, Needs Assessment Review of the Impact of the Syrian Refugee Crisis on Jordan: Executive Summary, (November 2013).

<sup>6</sup> CARE, Lives Unseen: Urban Syrian Refugees and Jordanian Host Communities, (April 2014)

<sup>7</sup> HCSP, Needs Assessment Review of the Impact of the Syrian Refugee Crisis on Jordan: Executive Summary, (November 2013).

<sup>8</sup> Ibid.

<sup>9</sup> Ibid.

<sup>10</sup> UNHCR, UNICEF & WFP, Joint Assessment Review of the Syrian Refugee Response in Jordan, (January 2014).

<sup>11</sup> Ibid.

<sup>12</sup> International Journal of Mass Emergencies and Disasters Vol.22, Social Capital: A Missing Link in Disaster Recovery, (March 2004).

<sup>13</sup> UN OHCHR, The Right to Housing: Fact Sheet 21, (May 2014).

<sup>14</sup> REACH, Evaluating the Effect of the Syrian Refugee Crisis on Stability and Resilience in Jordanian Host Communities, (January 2014).

<sup>15</sup> UN OHCHR, The Right to Housing: Fact Sheet 21, (May 2014).

<sup>16</sup> REACH, Syrian Refugees in Host Communities – Key Informant Interviews/District Profiling, (January 2014), and, Evaluating the Effect of the Syrian Refugee Crisis on Stability and Resilience in Jordanian Host Communities, (January 2014).

## METHODOLOGY

REACH, with support from the British Embassy in Amman, undertook a large assessment in Jordanian host communities focusing on prioritization of needs, vulnerabilities and tensions that have emerged as a result of the Syrian refugee crisis. The assessment was undertaken over a six month time period between August and March 2014 and included a series of data collection and analysis exercises. First, a desk review was conducted to outline the broad challenges, needs and priorities in Jordan as a result of the Syrian refugee crisis. The findings from this desk review informed the methodology for a **key informant assessment** in 446 communities in the six northern governorates of Ajloun, Balqa, Irbid, Jarash, Al Mafraq and Zarqa.<sup>17</sup>

Findings from the key informant assessment were then used to select the 160 host communities most at risk of high tension and insecurity, which were identified based on having the lowest level of resilience.<sup>18</sup> REACH then undertook a **community-level assessment** of Jordanians and Syrians living in these 160 communities from December 2013 until early March 2014. Administration of questionnaires and eight focus group discussions (FGDs) with on average 6 participants per group were undertaken in each of these communities. During the targeted assessment phase 7,158 individual questionnaires were completed and 1,280 FGDs with Jordanians and Syrians were conducted.

In addition, REACH hosted six **participatory workshops with local government representatives** from the six sampled governorates during January and February 2014. The aim of these workshops was to gain a better understanding of perceptions, challenges and needs of local government institutions in providing support to host communities and incoming refugees. In particular, these workshops sought to identify the priority sectors in each governorate to inform programming around social cohesion and resilience. They thereby complemented the community-level data collection to illustrate a comprehensive and nuanced perspective of vulnerabilities and challenges to resilience in Jordanian host communities.

### FOCUS GROUP DISCUSSION METHODOLOGY

In each of the 160 communities a FGD was held with each of the following demographic groups: Jordanian women, Jordanian men, young Jordanian women, young Jordanian men, Syrian women, Syrian men, young Syrian women, and young Syrian men. The upper-age threshold determining whether individuals were placed in the younger FGD was 30 years of age. The groups were divided in this manner to allow for different types of discussions to surface in the FGD setting. Previous assessments had already indicated the importance of separating Jordanian and Syrian FGDs<sup>19</sup> but it was also deemed necessary to separate according to sex and age groups to allow for a more nuanced discussion.

Prior to each FGD, participants were asked to fill out a survey questionnaire using Open Data Kit (ODK) which was uploaded onto smart phones. The questionnaires were filled out individually with the enumerators' guidance, and served the purpose of gauging the individual challenges, priorities, and perceptions held by participants in the FGDs. The ODK survey was completed before the FGDs so as not to have the group dynamics of the FGD influence the responses.

### CHALLENGES AND LIMITATIONS

A purposive sampling approach was adopted for the community-level assessment to clarify the specific challenges to social cohesion and resilience within different demographic groups in Jordanian host communities. Furthermore, the selection of respondents and participants in these communities was also purposive, and the sampling approach therefore is not intended to generate statistically significant findings, generalisable to the assessed communities or to northern Jordan. Instead, it allows for a more nuanced thematic understanding of the challenges to social cohesion and resilience facing people living in tension-prone Jordanian host communities.

<sup>17</sup> REACH, 'Syrian Refugees in Host Communities – Key Informant Interviews/District Profiling', (January 2014).

<sup>18</sup> REACH, Evaluating the Effect of the Syrian Refugee Crisis on Stability and Resilience in Jordanian Host Communities: Preliminary Impact Assessment, (January 2014).

<sup>19</sup> Mercy Corps, Mapping of Host Community – Refugee Tensions in Al Al Mafraq and Ramtha, Jordan, (May 2013).

In some communities, there were occasions when both Jordanians and Syrians were reluctant to participate in the assessment. On the whole, this was not a major challenge, but it complicated operational planning as certain FGDs had to be rescheduled and moved around in order to achieve an acceptable level of participation in the assessment. Furthermore, in some communities it highlighted growing assessment fatigue; some Jordanians and Syrians felt that too many assessments are being conducted without being followed by action.

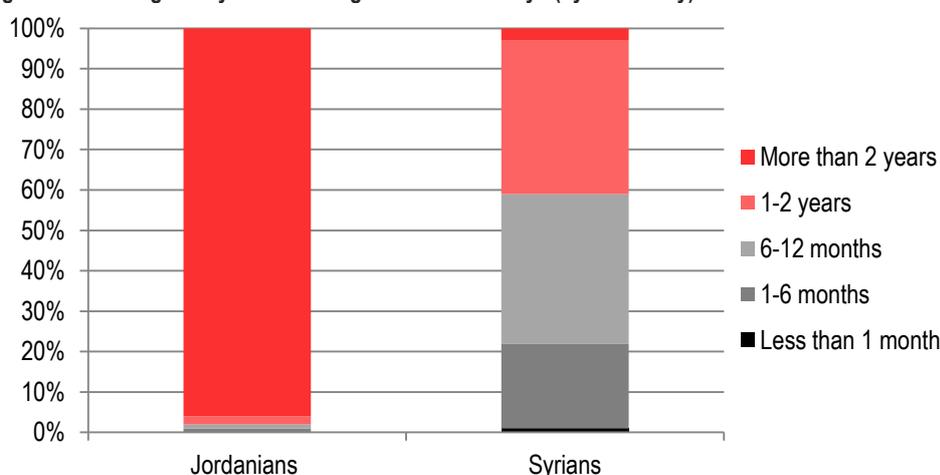
## FINDINGS

This section presents the main findings related to housing that were generated through the assessment of Jordanian host communities. It outlines perceptions of access to housing; challenges to housing; and perceptions of housing-related tension among sampled respondents across the northern governorates assessed.

### PERCEPTIONS OF ACCESS TO HOUSING

To better understand the situation of those living in the assessed host communities respondents were first asked to specify how long they had been living in their community (see Figure 1). As it might be expected, the vast majority of Jordanian respondents indicated a longer period of residency than their Syrian counterparts. **Notably, some 96% of Jordanians had lived in their community for more than two years, as opposed to a mere 3% of Syrians.** This group of respondents could be said to have a more acute awareness of the housing situation in their community, witnessing a decline in the quality and availability of housing and a surge in housing prices following the onset of the Syrian refugee crisis. Syrian respondents were more evenly split, with 38% who indicated that they had lived in their community for 1-2 years, closely followed by 37% at 6-12 months, and 21% who had been residents for just 1-6 months. **Only 1% of Syrians and 0% of Jordanians had been living in their community for less than one month, indicating that a minority of respondents were new arrivals.**

Figure 1: How long have you been living in this community? (by nationality)



Respondents were asked to report whether or not there was adequate access to housing in their community [see Annex II for a geographical depiction of this data]. Here, adequate access to housing implies the ability of respondents in host communities to obtain affordable housing of a good quality with security of tenure.<sup>20</sup> When disaggregated by nationality, findings indicated that perceptions of access to housing varied between Jordanian and Syrian respondents (see Figure 2). Namely, **more Syrians (42%) than Jordanians (26%) reported adequate access to housing in their community.** This is perhaps surprising, given that an overwhelming majority of Jordanian respondents indicated that they had lived in their community for a long time period, so might be expected to have accumulated higher levels of social capital to assist with housing needs and a stronger foothold in the housing market than their Syrian counterparts.

<sup>20</sup> UN OHCHR, The Right to Adequate Housing: Fact Sheet 21, (May 2014).

One narrative arising in FGDs offering a possible explanation for these findings maintains that some Syrians have displaced Jordanians in the housing market due to their willingness to pay higher rents. Additionally, it may be that Jordanian respondents have more stringent definitions of adequate access to housing, basing their perceptions on the steady decline in housing availability subsequent to the influx of Syrian refugees. **The disparity among Syrian respondents was less pronounced, with responses evenly split between ‘Agree’ and ‘Disagree’ at 38% respectively.** An equal proportion of Jordanian and Syrian respondents selected the responses ‘Strongly Agree’ (4% each) and ‘Neutral’ (3% each), while there was a limited number of ‘I don’t know’ responses from both groups.

Figure 2: There is adequate access to housing in your community (by nationality)

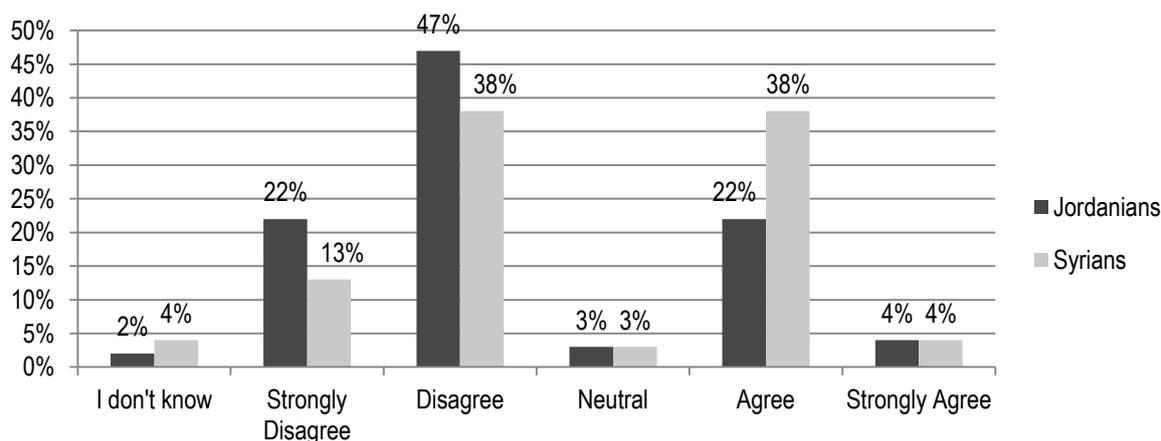
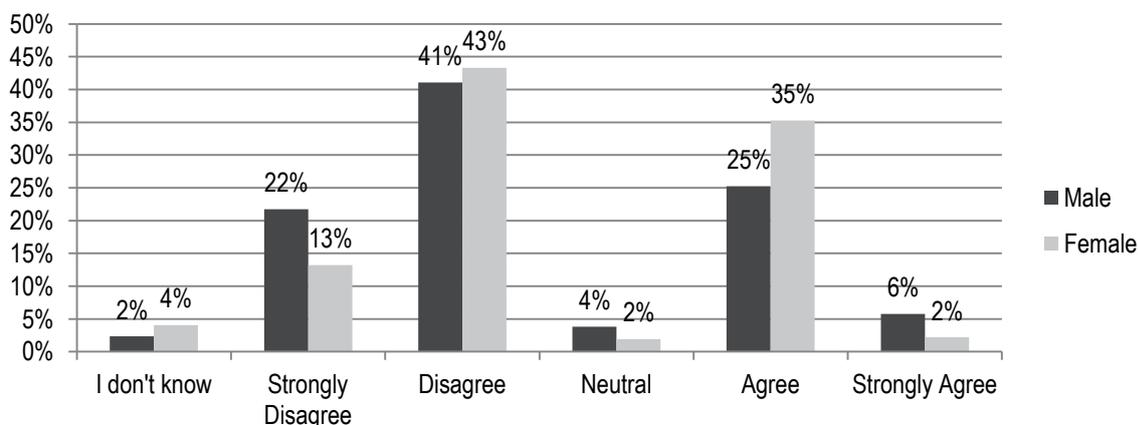


Figure 3: There is adequate access to housing in the community (by sex)



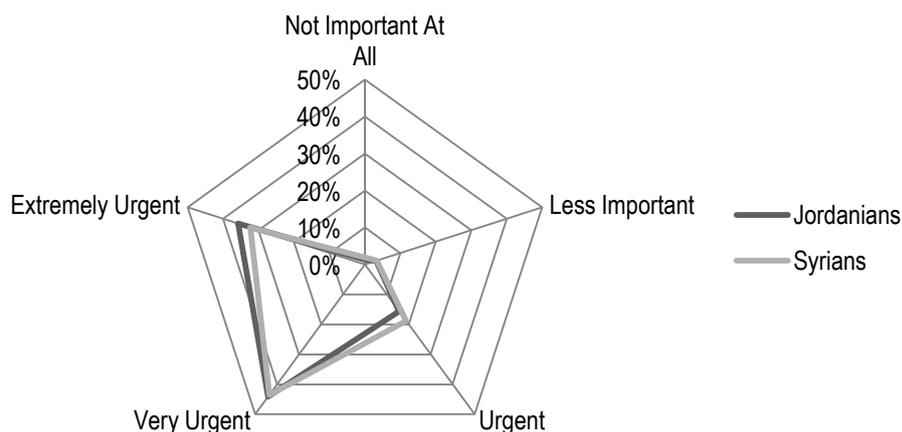
There was a notable difference in reported access to housing between male and female respondents (Figure 3). **When disaggregated by sex the findings showed that more male (63%) than female (56%) respondents perceived there to be inadequate access to shelter in their community,** with 22% of male respondents selecting the response ‘Strongly Disagree’ compared to only 13% of females. This discrepancy may be attributable to the cultural context in northern Jordan which dictates that men are generally expected to obtain their own property prior to getting married.<sup>21</sup> For men living in Jordanian host communities a limited capacity to secure housing arrangements and concerns over rising rental costs may have contributed to more acutely negative male perceptions of access to housing in the community. A small proportion of respondents felt strongly that there was adequate access to housing, although marginally more males (6%) than females (2%) indicated this response. Similar proportions of male and female respondents were neutral or did not know.

<sup>21</sup> UNDP, Municipal Needs Assessment Report: Mitigating the Impact of the Syrian Refugee Crisis on Jordanian Vulnerable Host Communities, (2014)

## CHALLENGES TO HOUSING

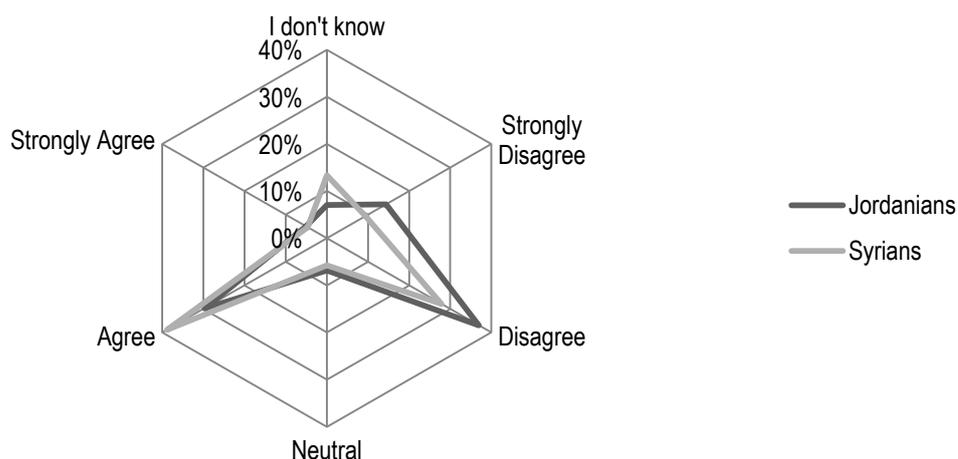
Respondents were asked to rate the challenges to housing in their community according to level of perceived urgency (Figure 3). Findings indicated that challenges to housing were believed to be highly urgent by both Jordanian and Syrian respondents at the time of assessment. **Jordanians and Syrians registered similar perceptions of urgency in relation to housing, with an equal proportion of respondents (44%) from each group selecting 'Very Urgent'**, making it the most commonly cited response overall, while a further 36% of Jordanians and 32% of Syrians perceived challenges to shelter in their community as 'Extremely Urgent'. A mere 4% of Jordanians and 5% of Syrians conceded that these challenges were of little or no importance. These findings suggest heightened perceptions of unmet housing needs in northern Jordan.

Figure 4: Rate challenges to housing in your community (by nationality)



In order to gauge Jordanian and Syrian perceptions of future access to housing, respondents were asked if they expected the current housing situation to improve (see Figure 5). Findings indicated that **more Syrians (44%) than Jordanians (35%) adopted a positive outlook, anticipating that the housing situation in their community would improve**. Meanwhile, 51% of Jordanians and 37% of Syrians did not expect to see this trend. Only a minority of sampled respondents felt strongly that the shelter situation would improve, with 5% of Jordanians and 5% of Syrians indicating this response. The remaining respondents were neutral or did not know.

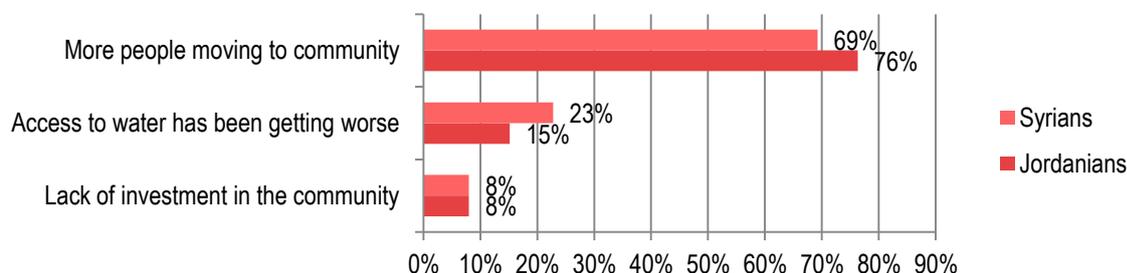
Figure 5: Shelter situation will improve in the future (by nationality)



**The majority of those who indicated that their living conditions would not improve in the future linked this to an increase in population**, with some 69% of Syrians and 76% of Jordanians selecting the response 'More people moving to the community' (Figure 6). These perceptions are likely to be informed by the rapid increase in population in northern Jordan which has entailed a rise in demand for shelter, depleting access to housing and driving up rents.

Some 23% of Syrians and 15% of Jordanians indicated deteriorating access to water as a reason that living conditions would not improve, suggesting that a proportion of respondents may be living with limited access to water and sub-standard WASH facilities. A minority of Jordanian (8%) and Syrian (8%) respondents cited a lack of investment in the community.

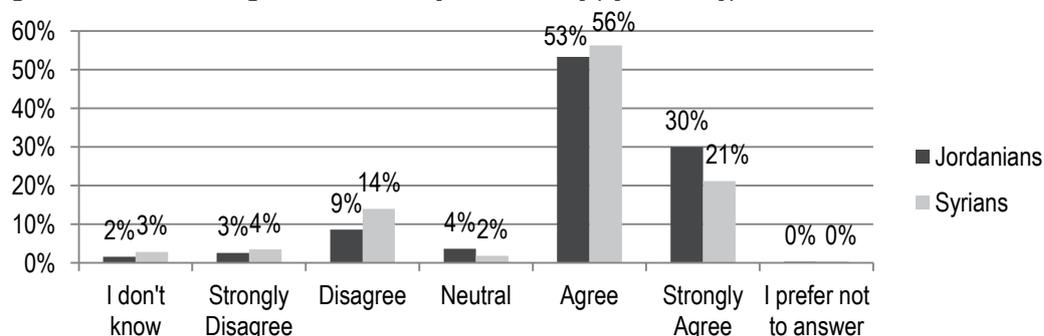
Figure 6: Perceived reasons for why living conditions will not improve (by nationality)



## TENSIONS AND HOUSING

Respondents were asked if access to housing caused tension in their community (see Figure 7 for a breakdown of responses and Annex III for a geographical representation of shelter as a challenge to social cohesion). Findings indicated that the majority of respondents perceived access to housing as leading to tension in their community. When disaggregating responses by nationality **more Jordanians (83%) than Syrians (77%) identified access to housing as a reason behind community tension, although perceptions of tension were markedly high in both groups.** Overall, only 12% of Jordanians and 18% of Syrians did not perceive a link between access to housing and tension in their community. The remaining respondents were neutral or did not know.

Figure 7: Access to housing causes tension in your community (by nationality)

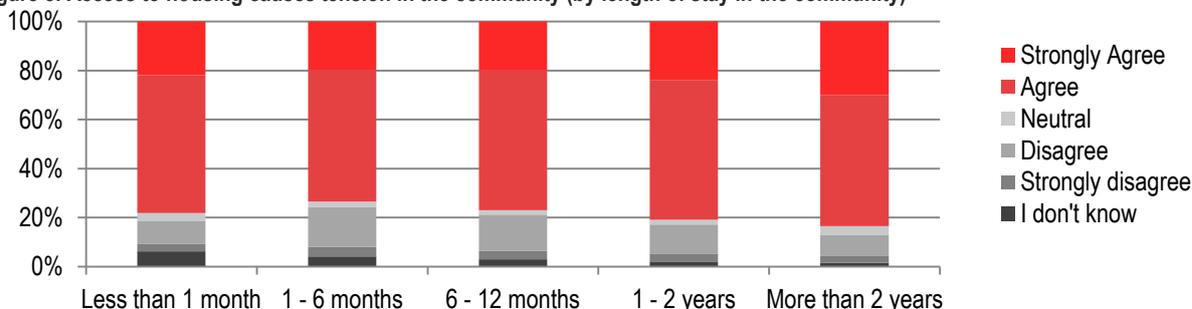


FGDs held in the governorates of Ajloun, Jarash, Al Mafraq and Zarqa revealed a narrative of Jordanians being displaced by Syrian tenants in the housing market due to Jordanian landlords keen to charge higher rents. This seems to represent a point of contention which could shed light on heightened perceptions of community tension among Jordanian and Syrian respondents. For instance, in Rashaydeh, Jarash, Jordanian FGD participants disclosed that there were weak social ties in the community due to landlords choosing to evict Jordanian tenants in favour of Syrians. Similarly, in Sakeb, Jarash some landlords were removing Jordanian tenants from their properties as Syrians offered to pay higher rates. Conversely, in Downtown, Ajloun, and Bab Amman, Jarash, Syrian FGD participants felt that they were being taken advantage of by Jordanian landlords who overcharged them for rent.

**Perceptions of housing-related tension were most acute among those who had lived in the community for the longest period of time** (more than two years). Some 30% of these respondents felt strongly that access to housing caused tension, compared to an average of 21.5% of respondents across the other five groups (Figure 8). Perceptions of tension were also slightly higher among those who had lived in the community for one to two years, at a combined total of 81%.

It is possible that more established residents among sampled respondents linked greater challenges to social cohesion with access to housing due to a registered decline in community stability compounded by a visible increase in competition for available housing between Jordanians and Syrians. Those who had lived in their community for one to six months registered the lowest perceptions of housing-related tension, with 20% of respondents selecting the responses 'Disagree' or 'Strongly Disagree'.

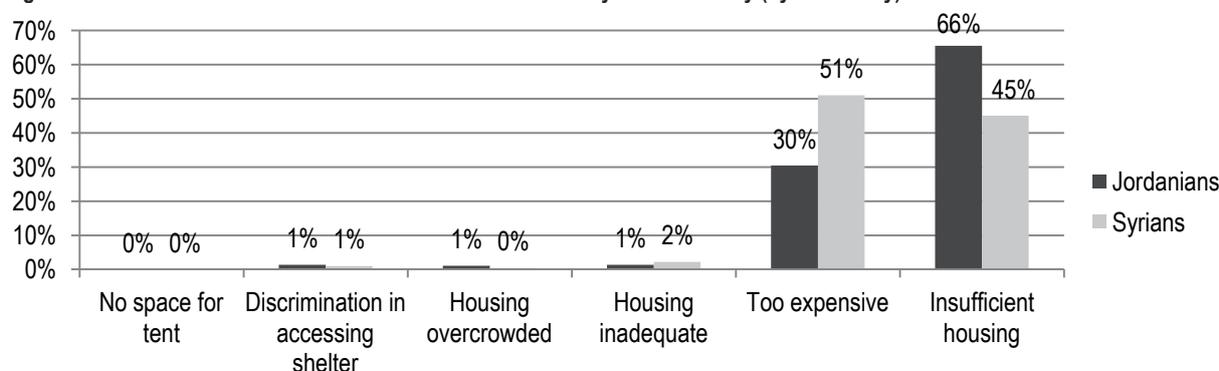
Figure 8: Access to housing causes tension in the community (by length of stay in the community)



When asked to indicate the key drivers of housing-related tensions the majority of Jordanian respondents (66%) cited a lack of housing, with a large proportion of Syrians (45%) also selecting this response (see Figure 9). FGD outcomes provided evidence to support this finding, with a large number of Jordanian and Syrian participants voicing concerns over insufficient housing. For example, in Downtown, Ajloun Jordanian and Syrian families reported coping with the increase in population and lack of available housing by living in shared accommodation, while in Al-A'mereyah, Zarqa both Jordanian and Syrian FGD participants cited a shortage of secure and adequate housing. The fact that some Syrians are supported by UNHCR-funded lease contracts may represent an additional point of contention with regards to competition between Jordanians and Syrians in the housing market.<sup>22</sup>

Syrians most commonly cited the high cost of housing as a reason behind tension, with 51% selecting this response, compared to 30% of Jordanians. This finding is corroborated by evidence that Jordanians in host communities spend considerably less on rent and utilities than Syrians, on average JOD 107 per month compared to JOD 193.<sup>23</sup> It also coincides with anecdotal evidence from FGDs in which Syrian participants expressed acute concerns that they were unable to afford housing prices. For instance, in Balaooneh, Balqa Syrians reported that they were unable to secure acceptable forms of housing using accessible financial resources, and as a result they had resorted to living in poor quality accommodations. In Downtown, Ajloun it was reported that Jordanian and Syrian families were offering furniture and other belongings in lieu of rent. Furthermore, in Husban, Al Mafraq, Syrian FGD participants stated that costly housing prices (at a minimum of JOD 250 per month) and inadequate housing had led to high levels of community tension, adding that they felt Jordanians believed Syrians were the primary cause of price inflation.

Figure 9: Perceived reason access to shelter causes tension in your community (by nationality)



<sup>22</sup> UNDP, Municipal Needs Assessment Report: Mitigating the Impact of the Syrian Refugee Crisis on Jordanian Vulnerable Host Communities, (2014).

<sup>23</sup> CARE, Lives Unseen: Urban Syrian Refugees and Jordanian Host Communities, (April 2014).

**A strikingly low proportion of respondents cited overcrowding (1%) and inadequate housing (3%) as a reason for housing-related tension. However, this was not echoed in FGDs in which a number of participants referenced sub-standard or cramped living conditions.** In Ain Albasha, Balqa, it was reported that due to a rise in housing prices many Syrians had been forced to reside in accommodations with limited space. In Karamah, Balqa, Syrian FGD participants mentioned that refugees were living in tents isolated from the rest of the community with inadequate access to basic services. In FGDs held in Al-Wasat Altejari, Zarqa, Syrian participants stated that housing was inadequate and overcrowded with many refugee families forced to share living quarters. FGDs in Mersi'e, Jarash disclosed that the increase in the population had forced Jordanians to resort to living in unfinished houses, or sharing accommodation with other families. There may be some positive implications for social cohesion with more families living together and sharing resources, however this may just as well have the opposite effect by leading to cramped and inhumane conditions.

Notably, **many of the coping strategies that Jordanian and Syrian FGD participants had adopted in order to cover housing costs and overcome housing shortages could be described as harmful or negative.** These included selling valuables and aid vouchers, working for low pay, and incurring debt in order to meet rising rental prices. In one extreme case, in Al Hussin, Al Mafraq, FGD participants disclosed that families were adapting to the difficult housing situation by asking their children to leave school in order to work. **FGDs also highlighted community perceptions that soaring rental prices were disrupting traditional social behaviours by making it harder for young men to marry.** For instance, in Al-Daheyah, Zarqa, young male FGD participants reported that they were reluctant to marry as they were unable to afford exorbitant living costs. This sentiment was echoed by male FGD participants across Ajloun, Balqa, Irbid, Jarash, Al Mafraq and Zarqa.

## CONCLUSION

This report has highlighted some of the core issues surrounding housing-related tension in Jordanian host communities. Findings indicate that a lack of adequate housing and high rental costs represented the two most discernible reasons for housing-related tension perceived by both Jordanian and Syrian respondents. Jordanians were most concerned with insufficient accommodations, while Syrians more commonly cited exorbitant housing costs as a reason for housing-related tension. Perceptions of tension surrounding housing were more pronounced among Jordanian respondents, but considerably high among both groups.

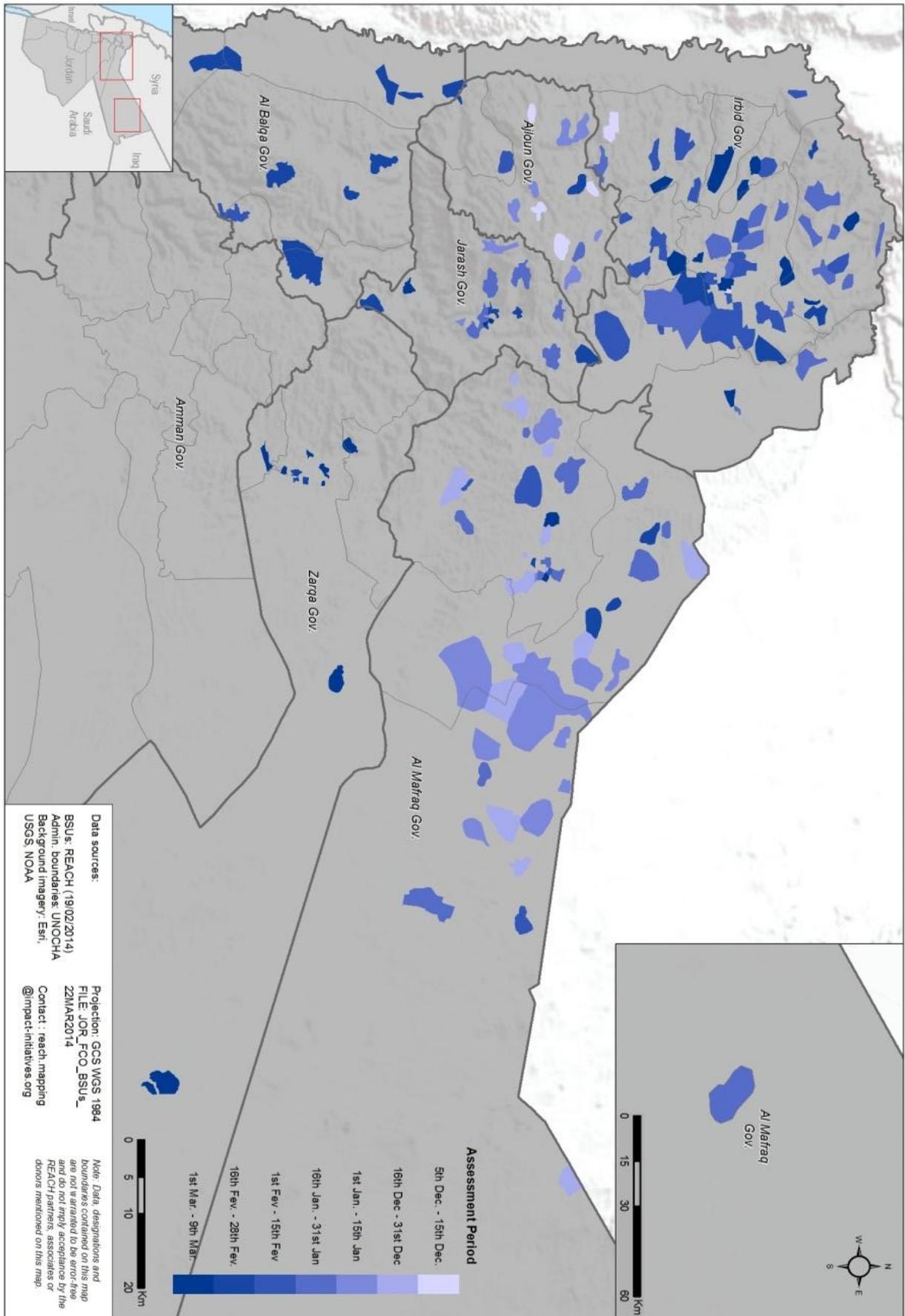
According to anecdotal evidence incorporated in this report, some Jordanians and Syrians face near insurmountable obstacles in securing housing that is both adequate and affordable. Challenging circumstances have reportedly led many to resort to a range of coping strategies, of which many entail harmful or negative effects. FGD findings suggest that access to housing not only represents a basic need but also a social issue, which may have a direct influence on social norms by impeding the ability of young men to marry, and encouraging more communal living. While some Jordanians have profited from charging Syrian refugees lucrative rents,<sup>24</sup> others are purportedly being replaced by Syrians in the rental market. This is one of a number of issues which appear to have sparked resentment between Jordanian and Syrian groups.

The assessment findings have underscored that housing remains a pressing issue in Jordanian host communities, suggesting that there is a continued need for shelter support to be provided to those living in precarious and inadequate accommodations across the northern governorates. Inadequate housing can be understood as a major barrier to social cohesion and resilience in the assessed communities which must be overcome in order for underlying community tensions to be mitigated.

---

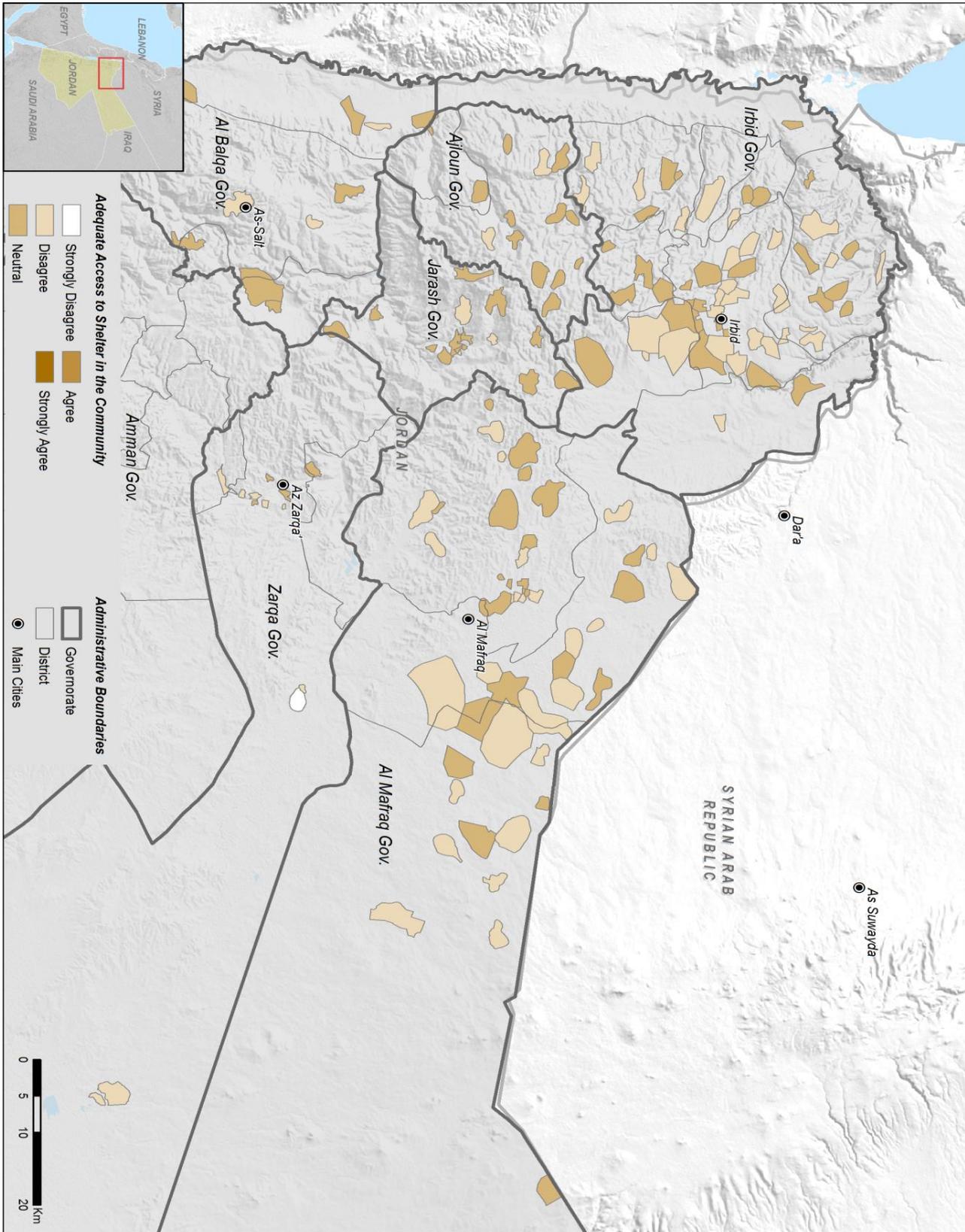
<sup>24</sup> CARE, Lives Unseen: Urban Syrian Refugees and Jordanian Host Communities, (April 2014).

**ANNEX I: MAP OF COMMUNITIES ASSESSED AND ASSESSMENT TIMEFRAME**



For humanitarian relief purposes only  
Production date: 4/1/2014

**ANNEX II: MAP OF SATISFACTION WITH SHELTER ACCESS IN HOST COMMUNITIES**



British Embassy Amman  
**JORDAN: NORTHERN GOVERNORATES**  
 Satisfaction with Shelter Access in Host Communities

For humanitarian relief purposes only  
 Production date: 03-Jun-14

**REACH** An initiative of ACTED, IMPACT Initiatives and UNOSAT

**ANNEX III: MAP OF SHELTER AS A CHALLENGE TO SOCIAL COHESION**

