

oPT West Bank

Rapid Rental Market Assessment: Situation Overview

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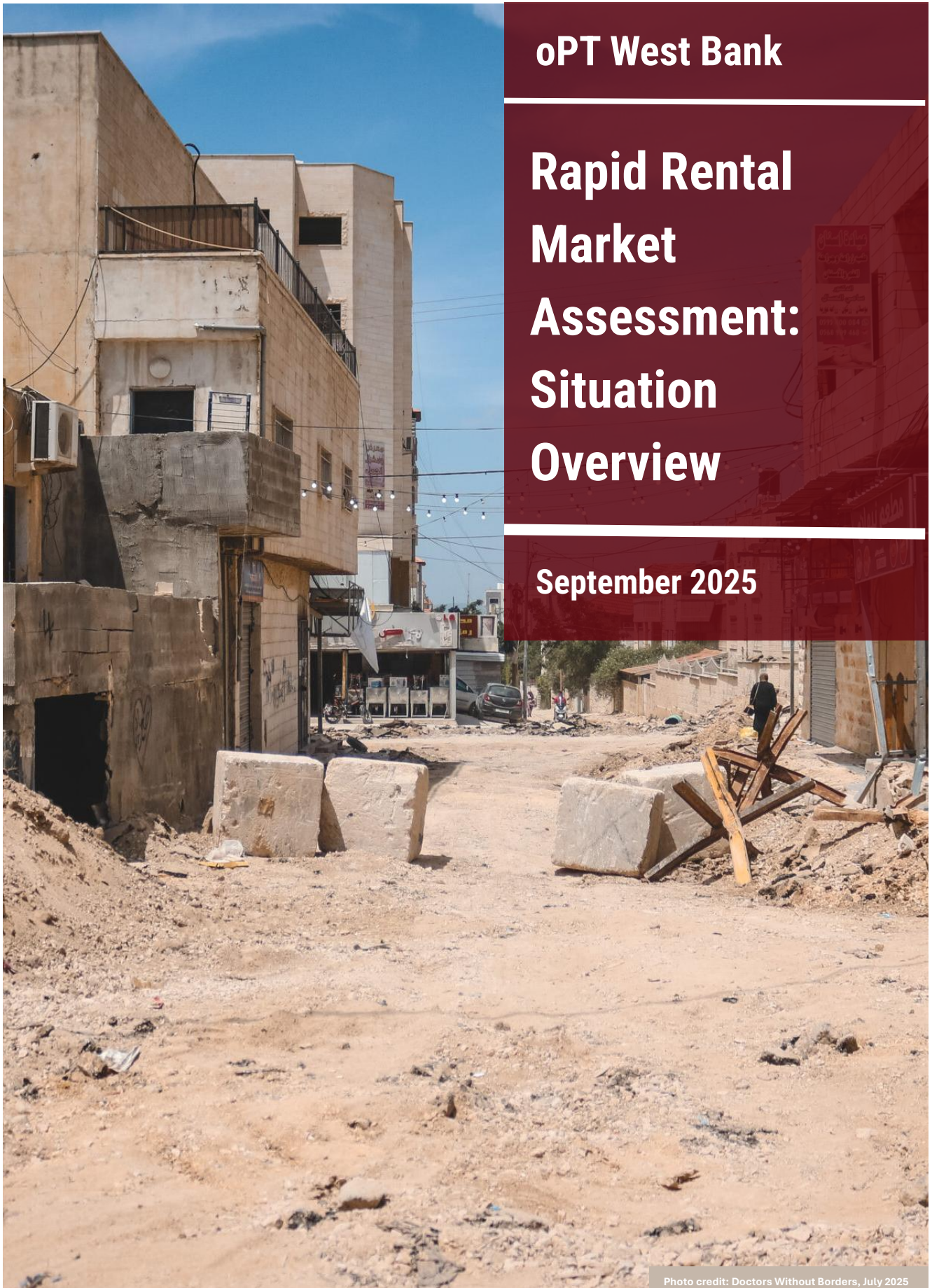


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KEY MESSAGES

- The rental market is highly informal and uneven, with limited supply and a portion of landlords engaging in practices that push vulnerable households into unsuitable or precarious housing.
- Beyond short-term stopgaps, more coordinated efforts are needed to strengthen tenant protections, expand the supply of suitable housing, and prepare for protracted displacement.
- Rental assistance is a critical lifeline that must be extended, as many displaced families would otherwise face eviction or exclusion from the limited housing options available.

CONTEXT & RATIONALE

Military operations in the northern West Bank in early 2025 have triggered large-scale displacement, particularly from the Jenin, Nour Shams, and Tulkarem refugee camps. Nearly the entire populations of these camps have been displaced into a mix of host families, rental accommodations, collective shelters, and makeshift structures. UNRWA's April 2025 tracking exercises recorded approximately 22,000 IDPs in the Tulkarm governorate and 17,000 in the Jenin governorate, while surrounding governorates such as Tubas, Nablus, Ramallah, and Qalqilya host fewer than 100 IDPs in total. As of May 2025, more than 39,000 people remain displaced, with little prospect of return in the near term, given ongoing operations and the destruction/severe damage of thousands of shelters.ⁱ

Rental housing has emerged as a critical shelter option for many displaced families, although, the scale of reliance on the rental market is not yet fully known. The number of displaced households currently in rental housing will be quantified through a forthcoming household-level assessment. Several Shelter Cluster partners, including PHC, ACF, UNRWA, and MAAN, have already supported newly displaced households with three months of rental assistance, primarily covering financial costs. These interventions were rolled out without a recent or localised rental market assessment, limiting the evidence base for setting transfer values, targeting, or ensuring sustainability.

The need for a rapid rental market assessment is therefore pressing. This report responds to that need by examining the availability, adequacy, and cost of rental units in the Tulkarm and Jenin governorates, providing partners with the evidence required to decide whether to extend rental assistance for an additional three to six months. It also sheds light on supply and demand dynamics, housing quality, and protection risks, offering a clearer picture of the market and its limitations. By grounding these findings in the broader enabling environment, the report equips shelter partners to plan collectively for a protracted displacement scenario and target resources where they can achieve the greatest impact.

METHODOLOGY

This overview is based on a **qualitative assessment** drawing primarily on **30 key informant interviews** (KIIs) conducted between 13-20 July 2025 in Tulkarm and Jenin governorates, both of which host large numbers of displaced households. Informants include rental market experts, rental assistance agencies, village council officials, landlords, displaced tenants, and brokers or market actors. It was undertaken in support of Shelter Cluster partners such as AAH, NRC, and PARC.

Key Informant Type	Tulkarem	Jenin	Both
Rental Market Expert	1	1	
Rental Assistance Agency	1	1	2
Village Council Officials	2	2	
Landlords	3	3	
Displaced tenants supported by agencies with rental assistance	6	6	
Brokers / Market Actors	1	1	

Purposive sampling was used to ensure perspectives were captured from both the supply and demand sides of the rental market, as well as from local governance and assistance providers. Interviews explored market practices, housing availability and suitability, price trends, tenure security, programmatic challenges, and protection risks.

Given the qualitative design of the study, the **findings are indicative** rather than statistically representative. They provide insight into prevailing rental practices, market dynamics, and risks but should not be interpreted as generalisable to all displaced households or market actors.

The assessment was limited by its sole reliance on key informant interviews. While this provided valuable insights into market dynamics and practices, the absence of household-level data and quantitative market analysis limited the scope of the findings. A mixed-methods approach would have offered a more comprehensive picture of rental conditions and trends but was not possible due to resource constraints. In addition, the rapid timeline and reliance on self-reported information may lead to gaps or biases in perspectives shared by informants.

FINDINGS & ANALYSIS

Housing Search & Decision Factors

Displaced households in both Tulkarem and Jenin **access rental housing primarily through personal and kinship networks**, with family and community ties playing a central role in the search. In this regard, access to housing information is highly informal. This reliance on social connections facilitates quick access but potentially excludes households who are socially isolated, specifically new arrivals or those with fewer local ties. Informality creates **barriers to transparency and leaves vulnerable households at particular risk of exclusion**. Differences do emerge between the two governorates: in Tulkarem, respondents emphasised their reliance on personal connections due to the absence of structured systems. In Jenin, village council officials noted that municipalities track availability through utility subscriptions. However, this municipal data is neither systematic nor publicly shared, limiting its usefulness for renters. Rental assistance agencies were also reported as not playing a role in the search process, further contributing to fragmented and unreliable information.

Displaced households emphasised the importance of location, often **preferring urban centers** for their proximity to services, livelihoods, and existing networks. At the same time, proximity to their place of origin and existing social networks also shaped decision-making, underscoring the dual priorities of continuity and opportunity. For particularly vulnerable households, prioritising access to services such as health or education often outweighed other considerations, even when this meant compromising on housing quality.

Challenges in the search process were widely reported. Displaced families often struggled with **affordability, limited supply, and high rents**, with respondents in Tulkarem more frequently highlighting the difficulty of balancing high costs with limited income. In Jenin, lack of alternative options and the need to move further from city centers were emphasised, pointing to relocation trade-offs and additional burdens linked to distance from essential services.

"Most families have lost their sources of income. Only a little continued the same work, but the most affected were the entrepreneurs and shops inside the camps. Most families depend on aid, many are unable to pay rent and have accumulated debts."

Village Council Official, Tulkarem

These dynamics suggest that affordability is a common barrier that constrains choice across both governorates, though with slightly different manifestations. In Tulkarem it is experienced most directly

as high rental costs, whereas in Jenin households often pushed to accept housing further from city centers and essential services.

Overall, displaced families in both governorates navigate a **precarious and uneven rental market**.

Housing Types & Suitability

Rental options available to displaced families vary, but several patterns emerged across both governorates. When available, families most often access medium-sized apartments, though in Jenin many reported turning to student housing near Arab American University. Designed for single occupants, these units are **ill-suited for families**, leading some to combine multiple units or even purchase and **rehabilitate caravans**. This highlights a clear **mismatch between supply and the needs of displaced households**, especially larger families. The gap is more pronounced in Jenin, where reliance on small or adapted units was common, while in Tulkarem discussions focused more on standard apartments. In both contexts, displaced households are often forced into arrangements that **only partially meet their needs**. Key informants highlighted broader structural issues. Some homes remain under construction or are uninhabitable, while others require minor repairs or rehabilitation before use. These observations, particularly noted in Tulkarem, suggest that even where units are available, quality often falls below acceptable standards. The coexistence of tenant reports of satisfaction with KI observations of inadequacy **suggests that displaced families may be lowering expectations, or adapting out of necessity, to substandard housing conditions**.

Respondents reported a wide range of housing conditions, from satisfaction with well-maintained apartments to complaints of small units in very old, humid buildings. In both Tulkarem and Jenin, unfurnished apartments were a recurring problem, placing additional burdens on already vulnerable households. However, contrasts were visible: Tulkarem tenants more often reported dissatisfaction due to unsuitable units, while tenants in Jenin somewhat more frequently described satisfaction despite challenges. This suggests slightly better access to livable housing in Jenin, though not without trade-offs. Interestingly, **this perception stands in contrast to reports from landlords, market actors, and local councils**, who emphasised that Jenin has a large stock of very small studio apartments near the university that are far too small for displaced families. The fact that more Jenin respondents nonetheless described their housing as sufficient may point to limitations in the sample size and selection, or reflect how displaced households adapt their expectations to limited housing options.

Assistance programs were also found to apply housing suitability standards inconsistently. In some cases, rental assistance was conditional on units meeting minimum humanitarian standards which was verified through field visits and communication with tenants before disbursement. In others, such standards and verifications were not required. Post-distribution monitoring was also reported as a practice by some agencies. This inconsistency illustrates the tension between the need to ensure safe, adequate housing and the reality of limited supply and the need for rapid and timely support. While stricter standards help protect households from unsafe or unlivable housing, they can also restrict access by excluding families from assistance altogether. More flexible approaches may widen access but potentially normalise substandard conditions. The limited rental stock intensifies this challenge, **forcing displaced households and assistance providers alike to navigate difficult trade-offs between adequacy, accessibility, and timeliness**.

Rental Market Practices & Tenure Security

Rental arrangements in both Tulkarem and Jenin are largely informal, relying mainly on oral agreements rather than written contracts. When contracts are used, they are typically formalised with lawyers or witnesses, and such cases were more frequently reported in Tulkarem. In contrast, agreements in Jenin were sometimes arranged via WhatsApp or simple signatures without witnesses, underscoring the **variability and fragility of tenure security**. Across both areas, cash payments

dominate, reflecting the limited role of financial institutions in rental transactions. This informality leaves tenants with weak legal protections and makes dispute resolution more complex.

Most respondents indicated that their rental agreement mandates monthly rental payments. However, requirements of advance payments of three months to a year were also reported in both governorates, with such practices more frequently noted in Tulkarem. For displaced households already facing economic insecurity, these **upfront lump sum costs place a significant burden**, as few have the savings or financial stability to meet landlords' demands. Some rental assistance agencies attempt to mitigate this challenge by disbursing three months of rental support in a lump sum, rather than month-to-month, allowing tenants to comply with these requirements. At the same time, examples exist of landlords offering flexible payment deadlines or cooperating with service providers to help tenants manage accumulated utility debts. **These stark differences illustrate an uneven market environment where some landlords adapt practices to ease tenants' financial strain while others impose restrictive measures to protect their interests.**

Tenure security for displaced renters is generally weak. The absence of formal contracts was a central concern, with fear of eviction due to non-payment cited more often in Tulkarem. While disputes were reported, the general consensus among key informants was that they are neither widespread nor systematic. Yet, when they do occur, **disputes most often center on non-payment of rent.**

In the absence of formal contracts, tenants have limited recourse to structured dispute resolution and instead rely on a mix of informal channels. These include relatives, popular committees, village councils, or occasionally the courts. In some cases, disputes were resolved amicably between tenants and landlords, but respondents frequently expressed **uncertainty about where to turn when conflicts escalated**. Municipalities were generally not seen as active in managing disputes, often referring parties elsewhere.

Landlord-tenant relationships varied widely. Some renters described cooperative and positive relationships, while others noted tense or imbalanced dynamics, often linked to the absence of contracts and landlords' discretion in enforcing conditions. This variability reflects the broader informality of the rental market. Without standardised rules or enforcement, **tenant experiences are shaped largely by personal negotiation and the willingness of individual landlords to accommodate** vulnerable households.

Supply, Demand, Prices & Trends

The rental market across both Tulkarem and Jenin is shaped by **high demand and constrained supply**, pushing prices upward. Key informants reported rents ranging from 500–800 NIS for smaller or lower-quality units, up to 1,800–2,000 NIS for larger apartments or townhouses. Tenants themselves more frequently described paying higher monthly rates of 1,000–1,500 NIS, in addition to utilities. This gap suggests that **displaced households may be subject to steeper costs in practice, possibly linked to informal arrangements and lack of bargaining power**. Importantly, the reported averages do not reflect key factors such as apartment size, proximity to city centers, or condition, which significantly influence pricing.

Landlord ownership structures add another layer to how the market functions. In both governorates, landlords often control multiple units, whether in single buildings or scattered properties. Rental prices are shaped not only by physical attributes such as cleanliness, age, and location, but also by these ownership patterns, which give **landlords significant leverage in shaping affordability**.

Against this backdrop, perceptions of housing availability varied across locations. In Jenin, several landlords emphasised that all of their units were occupied and that no vacant residences remained, reflecting a picture of market saturation. At the same time, others noted the presence of empty student apartments near the universities that are typically too small to accommodate displaced

families. In Tulkarem, reports of empty units were somewhat more frequent, though landlords there also described having their entire buildings rented. Taken together, the **indicative trend suggests greater scarcity of appropriate housing options in Jenin** compared to a somewhat more mixed picture in Tulkarem.

Seasonal dynamics further complicate this picture. In Tulkarem, respondents highlighted summer wedding seasons as a period of higher demand and tighter availability. In Jenin, student housing fills during the school year but empties during summer months, though these vacant studio units are typically unusable for displaced families. Seasonal shifts in demand are also linked to broader instability.

"[Seasonal fluctuations happen]according to the political and security events in the country and in the cases of continuous wars and displacement."

Market Actor, Tulkarem

Cycles of conflict and crisis overlay the typical rhythms of the housing market, intensifying volatility and making availability highly unpredictable for displaced households.

Overall, the rental market in both governorates operates under persistent strain, where scarcity, fluctuating demand, and broader instability combine to leave displaced families with limited and uncertain housing options.

Institutional & Programmatic Market Environment

The regulatory environment is extremely limited. Key informants reported no clear rental laws, rent control measures, or oversight mechanisms in place. While this informality has enabled some degree of flexibility (for example, landlords and local actors providing access on their own terms) it has also heightened risks of exploitation and undermined tenure security for displaced households.

At the onset of displacement, both Jenin and Tulkarem municipalities provided support measures, though the scope and duration varied. In Tulkarem, households benefited from a relatively structured approach, including a temporary subsidised program that covered fixed contributions for electricity (100 NIS) and water (50 NIS) over a three-month period (April–June 2025). The Iktaba Municipality in Tulkarem reportedly paid a credit of 327,000 NIS to the electric company to cover displaced households' utility costs. In Jenin, support was more limited and less standardised, consisting of one-off subsidies (e.g., 200 NIS per household) and some provision of water and electricity connections to abandoned or newly used buildings. These measures helped households absorb initial shocks, particularly for essential utilities, but were **short-lived and inconsistent** across governorates.

Current municipal support has shifted to **small-scale and narrowly targeted programs**, often debt-based (such as refundable assistance registered without collateral). Eligibility is determined through social research, ensuring some prioritisation of vulnerable households, but the scale remains very limited. Only a small number of families continue to receive assistance, typically for six months or less.

Humanitarian actors have provided the bulk of **rental assistance** in the form of short-term financial support, at 1,000 NIS per month for three months. These programs vary in design: some require formal lease agreements, while others accept oral or informal contracts, reflecting the realities of the informal rental market. One rental assistance actor highlighted that they apply the Shelter Cluster's vulnerability criteria to prioritise female-headed households, persons with disabilities, and other vulnerable groups. While this aid has been a **critical lifeline** for many displaced families, its effectiveness has been bound by delays in disbursement and its short-term nature, leaving households uncertain about how to sustain housing once support ends. Some tenants expressed confidence that they would "find a way" if assistance ended, while others voiced uncertainty over how they could possibly cope.

Despite these efforts, multiple barriers constrain the effectiveness of both municipal and humanitarian support. First, the **lack of suitable housing stock** makes it difficult to scale up rental assistance, even when funding is available. Second, systematic and transparent **coordination remains weak** between local institutions and aid agencies. Third, persistent **funding gaps** mean households risk losing support prematurely, leaving them unable to sustain rental payments on their own.

Together, these dynamics show that while rental assistance has cushioned some households in the short term, neither municipal nor humanitarian actors are positioned to provide durable solutions.

Market Environment – Attitudes & Access

Landlords weigh a range of factors before renting to displaced families, many of which translate directly into barriers. Chief among these is **fear of non-payment**, leading some landlords to require advance payments of up to a year, or to refuse tenants they perceive as financially insecure. Families are screened by size, composition, and reputation. Along with **single young men, larger households** or those where multiple families crowd into one unit are **frequently rejected**. Landlords also emphasised the importance of security and stability, with tenants required to have no criminal record or perceived security issues.

Broader community dynamics also play a role. Landlords noted that their decisions were influenced by perceived cultural differences between residents and displaced families, concerns about potential vandalism or property damage, and even fears that renting to IDPs might attract Israeli targeting or accusations of “sheltering displaced persons.” Together, these landlord selection criteria disproportionately affect the most vulnerable groups, narrowing displaced families’ already limited access to adequate housing.

One important exception, however, is that **landlords were more willing to rent to displaced families receiving rental assistance**, since the guaranteed payment mechanism reduced financial risk. This finding highlights how institutional support can offset barriers and open access to housing for otherwise excluded households.

Despite these challenges, there are also accounts **of openness and solidarity**. Some landlords and village council officials emphasised that discrimination does not exist, with displaced families broadly accepted. Positive practices included **reduced rents or additional services for female-headed households**, and a willingness to rent empty properties to IDPs, framed as both a moral duty and an opportunity. Kinship ties and social responsibility also motivated some landlords, particularly where vulnerable groups such as women, the elderly, or the poor were concerned. These examples demonstrate how solidarity, community values, and institutional guarantees together can mitigate barriers and improve displaced families’ access to housing.

Hosting arrangements have also shifted over time. At the outset of displacement, families were often hosted free of charge or for nominal rents, reflecting both solidarity and the temporary nature of the crisis. Over time, however, sustained displacement, households’ inability to pay, and negative perceptions of some displaced populations eroded this initial openness. Rising financial pressures on landlords further compounded these dynamics, and in many cases what began as solidarity has shifted toward reluctance or refusal to host. While positive practices and examples of support remain, the prevailing sentiment described by respondents is that hosting has become more burdensome, contributing to a harder and more transactional rental environment overall.

CONCLUSION

The findings from this assessment point to a housing environment marked by affordability pressures, limited suitability, and security concerns within an informal and uneven rental market. Families rely on

fragile networks to secure housing, often compromising on quality and stability, while assistance programs remain fragmented and short-lived. These dynamics place particular strain on the most vulnerable households, who are forced into precarious arrangements that only partially meet their needs.

In this context, the **evidence strongly supports the extension of rental assistance for an additional three to six months**. Without it, many displaced families would struggle to make payments and risk losing what limited shelter options they currently have. While some landlords engage in predatory practices, guaranteed rental payments have made them more willing to rent to displaced households, expanding access to housing that would otherwise be denied. Extending assistance will therefore not only **alleviate immediate pressures** but also **safeguard against further exclusion and exploitation**. Importantly, the approach of providing rental support as a lump sum covering three months at once has proven particularly effective, especially in Tulkarem, where landlords frequently request advance payments for multiple months. This modality not only meets landlord expectations but also offers households greater stability and security. At the same time, the findings highlight the need for more coordinated approaches that expand access to suitable housing, strengthen tenant protections, and ensure more predictable and inclusive support. Such measures are essential for collective planning in a protracted displacement scenario and for directing scarce resources toward the greatest impact.

ⁱ UNRWA (27 May 2025). *Emergency Northern West Bank: High-Level Overview – IDP Registration Dashboard*. Internal/Offline Report.