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Overview of the Housing Situation in the Gaza Strip



March 2013



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Researched and written by Sarah Ferris.

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The Norwegian Refugee Council (NRC) is an independent, international humanitarian non-governmental organisation that provides assistance, protection and durable solutions to refugees and internally displaced persons worldwide.

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Acronyms

ARA	Access Restricted Area
CHF	CHF International
CLA	Coordination and Liaison Administration for Gaza
COGAT	Coordination of Government Activities in the Territories
GoI	Government of Israel
GPS	Global positioning system
IDB	Islamic Development Bank
INGO	International non-governmental organisations
MoSA	Ministry of Social Affairs
MoPWH	Ministry of Public Works and Housing
MRD	Mercy for Relief and Development
NFI	Non-food item (s)
NGO	Non-governmental organisations
NRC	Norwegian Refugee Council
OCHA	Office for the Coordination of Humanitarian Affairs (United Nations)
PA	Palestinian Authority
PCBS	Palestinian Central Bureau of Statistics
PCU	Palestinian Contractors Union
PHC	Palestinian Housing Council
UN	United Nations
UNDP	United Nations Development Programme
UNRWA	United Nations Relief & Works Agency for Palestinian Refugees in the Near East
USAID	United States Agency for International Development
USSD	Unified Shelter Sector Database
WFP	World Food Programme



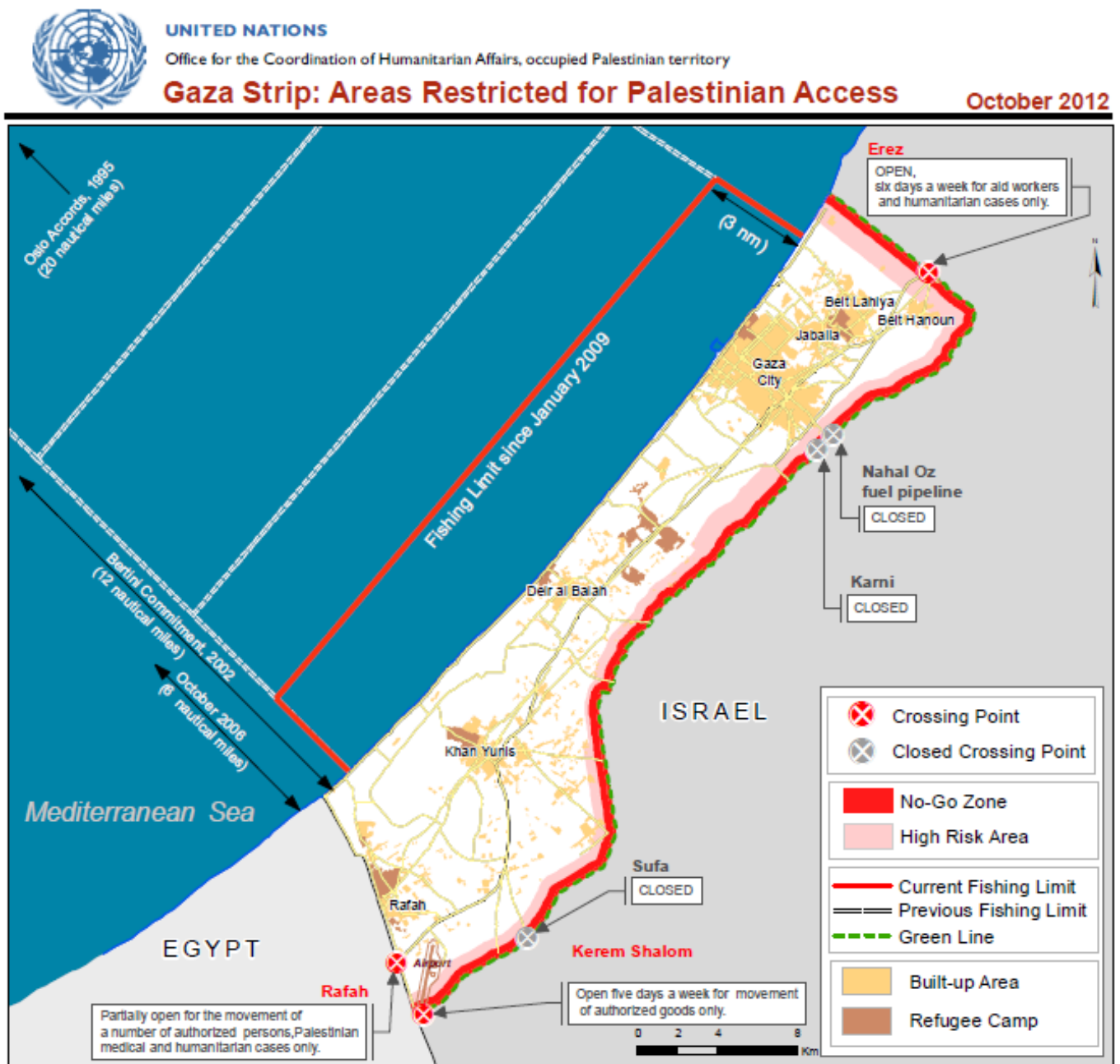
Definitions

Access Restricted Area	The Access Restricted Area (ARA) is the area of land from the fence between Israel and Gaza (Green Line) and extending into the Gaza Strip up to 1,000/1,500 metres. ¹
Operation “Cast Lead”	Or “Cast Lead”. An Israeli military action that took place from 27 December 2008 to 18 January 2009 which included large-scale attacks on Gaza by air, sea and a ground invasion.
Household	This paper will use the PCBS definition of household: “One person or a group of persons with or without a household relationship, who live in the same housing unit, share meals and make joint provision of food and other essentials of living.”
Housing Unit	A residence that provides a space for a single household to live and eat. It must be directly accessible through an outside door or shared hallway, and separate from other households if in a shared building. Examples include houses, villas and apartments.
Islamic Association	A group of associated charities and organizations with religious affiliation working in Gaza.
November 2012 escalation of hostilities	Several weeks of intermittent escalations of violence in Gaza and Southern Israel that led to an Israeli military offensive on Gaza, starting 14 November 2012 and lasting eight days.
Refugee	This paper will use the UNRWA definition of a Palestinian refugee in the Gaza Strip. UNRWA defines “refugee” as “any person whose ‘normal place of residence was Palestine during the period 1 June 1946 to 15 May 1948 and who lost both home and means of livelihood as a result of the 1948 conflict.’ Palestine refugees are persons who fulfil the above definition and descendants of fathers fulfilling the definition.” ²
Shelter/Housing	These words are used interchangeably.
Shelter Sector	Coordinating body for humanitarian organizations, UN agencies and authorities in Gaza working on emergency housing/shelter projects; chaired by NRC.

¹ Please see the section, Access Restricted Area, for more information on this definition.

² UNRWA, available at <http://www.unrwa.org/etemplate.php?id=87> (last visited 5 February 2013).

Map of the Gaza Strip





Executive Summary

The overall goal of this report is to provide an overview of the current shelter situation in the Gaza Strip. The report aims to inform on-going shelter programming in Gaza and help service providers offer the most appropriate housing options to the Gaza population living in substandard shelter conditions. It also aims to inform the international community, including donors, implementers and policy-makers, of the myriad challenges of providing adequate shelter in Gaza. In many cases issues related to housing in the Gaza Strip are complex, and the details surrounding them are unknown outside of Gaza, and even more so, unknown to people who are not directly involved in the implementation of housing projects. This report aims to inform people outside of these circles about factors affecting housing in Gaza. Some of the findings, such as the process of importing materials into Gaza from Israel for humanitarian projects, may be surprising.

The research methodology was comprised primarily of desk research, interviews with key informants and stakeholders, focus group discussions and field visits in the Gaza Strip. The research and report aim to focus on issues that affect the housing sector, and therefore the report often omits information not specifically relevant to housing. For example, the report focuses on the import of materials into Gaza but it does not discuss exports from Gaza, since exports are not directly related to the housing sector.

The shelter situation in the Gaza Strip has been affected primarily by occupation, forced displacement, natural population growth, on-going conflict, and restrictions and limits on the movement of goods and people into and out of Gaza. For many in Gaza, these issues have led to overcrowding and inadequate housing.

The research and writing of the report centre around issues related to the demand and supply of adequate housing in Gaza; **Housing Demand** and **Housing Supply** are two of the main sections of the report. In regards to housing demand, the research suggests that the Shelter Sector has responded well to the repair and rehabilitation of housing units damaged by conflict, and that this has been a primary focus for donors since “Cast Lead”. However, the international community in particular has focused less attention on other causes of housing demand such as overcrowding, unemployment and poverty. The focus group discussion described in the Overcrowding section (page 20) is particularly insightful. Issues related to returnees and the Access Restricted Area changed throughout the course of research, and while they were updated, they may be outdated again after the report is published. Housing demand is also affected by population growth, displacement, refugee status and substandard housing units.

While the media showered a great deal of attention on a “housing boom” in Gaza in 2012, the attention missed some key issues related to housing supply. One issue is that anti-terrorism legislation (passed to housing implementers through donor regulations) has delayed and hindered the repair and reconstruction of housing units by many international organisations while allowing the local authorities in Gaza (Hamas) and their partners to implement more quickly and efficiently. These same regulations limit the use of “self-help” implementation, although this method is most recommended in Gaza (page 73). The Housing Supply section includes information about private and humanitarian shelter projects. It also shares insight into some of the problems with the supply of housing, including problems faced in providing resettlement assistance in Gaza.

Supply and demand cannot be discussed in a vacuum, however, and three sections of the report include issues that cut across both supply and demand: **Restrictions on the Import of Construction Materials from Israel, Materials Imported through Tunnels from Egypt, and Other Factors Affecting the Housing Sector.** While many readers may be familiar with some of the challenges faced in bringing materials into Gaza, some descriptions of the process may provide new information on how inefficient, expensive and time-consuming the process can be for international organisations. The section on imports from Israel aims to shed some light on the subject and to highlight the fact that what is reported is not always reflected in facts on the ground. For example, delays in the Israeli approval process for international projects in the Gaza Strip appear to be the result of politics rather than security issues.

Reliable information regarding the amount of materials imported through tunnels from Egypt is difficult to attain, but the private, public and humanitarian sectors are all using tunnel materials for construction to varying degrees. The prices of goods imported through the tunnels respond regularly to external events and policies out of Gaza's control, and this often causes temporary price fluctuations that can negatively impact the housing and construction sectors. The section on tunnel materials also provides information about the quality of the materials imported from Egypt.

Finally, other factors affecting housing include the availability of a skilled workforce, land issues including evictions from state lands in Gaza, the effects of donor regulations on the provision of housing assistance, and how an overall lack of planning in Gaza may be contributing to future housing problems.

Report recommendations are presented at the end of some sections. **Recommendations** are targeted to specific audiences such as the Shelter Sector, donors, the international community, the Government of Israel, etc. A summary table of the recommendations follows the Executive Summary.



Summary of Recommendations³

To the Government of Israel:

- Lift restrictions on the commercial import and export of goods, including those relating to international humanitarian housing construction projects.
- Allow Palestinians access to their housing land and property in the access restricted areas.
- Increase imports and exports through recognized land crossings between Gaza and Israel and Gaza and Egypt.
- End restrictions on freedom of movement into, out of and within the Gaza Strip, except those allowed for under international humanitarian law within the framework of proportionality and military necessity.
- Work towards completely ending the approvals process for construction materials for international organisations by January 2014. In the interim period:
 - Streamline, simplify and reduce the approval, coordination, monitoring and reporting requirements for international humanitarian projects in the Gaza Strip. Projects should be approved within the specified two month time frame.
 - Improve the capacity of land crossings in order to transport more construction materials into Gaza.
 - At Kerem Shalom install a conveyor belt to simplify the movement of materials across the border and reduce costs.
 - Re-open the Karni and Sufa Crossings in order to decrease transportation costs of materials.
 - Remove bureaucratic and financial barriers currently preventing import of construction materials by humanitarian agencies from the West Bank.
 - Streamline the process to approve changes or modifications to already approved humanitarian construction projects.
 - End the requirement for GPS coordinates for all humanitarian reconstruction projects.
 - Approve projects on a needs basis, not on location or beneficiary profile.

To the Local Authorities in Gaza:

- Increase urban and regional planning in the Gaza Strip and encourage its use in the housing sector.
- Promote environmental approaches in housing construction.
- Ensure affected communities' participation and consultation in all stages of planning.
- Ensure minimum construction standards in all housing projects.
- Ensure that concrete and reinforcement bars are adequately strength-tested before they are used for housing projects.

To Donors, Implementing Agencies and the International Community

- Press Israel to end the approvals process for construction materials for humanitarian agencies by January 2014.

Overcrowding:

- Support projects looking at addressing overcrowding and forced displacement in the Gaza Strip.

³ The Recommendations presented in this report were drafted by the consultant and NRC, and reviewed and approved by the Shelter Sector.

- Commission further research to study the causes and effects of overcrowding in Gaza.
- Design and implement programming to take actions to combat the problem, including quantifying and mapping all households in the Gaza Strip living in overcrowded conditions.
- Prioritise programming to address the effects of overcrowding on women and children, including initiatives to reduce domestic violence, early marriage, poor academic performance and school drop-out.
- Support the development of urban and regional planning in the Gaza Strip, including offering technical assistance to relevant ministries, and encourage its use in the housing sector.
- Support financing and the construction of affordable housing for low-income families and first time home owners, such as newly married couples.

Displacement:

- Initiate quantitative and qualitative research on the living conditions and needs of all displaced families in the Gaza Strip, including analysis of the reasons for forced displacement and factors preventing durable solutions.
- Include research into the impact of displacement on host families and, if appropriate, design programming to address protection and material needs arising from chronic displacement on internally displaced persons and host families.
- Prioritise projects that address the impact of displacement and overcrowding on women and children.

Assistance:

- Undertake comparative research that looks into the different assistance received by refugees, non-refugees, camp populations and non-camp populations.
- Use the research to design assistance that is needs-based and equitable across the Gaza Strip, rather than assistance designed according to refugee status or place of residence.
- Ensure affected communities are consulted and involved in all stages of planning and implementation of resettlement projects in the Gaza Strip, including location, type and size of planned housing.
- Support and fund projects that utilise self-help as the preferred model for delivering humanitarian assistance in the Gaza Strip.
- Integrate women and children's needs into all phases of planning and implementing reconstruction and rehabilitation projects in the Gaza Strip.
- Ensure minimum construction standards in all housing projects.



Background

Norwegian Refugee Council

The Norwegian Refugee Council (NRC) is an independent, humanitarian, non-profit, non-governmental organisation which provides assistance, protection and durable solutions to refugees and internally displaced persons worldwide. NRC re-established its presence in Palestine in 2009 and has programmes in the Gaza Strip and West Bank, including East Jerusalem. In Gaza NRC works in the shelter, education and legal aid sectors. NRC has chaired the Gaza Shelter Sector since March 2009 (as co-chair with UNRWA for the first year).

The Shelter Sector in the Gaza Strip is part of the Cluster Coordination Approach. Clusters are groups of humanitarian organizations (UN and non-UN) working in the main sectors of humanitarian action, e.g. shelter and health. They are created when clear humanitarian needs exist within a sector, when there are numerous actors within sectors and when national authorities need coordination support. Clusters create partnerships between international humanitarian actors, national and local authorities, and civil society. The Norwegian Refugee Council (NRC) has been Co-Chair of the Shelter Sector in the Gaza Strip since “Operation Cast Lead” 2009 and became Chair / Sector Coordinator in March 2010.

Goal of the Shelter Sector to more effectively meet the sheltering (housing) needs of populations affected by humanitarian crises, by strengthening the shelter response of humanitarian actors through leadership, coordination and accountability in the humanitarian shelter sector.

Purpose of the Report

This report was commissioned by NRC Palestine and funded by the Norwegian Ministry of Foreign Affairs and the DFID - UK Department for International Development. The overall goal of the report is to provide an overview of the current shelter situation in the Gaza Strip. The report aims to inform on-going shelter programming in Gaza and help service providers offer the most appropriate housing options to the Gaza population living in substandard shelter conditions. It also aims to inform the international community, including donors, implementers and policy-makers, of the myriad challenges of providing adequate shelter in Gaza. The report pays special attention to the effects of import restrictions imposed by the Government of Israel, war-damaged and non-war-damaged housing needs, and “best practices” for shelter assistance. Recommendations are provided at the end of some report sections. The research process also examined the role and relevance of the Shelter Sector in Gaza; **Annex 1** summarizes these findings and offers recommendations for the Sector.

Context

The shelter situation in the Gaza Strip has been affected primarily by occupation, forced displacement, natural population growth, on-going conflict, and restrictions and limits on the movement of goods and people into and out of Gaza. For many in Gaza, these issues have led to overcrowding and inadequate housing.

While some Palestinian displacement occurred during the British Mandate Period (1922-1948), the vast majority of displacement occurred in 1948 after the establishment of the State of Israel and subsequently after the 1967 War. Each of these events increased the population of the Gaza Strip. The population of the Gaza Strip before 1948 was estimated between 80,000 to 85,000, but by 1967 there were between 352,000 and 442,000 Palestinians living in Gaza.⁴ By 1970 there were over 311,000 Palestinian refugees registered with UNRWA in the Gaza Strip alone.⁵ The first refugee camps were established in the Gaza Strip in 1948. The initial camps used tents for shelter, but as the refugee crisis became prolonged and expanded, camp housing began to use more permanent materials.⁶ The 2013 projected population of the Gaza Strip is roughly 1.7 million persons, and 1,167,572 (71%) are refugees registered with UNRWA.⁷ Of registered refugees 38%, or 446,000 individuals, still live in refugee camps.⁸ Camp populations have swelled, although the land designated to most camps has not increased since they were founded. Khan Younis camp, for example, was established for 20,000 refugees; currently it is home to nearly 70,000.⁹ Whether within or outside of camps, Palestinian displacement greatly increased the population living on the small area of land that is Gaza.

In addition, the Gaza Strip has one of the highest population growth rates in the world at 3.48%.¹⁰ The table below compares Gaza's population growth rate to the top country population growth rates in the world. Gaza's population growth is due to natural population growth and not migration, since the movement of people in and out of Gaza is heavily restricted. (In contrast, some of the other countries on the list owe their high growth rates to high rates of immigration.) The high growth rate is leading to a growing population density and housing problems that will be discussed more below.

Top 10 Population Growth Rates (by Country)

Rank	Country	2011 Pop. Growth Rate
1	Qatar	6.1
2	United Arab Emirates	4.9
3	Bahrain	4.8
4	Zambia	4.2
5	South Sudan	3.6
6	Niger	3.5
7	Gaza Strip	3.5
8	Belize	3.4
9	Liberia	3.3
10	Uganda	3.2

⁴ UNCTAD, *Population and Demographic Developments in the West Bank and Gaza Strip until 1990*, 28 June 1994.

⁵ Number of registered refugees available at [http://www.unrwa.org/userfiles/reg-ref\(2\).pdf](http://www.unrwa.org/userfiles/reg-ref(2).pdf) (last visited 5 Feb. 2013).

⁶ NRC interview with UN-8, UNRWA, Gaza, 5 Dec. 2012.

⁷ Statistics available from www.pcbs.gov.ps and www.unrwa.org (last visited 5 Feb. 2013).

⁸ Ibid.

⁹ Interview with UN-8, UNRWA, supra.

¹⁰ PCBS, available at <http://www.pcbs.gov.ps/site/881/default.aspx#Population> (last visited 5 February 2013).



Overview of the Housing Situation in the Gaza Strip

Sources: World Bank and PCBS¹¹



Refugee displacement and population growth have **increased the demand** for housing units in the Gaza Strip, while on-going conflict and import restrictions **decreased (or stagnated) the supply**. Conflict has damaged or destroyed tens of thousands of homes in the Gaza Strip since 1967. Between 1967 and 2005, Israel built settlements in the Gaza Strip, primarily on land which was designated as “state land” during the British Mandate Period. Israeli settlements were built on roughly 20% of Gaza territory.¹² To make room for these settlements and to provide a “buffer zone” between the Israeli settlers and the local Palestinians, the Government of Israel (GoI) destroyed hundreds of Palestinian homes in Gaza. In addition, a number of Palestinian homes near the settlements were subject to fighting between settlers and local residents and suffered major and minor damage. In 2005 Israel withdrew its last settlers from Gaza, and subsequently most of the settlement housing units were dismantled or destroyed.

Photo: Residential building in Khan Younis near former Israeli settlements. December 2012.

In January 2006, Hamas was elected to Parliament by a majority of Palestinians in both the West Bank and Gaza Strip. However, the Palestinian Authority (PA), backed by the international community, refused to cede power. Between December 2006 and June 2007, fighting between Hamas and the PA took place in the Gaza Strip, with Hamas eventually gaining full control of Gaza and the PA retaining control of the West Bank. Since Hamas came to full power in Gaza, there have been two large-scale conflicts between Israel and Palestinians in Gaza that greatly impacted housing. The first was Operation “Cast Lead” that took place from 27 December 2008 to 18 January 2009. In this period Palestinian groups fired rockets into Israel, and Israel staged large-scale attacks on Gaza by air, sea and a ground invasion. As a result of the war, 3,481 housing units in Gaza were totally destroyed, 2,755 housing units suffered major damage, and 55,000 housing units suffered minor damage.¹³

The second large-scale conflict took place in November 2012. It included several weeks of intermittent escalations of violence in Gaza and Southern Israel that led to an Israeli military offensive on Gaza starting 14 November 2012 and lasting eight days. A ceasefire agreement took effect on 21 November, averting an Israeli land invasion into Gaza. The eight-day conflict resulted in 184 housing units in Gaza that were totally destroyed, 198 housing units suffering major damage, and 8,000 housing units suffering minor damage.¹⁴

¹¹ PCBS and World Bank data, 2011.

¹² Scott Wilson, “After 38 Years, Gaza Settlers Gone”, *The Washington Post*, 23 August 2005.

¹³ Email correspondences with Shelter Sector, February 2013. Information taken from the Unified Shelter Sector Database.

¹⁴ Ibid.

In addition to the two major conflicts listed above, regular incursions into Gaza by the Israeli military have resulted in the damage or destruction of thousands of homes since 2005, particularly in the Access Restricted Area.¹⁵ This will be discussed in greater detail below.

After Hamas won full control of the Gaza Strip in June 2007, the GoI immediately increased restrictions on the movement of goods and people in and out of Gaza. While 2007 saw an increase in the restrictions, it was not the *start* of restrictions, as some publications state. Israel has imposed restrictions on the movement of goods and people in and out of Gaza since 1967; 2007 only marks the extreme tightening of restrictions. Starting in 2007 Israel restricted the import of building materials into Gaza including cement, aggregate and steel, halting almost all housing construction in Gaza until late 2010. While restrictions on some imports have eased in limited instances, they have not yet eased enough to meet the building needs of the Gaza Strip. Since 2007 import restrictions greatly reduced the supply of housing units. Details on the import restrictions, the *reported* easing of the restrictions and their impact on housing will be discussed more below.

¹⁵ Ibid.



Methodology

The research for this paper was led by an international research consultant with support and guidance from a Steering Committee.

The research methodology was comprised primarily of desk research, interviews with key informants and stakeholders, focus group discussions and field visits in the Gaza Strip. The desk research utilized housing and population data from the Palestinian Central Bureau of Statistics (PCBS), as well as data extracted from the Unified Shelter Sector Database (USSD). Reports, studies and other material from local organizations, international organisations, UN agencies and news agencies provided additional data and background information. The research for this paper began in late October 2012, but interviews and field work in Gaza were delayed for three weeks due to the escalation of violence in the Gaza Strip in November.

The research consultant conducted interviews with key informants and stakeholders, primarily in the Gaza Strip but also in the West Bank and Israel. (Three interviews were conducted by other NRC staff.) In most cases the interviews were conducted in English. When English was not a common language, interviews were conducted in Arabic with the help of an interpreter or NRC staff who interpreted. Interviews were conducted with members of the Shelter Sector; technical staff in relevant ministries or government positions in the West Bank, Gaza and Israel; members of private construction or housing sectors in Gaza; individuals knowledgeable about the import of goods into Gaza; non-governmental organisation (NGO) staff familiar with gender and protection issues; and others. A list of interviewees can be found in **Annex 2**; it excludes interviewees who wished to remain anonymous.

Four focus group discussions were held in the Gaza Strip in February 2013. The focus groups included the following participants:

- 1) Women who live in overcrowded conditions;
- 2) Men who live in overcrowded conditions;
- 3) Men and women who have been displaced as a result of “Cast Lead” (2009);
- 4) Men and women who have been displaced as a result of the November 2012 escalation of hostilities.

Three field visits were conducted in the Gaza Strip between December 2012 and January 2013 to meet beneficiaries of housing assistance, view private and international housing projects, see houses damaged by the November 2012 escalation of hostilities, visit families suffering from overcrowding, and see first-hand some of the successes and challenges of the Shelter Sector in Gaza. When necessary during field visits NRC staff provided interpretation.

A draft of this report (or sections of the draft in some cases) were shared with some Shelter Sector members and others interviewed. Based on their input points were clarified as required.

Shelter in Gaza

Housing Indicators

The Palestinian Central Bureau of Statistics (PCBS) held censuses in the Gaza Strip in 1997 and 2007, as well as in the West Bank. The censuses collected data on population, employment and housing conditions (among other information). The housing indicators show trends, and with interviewee interpretation, help to paint a picture of traditional housing practices in Gaza and how those practices are changing.

Traditionally families in Gaza lived primarily in privately-owned single-family houses.¹⁶ With the increase in population came the rise of families living in apartments, and apartment living continues to rise. In 1997 52% of households lived in houses and 47% lived in apartments. By 2007 only 37% of households lived in houses and 61% lived in apartments.¹⁷ Households in Gaza still prefer to own their own housing units, rather than to rent from someone else.¹⁸ In 1997, 83% of households lived in owned housing units and 5% lived in rented units. In 2007, 81% of households lived in owned housing units and 7% lived in rented units. The table below illustrates these figures.¹⁹

Select Housing Indicators in the Gaza Strip

Indicator	Per cent in 1997	Per cent in 2007
Households living in houses	51.6	36.6
Households living in apartments	46.5	60.9
Households living in owned housing units	83.2	80.9
Households living in rented housing units	5.2	7.3

Source: PCBS Housing Conditions Data Base

PCBS data also points out that over 99% of households in Gaza have a kitchen and bathroom and are connected to the public electricity network. Interviews and field visits show that for many households, kitchens and bathrooms are in disrepair, unsanitary and/or lacking proper ventilation. PCBS reports that 78% of households were connected to the public sewage network in 2007, leaving 22% of households not connected to the public sewage networks.²⁰

¹⁶ NRC interview with UN-4, UN-Habitat, Gaza, 28 November 2012. NRC interview with Mohammed A. Al-Ostaz, General Director of Roads, Governorates Affairs Coordinator, Ministry of Public Works & Housing, Gaza, 3 December 2012.

¹⁷ PCBS Housing Conditions Data Base, email correspondence with PCBS, November 2012.

¹⁸ NRC interview with Ministry of Public Works & Housing, *supra*.

¹⁹ PCBS Housing Conditions Data Base, *supra*.

²⁰ *Ibid*.



Housing Demand

This section details the factors that have led to an **increase in the demand for housing** in the Gaza Strip. Occupation, on-going conflict, forced displacement and natural population growth are the key factors driving demand.

Population Density

Gaza's high natural population growth rate, detailed above, combined with a small land area have contributed to Gaza's rapidly growing population density, leading to overcrowding in some areas. Gaza is *one* of the most densely populated places on earth. (It is not the *most* densely populated.) Gaza is almost ten times more densely populated than the West Bank, and twelve times more than Israel.²¹ The table below compares Gaza's population density to other countries. You can also compare Gaza City's population density to other cities.²² There are between thirty and forty cities globally that have higher population densities such as Mumbai, Calcutta, Karachi and other cities, particularly in Asia; but Gaza City remains on the list among the most densely populated. Gaza City is more densely populated than Tel Aviv, London and Bangkok.²³ **Annex 3** provides more information on how this information was calculated and tables comparing the population density between Gaza and other places in the world.

**Comparison of the Gaza Strip's Population Density with Select Countries (Places)
Year 2010**

	Country (or Place)	Population (2010 figures)	Land Area (sq. km)	Population Density (sq. km)	Source
Top 4 Densities	Monaco	35,407	2	17,704	World Bank
	Singapore	5,076,700	700	7,252	World Bank
	Hong Kong*	7,067,800	1,042	6,783	World Bank
	Gaza Strip*	1,535,120	365	4,206	PCBS
Other Countries for Comparison	Bangladesh	148,692,131	130,170	1,142	World Bank
	West Bank*	2,513,283	5,655	444	PCBS
	Israel	7,623,600	21,640	352	World Bank
	Japan	127,450,459	364,500	350	World Bank
	United Kingdom	62,231,336	241,930	257	World Bank
	United States	309,349,689	9,147,420	34	World Bank
	Norway	4,889,252	305,470	16	World Bank

Source: World Bank and PCBS

* Do not have country status but are semi-autonomous.

²¹ PCBS data was used for West Bank and Gaza populations and land area. World Bank data was used for all other populations and land areas. All figures use 2010 figures.

²² Gaza Governorate population and land area figures from PCBS are used as a proxy for Gaza City.

²³ City data available from www.citymayors.com/statistics/largest-cities-density-125.html (last visited 5 Feb. 2013).

Overcrowding

Overcrowding is a significant problem in Gaza, particularly in regards to protection issues. Although a critical issue, there is a dearth of information on the subject.

PCBS lists the percentage of households in Gaza that have three persons or more per room living in a single housing unit, one indicator of overcrowding. In 1997, 28% of households lived in a housing unit with three or more persons per room, while in 2007 that number was 16%.

Indicator	1997	2007
Per cent of households living in housing unit with 3 persons or more per room	28.1%	15.9%

Source: PCBS Housing Conditions Data Base

The *percentage* of overcrowded housing units may have been reduced between 1997 and 2007, but a large number of overcrowded housing units remained. According to PCBS data there were 213,710 private Palestinian households in the Gaza Strip in 2007. If 15.9% of them contained three or more persons per room, then roughly 34,000 households in the Gaza Strip suffered from overcrowding in 2007. Interviewees who discussed this issue felt unanimously that **overcrowding likely increased since 2007 due to the overall lack of construction in Gaza between 2007 and 2010.**

Overcrowding may be present in another way. According to the 2007 census data from PCBS, 77.8% of households in Gaza were comprised of nuclear families and 19.4% were comprised of extended families.²⁴ It is customary in Gaza for nuclear families to live in one household and to add rooms as the family expands. When family members get married or have children, it is common for the household to add an entire new housing unit to the existing unit by adding rooms, a new wing of the structure, or an additional floor. This often happens multiple times on one piece of family-owned land. This practice traditionally afforded new couples some privacy and room for the new couple's own nuclear families.²⁵ A number of interviewees remarked that this system was altered between 2007 and 2010 due to high unemployment and a lack of affordable building materials. In many cases new couples (and their children) continued to live in the home of the husband's parents without adding new rooms to accommodate them. In other cases, a new room may have been added, but the new couple shared kitchen, bathroom and living spaces with the extended family. In the latter example it is possible that the addition of a single room could keep the number of people per room below three (and the household would not be included in the overcrowding indicator mentioned above), but the family would likely feel the effects of overcrowding in shared living spaces. Statistics on this type of overcrowding are not available.

NRC Focus Group Discussions

In order to provide more insight into the issues of overcrowding, NRC conducted focus group discussions with people living in overcrowding conditions. The purpose of the focus groups

²⁴ PCBS 2007 Census Data.

²⁵ NRC interview with Ministry of Public Works & Housing, *supra*. NRC interview with Riyadh Al Bitar, Director General of Aid and Rehabilitation and WFP Focal Point, Ministry of Social Affairs, Gaza, 5 December 2012. NRC interview with Salem Y. Al Qudwa, Project Coordinator, Rehabilitation of Partially Damaged Houses Programme, Islamic Relief-Palestine, Gaza, 28 November 2012 & 14 January 2013. Consultant field visit on 14 January 2013.



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was to examine the effects of overcrowding and to differentiate between the effects on men and women. The focus groups also discussed coping strategies for dealing with overcrowding and perceptions on its causes. Participants were divided into two groups who met separately. The first group consisted of 13 women; the second group consisted of 14 men. On average members of both groups lived in a household with 10 members and in a housing unit with 2 bedrooms. Most households contained one bathroom, one kitchen and one living room. (Ten households out of the 27 total households lacked a living room, while four households had two.) All of the women who participated were from Khan Younis Governorate, while the men were from either Khan Younis or Rafah Governorates. Only two of the 27 total households included a person who is employed (out of the entire household). The majority of the participants were non-refugees.

A lack of space in the house was reported by members of both groups. Participants reported that children sometimes have to sleep in kitchens or living rooms, and that male and female children sometimes have to sleep in the same room. Participants also reported winter and rain to be especially problematic due to the poor housing conditions; rain causes water to seep in throughout the housing units, forcing family members to relocate to sleep at neighbours' or other family homes. In these latter cases the effects of overcrowding were compounded by substandard shelter quality.

Women's Focus Group

In general the women's focus group was more active and participatory, and women provided the most concrete examples from their own lives. The women's group commented more about the problems of living with extended family, protection issues such as violence in the home, and the impacts of overcrowding on women and children.

Women who lived with extended families described their lack of control in issues related to their families and their living situations. Each of these women lives with their husbands' families. Their husbands' families regularly interfere in the raising of their children and in their relationships with their husbands. Extended family members were even reported to interfere when the women wanted to leave the house. One woman is not allowed to cook in the kitchen and was forced to purchase a stove and cook in the bathroom. Many of the focus group participants face extreme pressure to have more children. One participant who has six daughters faces pressure to have a son. Another woman has been threatened by her father-in-law that if she does not have more children, he will encourage her husband to take a second wife.

Female participants reported a lack of control in their housing and financial situations. One woman borrowed 3,000 Jordanian Dinar from her brother-in-law for a new house to escape overcrowding, but she is now in debt to him and cannot afford basic necessities. Furthermore, the new apartment that she purchased is legally registered in her brother-in-law's name and will not be transferred to her or her husband until they pay off the debt. Another woman explained how her brother-in-law kicked her entire family out of his house, and they were not allowed to return for three days until a neighbour helped resolve the issue. One participant said that her in-laws only provide financial support to their sons and none to their daughters. One woman (who faced domestic violence issues with her brother-in-law) tried to take her children and return to her parents' home. Her parents did not accept her and instead, they returned her children to her in-law's house.

Women reported a number of incidences of violence in the home, particularly related to living with extended family. One woman said her mother-in-law physically hit her on five different occasions. Another woman said that her children try to stay out of the house for as long as possible to avoid beatings from their uncles. One woman said that if there are any problems with the house or any damage her children are blamed automatically, and their uncles or grandmother beat them for it.

The consensus among the female participants is that overcrowding contributes to increased divorce rates. Several women also raised the fact that overcrowding contributes to early marriage for girls. One woman said that her husband repeatedly threatens her with divorce. The daughter of one participant was married at 15 and is in a difficult marriage and wants to divorce; however, the daughter's father will not permit her to return back to their home since there is no room. One participant said that if any man is interested in marrying one of her daughters, she will agree to the marriage because she needs the space in her home. Another participant with six daughters feels that she has no choice but to encourage them to marry early. Some of the participants themselves were young brides; one was married at 16. Another is 27 years old and has six children. The daughter of one participant was forced to marry her cousin against her will. On the other side of this story, one participant reported that her 26-year-old son would like to get married but is unable to due to the fact that he has nowhere to live with his future bride.

Due to the lack of bedrooms, male and female children of various ages sometimes need to share bedrooms. The women worried about having boys and girls sleeping in the same room, and one participant specifically referred to domestic violence/sexual assault. She said that her daughter has nightmares about her brothers sexually assaulting her. The daughter and her brothers were forced to sleep in the same room due to overcrowding, and according to the mother, sexual assault is unavoidable in such a situation. Due to this risk, she let her daughters marry early; two out of her five daughters are married. Other participants mentioned the inappropriateness of boys and girls sharing a room. One participant arranges the girls to sleep on one side of the shared bedroom and the boys on the other to prevent sexual violence. Another participant mentioned how the girls in her house are forced to get dressed in the bathroom because they have no bedroom (or privacy) in which to get dressed.

The women reported a number of negative effects that overcrowding has on children (in addition to others mentioned above). Children do not have space to play or to enjoy their childhoods. They lack privacy and have to share everything with their cousins and siblings. Overcrowding conditions also contribute to increased fighting between children, their siblings and their cousins. Children also have trouble concentrating in school. Overcrowding can lead children to drop out of school, and some children drop out to get jobs. Others turn to smoking or drugs. In addition, overcrowding and the accompanying financial problems make it difficult for children to get adequate nutrition and maintain good health.

The women themselves reported a number of health problems. Some refer to health problems resulting from early marriage and multiple pregnancies. Stress is very common in overcrowded households. Several women suffer from depression, and they have anxiety and worry about their children.

Above all, the female participants feel that high unemployment is the underlying cause of overcrowding. Even participants with access to land cannot afford to build on it. Furthermore,



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four of the women in the group said they had been denied their rightful inheritance in some way. They felt that without this inheritance they could not contribute to their families.

The women participating offered some suggestions to combat overcrowding, starting with creating new jobs and employment. Other ideas included controlling early marriage, increasing birth control, ensuring that their children receive a good education, and government land subsidies to combat overcrowding. To help children deal with overcrowding, participants recommended more clubs and social activities for children.

Men's Focus Group

Like the women, the majority of the male participants are unemployed. Several of the men worked in Israel prior to the closure (when Israel halted Palestinian workers from Gaza from crossing into Israel for work) and believe they would be in a better situation if they were able to still work in Israel. The men reported that the cost of living in Gaza was high. Like the women's focus group, the men believe that the underlying cause for overcrowding is unemployment.

Male participants raised noise as an important issue. Their housing units are loud not only because of overcrowding, but also because they are located very close to other apartments and neighbours. Noise negatively affects children's ability to study in the overcrowded homes, and it increases stress.

While women gave specific examples of domestic violence, the men did not. However, the men did mention that overcrowding causes stress that can lead some men to be violent with their wives and children. They felt that this could lead to divorce. The men also pointed out that having male and female children sleeping in the same room could create tension and lead to sexual abuse (or sexual assault). One male participant felt that overcrowding could increase sexual harassment due to the lack of privacy.

Several men referred to the fact that overcrowding causes stress. Some said that this contributes to health problems such as hypertension. One man described his sense of hopelessness and that there is nothing individuals can do to improve their situation.

In regards to the impact on children, the men echoed what the women described, but perhaps in less detail. Men were concerned about the negative effects that overcrowding had on their children's education. The lack of quiet and space to work at home makes it difficult for children to concentrate both at home and in school. Children also suffer from stress caused by overcrowding. Overcrowding also causes fighting within the home which may carry over outside the home, causing children to start fights with other children. A number of the male participants also mentioned child labour as a problem, pointing to specific examples of children working in the tunnels to support their families.

Male participants believe that employment is needed to combat overcrowding. They also requested government and UNRWA assistance. Participants feel that there is too much focus on repairing homes damaged by conflict instead of people who are very poor and those suffering from overcrowding. They would like government and UNRWA assistance to relieve overcrowding (in the form of land, additions to their housing units or new construction).

Additional Overcrowding Information

One report states similar effects of overcrowding, “Youth Building Safer Communities: A report on efforts to understand and address overcrowding in Gaza homes damaged by Operation Cast Lead”. The report team interviewed 156 young people between 15 and 25 years of age in neighbourhoods that were heavily affected by Operation “Cast Lead”. At the time of the study survey participants were living in homes with an average density of 6 persons per room. The survey results showed that overcrowding negatively impacted education and academic achievement. “Respondents stated being ‘mentally tired’ and ‘unable to focus’.”²⁶ A lack of privacy and personal space was another main concern. For women, the lack of personal space often led to the need to wear conservative clothing (head covering) inside the home due to the presence of uncles and male cousins (non-immediate family). Study participants felt that overcrowding increased psychological, physical and verbal abuse in their communities. (Sexual violence was not discussed due to cultural sensitivities on the issue.) Young men and women shared different means of coping with the problems brought by overcrowding. Men spend more time outside of the home, “escape through the internet”, or seek options to migrate out of Gaza. Women, unable to spend as much time outside the home, look to marriage for a way out.²⁷ The report is limited in that it focused only on youth and only those whose homes were damaged by “Cast Lead”.

NRC interviewees had numerous anecdotes to share about overcrowding. Salem Al Qudwa from Islamic Relief told of a refugee family he visited in Khan Younis Refugee Camp that had eight family members living in two rooms and sharing one bathroom. An UNRWA staff member who has worked for UNRWA for over 40 years believes that overcrowding leads to social problems. He explained that many households include extended families including many cousins living in one housing unit. “It’s too many people”. Family members lack personal space, and children lack space for play. He believes it increases stress and the divorce rate. He also believes that overcrowding conditions, particularly in the camps, contribute to unsafe conditions. Construction of camp housing has spread into many streets so cars, ambulances and fire trucks are unable to reach many homes. In addition, many camp housing units are built very close together, leading to improper ventilation. Mohammed Abu Zaiter, Project Manager for Mercy for Relief and Development, explained that when families moved from “Old Palestine” to Gaza in 1948, their families were smaller. Now their families have grown and often include extended family members, but many who cannot afford to move remain in the same housing unit.²⁸

On 5 December 2012 the research consultant visited families living in Khan Younis Camp. The first family included a mother, father and 9 children (six of whom were present), all of whom lived and slept in one room. No one in the household was employed. The housing unit also contained a cramped kitchen and a small, make-shift room with a toilet. The father did most of the talking and described how he divorced his first wife because she was unhappy with their living situation. The father and his second wife explained that there were problems with everyone living in the same room and with males and females sharing space together. They said they always feel tense because of the crowding, and they believed that divorce was

²⁶ American Friends Service Committee, Unitarian Universalist Service Committee, and Islamic Relief Palestine, *Youth Building Safer Communities: A report on efforts to understand and address overcrowding in Gaza homes damaged by Operation Cast Lead*, May 2012, p 6.

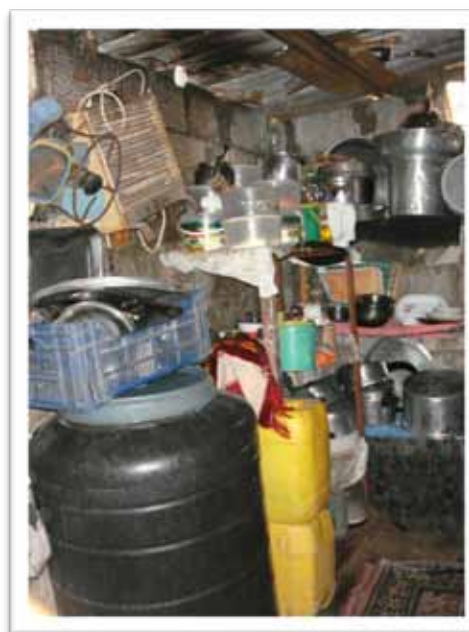
²⁷ American Friends Service Committee, *supra*.

²⁸ NRC interview UN-8, UNRWA, *supra*. NRC interview with Mohammed Abu Zaiter, Project Manager, Mercy for Relief and Development, Gaza, 27 Nov. 2012.



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high in the camp due to overcrowding. The couple thought that there was family violence in other families in the camp (not in their own). The housing unit itself had few windows, an inadequate and leaking metal roof, and poor ventilation. UNRWA considers the household as a “special hardship case”. Photos of the family’s home are included below.



Photos: Family home in Khan Younis Camp. December 2012.

Top: Outside of home

Middle Left: One room home shared by 11 family members

Middle Right: Kitchen

Bottom: Bathroom/toilet



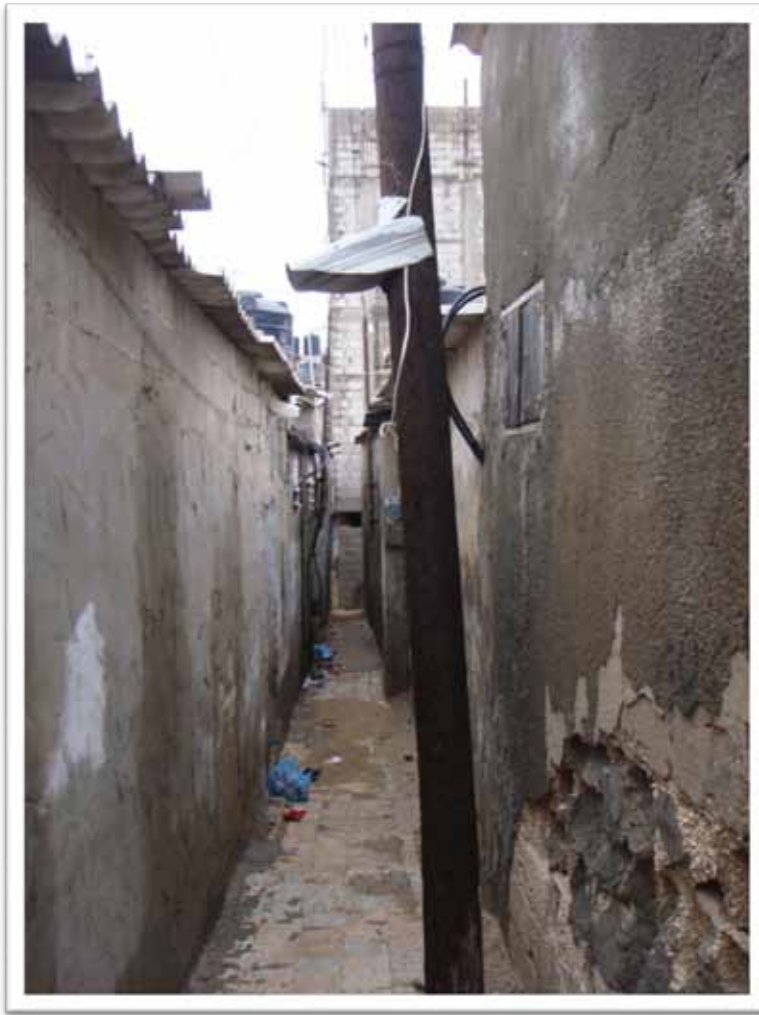


Photo: Khan Younis Refugee Camp. December 2012.

Home expansions have spread into the street, turning the street into a walkway.

Unfortunately, although interviewees indicate that overcrowding is a major problem in Gaza, there is little quantitative or qualitative data on the issue. Data is needed to pinpoint the causes and effects of overcrowding before solutions can be implemented. Overcrowding research should target refugees and non-refugees, people living within camps and outside of camps, males and females, and persons in every age group. Attention must be given to persons with disabilities, the elderly and other people needing special attention. If possible, research should also try to accurately quantify households (and individuals) living in overcrowded conditions and map their locations. Research must include the participation of the Ministry of Public Works and Housing and could include other members of the Shelter Sector.

Recommendations:

- Commission further research to study the causes and effects of overcrowding in Gaza.
- Design and implement programming to take actions to combat the problem, including quantifying and mapping all households in the Gaza Strip living in overcrowded conditions.
- Prioritise programming to address the effects of overcrowding on women and children, including initiatives to reduce domestic violence, early marriage, poor academic performance and school drop-out.

Displacement

Displacement information available in Gaza is based on households in need of shelter. Displacement stems from “daily conflict” in Gaza, from families whose homes are damaged or destroyed. Displaced families are scattered throughout the Gaza Strip, making the effects of displacement difficult to track.²⁹ The Shelter Sector tracks displacement by counting the number of housing units that were totally destroyed and the number of individuals displaced from these housing units. Currently the Shelter Sector estimates that there are 2,003 displaced families in the Gaza Strip, or 12,603 individuals.³⁰ According to a member of the Protection Cluster,

*The tracking of displacement is largely limited to those whose homes were destroyed or damaged; it does not include many of those who were displaced for other reasons, such as those who many have relocated from the ARA due to protection concerns for their safety or their families’ safety. Moreover, while the Shelter Sector is very good at tracking the initial displacement when a home is destroyed or damaged, it is often unable to track more protracted displacement. For example, of those displaced in the Philadelphia Corridor near Rafah in 2004 or from the ARA since 2005, it is not known whether they remain displaced, if they have suffered repeated displacements and what their current living situation is.*³¹

A recent report by the Humanitarian Policy Group and the Overseas Development Institute, “Sanctuary in the city? Urban displacement and vulnerability in the Gaza Strip”, detailed some of the causes and effects of displacement in Gaza, but the report highlights the fact that there is not a great deal of quantitative or qualitative data on displacement. The report points out that displaced and host families are not recorded and tracked in Gaza, as they would be in other countries experiencing large-scale displacement.³² The Displacement Working Group that meets in the West Bank does not cover the Gaza Strip. Also, displaced households may benefit differently from assistance depending on whether they are refugees or non-refugees. UNRWA shared the statistics on the following table on the number of refugee families who receive monthly “transitional shelter cash assistance” from UNRWA after being displaced from their homes (primarily due to conflict-related damage).

Number of Refugee Families Receiving UNRWA Transitional Shelter Cash Assistance

Period	Number of Families
Before Operation “Cast Lead”	2,000
After Operation “Cast Lead”	3,500
December 2012	3,000
February 2013	2,400

Source: Email communications from UNRWA, Dec. 2012 and Feb. 2013.

The Palestinian Authority reportedly paid monthly assistance to displaced non-refugees before 2007, but since then displaced non-refugees no longer receive monthly assistance.³³

²⁹ NRC interview with UN-7, OCHA, Gaza, 3 December 2012.

³⁰ Email correspondences with Shelter Sector, February 2013. Information taken from the Unified Shelter Sector Database.

³¹ Email correspondence with Sarah Adamczyk, NRC Project Manager, 5 March 2013.

³² Humanitarian Policy Group, *Sanctuary in the city? Urban displacement and vulnerability in the Gaza Strip*, December 2012.

³³ NRC interview with Usama Al-Sadawi, General Director, Palestinian Housing Council, Gaza, 26 November 2012.



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Most non-refugees who are displaced from their homes do, however, benefit from one-time cash disbursements immediately after the displacement. After “Cast Lead” in 2009, both the local authorities in Gaza and the Palestinian Authority disbursed money to non-refugee families whose homes were damaged or destroyed in the conflict. After the November 2012 escalation, the Hamas Movement disbursed one-time payments to refugee and non-refugee households who were displaced due to major damaged or totally destroyed housing units.³⁴

Interviewees questioned the value of focusing more attention on displacement in the Gaza context. One reason is that Shelter Sector members are already working to house many families that have been displaced, whether they are living in rented accommodations or living with host families. In addition, some interviewees questioned the outcome of looking at displacement separately from housing or overcrowding, since most agencies are already implementing housing projects that will address overlapping issues, and there is limited funding available to do more.

Focus Group Discussions on Displacement

In order to gain better insight into the lives of displaced families, NRC conducted focus group discussions in February 2013 with displaced adults whose homes were destroyed. Two focus groups were held, consisting of the following:

- **Group A:** Eight participants (seven men and one woman) from North Gaza. Each had their home destroyed during “Cast Lead” (ended 2009), and most were non-refugees. Participants were age 28 to 63 years.
- **Group B:** Five participants (four men and one woman) from Rafah. Each had their homes destroyed during the November 2012 escalation, and all were refugees. Participants were age 22 to 54 years.

The families in *Group A*, mostly non-refugees, do not receive monthly rental (or cash) assistance.³⁵ Most did, however, receive a one-time payment after their homes were destroyed of roughly \$5,000 USD from international organisations. The cash assistance has been used to pay for rent, food and clothing over the past four years. One participant in *Group A* noted that she purchased her home before 2008 from her brother-in-law and that after it was destroyed she still owed him 1,000 Jordanian Dinar. She used some of her rental assistance to pay this debt. Participants also received non-food items (NFI) such as tents, mattresses and kitchen supplies. The group’s consensus was that cash assistance was the most useful assistance provided. Only two of the eight participants in *Group A* had an employed person in their household.

Three of the families in *Group A* live with their extended families, two rent accommodation, and two live on other property they own. Most of the families who live in rented housing or on other property initially lived with extended families immediately after their homes were destroyed. None of the participants saw any benefit to living with host families/extended families, and for those currently living with their extended families, the husband, wife and their children must live in one room of the house. When people stay with host families they

³⁴ According to the Shelter Sector, in January 2013 UNDP received \$500,000 to use for minor housing repairs and to distribute rental cash assistance for six months to non-refugee households displaced from the November 2012 escalation.

³⁵ One refugee participant in this group did receive assistance from UNRWA.

feel they have no freedom and that they are a burden. (None of the host families received assistance.) One participant mentioned that her son was engaged before “Cast Lead”, but the marriage has been put on hold because there is no room for the son’s new wife, and the marriage may yet get cancelled all together.

Several of the *Group A* participants noted that organisations have offered to rebuild their homes but there have been continuous delays. Two of the destroyed houses are in the ARA, and one of the homes in the ARA was damaged both in “Cast Lead” and again in November 2012.

The families represented in *Group B*, all refugees, received three months of rental assistance from an organisation called Partners for Peace, and they expect to receive additional rental assistance for future months. The families are all living in rented accommodation. Each of the participants reported that the MoPWH has offered to rebuild their homes but the process is on-going. Due to the fact that they are refugees, the participants felt that it is UNRWA’s responsibility to assist them, but according to their statements, they have not received assistance from UNRWA thus far. The families also received NFI and food distributions. Like Group A, the participants in Group B felt that financial (cash) assistance is preferred to other types of assistance. For example, some of the food they received was poor quality, and they would have preferred cash instead to purchase food for themselves. Three of the five participants in *Group B* had an employed person in their household.

All of the participants in *Group B* lived with host families immediately after the November 2012 escalation of hostilities but moved out after an average two weeks. They reported that it is difficult to control your children when you are living with relatives, and you constantly feel like your children are a burden. *Group B* participants noted that even with financial assistance to rent, you need to buy all new household items for the new home. One participant said the destruction of his home was “like a bulldozer went through the house” and destroyed everything his family owned.

Participants in **both groups** shared similar thoughts about the impacts of displacement overall. They described the fact that their children suffer from fear and behavioural problems following the loss of their homes, and that displacement affects children’s educational achievement and ability in school. Participants mentioned bedwetting, anger, trauma, and other psychological effects. One participant moved with his family to a new location and his children do not know anyone in the neighbourhood, making it a difficult transition. Most of the displaced families stayed close to where they lost their homes, with the farthest moving only five kilometres away. Many of the children remained at the same school they previously attended, although in some cases the commute to and from school is longer now.

Participants themselves suffer from the psycho-social impact of the displacement. One participant said, “You spend so much time building your house and then it is gone.” Another man said it had taken years to build his house “and it was destroyed in seconds.” Another participant pointed out that whether or when his home was rebuilt was out of his hands and out of his control (and in the hands of UNRWA or the Ministry). Participants reported being stressed, having trouble sleeping, and easily losing their tempers. They noted that while children have been offered psycho-social support, adults have not.

Participants agreed that the cause of their problems was the destruction of their homes, and the only solution is to rebuild. None of the participants had any fear of returning to the



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locations where their homes were destroyed, some noting that it is where they are from and where they want their children to grow up.

Below the report discusses how refugee status affects assistance. The focus groups highlight that in the case of displacement following destroyed homes, refugees receive monthly cash assistance allowing them to rent accommodation, whereas non-refugees do not.³⁶ This assistance alleviates the problems of living with host families (and associated overcrowding problems).

Whether displacement becomes a focus in Gaza or not, the topic warrants more research. In fact, a study of the living conditions of displaced and host families would be valuable in determining whether displacement should become a greater focus for future assistance. Some of the causes of displacement, which contribute to the demand for more housing units in Gaza, are detailed below.

Recommendations:

- Initiate quantitative and qualitative research on the living conditions and needs of all displaced families in the Gaza Strip, including analysis of the reasons for forced displacement and factors preventing durable solutions.
- Include research into the impact of displacement on host families and, if appropriate, design programming to address protection and material needs arising from chronic displacement on internally displaced persons and host families.
- Support projects looking at addressing overcrowding and forced displacement in the Gaza Strip.

Refugee Status

Over 70% of the population of the Gaza Strip are registered as refugees with UNRWA and are eligible to receive assistance from the agency. UNRWA is mandated specifically to support Palestinian refugees and is widely respected in the Gaza Strip. Registered refugee families are eligible to attend UNRWA schools and receive medical care in UNRWA clinics, among many other services. In regards to housing, UNRWA provides emergency and long-term assistance to refugee families affected by conflict in terms of cash assistance, housing rehabilitation and reconstruction. In Gaza UNRWA supports refugee families living both inside and outside of eight refugee camps.

An interviewee from UNRWA mentioned that there was some reluctance to improve living conditions in the camp by refugee families and/or camp committees. She said that the camps are the stereotype of the resistance and they are used by some to symbolize the impermanence of the refugee's situation. Further, UNRWA is the "embodiment of the hope of refugees that someday there will be justice."³⁷ However, families met during field visits felt that this view was out of date. Another UNRWA interviewee said that some of the reluctance to move out of the camps stemmed from Israel's attempts to settle Palestinian

³⁶ According to the Shelter Sector, UNDP will distribute 6 months of cash assistance to non-refugees displaced from the November 2012 escalation. However, non-refugees displaced from "Cast Lead" did not receive monthly assistance.

³⁷ NRC interview with UN-5, UNRWA, Gaza, 28 November 2012.

families in Sheikh Radwan, which refugees at that time resisted. The refugees believed Israel was trying to take away their “right of return” to their land in what is now Israel. Initially families resisted leaving the camps, but today Sheikh Radwan is heavily populated by refugee (and non-refugee) families.³⁸ Today it is acceptable for refugees to leave the camps to seek better living conditions, without affecting their view of their “right of return”.

Field visits with refugee families in Khan Younis also illustrate the will of refugees to move out of the camps. One couple living with their children in poor conditions said they would be happy to move outside the camp if they could afford it. A father in another house said that the reluctance to leave the camp was old-fashioned and more popular in his father’s day, stemming from the right of return issue. Today, however, he believes that anyone who can afford it will move out of the camp, and it doesn’t matter where they live in Gaza- if they are registered as refugees, they still have the right of return [to their land in what is now Israel]. A family visited in the new Dutch-funded, UNRWA housing project agreed that the idea of staying in the camp and living in poor conditions was “an old way of thinking” and that people would not stay in camps if they had a way out. These views highlight the fact that there are different living standards for refugee families living inside and outside the camp, as does the fact that the majority of refugees (62%) now reside outside of camps. However, it would be useful to have more information about the difference in living conditions between camp dwellers and non-camp dwellers in order to plan for future housing needs.

Gaza Refugee Statistics At a Glance

Indicator	Figure
Number of registered refugees in Gaza	1,167,572
Per cent of Gaza population that are registered refugees	71%
Number of refugee camps in Gaza	8
Number of persons residing in refugee camps in Gaza	446,000
Per cent of refugees in Gaza living in refugee camps	38%
Per cent of refugees in Gaza living outside of refugee camps	62%

Sources: PCBS and UNRWA³⁹

Non-refugee families, nearly 30% of the population, are supported by a variety of actors including other UN agencies (besides UNRWA), international and local NGOs and the local authorities. The refugee/non-refugee line is clearly drawn and few international actors provide assistance to refugees in areas that fall under UNRWA’s mandate (such as shelter reconstruction). Donors also avoid funding any organisation besides UNRWA for refugee assistance that falls within UNRWA’s areas of operation. Little has been done to compare the living conditions of refugees and non-refugees in Gaza although assistance is provided by a variety of actors often using differing selection criteria and implementation mechanisms. PCBS offers some basic statistics between refugees and non-refugees, listed in the table below.

2011 Indicators for Refugees and Non-Refugees

Item	Refugee	Non-Refugee	Gaza Total
Per cent unemployment	29.8%	26.8%	28.7%
Per cent labour force participation	38.2%	38.7%	38.4%

³⁸ NRC interview with UN-1, UNRWA, Gaza, multiple interviews between 26 November and 5 December 2012.

³⁹ UNRWA, available at <http://www.unrwa.org/etemplate.php?id=64> (last accessed 5 February 2013). PCBS 2012 figures were used for the population of Gaza.



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Source: PCBS Labour Force Survey: 2011

A 2011 Socio-Economic and Food Security Survey showed that between 2009 and 2011 a greater percentage of non-refugees was food insecure than refugees. In 2009, 64% of non-refugees were food insecure, while 58% of refugees were. By 2011 those percentages dropped, but the percentage of non-refugees that were food insecure (47%) remained higher than that for refugees (42%).⁴⁰

Further comparisons of living conditions among refugees living inside camps, refugees living outside camps and non-refugees would be valuable. They could highlight best practices and show areas for improvement. Above all they could highlight the sectors in society most in need in order to tailor assistance around a needs-based approach, instead of tailoring assistance around refugee status.

Recommendations:

- Undertake comparative research that looks into the different assistance received by refugees, non-refugees, camp populations and non-camp populations.
- Use the research to design assistance that is needs-based and equitable across the Gaza Strip, rather than assistance designed according to refugee status or place of residence.

Conflict-Damaged Housing Units

As mentioned in the “Context” section above, thousands of housing units in the Gaza Strip have been damaged and destroyed by conflict in the past decade (and earlier). The Shelter Sector tracks conflict-damaged housing units in the Unified Shelter Sector Database (USSD) as well as the assistance given to damage-affected households.⁴¹ The database is shared exclusively with Shelter Sector members in order to manage and share information, track progress and avoid a duplication of assistance. Damage to housing units is classified as follows:

1. *Minor damage:* less than \$5,000 worth of repairs needed.
2. *Major damage:* \$5,000 or more worth of repairs needed.
3. *Totally destroyed:* At least 50% of both walls and roofs are completely destroyed or unsafe, OR the cost of repair is more than or equal the cost of reconstruction.⁴²

The vast majority of housing units suffering from minor and major damage have been repaired, per the tables below. Repairs to housing units suffering from minor and major damage following the November 2012 escalation of hostilities are on-going.

Repairs to **minor damaged** homes after the November 2012 escalation were initially led by the Islamic Association in coordination with MoPWH. The Islamic Association completed the repair of approximately 4,000 minor damaged homes following the November escalation. The remaining 4,000 minor damage cases are expected to be completed by UNRWA (for

⁴⁰ Powerpoint presentation, “Socio-Economic and Food Security Survey”, Partnership with FAO, PCBS, WFP and UNRWA, 2011.

⁴¹ The Shelter Sector also tracks the distribution of non-food items (NFI) during emergencies in order to help ensure needs are met and to avoid duplication.

⁴² Email correspondence with UN-1, February 2013. Email correspondence with Iyad Abo Hamam, CHF, February 2013.

refugees) and UNDP and the Islamic Association (for non-refugees). UNRWA and UNDP will provide cash assistance to the families to complete their minor repairs.⁴³

Status of “Minor Damage” Housing Units

Status	Pre- "Cast Lead"	"Cast Lead"	Post- "Cast Lead"	November 2012	Total
Total Caseload	15,000	55,000	3,000	8,000	81,000
Completed	15,000	55,000	3,000	4,000	77,000
In Progress	-	-	-	4,000	4,000

Source: Shelter Sector, February 2013.

Status of “Major Damage” Housing Units

Status	"Cast Lead"	Post- "Cast Lead"	November 2012	Total
Total Caseload	2,755	20	198	2,973
Completed	2,755	20		2,775
In Progress			60	60
Pending			138	138

Source: Shelter Sector, February 2013.

Totally destroyed units are considered unfit to live in, and as such the families are forced to relocate. The table below illustrates the number of housing units that are considered “totally destroyed”.

Status of “Totally Destroyed” Housing Units

Status	Pre- "Cast Lead"	"Cast Lead"	Post- "Cast Lead"	November 2012	Total
Total Caseload	2,900	3,481	-	184	6,565
Completed	1,827	1,700	-	-	3,527
In Progress	733	500	-	80	1,313
Pending	340	1,281	-	104	1,725

Source: Shelter Sector, January 2013

The totally destroyed figures warrant some explanation. Construction projects for the *Pre-“Cast Lead”* caseload were initiated in 2006 but put on hold due to import restrictions and the unavailability of materials. The vast majority of *Completed* housing units were completed between 2010 and 2012. Families from housing units *In Progress* and *Pending* remain displaced. Housing units are *Pending* if their projects are awaiting COGAT approval, donor funding or are relatively new cases (November 2012). Shelter Sector members predict that the totally destroyed housing units *In Progress* and *Pending* will be completed by the end of 2014.⁴⁴

According to the Shelter Sector, the 382 families whose housing units suffered major damage or were totally destroyed in November 2012 remain displaced. UNRWA and UNDP have been funded to provide six months of rental assistance to families whose homes suffered

⁴³ Shelter Sector, February 2013.

⁴⁴ Shelter Sector, February 2013.



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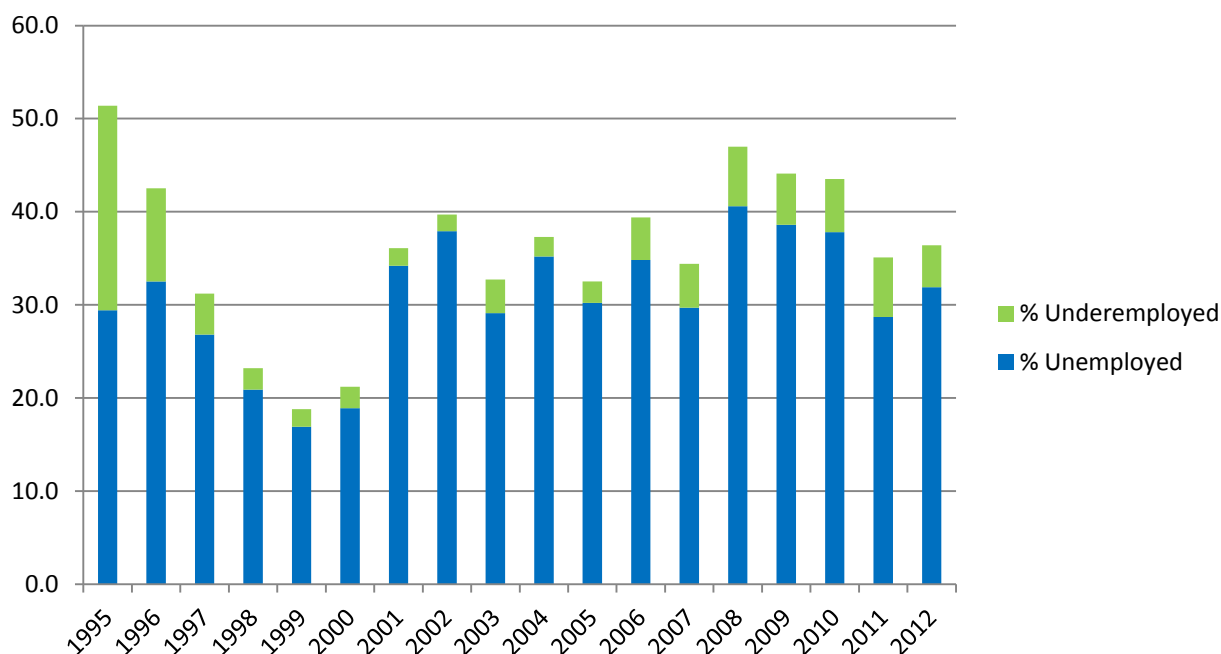
major damage or were totally destroyed in November 2012. Repair or reconstruction of the homes in these categories are expected to be implemented by UNRWA (for refugees) and Mercy for Relief and Development (MRD) and the Islamic Association (for non-refugees).

The Islamic Association has *completed* the repair to 4,000 minor damage housing units since November 2012, and MRD and the Islamic Association have an additional 140 homes *In Progress* for major repair and totally destroyed at the time of writing. These organisation utilize materials imported through the tunnels with Egypt, and consequently they have been able to provide assistance most quickly.

Unemployment & Poverty

Unemployment is another factor affecting the demand for quality housing. Households living below the poverty line and/or households experiencing unemployment (or underemployment) cannot afford construction materials to fix housing units in disrepair or to expand as the family size expands. New couples experiencing unemployment/underemployment must often live with husbands' parents, lacking the resources to buy or rent separate housing. Although housing loans exist in Gaza, however limited, they are not available to unemployed persons.

Unemployment and Underemployment in the Gaza Strip by Year



Source: PCBS⁴⁵

* 2012 figures reflect Quarter 3 figures only since 2012 annual figures were not yet available.

Although unemployment has decreased in the Gaza Strip since its peak in 2008, unemployment remains high, especially when coupled with underemployment. Both female and youth unemployment remain particularly high. Female unemployment in 2011 was 44%

⁴⁵ PCBS, *Labor Force Survey: Annual Report 2011 and Labor Force Survey (July - September 2012) Round (Q3/2012)*.

in Gaza.⁴⁶ According to a 2012 World Bank report, “In Gaza, only 33 percent of young Palestinians aged 15-29 years were active participants in the labour force in the fourth quarter of 2011, and 46.5 percent of those were unemployed.”⁴⁷

The 2010 poverty rate for individuals in the Gaza Strip was 38%.⁴⁸ Food insecurity is closely related to poverty. Although food insecurity in Gaza has decreased since a staggering 60% in 2009, in 2011 it remained high at 44%.⁴⁹

Interviewees pointed out that an increase in construction, led primarily by imports from tunnels from Egypt, helped expand Gaza’s economy and lower unemployment since 2010. However, exports are still mostly restricted, and many imports remain restricted, thereby negatively affecting Gaza’s economy, unemployment and poverty.

Recommendation:

- Increase imports and exports through recognized land crossings between Gaza and Israel and Gaza and Egypt.

Substandard Housing Units

Currently there is no accurate number of substandard housing units in the Gaza Strip. According to Usama Sadawi from the Palestinian Housing Council, the 2007 PCBS census was quantitative, not qualitative. Mr. Sadawi believes that the only way to determine housing need is by conducting a housing needs assessment.⁵⁰ A housing needs assessment could provide greater clarity on the number of houses in substandard condition, overcrowding and other factors that could help determine where housing assistance is most needed.

In 2006 UNRWA conducted a study of housing quality (for refugees only) and found more than 5,000 families who were living in unfit housing conditions. Initially UNRWA prioritized these families for assistance, but soon after that the import restrictions intensified and the projects never got off the ground. After Operation “Cast Lead”, housing priority moved from families living in poor conditions to war-destroyed homes.⁵¹ UNRWA estimates that the number of families living in unfit housing conditions has increased since 2006 due to import restrictions and the economy.⁵²

Access Restricted Area

Israel enforces an **Access Restricted Area (ARA)** on land in Gaza up to 1,000/1,500 metres from the security fence with Israel (and on sea over six nautical miles from the shore).⁵³ According to a joint OCHA-WFP report, the area currently comprises 17% of Gaza’s total land area.⁵⁴

⁴⁶ PCBS, available at www.pcbs.gov.ps/site/881/default.aspx#Labour (last visited 5 February 2013).

⁴⁷ World Bank, *Stagnation or Revival? Palestinian Economic Prospects*, 21 March 2012.

⁴⁸ PCBS, available at www.pcbs.gov.ps/site/881/default.aspx#HouseHold (last visited 5 February 2013).

⁴⁹ Powerpoint presentation, *supra*.

⁵⁰ NRC interview with Usama Al-Sadawi, Palestinian Housing Council, *supra*.

⁵¹ NRC interview with UN-1, UNRWA, *supra*.

⁵² *Ibid*.

⁵³ OCHA, *Gaza Strip Access and Closure*, December 2012.

⁵⁴ OCHA & WFP, *Special Focus: Between the Fence and a Hard Place*, August 2010.



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The original land ARA was initiated during two agreements between Israel and the Palestinian Liberation Organization (PLO), the Gaza-Jericho Agreement in 1994 and Oslo II in 1995⁵⁵. These agreements stipulated a “security perimeter” inside the Gaza Strip but did not specify the area of the “perimeter”. The agreements allowed some construction in the area, and they did not authorize any destruction of structures. Between the start of the second intifada in 2000 and Israel’s disengagement from Gaza in 2005, the Israeli military enlarged the area past 150 metres (between 300 and 500 metres in some areas).⁵⁶ Enlargement of the ARA was implemented through warnings to families living within the area and demolitions of property in the area.⁵⁷ Israel’s expansion of the ARA from 1994 to 2012 occurred unofficially, without consent and with heavy military involvement.

The Israeli military destroyed hundreds of homes in the ARA during “Cast Lead”. A joint 2010 report by OCHA and WFP reported that **996 homes have been totally destroyed in the buffer zone since 2005 and 371 homes have been partially destroyed**.⁵⁸ Additional destruction has taken place since 2010. In February 2012 the Gaza Shelter Sector published key findings of a survey conducted with 2,700 households whose homes were totally destroyed during “Cast Lead”. Of those, 319 destroyed homes were in the ARA, and the families were unable to rebuild their homes due to access restrictions. Of those displaced from the ARA, 73% were unemployed at the time of the survey. One-third of the displaced families were refugee families who received rental assistance from UNRWA.⁵⁹

The vast majority of households whose homes were destroyed or damaged in the ARA were not able to rebuild or repair their homes up to 1,000/1,500 metres from the Green Line inside Gaza. Until 2013, most agencies would not support the reconstruction of destroyed homes, and many of the families who lost homes in the ARA were afraid to reconstruct their homes due to concerns about personal safety and the safety of their families. Many of the families displaced from the ARA are still suffering the effects of forced displacement.⁶⁰

The November 2012 escalation of hostilities between Israel and Hamas ended with a ceasefire. While the terms of the ceasefire are still being negotiated, many families have already reported greater access to agricultural land. In February 2013 OCHA reported,

*“In the context of the ceasefire agreement and subsequent understandings between Israel and Hamas, the Israeli authorities have extended the permissible fishing area from three to six NM from the Gaza Strip coastline, and allowed civilian access on foot to areas up to 100 meters from the perimeter fence, for agricultural purposes only, and vehicular access to a distance of 300 meters.”*⁶¹

However, incidents of shootings and land incursions continue in the ARA even after the ceasefire. According to the UN, “Despite these easings, violent incidents resulting in Palestinian casualties and property losses continued during January, further diminishing

⁵⁵ Collectively these agreements are referred to as the “Oslo Accords”.

⁵⁶ Al Mezan Center for Human Rights, *Factsheet: Displacement in the “Buffer Zone” Three Years after Operation Cast Lead*, 1 January 2012.

⁵⁷ Ibid.

⁵⁸ OCHA & WFP, *Special Focus: Between the Fence and a Hard Place*, supra.

⁵⁹ Shelter Sector Gaza, *Cast Lead totally demolished housing telephone survey key findings*, February 2012.

⁶⁰ Shelter Sector, February 2013.

⁶¹ OCHA, *Protection of Civilians: Weekly Report 6-11 February 2013*.

initial hopes for a safe and continuous access of civilians to these areas.”⁶² In fact, the average number of monthly incidents of Palestinian civilians being killed and injured in the ARA was higher in the two months immediately following the ceasefire than it was in the ten months preceding the ceasefire.⁶³

According to information presented at the Shelter Sector Coordination meeting in February 2013, UNRWA will provide funds to households who wish to repair or reconstruct housing units that were damaged or destroyed in the ARA using the “self-help” mechanism described below in this report. The safety and security of the repair/ reconstruction will be determined by UNRWA Area Officers.⁶⁴ However, due to the fact that security incidents continue within the ARA, it does not appear to be safe for many families to return to their homes.

Recommendation:

- Allow Palestinians access to their housing land and property in the access restricted areas.

Returnees

The wave of uprisings and revolutions across the Arab World caused some Palestinians outside of Palestine to return to Gaza. According to Riyadh Al Bitar, Director General of Aid and Rehabilitation at the Ministry of Social Affairs (MoSA) in Gaza, 465 families returned to Gaza from Libya, 98 from Syria and five from Yemen in 2011 and 2012.⁶⁵ (The numbers reflect the heads of household who registered in their governorates; most came with their families.) Mr. Bitar believes most of the families went to Libya in 1967 and “lived as Libyans”. Some of the returnees from Libya had family in Gaza while others did not. Most left their money and assets behind in Libya. MoSA provided some of the returnees from Libya with modest rental assistance. Returnees who registered were also eligible for temporary “cash for work” employment organized by the Ministry of Labour. Mr. Bitar believes that the majority of the families from Libya have since returned to Libya. He said that the Syrian returnees were not supported with rental assistance, but they were eligible for temporary employment opportunities, or “cash for work.” He believes that most of the families from Syria left Palestine in 1948, and he did not have information about how many of the families still remain in Gaza.⁶⁶

In early 2013 the humanitarian community in Gaza became aware of a growing number of individuals and families entering the Gaza Strip from Syria. The number of individuals who entered Gaza from Syria is unclear; estimates range from 84 to 300 families. The majority appear to be Palestinian refugees from Syria with some family ties to Gaza. Of the 84 cases registered with the Ministry of Social Affairs, 42% are staying with family or in their own house, and 58% are staying in rental accommodation. It is unclear how many individuals crossed into Gaza through Rafah Crossing and how many through the tunnels between Egypt and Gaza. Members of the Protection Cluster and Shelter Sector are working together to coordinate and share existing information and lists of people who recently came to Gaza from

⁶² OCHA, *Humanitarian Monitor Monthly Report*, January 2013.

⁶³ Ibid.

⁶⁴ Email correspondence with Shelter Sector, February 2013.

⁶⁵ NRC interview with Ministry of Social Affairs, *supra*. Mr. Bitar updated the MoSA figures of returnees from Libya, Syria and Yemen in an email correspondence in March 2013.

⁶⁶ Ibid.



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Syria, to interview the people in order to determine if there are any protection or shelter needs in the group, and eventually to organise the needed assistance.⁶⁷

Since 2007, Israel has released hundreds of prisoners to the Gaza Strip. Mr. Bitar said that some prisoners returned to their own homes or own families, while others were given flats or other housing assistance.⁶⁸ However, some of the prisoners released to Gaza have no family connections in Gaza and have essentially been deported to Gaza and are prevented from returning to the West Bank.⁶⁹ Overall prisoners returning to Gaza receive a great deal of help from the authorities, both in terms of housing and employment.⁷⁰ On 11 January 2013, Ma'an News Agency reported that the United Arab Emirates (UAE) donated \$50 million (USD) "to build a housing project for Palestinians released from Israeli jails."⁷¹ The housing project will be constructed in central Gaza according to the article. A development project funded by the Government of Qatar will provide housing units specifically for Palestinians released from Israeli jails. (This is a separate project from the large Qatari project that will reportedly include the construction of 3,000 housing units.)⁷²

⁶⁷ Protection Cluster/Shelter Sector, *Meeting Minutes on Palestinian and Other Returnees from Syria*, 26 February 2013.

⁶⁸ NRC interview with Ministry of Social Affairs, *supra*.

⁶⁹ Email correspondence with Sarah Adamczyk, NRC Project Manager, March 2013.

⁷⁰ *Ibid*.

⁷¹ "UAE donates \$50 million to 'prisoner city' in Gaza"; *Ma'an New Agency*, 11 January 2013.

⁷² NRC interview with the Ministry of Public Works and Housing, *supra*. MoPWH clarified the information in an email correspondence in March 2013.

Restrictions on the Import of Construction Materials from Israel⁷³

Perhaps few subjects related to housing in the Gaza Strip are more subject to misinformation as the subject of import restrictions (or the easing of import restrictions). Media reports announcing the easing of restrictions or Israeli approvals for new housing construction in Gaza often fail to tell the whole picture: that the import of restricted building materials from Israel is slow, time consuming, expensive and wasteful. **Above all, import restrictions have constrained the construction of new housing units by the private sector and impeded the construction of new housing units for humanitarian cases.**

Israel has been involved with (or controlled) the movement of goods and people in and out of Gaza to varying degrees since 1967. This includes movement between Gaza and Israel and Gaza and Egypt, as well as access from the air and sea. For example, the “Agreement on Movement and Access” (AMA) was signed by the GoI and PA in November 2005. Among other measures, the AMA stipulated that crossing points between Israel and Gaza would “operate continuously” and that Israel would “facilitate the movement of goods and persons” between Gaza and the West Bank.⁷⁴ These goals never came to fruition.⁷⁵ In June 2007 Israel greatly tightened import and export restrictions in Gaza, as well as the movement of people in and out of Gaza, after Hamas took control of the Gaza Strip. This section of the report only focuses on restrictions on the import of building materials for housing into Gaza since 2007.

Between June 2007 and June 2010, the list of goods and materials that were banned from import into Gaza was unclear to both the Palestinians and the international community and changed frequently. Banned imports included not only construction materials, but also certain food items, livestock, materials needed for fishing such as nets, paper and numerous other domestic and professional goods.⁷⁶ During this period, neither the private sector nor the international humanitarian community was allowed to import construction materials such as cement, aggregate and steel from Israel into Gaza. At times, some types of wood was permitted (such as wood for doors and window frames) and other types were not.⁷⁷ Over 97% of buildings in the Gaza Strip are constructed from concrete blocks and require the use of cement, aggregate and steel.⁷⁸ Israel’s restrictions on these imports resulted in an almost complete shut-down of construction during this period. Members of the Shelter Sector, most noticeably UNRWA and UNDP, were forced to cancel and/or postpone the construction and repair of housing units planned for humanitarian assistance.⁷⁹ Israel claims that the restriction on construction imports stems from security concerns that Hamas could use the materials to build tunnels and bunkers.⁸⁰

Operation “Cast Lead” (27 December 2008 to 18 January 2009) resulted in the major destruction of homes and property throughout the Gaza Strip and increased the need for humanitarian assistance. Import restrictions and the ambiguity of the restrictions greatly hindered the aid effort. In January 2009 the United Nations Security Council passed

⁷³ For simplicity’s sake this report uses the term “from Israel” to describe goods that are imported into Gaza both *from* Israel and *through* Israel. Sometimes the goods are imported from other countries and only pass through Israel on their way into Gaza. Other times the goods are purchased directly from Israeli suppliers.

⁷⁴ Agreement on Movement and Access, 15 November 2005.

⁷⁵ OCHA, *The Agreement of Movement and Access One Year On*, November 2006.

⁷⁶ Gisha, *Partial List of Items Prohibited/Permitted into the Gaza Strip*, June 2010.

⁷⁷ Ibid.

⁷⁸ PCBS data on construction, 2011.

⁷⁹ NRC interview with UN-1, UNRWA *supra*. NRC interview with UN-2, UNDP, Gaza, 27 November 2012.

⁸⁰ Israel Ministry of Foreign Affairs, *Lists of Controlled Entry Items*, 4 July 2010.



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“Resolution 1860” that called for the “unimpeded provision and distribution” of humanitarian aid in Gaza and welcomed “the initiatives aimed at creating and opening humanitarian corridors and other mechanisms for the sustained delivery of humanitarian aid.” Furthermore, the resolution promoted the “re-opening of the crossing points on the basis of the 2005 Agreement on Movement and Access between the Palestinian Authority and Israel.” Resolution 1860 also condemned terrorism, violence against civilians, and the “illicit trafficking in arms and ammunition”.⁸¹ The resolution did not change Israel’s policy on the import of construction materials into Gaza.

In May 2010, an international flotilla carrying materials for humanitarian assistance was intercepted by GoI, and nine activists in the flotilla were killed.⁸² Following these events, and possibly in response to international condemnation of Israel by the international community for the flotilla incident, in June 2010 Israel’s Security Cabinet adopted a new policy towards Gaza. The new policy would permit the import of construction materials by international organisations for projects pre-approved by the PA and Israel and otherwise ease restrictions on the movement of goods and people to and from Gaza. An excerpt from the policy is provided in the box below. The actual implementation of the Policy is addressed thereafter.

**Excerpt from “The Civilian Policy towards the Gaza Strip:
The implementation of the Cabinet decision (June 2010)”, COGAT⁸³**

“Israel’s policy is to protect its citizens against terror, rocket and other attacks from Gaza. In seeking to keep weapons and war materiel out of Gaza while liberalizing the system by which civilian goods enter Gaza, the Government of Israel has decided to implement the following steps as quickly as possible:

1. Publish a list of items not permitted into Gaza that is limited to weapons and war materiel, including problematic dual-use items. All items not on this list will be permitted to enter Gaza.
2. Enable and expand the inflow of dual-use construction materials for approved PA-authorized projects (schools, health facilities, water, sanitation, etc.) that are under international supervision and for housing projects such as the U.N. housing development being completed at Khan Yunis. Israel intends to accelerate the approval of such projects in accordance with accepted mechanisms and procedures.
3. Expand operations at the existing operating land crossings, thereby enabling the processing of a significantly greater volume of goods through the crossings and the expansion of economic activity.
4. Add substantial capacity at the existing operating land crossings and, as more processing capacity becomes necessary and when security concerns are fully addressed, open additional land crossings.
5. Streamline the policy of permitting the entry and exit of people for humanitarian and medical reasons and that of employees of international aid organizations that are recognized by the government of Israel. As conditions improve, Israel will consider additional ways to facilitate the movement of people to and from Gaza.
6. Israel will continue to facilitate the expeditious inspection and delivery of goods bound for Gaza through the port of Ashdod. Israel welcomes cooperation and coordination with its international and regional partners in implementing this policy and will continue to discuss with them additional ways to advance this policy.”

⁸¹ United Nations Security Council Resolution 1860, January 2009.

⁸² OCHA, *The Humanitarian Monitor*, May 2010.

⁸³ COGAT, *The Civilian Policy towards the Gaza Strip: The implementation of the Cabinet decision (June 2010)*.

List of Items Not Permitted (#1)

The GoI did publish a list of materials that are not allowed entry into Gaza. The list and updates to the list are available online and in English. The list below was updated in October 2012 (and published online on 1 November 2012). Items on the list are not permitted to be imported into Gaza through Israel unless they are being used for approved international humanitarian projects. The items are not permitted to be imported for private use.⁸⁴

Items Restricted for Import into Gaza from Israel Quoted from the Israeli Ministry of Foreign Affairs, 1 November 2012⁸⁵

<p>“Dual-use Items for Projects</p> <ol style="list-style-type: none">1. Portland cement (bulk or bags or drums).2. Natural aggregates, quarry aggregates and all foundation materials.3. Prepared concrete.4. Concrete elements and/or precast and/or tensed concrete.5. Steel elements and/construction products.6. Concrete for foundations and pillars of any diameter (including welded steel mesh).7. Steel cables of any thickness.8. Forms for construction elements of plastic or galvanized steel.9. Industrial forms for concrete pouring.10. Beams from composite materials or plastic with a panel thickness of 4mm and thicker.11. Thermal insulation materials and/or products excluding roof tiles, plaster/mortar glue, mosaic tiles, building stone/coating stone/exterior stone.12. Concrete blocks, silicate, Ytong or equivalent (of any thickness).13. Building sealing materials or products which include Epoxy or polyurethane.14. Asphalt and its components (bitumen, emulsion) in bulk or in packages of any sort.15. Steel elements and/or steel working products for construction.16. Elements and/or products for channeling and drainage from precast concrete with diameters of over 1 meter.17. Trailers and/or shipping containers.18. Vehicles except for personal vehicles (not including 4X4 vehicles), including construction vehicles.”
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Expand the Inflow of Construction Materials for International Humanitarian Projects (#2)

Overall the GoI has expanded the import of construction materials into Gaza for humanitarian projects implemented by the international community since 2007 when imports were most severely limited. **However, each humanitarian project must go through a lengthy GoI approval process that results in massive delays and extra costs.** Once approved, the materials must be transported through another tightly controlled process that takes a great deal of time and adds enormous costs to the implementing agency. Details on the import process undertaken by international agencies, as well as the added costs, are detailed below.

⁸⁴ Since the list was published, the GoI began permitting 20 truckloads of aggregates into Gaza for the private sector use, five days per week. This will be discussed in more detail below. Additional limited concessions were made following the November 2012 ceasefire, reported by COGAT in February 2013, available at <http://www.cogat.idf.il/901-10767-en/Cogat.aspx> (last visited 4 March 2013).

⁸⁵ Israel Ministry of Foreign Affairs, *Update Concerning List of Controlled Items to the Gaza Strip*, 1 November 2012.



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Expand Operations at Existing Land Crossings (#3) and Increase Capacity at Crossings and Open Additional Crossings (#4)

These goals have had mixed results. Before the “Civilian Policy” was announced in 2010, Sufa and Nahal Oz Crossings were closed, and Karni Crossing was partially closed. Karni was closed completely in March 2011 after the Policy announcement. The movement of goods from Israel into Gaza has been moved solely to Kerem Shalom Crossing, and Kerem Shalom has been expanded on both the Palestinian and Israeli sides. However, as will be discussed below, the location of Kerem Shalom is far less than ideal for Palestinians in Gaza and increases transports costs. Furthermore, no additional crossings have been opened. The table below summarizes the current status of each Gaza land crossing, and the map on page 8 provides illustration.

Status of Gaza Land Crossings⁸⁶

Crossing	Status and Notes
Erez	Open 5½ days per week for person crossing only. Palestinian access restricted to medical cases, humanitarian workers and limited numbers of businesspersons.
Nahal Oz	Closed.
Karni	Closed/demolished. Karni was the hub of commercial imports into Gaza. According to interviewees, Karni was closer to distributions centres in Israel and warehouses in Gaza. It was centrally located within the Gaza Strip. Karni had a conveyor belt that allowed for easier transport of goods between Israel and Gaza. Karni was closed in 2011 because the GoI determined it was too close to population centres in Israel.
Sufa	Closed.
Kerem Shalom	Open five days per week; provides limited service for the transport of authorized goods. Kerem Shalom is located further south in Gaza, adding to transport time and costs on both the Israeli and Gazan side. It does not have a conveyor belt, so imports must be transported from 1) trucks on the Israeli side to 2) middle trucks permitted to cross the middle area to 3) trucks on the Palestinian side. This mechanism greatly adds to the cost of imports.
Rafah (Egypt border)	Open seven days per week for person crossing only including humanitarian and medical cases. In very limited instances, construction materials for humanitarian projects have been allowed to cross.

Permit entry and exit for humanitarian and medical reasons (#5)

The number of persons leaving Gaza through Erez Crossing for medical or other special reasons has increased since 2007, when crossing for these cases was most severely limited. Erez CLA has improved the process for NGO workers to apply for Erez permits through an online application process. In 2011 expatriate NGO workers waited an average of 63 days for an Erez permit; in 2012 the average wait was only 22 days. National NGO workers are more

⁸⁶ OCHA, *Gaza Strip Access and Closure*, December 2012. NRC interview with UN-6, UNDP/PAPP Access Coordination & Monitoring Project, Gaza, 3 December 2012. NRC interview with UN-9, UN Access Coordination Unit, Jerusalem, multiple interviews between December 2012 & February 2013.

likely to have their permits delayed past 22 days, be requested to have an interview in person with Shin Bet, or to have their permit denied altogether.⁸⁷

Palestinian businesspersons/tradespersons (a group not mentioned in COGAT's Civilian Policy for the Gaza Strip) have seen the greatest increase in travel through Erez since 2010, but the number is far below the 2007 figure of 44,144. The table below presents the findings in more detail.⁸⁸ (Only categories of persons relevant to this report are included.)

Number of Persons Crossing Through Erez Crossing (Select Categories)

Year	Patient, Companions, Special Needs	NGO Workers	Businesspersons
2007	4,018	1,693	44,144
2008	13,598	5,109	155
2009	12,609	8,081	24
2010	20,617	8,162	2,430
2011	21,014	7,009	12,873
2012	22,689	6,938	20,721

Source: UN database, January 2013.

Inspection and Delivery of Goods bound for Gaza from Ashdod (#6)

Interviewees from the UN and Gisha did not have specific information about this topic, but they did point out that they have not received complaints related to the import of non-restricted items into Gaza from Ashdod.⁸⁹

Recommendations:

- Lift restrictions on commercial import and export of goods, including relating to international humanitarian housing construction projects.
- End restrictions on freedom of movement into, out of and within the Gaza Strip, except those allowed for under international humanitarian law within the framework of proportionality and military necessity.

Process for Import of Construction Material by International Agencies

Few international actors other than UNDP and UNRWA import goods from Israel into Gaza for housing repair or reconstruction.⁹⁰ Each of these agencies follows a slightly different system for the import of materials. The table below presents the basic process with estimates of how long each step takes; additional details on the process and its variations are presented thereafter.

⁸⁷ Interview and email correspondence with UN-9, UN Access Coordination Unit, February 2013.

⁸⁸ Email correspondence with UN-9, UN Access Coordination Unit, January 2013.

⁸⁹ About Gisha: "Gisha is an Israeli not-for-profit organization, founded in 2005, whose goal is to protect the freedom of movement of Palestinians, especially Gaza residents. Gisha promotes rights guaranteed by international and Israeli law;" www.gisha.org. NRC phone interview with Tania Hary, Director of International Relations, Gisha – Legal Center for Freedom of Movement, Tel Aviv, 31 January, 2013. NRC interview with UN-9, UN Access Coordination Unit, supra.

⁹⁰ After CHF staff completed interviews for this report, CHF's funding for housing ended. However, comments and information provided by CHF remain in the report because they are relevant to the import of materials and because CHF interviewees were experienced and knowledgeable about the housing sector in Gaza. Some ongoing CHF projects still require the import of materials from Israel in non-housing sectors.

**Basic Process to Import Construction Materials into Gaza by International Agencies**

Process	Estimated Time
1. Project approval from the Palestinian Authority (in Ramallah) for projects in Gaza	2 weeks
2. COGAT process for project approval	6 weeks to 2 years (average 10 months)
3. Reporting (to COGAT, CLA and/or donor)	Throughout approval and implementation processes
4. Tendering and procurement (may be done concurrently with COGAT approval)	1 to 2 months
5. CLA approval and transport of materials	2 to 3 days
6. Approval for changes, when necessary	Varies

Sources: interviews with Shelter Sector members

Project approval from the Palestinian Authority (in Ramallah) for projects in Gaza

The Gaza Unit, which opened in 2009, falls under the Office of the Prime Minister in the Palestinian Authority. International agencies aiming to implement construction projects in the Gaza Strip with materials imported through Israel must get approval from the PA before applying for COGAT approval. After a housing project is submitted to the Gaza Unit, it is reviewed by the PA Ministry of Housing and the PA Ministry of Planning. (Non-housing projects go through other relevant ministries.) Once approved by these ministries, it goes to the Prime Minister for final approval. According to an interview with Abeer Issa, Programme Manager of the Gaza Unit, the PA has approved all projects for Gaza that have been submitted to them since 2009. One project was delayed due to the fact that it was going to be built on state land, but it was approved eventually.⁹¹ Ms. Issa said that the Gaza Unit was created to avoid the normal delays of going through line ministries in order to foster reconstruction after “Cast Lead”. The PA approval process through the Gaza Unit takes roughly two weeks per project.⁹² In some cases, international agencies apply for multiple projects at one time. UNRWA does not work through the Gaza Unit since they are very large and have their own mechanism of project coordination.⁹³

Approval from the PA is largely symbolic. It is required before requesting COGAT approval, but housing implementers that do not import materials through Israel do not request PA (or COGAT) approval. Also, the Gaza Unit does not track projects closely after they are approved.⁹⁴ The local authorities in Gaza are generally not consulted in the PA approval process unless a proposed project requires the allocation of land in Gaza.⁹⁵

COGAT process for project approval

The second approval needed for the import process, from the Coordinator of Government Activities in the Territories Unit (COGAT), is notoriously slow, averaging 10 months per

⁹¹ NRC interview with Abeer Issa, Program Manager, Gaza Unit in the Office of the Prime Minister, Ramallah, 13 November 2013.

⁹² The Norwegian Refugee Council (NRC) started the process for the first time in December 2012. A change of staff in the Gaza Unit has resulted in delays in approving NRC’s proposed project.

⁹³ NRC interview with Abeer Issa, Gaza Unit in the Office of the Prime Minister, *supra*.

⁹⁴ *Ibid.*

⁹⁵ Shelter Sector, February 2013.

project but taking as long as 2 years (or longer).⁹⁶ Part of the delay may stem from the fact that COGAT is the “face of other ministries”⁹⁷ and coordinates project approval with the GoI, ministries and various Israeli security forces.⁹⁸ However, a document released to Gisha from COGAT following a Freedom of Information petition implies that Israeli approval process should take an estimated 50 days.⁹⁹ Furthermore, the document indicates that **projects may gain all of the necessary Israeli approvals in the process, but that agencies are not given the green light until it is politically beneficial for Israel.** The document states, “Individual projects will be released for implementation from the ‘bank’ of approved projects periodically and purposively with the objective of preserving continuity of and legitimization for Israeli policy toward the Gaza Strip.”¹⁰⁰

In order to apply for COGAT approval of a construction project in Gaza, international agencies must provide considerable detail about the project including but not limited to the implementing agency; donor funding; location of the project with map and GPS coordinates; cost; specific types and amounts of materials needed (including specific bills of quantity); and beneficiary names. After the initial application is submitted, COGAT often returns to the international agency and requests additional information. For USAID-funded projects implementing agencies submit information to USAID, which then liaises with COGAT.¹⁰¹

The UNDP/PAPP Access Coordination and Monitoring Project¹⁰² submitted new projects to COGAT in August 2012 but UNDP does not expect to hear back from COGAT until January 2013 (at the earliest); January will just be the start of the process. UNDP construction projects were frozen from 2007 to 2010 because they could not get the material from Israel (and donor restrictions did not permit the use of “tunnel materials”). The UNDP/PAPP Access Coordination and Monitoring Project was initiated in late 2010 specifically to navigate the myriad of obstacles of importing materials into Gaza through Israel. According to UNDP staff, from January to June 2011 the import process between the UNDP, COGAT and CLA was new and not organized. However, since that time the UNDP staff have built a relationship with COGAT and CLA staff, as well as built trust. Staff of the UNDP/PAPP Access Coordination and Monitoring Project are based in Gaza and Jerusalem and between them they speak English, Arabic and Hebrew. At times UNDP staff go to Kerem Shalom to deal with delays or problems and regularly make phone calls to COGAT and CLA. Sometimes staff members travel to Tel Aviv to coordinate and push for access. UNDP has waited as long as two years for project approvals.¹⁰³

COGAT does not always provide reasons for project rejections. A UNDP staff member said that the UNDP had projects rejected from COGAT likely because of their proposed locations. One was close to the ARA and another was close to a local government building.¹⁰⁴ Other interviewees confirmed that the location of a project was one of the main reasons for COGAT

⁹⁶ Email correspondence with UN-9, UN Access Coordination Unit, March 2013.

⁹⁷ NRC interview with UN-9, UN Access Coordination Unit, *supra*.

⁹⁸ Available at <http://www.cogat.idf.il/896-en/Cogat.aspx> (last visited 11 Jan. 2012).

⁹⁹ Available at <http://www.gisha.org/userfiles/file/freedomofinformation/Translations/AppendixC-ProjectProcedures-Oct2011.pdf> (last visited 11 March 2013).

¹⁰⁰ *Ibid*.

¹⁰¹ NRC interview with Shane Middleton, Program Director (Gaza), CHF, Gaza, multiple interviews between 6 November and 4 December 2012.

¹⁰² PAPP stands for Programme of Assistance to the Palestinian People.

¹⁰³ NRC interview with UN-6, UNDP/PAPP Access Coordination & Monitoring Project, *supra*.

¹⁰⁴ NRC interview with UN-6, UNDP/PAPP Access Coordination & Monitoring Project, *supra*.



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rejecting a project. UNRWA has had 10 projects rejected (non-housing), most likely due to Israel not approving the project location.¹⁰⁵

For the purpose of this report, UNRWA provided information on the amount of time each of their housing projects took for COGAT approval between 2010 and 2012. **The COGAT approval process for these UNRWA projects averaged 275 days per project, or over 9 months.** (As mentioned above, the average for *all* projects submitted to COGAT is 10 months. The chart below only includes UNRWA projects.)

Number of Days for COGAT Approval for UNRWA Housing Projects

Project/Donor	Number of Housing Units	Location	COGAT Application Date	COGAT Approval Date	Number of Days for COGAT Approval
1. Netherlands	223	Khan Younis	9-Sep-10	15-Nov-10	67
2. Japan	271	Khan Younis	31-Jul-11	15-Aug-12	381
3. United Arab Emirates	151	Khan Younis	14-Feb-10	12-May-10	87
4. United Arab Emirates	449	Khan Younis	9-Sep-10	19-Sep-12	741
5. Social Fund for Development	752	Rafah	19-Jul-10	21-Jun-11	337
6. Social Fund for Development	765	Rafah	1-Mar-11	20-Mar-12	385
7. Libya	40	Gaza Strip	31-Oct-10	10-Feb-11	102
8. Japan	188	Gaza Strip	9-Sep-10	20-Mar-12	558
9. Japan	8	Khan Younis	15-Jul-10	15-Nov-10	123
10. Japan	8	Rafah	15-Jul-10	15-Nov-10	123
11. Japan	12	Deir AL Balah	9-Sep-10	15-Nov-10	67
12. CIDA	147	Gaza Strip	23-Nov-10	10-Feb-11	79
13. CIDA	72	Gaza Strip	7-Apr-11	19-Sep-12	531
Average approval period					275 days (9 months)

Source: Email correspondence with UNRWA, December 2012.

Reporting

Besides the large amount of information that international agencies provide to COGAT at the start of the approval process, agencies must provide additional information about the materials throughout the approval and implementation process to both COGAT and CLA. (In the case of CHF, they report to their donor and not to COGAT or CLA directly. Their donor then reports to COGAT and CLA.) Agencies report having to provide the following (examples only, not a complete list):

- Written progress reports from before construction starts until the housing units are complete (weekly, monthly and/or quarterly depending on what COGAT requires from each agency);
- Regular reports on the use of imported materials;

¹⁰⁵ NRC interview with UN-10, UNRWA, Gaza, 16 January 2013.

- Photos of every stage of construction; photos of materials requested (in order to clarify exactly what is needed to import); photos of materials being used;
- Supplier and contractor information;
- Building plans.¹⁰⁶

To most efficiently share the large amount of information and photos that are required, UNDP created an online matrix, mostly in English, that can be accessed by COGAT, CLA and relevant UNDP staff working on each project in both Jerusalem and Gaza. Due to the large number of photos requested, UNDP now has a staff member whose job is focused on taking photos for these reporting purposes.¹⁰⁷

Tendering and procurement

Shane Middleton, Programme Director for CHF in Gaza, said that when USAID applies to COGAT on the programme's behalf, the CHF team in Gaza expects the COGAT approval process to take a minimum of 4 or 5 months, so the housing team waits to release tender documents and line up contractors until the COGAT process progresses. CHF has waited as long as one year for COGAT project approval. Mr. Middleton and Iyad Abo Hamam, Project Manager for CHF in Gaza, said that it is not possible to correctly estimate when COGAT approval will be given, so sometimes contractors are lined up before approval is granted and must wait months before implementation can begin.¹⁰⁸ In CHF's case, CHF does not procure restricted materials directly. Instead, the contractor selected by CHF to undertake the construction project procures the materials in a process involving CHF, Mercy Corps, USAID, CLA and COGAT.¹⁰⁹ CHF closely monitors the use of the materials and reports on it weekly to Mercy Corps/USAID. According to Mr. Middleton, "We know where every nail goes."¹¹⁰ **Due to the delays and bureaucracy related to the import of materials through Israel, CHF sometimes finds it difficult to get bids on their construction projects.**¹¹¹ Abed El Hakim Ismail, General Manager of Abed El Hakim Ismail LLC, said that his company will only bid on projects that already have COGAT approval.¹¹²

UNRWA contractors purchase materials to be used for construction projects, but UNRWA facilitates the movement of the required restricted material on a daily basis. Materials are delivered to project sites or concrete factories and, unique to UNRWA, COGAT requires the agency to provide guards at each construction site where materials are stored (although COGAT does not require guards for other agencies). In 2012 UNRWA employed roughly 1,000 guards for this purpose.¹¹³

UNDP uses a different system. UNDP procures the materials directly and after COGAT and CLA approval, have materials imported every month as they are needed. Upon import into Gaza, 70% of the materials are delivered directly to the project sites and 30% are stored in

¹⁰⁶ NRC interviews with UN-6, UNDP/PAPP Access Coordination & Monitoring Project, supra. NRC interview with UN-10, UNRWA, supra. NRC interview with Shane Middleton, CHF, supra.

¹⁰⁷ NRC interview UN-6, UNDP/PAPP Access Coordination & Monitoring Project, supra.

¹⁰⁸ NRC interview with Shane Middleton, CHF, supra. NRC interview with Iyad Abo Hamam, Project Manager, CHF, Gaza, 4 December 2012.

¹⁰⁹ USAID is the donor. Mercy Corps is the lead implementing agency, and CHF is a sub-recipient.

¹¹⁰ NRC interview with Shane Middleton, CHF, supra.

¹¹¹ Ibid.

¹¹² NRC interview with Abed El Hakim Ismail, Abed El Hakim Ismail LLC, Gaza, 4 February 2013.

¹¹³ NRC interview with UN-10, UNRWA, supra.



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secure UNDP warehouses. With this method UNDP is able to closely monitor the procurement and use of the imported materials while reducing the burden of warehousing.¹¹⁴

CLA approval process

The Coordination and Liaison Administration for Gaza (CLA) is tasked with coordinating the actual movement of goods from Israel into the Gaza Strip. After COGAT approval and the procurement of materials, CLA approval usually only takes two to three days.¹¹⁵

To physically transport the materials into Gaza, agencies coordinate closely with CLA and COGAT. Some international organizations and local contractors employ private contractors, such as Sepi Sun Holdings Ltd. and Concord Co., to assist with the coordination process at this point. When an agency has a truckload (or multiple truckloads) of material ready on the Israeli side, CLA provides the date and time for the truck to arrive at the Israeli side of Kerem Shalom, currently the only above-ground land crossing open for the movement of materials between Israel and Gaza. Agencies must provide CLA with a great deal of information such as: identification of the drivers of the trucks, owners of the trucks, license plate numbers and GPS coordinates of where the material is being taken. Once a truck arrives at the Israeli side of the crossing, it waits there until its movement is coordinated.

As mentioned above, Kerem Shalom Crossing does not have a conveyor belt between the Israeli and Palestinian sides, as the now-demolished Karni crossing did. (Israel announced they would move the conveyor from the Karni Crossing to Kerem Shalom when Karni closed in March 2011; however, this has not happened.)¹¹⁶ Therefore, when a truck gets the green light from CLA, it approaches the crossing, and its contents are unloaded onto a middle truck. Middle trucks are operated by contracted companies that have permission to be in the area between the security fence separating Israel and Gaza. The middle truck then proceeds to the Gaza side of the crossing where it is unloaded onto a third truck that will take the materials to a warehouse and/or project site in the Gaza Strip. According to Mr. Middleton from CHF, trucks carrying CHF materials typically arrive on the Israel side by 7:00 am, and materials arrive at the project sites in Gaza around 18:00.¹¹⁷ Furthermore, the cost of the transport from one side of the crossing to the other is between 700 and 1,500 NIS per truck (between \$190 and \$410 USD per truck).¹¹⁸ In comparison, the cost at Karni was 700 NIS per truck (or \$190 USD).¹¹⁹ Trucks arriving from Kerem Shalom into Gaza use Salah Al Din Road to bring the materials from the crossing in the South of Gaza towards the North. Salah Al Din is a busy road in poor condition, which further increases transport time and costs.¹²⁰ Karni Crossing avoided this.

¹¹⁴ NRC interview UN-6, UNDP/PAPP Access Coordination & Monitoring Project, *supra*.

¹¹⁵ *Ibid*.

¹¹⁶ Email correspondence with UN-9, UN Access Coordination Unit, March 2013.

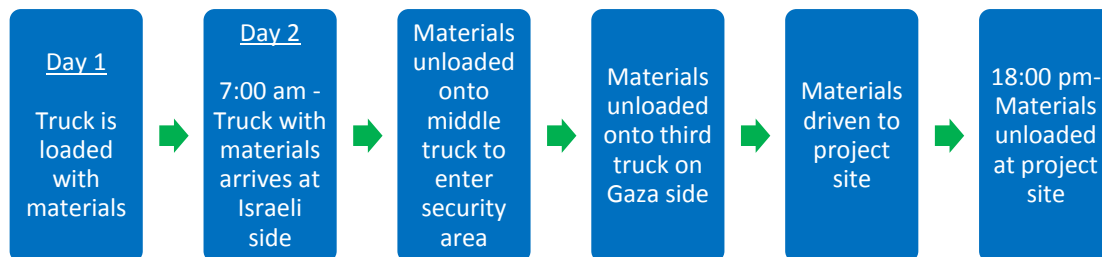
¹¹⁷ NRC interview with Shane Middleton, CHF, *supra*.

¹¹⁸ In an email correspondence, Gisha estimated that the cost per truck was between 700 and 1,400 NIS depending on the size of the truck (February 2013). The UN estimated that the cost was 1,500 NIS per truck, with 900 NIS being paid to the Israelis and 600 NIS being paid to Palestinians for the crossing (UN-9, February 2013).

¹¹⁹ *Ibid*.

¹²⁰ NRC interview with UN-6, UNDP/PAPP Access Coordination & Monitoring Project, *supra*.

Process for Movement of Materials through Kerem Shalom Crossing into Gaza (Times Estimated)



Materials purchased from the West Bank must undergo an additional truck transfer and inspection as they are moved from the West Bank into Israel. As trucks leave the West Bank, the materials they carry are unloaded from the truck and scanned.¹²¹ **This adds additional costs to the transport process, and because of this contractors avoid using materials from the West Bank, including contractors that are funded by international agencies/organisations.**

UNRWA schedules its imports with CLA on a weekly basis. On Thursdays it submits a schedule for the following week and reconfirms the quantities on Sundays. When materials for UNRWA projects arrive at project sites (usually at night), UNRWA must report on each project and the materials delivered to CLA and COGAT the next day. For example, if 100 truckloads of materials enter Gaza for five different projects, UNRWA will provide five reports to CLA and COGAT the following day.¹²²

Approval for changes, when necessary

Occasionally international agencies must make changes to the plans they submitted to COGAT and CLA. A UNDP staff member explained that if the changes are minor and require only a small amount of material, changes are “OK”. However, if changes are large, approval is difficult and takes a considerable amount of time. A large change may occur if an agency has leftover funding and wants to expand a project. When changes like this are required, international agencies must fill out additional paperwork, make a justification, fill out a justification matrix and then wait for approval.¹²³

Recommendations:

- Work towards completely ending the approvals process for construction materials for international organisations by January 2014. In the interim period:
 - Streamline, simplify and reduce the approval, coordination, monitoring and reporting requirements for international humanitarian projects in the Gaza Strip. Projects should be approved within the specified two month time frame.
 - Improve the capacity of land crossings in order to transport more construction materials into Gaza.

¹²¹ NRC interview with UN-9, UN Access Coordination Unit, supra.

¹²² NRC interview with UN-10, UNRWA, supra.

¹²³ NRC interview with UN-6, UNDP/PAPP Access Coordination & Monitoring Project, supra. NRC interview with UN-10, UNRWA, supra.



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- At Kerem Shalom install a conveyor belt to simplify the movement of materials across the border and reduce costs.
- Re-open the Karni and Sufa Crossing in order to decrease transportation costs of materials.
- Remove bureaucratic and financial barriers currently preventing import of construction materials by humanitarian agencies from the West Bank.
- Streamline the process to approve changes or modifications to already approved humanitarian construction projects.
- End the requirement for GPS coordinates for all humanitarian reconstruction projects.
- Approve projects on a needs basis, not on location or beneficiary profile.

Cost of Imports

The bureaucracy involved in the import of “restricted” materials from Israel increases the cost of providing humanitarian assistance to Palestinians in Gaza. In 2011, the UNDP implemented construction projects in Gaza worth approximately \$22 million USD. The materials for the project cost \$7 million USD. The cost of the UNDP UNDP/PAPP Access Coordination and Monitoring Project and costs associated with importing the goods from Israel totalled \$1 million USD.¹²⁴ Import and coordination costs increased the price of UNDP materials imported through Israel by 14%.

In order to coordinate the import of materials from Israel into Gaza, UNRWA has nine total staff (soon to be 12) based in Gaza, Kerem Shalom and Jerusalem. They must also rent two warehouses, and there are many additional transport costs due to the crossing being in Kerem Shalom instead of Karni (as described above).¹²⁵

While UNRWA and UNDP utilize access coordination teams within their agencies to facilitate the import of materials into Gaza, USAID implementing partners/and or contractors hired by the implementing partners contract private companies, such as Sepi Sun Holdings Ltd., to facilitate its imports. Sepi Sun coordinates the movement of goods with COGAT and CLA. Current expenditures paid to private transport companies to facilitate the transport of materials into Gaza by USAID implementers is unknown. However, in 2010 USAID-funded Tetra Tech ARD (ARD) used Sepi Sun’s services to facilitate warehousing and the movement of goods and materials into Gaza, at a cost of nearly \$1 million USD.¹²⁶ One source estimated that the cost for a private company such as Sepi Sun to coordinate the movement of materials into Gaza was between 3,000 and 6,000 NIS (\$810 to \$1,620 USD) per truckload. The same source said that Palestinian importers pay lower rates than international organisations.¹²⁷ These latter rates could not be verified.

Gisha provided the following information about the cost to import materials into Gaza from Israel, “On average, the total cost to the merchant, including rental of the truck, fees on the

¹²⁴ NRC interview with UN-6, UNDP/PAPP Access Coordination & Monitoring Project, supra.

¹²⁵ NRC interview with UN-10, UNRWA, supra.

¹²⁶ ARD, *West Bank and Gaza Civic Engagement Program, Quarterly Report VII & VIII*, September 2010.

¹²⁷ NRC source who wished to remain anonymous.

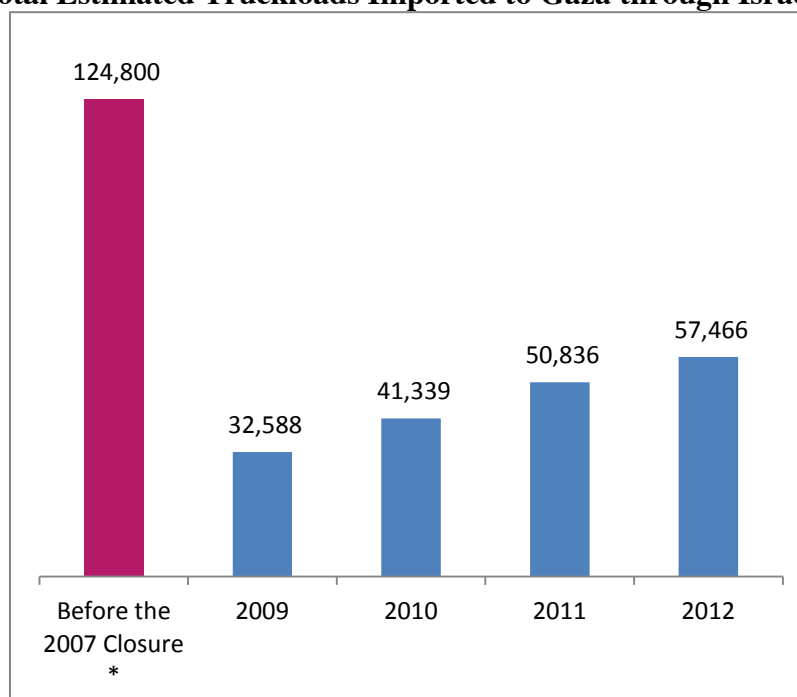
Gaza side, transport in Gaza, etc. is 5,944 NIS from the Haifa port and for a truck which arrives from Ashdod Port it ends up being around 4,644 NIS.”¹²⁸

The bureaucracy and costs associated with importing construction materials from Israel into Gaza have other implications. Experienced humanitarian (and development) agencies that implement housing projects in other contexts (or other construction projects such as schools) have opted not to construct in Gaza. According to the Shelter Sector, many humanitarian agencies do not provide housing assistance because they are “discouraged by the maze of COGAT procedures”.¹²⁹ In the end, this leaves only large UN agencies who can “afford” the staff and other costs associated with bringing materials from Israel into Gaza for housing projects.¹³⁰ This is particularly true for organizations who are restricted by their own internal policies or, more likely, by their donors’ policies from purchasing materials that entered Gaza through the tunnels. At the same time, imports into Gaza from the tunnels are supplying the market with building materials without restrictions or bureaucracy. Tunnel materials allow construction by the private sector, the Gaza Ministry of Public Works and Housing (MoPWH) and its partners, and international agencies not restricted by internal or donor policies.

Changes in Israeli Import Restrictions

Since 2010 the GoI has eased some of its import restrictions toward Gaza; **however, the number of truckloads of materials imported into Gaza from Israel falls far below the pre-2007 levels**, before the major tightening of restrictions. The chart below illustrates the estimated number of truckloads (all goods and materials) imported to Gaza through Israel before 2007 compared to the past four years.

Total Estimated Truckloads Imported to Gaza through Israel¹³¹



¹²⁸ Email correspondence with Tania Hary, Gisha, February 2013.

¹²⁹ Shelter Sector, March 2013.

¹³⁰ Ibid.

¹³¹ PALTRADE statistics are from a database, Powerpoint presentation and other material shared with the research consultant.



Construction materials have been most severely affected due to the fact that items such as concrete, aggregate and steel are still severely restricted. Before 2007, 56% of imports from Israel were construction materials, compared to 36.3% in 2012.¹³² Although the number of truckloads of construction materials have increased somewhat in the past two years, construction materials represent a smaller percentage of fewer total truckloads from Israel (than pre-2007 levels).

Construction Material Imports to Gaza through Israel by Year

Year	Truckloads Construction Materials	Total Truckloads (All Materials)	Per cent Truckloads Construction Materials
Before 2007	-	124,800	56.0%
2009	62	32,588	0.2%
2010	4,779	41,339	11.6%
2011	14,417	50,836	28.4%
2012	20,861	57,466	36.3%

Source: PALTRADE database, January 2013.

It is important to note that construction materials from Israel remained at low levels throughout 2009 and 2010, severely hindering the humanitarian reconstruction and repair of homes and public buildings following “Cast Lead”, as demonstrated in the following table.

Monthly Average of Truckloads of Construction Materials (Israel to Gaza) by Year

Year	Monthly Ave. Construction Truckloads
2009	5.2
2010	398.3
2011	1,201.4
2012	1,738.5

Source: PALTRADE database, January 2013.

In December 2012, Israel announced that it would allow the Palestinian private sector in Gaza to import up to 20 truckloads of “restricted” construction materials five days per week through the Kerem Shalom Crossing. In the initial phase these materials are limited to aggregates. According to OCHA, 20 truckloads represent only 15% of the daily demand for aggregates, and less than 10% of the amount of aggregates that entered Gaza prior to the 2007 increase in import restrictions.¹³³ The impact of this “easing” is currently minimal, first because the amount of materials is limited compared to the demand, and second because aggregates from the tunnels are cheaper than the materials imported from Israel.¹³⁴ In fact, the

¹³² NRC interview with Mohammad Skaik, Gaza Program Manager, PALTRADE, Gaza, 13 January 2012.

¹³³ Shelter Sector email correspondence with UN-7, OCHA, January 2012.

¹³⁴ Ibid.

private sector has imported fewer than the allowed truckloads of aggregates permitted by Israel since this policy has come into effect.¹³⁵ Aggregate comes in different sizes and types. An UNRWA interviewee said that the Israeli aggregates are being used primarily to “fill the gap” when the tunnel supply of a certain type of aggregate are not readily available.¹³⁶ However, tunnel aggregates are still preferred since they are cheaper than Israeli aggregates.¹³⁷ Therefore, the fact that the 20 truckloads are not being fully utilized cannot act as an indicator of *demand* for aggregates. Furthermore, it should be noted that housing units cannot be constructed with aggregate alone; they require steel and cement, which are still restricted by GoI (along with many other “unrestricted” materials).

Also in December 2012, Egypt approved the import of construction materials through the Rafah Crossing exclusively for construction projects funded by Qatar, which includes the construction of 3,000 housing units. According to OCHA, “It remains unclear whether the recent opening is a continuation of the ‘humanitarian openings’ policy or rather marks a first step towards the resumption of regular commercial transfers.”¹³⁸ Currently Rafah Crossing is primarily restricted to person travel, although it was used to import a limited amount of materials into Gaza in 2005.¹³⁹

¹³⁵ Ibid.

¹³⁶ NRC interview with UN-9, UNRWA, *supra*.

¹³⁷ Ibid. NRC interview with Mohammad Skaik, PALTRADE, *supra*. NRC interview with Osama Jaber Khail, Director, Palestinian Contractors Union, Gaza, 13 January 2013.

¹³⁸ Shelter Sector email correspondence with UN-7, OCHA, *supra*.

¹³⁹ Ibid.



Materials Imported through Tunnels from Egypt

The tunnel trade “is a quick fix, not a proper solution. The entire economy is dependent on it, which could lead to a humanitarian crisis if the tunnels close down.”

- Shane Middleton, CHF International

Tunnels between Egypt and Gaza have provided a way for Palestinians in Gaza to circumvent import restrictions imposed by Israel and the international community, import crucial building materials and grow their economy. From 2007 until 2010, the tunnels were primarily used to import food, household goods and other consumer items. However, when Israel partially eased its restrictions on these commodities, tunnel operators began to import “restricted” items such as construction materials and cars.¹⁴⁰ These items are profitable and in high demand.

Tunnel trade is regulated and taxed by the local authorities in Gaza. Figures on the amount of goods being imported through the tunnels are reportedly maintained by the authorities, but the figures are kept strictly confidential. The local authorities do not like to be seen as benefitting from trade that is considered “illegal” by the international community. Precise figures on the tunnel trade are therefore unknown, although there are many estimates quoted in the media and in humanitarian reports. The International Labour Organisation and the New York Times estimate that there are 9,000 workers employed by the tunnel trade.¹⁴¹ An Al Monitor article quotes Gaza’s Economic Minister, Alaa Al-Deen Al-Rafati, who said, “We receive only 25% of Gaza’s needs via the Israeli borders, while the rest comes through the tunnels.”¹⁴² IRIN reported that the tunnels supply roughly 80% of the total construction materials in the Gaza Strip.¹⁴³ According to OCHA, “It is estimated that in 2012 an average of 4,000 tonnes of aggregates, 3,000 tonnes of cement and 400 tonnes of steel bars entered Gaza every day through these tunnels.”¹⁴⁴ The UN estimates that in 2012 Gaza received 37% of its aggregates, steel bar and cement from Kerem Shalom and 63% from the tunnels.¹⁴⁵ **By all accounts, imports from the tunnels outnumber imports from Israel.**

Although the local authorities in Gaza have gained financing through taxing tunnel materials, officially they denounce the tunnel trade. Mohammed A. Al-Ostaz from the Ministry of Public Works and Housing said that the local authorities have at least three reasons for wanting to trade “above ground”:

1. Tunnel costs are high.
2. Tunnel materials do not meet the demands for the materials.
3. The tunnels carry safety and protection risks for workers. People have been killed and injured.

¹⁴⁰ Portland Trust, *The Private Sector in the Gaza Strip*, February 2012.

¹⁴¹ International Labour Organization, *Report of the Director General – Appendix: The situation of workers in the occupied Arab territories*, 2012. Nicolas Pelham, “Gaza: A Way Out?”, *The New York Times Review of Books*, 26 October 2012.

¹⁴² *Deteriorating Security in Sinai Destroys Trade, Livelihoods*, Al Monitor Nov 2012

¹⁴³ “Tunnel Closures exacerbate Gaza housing crisis”, Integrated Regional Information Networks (IRIN), 8 November 2012.

¹⁴⁴ Shelter Sector email correspondence with UN-7, OCHA, supra.

¹⁴⁵ Database figures shared by UN Access Coordination Unit.

Mr. Al-Ostaz added that people in Gaza cannot wait for Israel to open the borders (and rebuild their homes), forcing Palestinians in Gaza to use tunnel materials as a last resort.¹⁴⁶

The tunnels certainly carry risks to personal safety. In January 2013 Gaza experienced heavy rains which caused a number of tunnels to collapse, resulting in at least three deaths and multiple injuries at the time of writing. According to Al Mezan Center for Human Rights, over 230 Palestinians have died as a result of tunnels collapsing; another 20 have died in tunnels as a result of Israeli airstrikes. Almost 600 people have been injured.¹⁴⁷

Interviewees regularly brought up another issue pertaining to the tunnels, namely that the tunnel trade is not controlled by Palestinians in Gaza. Instead it is heavily affected by relations with Israel and Egypt, as well as the weather. Since 2007 Israel has carried out airstrikes on tunnels. In 2012 Egypt closed a number of tunnels following attacks on its police in Sinai in August. Authorities in Gaza closed some tunnels in January 2013 after heavy rains caused some tunnels to collapse. **Events like these, out of Gaza's control, often cause temporary price fluctuations that can negatively impact the housing and construction sectors.** Many interviewees mentioned that traders/sellers increase their prices when there are any problems that could result in tunnel closures, and it frequently happens that prices fluctuate in the middle of construction projects.¹⁴⁸ In February 2013, the Egyptian military flooded a number of the tunnels with sewage¹⁴⁹, and later in the same month a court in Cairo ruled that the Egyptian Government must “close and demolish” the tunnels between Egypt and Gaza.¹⁵⁰ It is unclear whether these actions will be carried out, but if they are, they could be extremely detrimental to the housing sector and the Gaza economy overall.

The private, public and humanitarian sectors are all using tunnel materials for construction to varying degrees. Some international agencies and donors do not permit the use of construction materials purchased from the tunnels. However, a growing number of local and international organizations, as well as the Gaza MoPWH, are allowing their beneficiaries to purchase materials from the “local market”, i.e. from the tunnels, in order to repair or reconstruct their own homes. This mechanism, called “self-help”, is generally funded by Arab donors such as Saudi Arabia and the Islamic Development Bank (IDB). Self-help projects and donor regulations will be discussed in greater detail in sections below.

Quality of Tunnel Materials

Members of the Shelter Sector and private contractors were divided on the issue of quality in regards to materials from the tunnels. Three different viewpoints on the issue are summarized briefly below.¹⁵¹ Some interviewees felt that the issue of quality stemmed from a combination of the issues presented.

¹⁴⁶ NRC interview with Mohammed A. Al-Ostaz, Ministry of Public Works & Housing, *supra*.

¹⁴⁷ Available at: http://www.mezan.org/en/details.php?id=16110&ddname=tunnel&id2=9&id_dept=9&p=center (last visited 5 February 2013).

¹⁴⁸ NRC interview with Mustafa Mohammed Massoud, Director, Massoud and Ali Trading and Contracting Company, Gaza, 16 January 2013. NRC interview with Abed El Hakim Ismail, Abed El Hakim Ismail LLC, *supra*.

¹⁴⁹ Fares Akram and David D. Kirkpatrick, “To Block Gaza Tunnels, Egypt Lets Sewage Flow”, *New York Times*, 20 February 2013.

¹⁵⁰ Adam Makary, Hamdi Alkhshali and Catherine E. Shoichet, “Egyptian court orders destruction of Gaza tunnels”, *CNN*, 27 February 2013.

¹⁵¹ Viewpoints summarize many interviews as well as two reports: CHF, *Technical assessment of current construction materials in Gaza*, February 2010; and Islam Abdulkarim, “Houses in Gaza under Threat of Collapse”, *Al Arabiya*, 20 June 2012.



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1. Materials from Tunnels are Lower Quality

This argument says that materials from the tunnels are lower quality than materials typically imported from Israel, particularly cement. Poor quality cement requires the use of extra cement to make concrete blocks, the foundation of Gazan buildings, strong and safe enough. Gaza is at risk for seismic activity, so it is extra-important to ensure that its buildings are properly constructed.

2. Quality is Not the Problem

The quality of the cement is not the problem; oversight is. The quality of the cement (for example) may be lower, but you can still use it to construct safe buildings. You simply need to use more cement to ensure the concrete reaches the necessary strength. This can be achieved with oversight on the mixing of cement. Contractors and individuals constructing homes and other buildings must test the strength of the concrete before building. In addition, the government must play a role in ensuring that these tests are carried out. Interviewees held differing opinions about whether there is enough oversight currently.

3. No Market Demand for High Quality Materials

The market is not demanding higher quality materials. If the market demanded higher quality materials, the market would supply them. The quality of materials is more tied to the economy rather than the tunnels. People cannot afford the higher quality materials. This reflects the economic problems in Gaza (resulting from import and export restrictions) more than the tunnel trade. *"You pay for what you get."*¹⁵² Some people may be using poor quality materials and not testing their strength, but this is due to the fact that they cannot afford the cost of extra materials needed to ensure strength.

Recommendations:

- Increase imports and exports through recognized land crossing between Gaza and Israel and Gaza and Egypt.
- Ensure minimum construction standards in all housing projects.
- Ensure that concrete and reinforcement bars are adequately strength-tested before they are used for housing projects.

¹⁵² NRC interview with Neil Jebb, Acting Country Director, NRC, 8 November 2012.

Housing Supply

Above, the report provided information about the *demand* for housing units in Gaza. This section of the report will focus on the provision of housing, or *supply*, focusing primarily on mid-2010 to the present. This reflects a period of construction growth after a period of nearly no construction from 2007 to early 2010 resulting from severe import restrictions.

Construction Boom

In 2011 and 2012 a number of media outlets reported on a “construction boom” in the Gaza Strip.¹⁵³ This report aimed to study the “boom” and answer questions about who has benefited from the growth in construction and who has been left out. Interviewees had strong opinions on this matter, some documented below.

Quotes on the Reported Construction “Boom” from Shelter Sector Members¹⁵⁴

“The boom is at the top, not at the bottom.”

“Gaza has gone from zero construction to a little construction.”

- Shane Middleton, CHF

“Normal people cannot afford to live in those places.”

- Salem Al Qudwa, Islamic Relief - Palestine, regarding the expensive housing units that were constructed in the past year

“Normal people cannot buy an apartment.”

- Mohammed Abu Zaiter, Mercy for Relief and Development

“Affordability is the problem.”

- Usama Sadawi, PHC

“In Gaza we build for need, not for luxury.”

- Mohammed Al Ostaz, MoPWH

“The boom is out of reach for the vast majority, certainly for the most vulnerable.”

- Neil Jebb, NRC

PCBS figures illustrate the fact that 2011 and 2012 saw considerable growth in the construction sector. The chart below shows the amount of money spent on the construction sector in Gaza by year. The amounts for non-census years are based on sample surveys that are extrapolated for the entire population in Gaza, thereby reducing their accuracy. However, the figures provide good enough estimates to highlight trends, and the trends show that construction in Gaza in 2011 and 2012 grew enormously. (Construction figures are for all construction types, not just housing.)

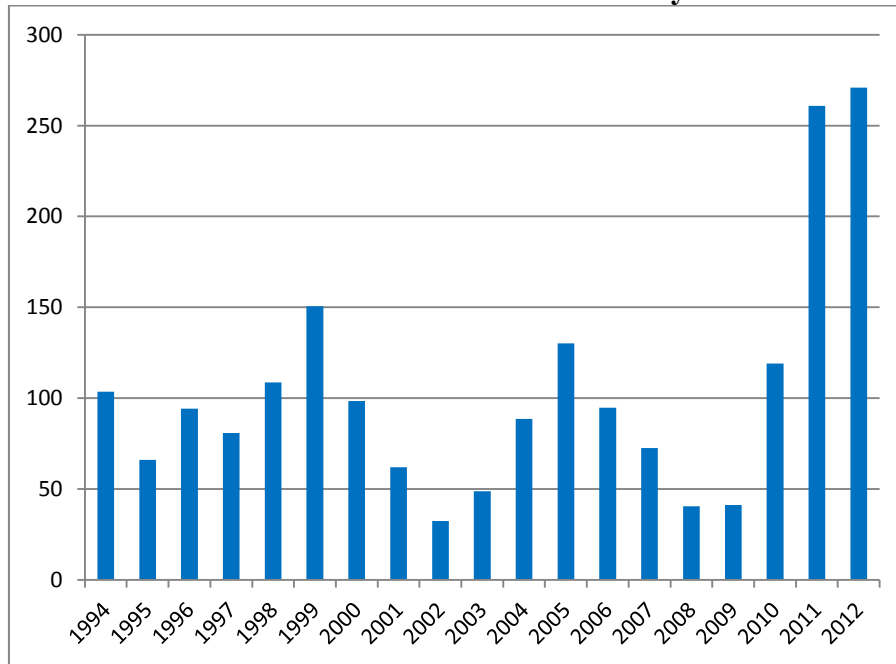
¹⁵³ Examples of media reports about Gaza’s “construction boom” include: Ethan Bronner, “Building Boom in Gaza’s Ruins Belies Misery That Remains”, The New York Times, 25 June 2011. “A building boom: Gaza may be set for a dramatic revival”, The Economist, 18 August 2012. “Construction sector booms in Gaza”, video from Al Jazeera, available at www.aljazeera.com/video/middleeast/2012/07/2012713112137195857.html (last visited 5 February 2013).

¹⁵⁴ Interviews conducted between November and December 2012. See Annex 2 for more details.



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Gaza Construction in USD Millions by Year



Source: PCBS¹⁵⁵

The growth in construction from 2010 to 2012 contributed to the reduction in Gaza's unemployment, from a high of 41% unemployed in 2008 to 29% in 2011.¹⁵⁶ The construction sector also contributed to Gaza's rising gross domestic product (GDP). According to the World Bank, "In particular, construction was the driver of growth, with construction output estimated to have increased by more than 141 percent in the first three quarters of the year [2011]..."¹⁵⁷

Interviewees pointed out that the growth in housing construction in 2011 and 2012 came after three years of virtually no construction in Gaza, although the need for housing (and other infrastructure) increased during those three years due to "Cast Lead" and population growth. Usama Sadawi from PHC said that there has not been a "boom", but a recovery, and the recovery is only partial.¹⁵⁸ From 2007 to 2010, before construction materials were imported in large quantities through the tunnels, people who had money to build waited to build until materials were available in the market at affordable prices. Humanitarian agencies unable to use materials from tunnels were slowly allowed to import materials from Israel in late 2010. According to interviewees, this scenario created the enormous growth in housing construction. Interviewees agree that the increase in housing construction from 2011 to 2012 was fuelled by humanitarian funding and the private sector. The local authorities and their partners have also been active in the repair and construction of housing units. Furthermore, interviewees point out that the growth in construction was more of a result of the increase in tunnel imports, which provides an estimated 66% to 80% of the

¹⁵⁵ PCBS email correspondence November 2012. 2004 is used as a base year. 2012 figures are estimated from First Quarter 2012 figures.

¹⁵⁶ PCBS, *Labour Force Survey*, supra.

¹⁵⁷ World Bank, *Stagnation or Revival? Palestinian Economic Prospects*, supra.

¹⁵⁸ NRC interview with Usama Sadawi, Palestinian Housing Council, supra.

building materials in Gaza¹⁵⁹, than the limited amount of construction materials imported from Israel.

Interviewees were divided about whether the housing construction sector will continue to flourish in the coming year, or whether the “boom” has already reached its peak. A private contractor interviewed felt that it was more difficult to get skilled labour three or four months ago, but skilled labourers are available now, perhaps signalling that the construction sector in Gaza has stagnated.¹⁶⁰ One interviewee felt that private construction decreased in the end of 2012. According to the UN, materials from tunnels were relatively stable throughout 2012, and materials from Israel increased the latter half of the year.¹⁶¹ Furthermore, humanitarian donors have announced large construction projects for housing and other infrastructure that will take place throughout 2013 and 2014. Thus, while the private sector may experience a decline in housing construction, the humanitarian sector may remain steady.

Private Sector Housing

Precise figures on private sector housing construction are not available. Palestinians in Gaza who wish to build a new housing unit or add to an existing unit should obtain a building permit from their municipality. Unfortunately the vast majority of municipalities do not keep records of the number of permits provided. Furthermore, many people with existing housing units do not get a permit when they add rooms (and sometimes even new floors) to their existing building. Some who obtain permits take multiple years to complete their new homes, constructing in parts as they save money to pay for each part. In such circumstances it might be possible to estimate new construction based on material imports, but construction imports through the tunnels, where the majority of construction materials enter Gaza, is a guarded secret.



Although precise figures on private construction are unavailable, driving throughout the Gaza Strip confirms the fact that the private sector has been very active in construction in the past two years. Many households added rooms or floors to their existing homes, creating more room for growing families and extended families. People, families and companies with available money/funding purchased land and built new housing units for investments.

Photo: Penthouse advertised in the Remal Neighbourhood in Gaza City. December 2012.

¹⁵⁹ Precise figures are unavailable and estimates vary.

¹⁶⁰ NRC interview with Abed El Hakim Ismail, Abed El Hakim Ismail LLC, *supra*.

¹⁶¹ Data from UN Access Coordination Unit, December 2012.



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Since land became a source of investment in Gaza, interviewees shared many anecdotes about the rising, often inflated, cost of land in Gaza in 2012. Lila El Modalal from the Palestinian Agricultural Relief Committee said that in the past few years, with unemployment at very high levels, poor people needing money sold their land to “rich people”. In turn, “the rich” will sell the land back to the poor and make a profit. Ms. Modalal believes this further increases the gap between the rich and the poor in Gaza.¹⁶²

Many interviewees pointed out that the poor, unemployed or otherwise disenfranchised have not benefitted from the growth in housing construction. In some areas of Gaza, it is easy to see why. While a number of apartment complexes were constructed in the past two years, many cost \$100,000 USD per apartment.¹⁶³ In Gaza unemployment is 29%, making it easy to see why interviewees find the new apartments unaffordable to most Palestinians.¹⁶⁴ Some interviewees said that it is especially difficult for young, newly married couples to find their first (affordable) home. Since 56% of the population of Gaza is aged 19 years or younger, this could present a larger problem in the future if affordable housing remains unavailable.¹⁶⁵

Two contractors interviewed and Usama Al-Sadawi from PHC positively mentioned a past project whereby PHC received state land to develop affordable housing projects. Palestinians were able to purchase apartments with affordable instalment plans through PHC; the revenue from the sale of the apartments went to build additional affordable housing.¹⁶⁶ The much heralded Qatari housing project is reported to focus on affordable housing, but specific details of the project are not yet available.

Some apartments in Gaza are somewhat more affordable. For example, buildings shown in the photo below are being constructed by Abu Mohammed Daher with private funds. The project started about one year ago and is near completion; some of the units have already been sold. Apartment units in these building cost between \$40,000 and \$50,000 USD for an unfinished apartment (concrete only); with the option of paying an additional \$10,000 to \$15,000 for finishing work. (Each unit is 173 square metres.)¹⁶⁷ These prices are still out of reach for many Palestinians in Gaza.

¹⁶² NRC interview with Lila El Modalal, Media Coordinator, Palestinian Agricultural Relief Committee, Gaza, 15 Jan. 2013.

¹⁶³ NRC interview with Riyad Al Bitar, Ministry of Social Affairs, *supra*; and Portland Trust, *supra*.

¹⁶⁴ PCBS, *Labour Force Survey 2011*.

¹⁶⁵ PCBS, available at www.pcbs.gov.ps/Portals/_PCBS/Downloads/book1952.pdf (last visited 5 February 2013).

¹⁶⁶ NRC interview with Usama Al-Sadawi, Palestinian Housing Council, *supra*. NRC interview with Abed El Hakim Ismail, Abed El Hakim Ismail LLC, *supra*. NRC interview with Mohammad Abu Zeyada, General Contractor, Abu Zeyada for Trading and General Contracting (and Deputy Director of PCU), Gaza, 4 February 2013.

¹⁶⁷ NRC phone discussion with construction company, 23 January 2013.



Photo: Private apartment complex in Gaza City. Units range from \$40,000- \$50,000 each (unfinished). January 2013

Private construction companies need to overcome a number of risks associated with construction in Gaza. Abed El Hakim Ismail said that his company can no longer work on two parallel projects due to the fact that there is no stability in Gaza. He cannot get insurance companies to cover the risk of his projects and finances if there is further violence or if the international agencies with whom he partners are forced to leave Gaza. In order to minimize his vulnerability he only works on one project at a time.¹⁶⁸ As mentioned above, contractors using tunnel materials are also susceptible to price fluctuations.

A visitor to Gaza will notice a number of empty apartments, floors and even entire buildings. In the cases where three, four or five story buildings have empty floors, Salam Qudwa from Islamic Relief-Palestine explained that families often build extra floors so their sons can live in them after marriage in the future. A family may occupy one or two floors, leaving one, two or three floors empty. It can reduce the overall cost to build multiple floors at once, but often the empty floors are not finished until a son is ready to be married.¹⁶⁹ Ibrahim Radwan, Director of the Land Authority in Gaza, said that some buildings are empty due to the fact that the owners did not complete the process of licensing in their municipality. Buildings such as these cannot be registered and sold/rented until they are legal and properly licensed.¹⁷⁰ Other housing units remain empty because the housing market is not currently profitable, so investors or owners could lose money on the sale of newly constructed units. Many interviewees said that apartments remain empty due to the fact that their cost is higher than what is affordable to “average” families and that there are few financing options available for low-income families. **This signals a mismatch between the demand (affordable homes) and the supply (high-priced investment real estate).**

¹⁶⁸ NRC interview with Abed El Hakim Ismail, Abed El Hakim Ismail LLC, supra.

¹⁶⁹ NRC interview with Salam Y. Al Qudwa, Islamic Relief- Palestine, supra.

¹⁷⁰ NRC interview with Ibrahim Radwan, Director, Land Authority (Gaza), Gaza, 17 Jan. 2013.

**Recommendation:**

- Support financing and the construction of affordable housing for low-income families and first time home owners, such as newly married couples.

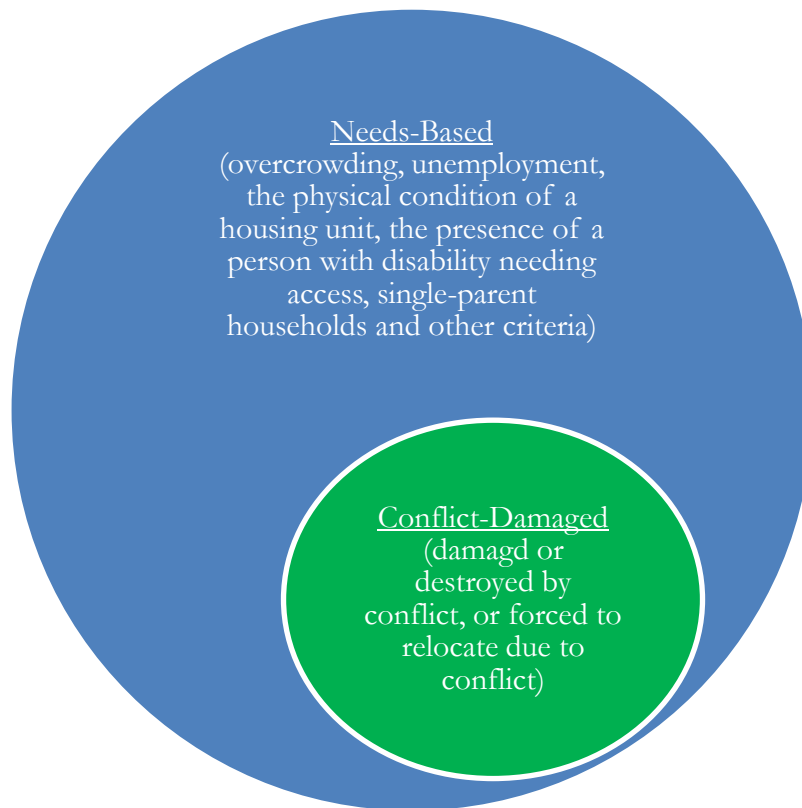
Humanitarian Shelter Projects

The Shelter Sector in Gaza is comprised of local and international humanitarian organizations, UN agencies and the Gaza Ministry of Public Works and Housing (MoPWH). Sector members offer an array of support to families in need of shelter assistance, sometimes using different implementation strategies. This section will provide an overview of the types and scope of housing assistance provided by the Sector.¹⁷¹

Conflict and Displacement versus Needs-Based Assistance

Housing assistance in Gaza can broadly be broken down into two categories: 1) assistance to households based on the need for improved housing conditions, and 2) assistance to households whose homes were damaged due to conflict. The first category includes conflict-damage housing needs but also includes other criteria not related to conflict, looking instead at household indicators to determine need. Indicators may include overcrowding, unemployment, the physical condition of a housing unit, the presence of a person with disability needing access, single-parent households and other criteria. The second category includes only households whose homes were damaged or destroyed due to conflict and/or due to their location (in the ARA, in the “Philadelphia Corridor”, or to clear land for Israeli settlements). The diagram below illustrates how the second category (conflict-damaged) is just one part of the first category (needs-based).

¹⁷¹ The “Humanitarian Shelter Projects” section was compiled from interviews with members of the Shelter Sector, as well as attendance at Shelter Sector meetings.



While some organizations work on the broader “needs-based approach”, in the years since “Cast Lead” the greatest amount of assistance has been given to families living in or displaced from conflict-damaged homes. The repair and reconstruction of conflict-damaged homes is considered by donors to fall under “emergency” assistance. The international donor community responded with large donations in emergency assistance after “Cast Lead”, leading the way for many Shelter Sector members to respond to housing cases deemed emergency, the conflict-damaged. Conflict-damaged repair and reconstruction assistance is often based on compensation and not on vulnerability alone. For example, if a landlord owns a multiple-unit building that is rented to others and it is destroyed, he will receive assistance (compensation) even if he himself did not live in the building.¹⁷² The needs-based approach is considered more “developmental” since assistance may be responding to chronic problems such as unemployment or overcrowding.

While housing reconstruction following “Cast Lead” was delayed considerably until 2010 due to import restrictions, the Shelter Sector has made considerable progress. UNRWA and UNDP also had a backload of fully-funded housing projects initiated before 2007 that were put on hold from 2007 to 2010 due to import restrictions and the absence of construction materials in Gaza. The agencies have made considerable progress on these projects since 2010. (Current delays on these projects are due to Israeli import restrictions and delays in COGAT project approval.) Since “Cast Lead” thousands of other housing units have been damaged or destroyed, and Shelter Sector members have added them to the war-damaged caseload. The Shelter Sector estimates that the current caseload of war-damaged houses needing repair or reconstruction will be completed by the end of 2014. (This is dependent upon the continued availability of materials, COGAT project approvals and limited additional

¹⁷² NRC interview with Neil Jebb, NRC, supra.



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cases arising before then.) **With the war-damaged caseload hopefully coming to an end in 2014, some Shelter Sector members are moving more towards the needs-based approach.**

Shelter Sector members provide the following types of shelter assistance in the Gaza Strip, among others:

1. Non-food item (NFI) distribution
2. Housing Needs Assessments
3. Financial and cash assistance
4. Repair
5. Reconstruction
6. Resettlement

Non-food item (NFI) distribution

NFI distributions fall under the mandate of the Shelter Sector. During and immediately following emergencies in Gaza, humanitarian organizations and agencies rush to assist affected households by providing non-food items such as blankets, mattresses, heaters and other goods. Some agencies, such as UNRWA and ICRC, keep stockpiles of NFI in order to respond quickly when emergencies arise. Emergencies can include conflict, natural disasters such as flooding and other issues.

Housing Needs Assessments

During a crisis or emergency in Gaza, Shelter Sector members compile as much information as possible and share it internally. The Shelter Sector Lead, NRC, compiles the information and shares it with the larger international community in order to help plan for a response. When a natural disaster such as flooding occurs, assessments may take place on the ground or by telephone. When shelling or violence are causing the emergency, assessments make use of telephone calls to people living in affected areas at the time of the emergency.

Once the emergency passes and/or safety resumes, Shelter Sector members undertake assessments and visit affected homes. These assessments may include visits from engineers and social workers in order to get household details and details on the magnitude of damage per housing unit. After the November 2012 escalation UNRWA, UNDP and MoPWH undertook shelter assessments to determine the scale of damage, estimate repair/reconstruction costs, and register households for assistance. Information from the assessments are shared through the Unified Shelter Sector Database in order to coordinate assistance, track progress and avoid duplication.

Financial and cash assistance

Financial and cash assistance takes many forms.

As soon as possible after a disaster or emergency, Shelter Sector members may distribute a one-time cash payment to families whose homes were affected and/or suffered displacement. After “Cast Lead” UNRWA, UNDP and MoPWH distributed funds to households whose housing units suffered major damage or were totally destroyed. (UNDP was acting on behalf of the Palestinian Authority, and their funds came from the PA.) After the November 2012

escalation, the Hamas Movement (although not a member of the Sector) distributed emergency cash assistance to affected households. Households suffering major damage received \$2,000 USD and households whose housing units were totally destroyed received \$3,000. Households can use this money to rent accommodation, help cover costs of their host family, and/or to purchase lost items such as food and clothing.

In addition to the initial cash assistance households may receive after being displaced, UNRWA pays transitional shelter cash assistance (TSCA) to displaced refugee families. In December 2012 UNRWA was paying TSCA to roughly 3,000 refugee families, but UNRWA estimates that number will drop to roughly 2,400 families in early 2013, after some families are resettled into newly constructed housing units.¹⁷³

Most non-refugee families do not receive the equivalent of TSCA.¹⁷⁴ The Gaza Ministry of Social Affairs does pay cash assistance to very poor non-refugee households, but this is not related to housing or displacement. It is also a small amount: **every three months** families receive between 750 and 1,800 NIS (equivalent to \$200 to \$500 USD) depending on household need.

“Self-help” can be considered a cash transfer or financial assistance since gives a household money in order for them to lead the repair or reconstruction process. It will be discussed in more detail below.

Renters displaced from a building that is majorly damaged or totally destroyed do **not** receive compensation or cash assistance. Renters may receive NFI. Furthermore, some renters pay their rent semi-annually, and it can be difficult for them to get their payments back. In these cases the renters may suffer both the loss of a home and the loss of rental payments. Building owners, on the other hand, may receive NFI, cash assistance and repair or reconstruction assistance.

Housing loans, although not a focus of this report, are another form of financial assistance. Riyada, a CHF subsidiary, provides limited home loans in the Gaza Strip, although the majority are used for renovations and home improvement. According to Alaa Sisalem, Ryada General Manager, the Gaza branch has the “highest, best productivity” compared to the other branches in the West Bank, and none of Ryada’s Gaza loans are at risk (of default).¹⁷⁵ PHC provides short-term housing loans to Palestinians who want to build their own homes but do not have the funds to pay for it. UNRWA provides loans to its employees. A handful of institutions in the Gaza Strip offer home loans, usually short-term and with a variety of interest rates. Interviewees who discussed housing loans stressed that there are not enough housing loan opportunities for Palestinians in Gaza. Furthermore, employment is necessary for any loan, leaving the unemployed and underemployed ineligible for housing loans.

Repair

Shelter members help families repair their housing units if the unit experienced minor or major damage. Repair can be implemented directly by the humanitarian agency or through

¹⁷³ This includes families displaced from the November 2012 escalation.

¹⁷⁴ UNDP will provide 6 months of rental assistance to non-refugee families displaced from the November 2012 escalation. However, families displaced after “Cast Lead” did not receive monthly rental assistance. (Shelter Sector, February 2013.)

¹⁷⁵ NRC interview with Alaa Sisalem, General Manager, Ryada, Ryada/CHF, Ramallah, 12 November 2012.



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the “self-help” method or other forms of cash assistance. If implemented directly by the agency, the agency directly contracts the work to be done and provides oversight to the work. In “self-help”, the family selects the contractors and oversees the work, with support, guidance and additional oversight provided by the agency. The self-help method will be discussed in greater detail below. Since “Cast Lead” Shelter Sector members have helped 79,775 households repair homes suffering minor and major damage. Another 4,198 homes suffering minor and major damage are in progress or schedule for assistance following the November 2012 escalation.

Reconstruction

Shelter Sector members help households with reconstruction if a housing unit was totally destroyed. In order for reconstruction to take place, the household must prove their legal ownership of the land and property. Shelter Sector preference is to reconstruct where the housing unit existed before it was damaged, but if this is not possible, households may be able to reconstruct on another parcel of land if they can prove legal ownership. Like housing repair, reconstruction can be implemented directly by the humanitarian agency or through the “self-help” method.

Resettlement

According to guidelines adopted by the Shelter Sector, resettlement is a **last resort** to be used to avoid displacement when no other alternatives exist. The “Guidelines for the Reconstruction and Rehabilitation of War Affected Individual Housing in the Gaza Strip” state:

*This option should only be used as a last resort when displacement cannot be avoided. It is planned primarily for families whose destroyed shelters were built without permits on public lands or in certain congested areas of refugee camps, or for families whose destroyed shelters are located in very dangerous areas where it is clearly established that the security situation makes rebuilding and living on the original site unsustainable.*¹⁷⁶

UNRWA and UNDP have used resettlement in thousands of cases where households were displaced from state land and the Philadelphia Corridor or where housing units were destroyed for Israeli settlements. In some instances, UNRWA has also used resettlement for families considered “special hardship cases”. Resettlement has been funded by donors from a variety of countries including Japan, the Netherlands and Saudi Arabia. In the process of resettlement, each agency must secure suitable land on which to build; ensure that adequate services such as water, sewage and electricity will be available; build the new housing units and select the households that will move to the new locations. When donors do not permit the use of tunnel materials for construction, resettlement construction projects must be approved by COGAT in order to import the necessary materials. **Each of the steps in the resettlement process takes a considerable amount of time.** For example, UNRWA generally constructs new housing projects on state land donated for refugee housing. As such UNRWA must cooperate with MoPWH, the Land Authority and the relevant municipalities to secure the land and ensure the adequate provision of services. In regards to COGAT approval, projects

¹⁷⁶ Shelter/NFI Cluster, *Guidelines for the Reconstruction and Rehabilitation of war affected individual housing in the Gaza Strip*, Gaza, August 2009.

that were initiated by UNRWA and UNDP in 2006 were put on hold until 2010 or 2011. Currently projects take an average of ten months for COGAT approval, with some taking as long as two years (or longer). Some resettlement projects are rejected completely, forcing agencies to submit new project plans, further delaying implementation.

Issues with Resettlement¹⁷⁷

A number of interviewees were critical of the resettlement approach in Gaza. Some pointed out that the resettlement process takes a long time, as described above. Families may be displaced for years before their new home is constructed. Other criticisms were made on the basis of land issues, a lack of long-term planning, and beneficiary involvement.

Refugee families resettled by UNRWA do not legally own the land where they are resettled, and families do not have the legal right to sell the land. This point was clarified as follows:

*Refugee families resettled by UNRWA do not obtain legal title or ownership of the property as UNRWA does not own any property. Rather, the refugee families receive the right of usage and legal permission to occupy the land, which is typically arranged by contract or permission from the government to use state land. In practice, this right of usage, which is non-transferable, is bought and sold in the same manner as legal title. Problems may result for those who purchase such property as the right of usage is non-transferable and they have not actually obtained ownership or title. Note that this is also the case with the eight refugee camps in Gaza, for which UNRWA only provide right of usage, but which is frequently bought and sold, sometimes by non-refugees.*¹⁷⁸

In practice, refugee housing units are bought and sold as there is little monitoring and no penalty for doing so. This could lead to problems in the future.

Some interviewees pointed out that resettlement projects are not participatory, and/or that the families being resettled had little input, choice or feedback into the resettlement process. In many cases families are resettled in different municipalities and governorates from where they lost their previous home. One interviewee said, “Small distances are big in Gaza.” Another said that his organisation looked at the “neighbourhood before the house” whereas some of the resettlement projects uproot families from their community support networks.

Two interviewees pointed out that resettlement projects contribute to the overall lack of planning in the Gaza Strip (as do housing developments in general). One interviewee explained that because the resettlement projects do not call for greater land use and community planning, they are certainly emergency projects and not development projects. Development projects would force implementers to carry out more assessments, involve the community more, and look at larger land-use and community issues in the process.

One interviewee who studied the cost of one resettlement project learned that the average resettlement housing unit in the project cost \$60,000 USD to construct, whereas a typical housing unit in Gaza is less than \$40,000 USD to build or purchase. Self-help and cash

¹⁷⁷ This section, “Issues with Resettlement” was compiled based on multiple NRC interviews. It will keep interviewee comments anonymous in order to openly discuss the critiques.

¹⁷⁸ Email correspondence with Sarah Adamczyk, NRC Project Manager, 5 March 2013.



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transfer are two methods that are generally less expensive than the construction of resettlement housing.

Interviewees pointed out that in many cases the families moving into their new resettlement housing units begin to change the structure almost immediately, moving walls, adding rooms, and other such changes. This implies that the family was not consulted on the structure of the unit before they moved in. Other families sell the new housing units soon after moving, often returning to their previous neighbourhood. One interviewee noted, “Families build around families in Gaza. That’s their social network.” If you move them to another location, you may be removing them from their social network.

Not all interviewees were critical of resettlement. One Shelter Sector member pointed out that UNRWA in particular has an enormous caseload and that its beneficiaries are “not always easy to please”. The size of UNRWA’s caseload may force the agency to be less participatory. UNRWA has a system of “first in, first out”, whereby families are matched to resettlement housing units based on the date that their housing was destroyed (or date they became displaced). UNDP, on the other hand, builds the resettlement housing and then selects beneficiaries from its list of displaced households, giving beneficiaries more of an option of where they will be resettled. In regards to families that add rooms or floors to their resettlement housing units, this is common throughout the Gaza Strip, particularly as families expand or when children will remain in the house after marriage. Another interviewee said that the fact that families make alterations is a sign that they are planning to stay in the new unit, meaning that it will be a durable solution for the family. Globally this is seen as a positive sign of a housing project. Finally, families who sell their resettlement housing units may be a sign that resettlement did not work in their cases. However, resettlement is still providing assistance, and perhaps acting as a “bridge” or cash transfer since families will often use the money from the sale of the resettlement house to buy a housing unit in their old community. (The majority of families do not sell their resettlement housing units.)

In the course of this research, the consultant visited three resettlement housing projects. The first was a UNRWA housing project in Khan Younis funded by the Government of Japan and completed in winter 2012. The second was close-by, a similar UNRWA project funded by the Government of the Netherlands completed in February 2012. The third was a UNRWA resettlement project in the town of Fukhari, also in Khan Younis, but completed in 2003.

The Japanese and Dutch projects were similar to one another. They consisted of housing units one, two or three stories high. Each housing unit consisted of a living room, multiple bedrooms, a kitchen and one or more bathrooms. Each unit also had yard space and municipal services such as water, electricity and sewage. The streets in the Dutch and Japanese projects are wide and new, laid out in a grid fashion and with proper sidewalks. The photo below is the Japanese project, taken from the roof of one housing unit, a few months before the refugee families moved in.



Photo: UNRWA resettlement housing funded by the Government of Japan, December 2012.

Families moved into the Dutch housing project in March 2012, and by the visit in December, many houses had been altered, and at least one housing unit was for sale. The house in the photo below is for sale; neighbours across the street said the family wanted to move because they were having a dispute with other neighbours.



Photo: Resettlement house for sale in the first year. Khan Younis, December 2012.

The following three photos show some of the alterations made to housing units in the Dutch project less than 10 months after they were handed over to beneficiaries. The photo below, of



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perhaps the most ostentatious unit, added two new floors, new paint, columns, balconies and a number of improvements inside. There is more than one room per person, but the family is planning for one son to marry soon and move in with his bride. Multiple members of the family are employed. Previously the family lived in a refugee camp, and the father said he did not think that anyone would stay in the camps any longer if they had a way to get out.



Photo: Improvements to resettlement house during first year. Khan Younis, December 2012.

The following photo also illustrates home additions made during the first year of resettlement.



Photo: Improvements to resettlement house during first year. Khan Younis, December 2012

The Fukhari resettlement project was completed in 2003. A refugee father living there said he lost his home in 2000. He moved into his new home in 2003 when his family consisted of him, his wife and their two children (four total people). Now he has five children (seven total people), and he is building a considerable extension onto his home (photo below).



Photo: Additions to a housing unit in Fukhari. December 2012.

Alterations and additions can be seen throughout the Fukhari resettlement area. The most common alteration was made to the outer walls which were initially constructed with large openings/windows so people on the street could see into each other's yards. This construction did not allow for the privacy that most Palestinian families in Gaza are accustomed to, so soon after construction most families found a way to hide their yards from the outside. Another complaint that families in the Fukhari project made was that the variety of floors on the housing units allowed for people to see into each other's homes and yards, again preventing privacy. In some cases it was possible for people to jump from one housing unit into the yard of another, creating safety concerns. A refugee living in the area said that a few of the initial families resettled in Fukhari moved, but most resettled families have stayed. Their children attend UNRWA schools.



Photo: Different methods to cover the wall openings and protect privacy. Fukhari, January 2013.

Recommendation:

- Ensure affected communities are consulted and involved in all stages of planning and implementation of resettlement project in the Gaza Strip, including location, type and size of planned housing.

Self Help Approach

Considered “cash transfer”, self-help is encouraged directly by the Gaza Shelter Sector Guidelines, as follows:

*This is the fastest way of rebuilding, as beneficiaries often have better access to resources than any external actor. Cash Transfer enables families to, within given technical and environmental standards, control the housing reconstruction process. They may undertake building works by themselves, with external financial and technical assistance. Families are in this way empowered to rehabilitate or reconstruct their houses according to their own ideas, possibilities and needs. They may self-build or pay a contractor. This approach also contributes to social and economic recovery.*¹⁷⁹

The self-help approach to reconstruction in Gaza is recommended by the vast majority of Shelter Sector members.

The International Federation of the Red Cross and Red Crescent Societies, a co-lead of the Global Shelter Cluster, refers to self-help as *owner-driven housing reconstruction* (ODHR) and strongly encourages its use for reconstruction and recovery. Internationally self-help is quickly becoming the first choice for reconstruction. The ODHR Guidelines state, “ODHR programmes assist identified families and communities to rebuild homes that are safe and

¹⁷⁹ Shelter/NFI Cluster, *Guidelines for the Reconstruction and Rehabilitation of war affected individual housing in the Gaza Strip*, Gaza, August 2009.

meet or exceed established technical requirements, in an integrated approach centred on the affected families as informed decision-makers.” IFRC identified three requirements required for ODHR:

1. Participatory process of decision-making;
2. Adequate technical support; and
3. Adequate financial assistance.¹⁸⁰

With the self-help approach payments are made directly to beneficiaries in instalments according to the progress they make on their housing units. Implementing organisations provide significant technical guidance and support throughout the process. UN-HABITAT and the Palestinian Housing Council (PHC) created a self-help manual in Arabic that can be used for the reconstruction and rehabilitation of homes in Gaza using this approach. They have shared the manual with the Shelter Sector, the UN and relevant ministries. They also offer additional training and support to participants.¹⁸¹ The self-help process is driven by the family, who make all of the key design and building implementation decisions. Families are not required to build the new housing units themselves although they have that option, but they do select and supervise the contractors and builders. Most often in Gaza self-help allows families to repair or reconstruct in the same place where their housing unit was destroyed, allowing families to remain in the same neighbourhood and to keep their social network intact. However, it is also feasible to use the self-help approach for resettlement.¹⁸²

Mohammad Abu Zaiter with Mercy for Relief and Development (MRD), compared the self-help approach to other approaches taken by his organisation. Initially MRD implemented rehabilitation projects through a contractor selected, managed and paid directly by the organisation. This resulted in a number of problems because beneficiaries often wanted something different than what the contractor had agreed to do, and contractors were inflexible. The organisation also faced problems with contractors who did poor work to save money or otherwise cheated on their contracts. Many beneficiaries were not satisfied with this approach. MRD used a second approach using a “unit rate price” cost principle, whereby the organisation paid per unit of repair. For example installing a window, painting a room, or repairing a wall were each one unit. This approach solved many of the problems the organisation faced with contractors, but beneficiaries lacked control and many were still not satisfied. **Mercy for Relief and Development now uses the self-help approach for reconstruction.** According to Mr. Abu Zaiter 48 out of 50 beneficiaries from their pilot project were fully satisfied with the outcome. (Two families wanted more space for their home.) Families feel like they contributed and have more pride in the home. The project was a “psycho-social treatment to contribute to reconstruction”, adding to its benefit to the participating families. MRD staff are close to the people they are supporting and offer enormous support. Using the self-help approach, the average home reconstruction in MRD takes about three months to complete.¹⁸³

An interviewee from UNDP agreed that the self-help approach speeds up reconstruction. She said that with self-help, “everyone wants to finish quickly”.¹⁸⁴ **Self-help is not only fast, it is**

¹⁸⁰ International Federation of the Red Cross and Red Crescent, *Owner-Driving Housing Reconstruction Guidelines*, 2010.

¹⁸¹ NRC interview with UN-4, UN-Habitat, *supra*.

¹⁸² International Federation of the Red Cross and Red Crescent, *supra*.

¹⁸³ NRC interview with Mohammed Abu Zaiter, Mercy for Relief and Development, *supra*.

¹⁸⁴ NRC interview with UN-2, UNDP, *supra*.



also cost-effective. UNRWA estimated that the average cost to reconstruct a housing unit using self-help is roughly \$260 USD per square metre, compared to \$350 per square metre for reconstruction through a contractor.¹⁸⁵ Self-help requires less tendering and less material purchase directly from the implementing agency or organisation. Furthermore, some families have craftspeople who contribute at no cost, and in other cases families help each other, all of which helps reduce overall costs.

Some interviewees stressed that in order to ensure quality of self-help projects, agencies must provide a great deal of oversight and guidance. Alternatively, other interviewees felt that quality was less of a worry in self-help due to the fact that most families building themselves (or overseeing the construction) prefer to use more materials, such as concrete, to make their homes stronger and safer. They are less likely to be sparing with materials than contractors are.

It is also necessary in the case of rebuilding to ensure that households can prove legal ownership of the land. The UNDP and other organisations help their beneficiaries get the necessary building permits and follow building rules and regulations throughout the process. They also ensure that beneficiaries pay for permits, materials and labour as the process goes forward to ensure that beneficiaries have “a decent place for living without future debt.”¹⁸⁶

Self-help may be difficult for particularly vulnerable families (less-abled) who may not have the ability to direct the repair or reconstruction themselves. In these cases families need extra support from the implementing agency. In some cases self-help may not be appropriate at all.¹⁸⁷

In the Gaza context, the self-help approach can be used for repair, reconstruction and even resettlement. It is faster and more cost effective than most other approaches. Self-help is overwhelmingly preferred by beneficiaries, the Shelter Sector in Gaza and the Global Shelter Cluster (particularly in a place where materials are readily available on the market). Still, some Gaza Shelter Sector members are not permitted to implement self-help projects due to donor restrictions related to the fact that self-help projects utilize materials purchased locally. In the case of Gaza, these include materials that were imported to Gaza from tunnels with Egypt.

Recommendation:

- Support and fund projects that utilise self-help as the preferred model for delivering humanitarian assistance in the Gaza Strip.
- Wherever possible, utilise self-help models when implementing humanitarian reconstruction projects.
- Ensure affected communities’ participation and consultation in all stages of planning.

A Leading Government Ministry

One of the most active members of the Shelter Sector in Gaza is the Ministry of Public Works and Housing (MoPWH). The Ministry and its local partners are active in almost every

¹⁸⁵ NRC interview with UN-1, UNRWA, supra.

¹⁸⁶ NRC interview with UN-2, UNDP, supra.

¹⁸⁷ NRC interview with Neil Jebb, NRC, supra.

aspect of emergency housing from assessments, to emergency cash assistance, to repair and reconstruction. MoPWH is also cooperating with the Government of Qatar and the Land Authority in Gaza on the construction of new housing developments (non-emergency). Although the Ministry officially does not promote the import of construction materials through the tunnels for reasons mentioned above, it permits their use in order to meet the growing housing needs of the Gaza population.

There is some irony here. The part of the international community that supports Israel's import restrictions on construction materials and does not allow the use of materials imported from the tunnels are upholding the restrictions in part to weaken Hamas and to thwart public support for the Hamas Government. In the case of housing, however, these restrictions are more negatively impacting the interventions of international organisations and agencies than they are the Gaza Ministry of Public Works and Housing and its partners. **In fact, by not having to abide by the restrictions and by not having to go through the costly and inefficient import process through Israel, the Gaza MoPWH and its partners often manage to respond to shelter needs more quickly and efficiently than organisations and agencies that are hindered by import restrictions.**

Other Factors Affecting the Housing Sector

Additional factors affecting the supply and demand for housing in Gaza are described in this section: a skilled workforce, land issues, donor regulations and a lack of planning.

Skilled Workforce

Interviewees pointed out that the thousands of Palestinians in Gaza who used to work in the construction sector (both in Gaza and in Israel) were not able to work on construction from 2007 to 2010 due to the lack of construction materials available. It took a little time for some of the workers to rebuild their skills once construction re-started. Interviewees were divided as to whether vocational training programmes are needed to increase the number of skilled workers in the construction sector. Some pointed out that at times in 2011 and 2012 there may have been some delays to get skilled workers but that in general, sufficient numbers of skilled workers are available for housing projects. Others believe that Gaza needs skilled workers with specific skills currently lacking in the construction field.

At least one organisation is focusing on skill-building in the construction sector. As part of its economic development programme, Mercy Corps offers vocational training in the construction sector. According to Ahmed Muhanna from Mercy Corps, workers in the construction sector changed jobs and careers when construction was halted, driving taxis or working with the military and even in the tunnels. When the construction sector was rejuvenated in 2010/2011, there was not enough manpower to cover certain skilled jobs.¹⁸⁸ Mercy Corps' construction vocational training programme offers training on specific skills such as concrete shuttering, reinforcement steel fixing, plumbing and electrical work. Additional skill trainings will begin in March 2013 including plastering, tiling, waterproofing and others trainings. Participants in the program take practical and theoretical courses for four months, followed by three months of on-the-job training with Gaza construction companies. Trainings and internships are organised in cooperation with the Palestinian Contractors Union. The initial phase of the program targeted 200 Palestinians aged 18 to 24, including 20

¹⁸⁸ NRC Skype interview with Ahmed Muhanna, Economic Development Program Officer, Mercy Corps, Gaza, 31 January 2013.



newly graduated engineers. Although the programme is on-going, 46% of the 200 youth are already generating an income (self-employed), and 12 of the engineers have been offered jobs in companies in Gaza.¹⁸⁹

Land Issues

Looking into land issues in Gaza is like opening Pandora's box. Land issues are not a focus of this paper, but a few key issues are mentioned below. A recent report, *Sanctuary in the city? Urban displacement and vulnerability in the Gaza Strip*, and a forthcoming NRC report regarding housing, land and property rights of women in Gaza (due early 2013) discuss land issues in Gaza in more detail.¹⁹⁰ Readers are encouraged to read these reports for more information.

Increased Cost of Land

“Unbelievable increase in the price of land.”

- Mohammed Abu Zaiter, Mercy for Relief and Development

According to the Mayor of Gaza, the price of land in Gaza remained stable between 2007 and 2010, even though this period included intense conflict, high unemployment and a lack of construction. As soon as there was economic activity, the price of land went up.¹⁹¹ Many people who could afford to invested in land, increasing the demand and raising the price. Interviewees provided numerous examples of the changes in land prices, ranging from 30% to 250% increases in different areas of the Gaza Strip. It is clear that land prices increased differently depending on location. The increase in land prices has increased housing and rental prices in many areas, particularly densely populated areas such as Jabaliya. (In some locations rental prices remained stable due to an increase in new housing units constructed.) **Overall, the increase in the cost and value of land has increased the cost of new property, thereby reducing the ability of poor and middle-income families to purchase land and/or housing.**

Evictions from State Land

In 2012 the Land Authority in Gaza began a series of forced evictions and demolitions of housing units built on state land. In July 2012 the authorities in Gaza forcibly evicted 132 Palestinian families from 102 homes in the Abu Amra neighbourhood and later destroyed the homes. The neighbourhood is in a particularly desirable location in Gaza City, near government and residential buildings. Members of the Abu Amra family settled in the neighbourhood in 1948 after fleeing Beersheba. Negotiations on resettling the families had been on-going since 2002 with the PA (and previously with the Israelis in 1986) before the homes were destroyed. At the time of the evictions there was a pending court case between the Land Authority and the affected families in the High Court of Justice in Gaza. The evictions happened late at night, and evicted families only received the equivalent of roughly \$1,000 USD as compensation.¹⁹² The photo below shows the land of the destroyed Abu Amra

¹⁸⁹ Email correspondence with Ahmed Muhanna, Mercy Corps, February 2013.

¹⁹⁰ Humanitarian Policy Group, *supra*.

¹⁹¹ NRC interview with Rafiq S. Mikki, Mayor of Gaza Municipality, Gaza, 2 December 2012.

¹⁹² Internal NRC report, 15 August 2012; and OCHA, *Monthly Humanitarian Monitor*, August 2012.

homes, along with the surrounding neighbourhood which is in the midst of a construction boom.



Photo: State land in desirable location in Gaza City where houses were destroyed and families evicted, January 2013.

The Abu Amra households were not the only ones to be evicted. A number of families who built property on state land have settled their cases with the Land Authority. Some received new pieces of land at 60% of the cost of the land (payable in instalments), along with compensation for their house from \$3,000 to \$5,000 depending on the quality of the house.¹⁹³

However, Yaser Al Mana'ama, NRC Legal Officer, pointed out that many families, particularly those who settled on state land before 2005, were encouraged by the Palestinian Authority to build on state land near (former) Israeli settlements to halt the expansion of the settlements. Households in these cases were given access to water, sewage, electricity and other such services.¹⁹⁴

Information, Counselling and Legal Assistance Programme (ICLA)

NRC operates an active legal aid programme focusing on Housing, Land and Property (HLP) rights in the Gaza Strip. The programme runs a legal aid clinic and indirectly implements activities through partnerships with two local organisations. ICLA helps people obtain ownership documents for reconstruction grants; provides legal advice on the registration of land titles; and provides training and awareness-raising to communities, organisations, women, law students and many others on HLP law and related issues. ICLA also provides support to farmers and fishermen who suffer loss from the ARA due to Israeli military actions as well as assistance to women in relation to their HLP rights before the informal justice sector. ICLA team members also participate in legal and human rights forums, including by chairing the Legal Task Force under the Protection Cluster Working Group in

¹⁹³ Ibid.

¹⁹⁴ NRC interview with Yaser Al Mana'ama, Legal Officer, NRC, Gaza, 14 Jan. 2013



Gaza.¹⁹⁵ Although not part of the Shelter Sector, ICLA cooperates with Shelter Sector members on HLP issues.

Donor Regulations¹⁹⁶

International donor regulations and donor priorities considerably affect the Shelter Sector in the Gaza Strip. Donors can determine *who* is assisted and *how* they are assisted.

Many donors prioritize emergency funding over funding that may be considered more developmental. After “Cast Lead” most donors prioritized repair and reconstruction for war-damaged housing units. (Initially, housing units that were damaged in “Cast Lead” were even prioritized before housing units that had been destroyed by Israeli military actions before “Cast Lead”, although both groups were similarly damaged or destroyed by acts of conflict or war.) The distinction between emergency and development is also made clear in the Shelter Sector. The Shelter Sector exists and is primarily funded to respond to emergency situations. Since it was established in Gaza in 2009, it has primarily focused on war-damaged homes and other emergencies such as flooding. To-date the Shelter Sector has focused less attention on issues considered more developmental such as overcrowding and assistance to families living in unfit shelters (that were not war-damaged), which fall outside its mandate.

Some organisations, unrestricted by donor regulations, are able to provide assistance based on need, instead of focusing on the reason for the need or considering whether the assistance falls under emergency or development. Organisations such as Mercy for Relief and Development, the Palestinian Housing Council and Islamic Relief-Palestine have provided shelter repair, rehabilitation and/or reconstruction based on need. Their donors include the Islamic Development Bank (IDB), Kuwait and Saudi Arabia, among others. Refat Diab works for the Engineering and Management Consulting Center (EMCC), which represents the IDB in the Gaza Strip. Mr. Diab pointed out that while much of IDB’s work in Gaza focused on war-damaged housing, they now plan to “focus on the future”. As such IDB increased its housing assistance to families based on need, and they are lobbying their donor countries to focus more on this.¹⁹⁷ The Government of Japan is also noteworthy in this regard. It has funded UNDP and UNRWA to provide assistance to war-damaged homes, and it has allowed UNRWA to include “special hardship cases”, households in need of shelter assistance but not related to war-damage.

International donors funding housing construction projects in the Gaza Strip can be broken into two categories: those who restrict the use of construction materials imported through tunnels from Egypt and those who do not.

- **Group A:** The Islamic Development Bank (IDB), Saudi Arabia and other donors **do not restrict** the use of materials imported into Gaza through tunnels from Egypt.
- **Group B:** The United States, Canada, the Netherlands and Japan are among the donor governments that **restrict** the use of materials imported through the tunnels.

The donors that **do not restrict** the use of materials do not necessarily demand that the implementing agencies use tunnel materials. Mr. Diab, representing IDB, said that the IDB

¹⁹⁵ NRC, *ICLA Programme Information Sheet*, January 2013.

¹⁹⁶ This section, “Donor Regulations”, will keep most interviewees anonymous, at their request.

¹⁹⁷ NRC interview with Refat Diab, Senior Water and Wastewater Specialist, Engineering & Management Consulting Center which represents the Islamic Development Bank in Gaza, Gaza, 27 November 2012.

does not restrict where agencies get their materials; IDB remains neutral, and agencies use their own processes to determine where to purchase materials.¹⁹⁸

As noted above, cash transfers including self-help are among the preferred types of housing assistance both in the Gaza Shelter Sector and in the Global Shelter Cluster. In Gaza this type of assistance relies on tunnel materials for construction. In general this type of assistance is faster and less expensive than contractor or agency-led construction. In addition, beneficiaries have greater control over the process, and they are more positive about the outcomes.

Projects funded by *Group B* donors may not be permitted to use cash transfers and/or self-help for housing reconstruction or repair due to the fact that these donor governments support the import restrictions imposed on the Gaza Strip. Reconstruction and resettlement projects funded by *Group B* donors only use goods that are imported from Israel. Restricted construction material must be imported from Israel, which adds enormous delays and extra costs. In some cases implementing agencies must prove that even unrestricted goods were imported from Israel, and suppliers must be able to provide “chain of custody” documents, or documents proving import, as proof. At the same time, some agencies that are forced to use materials imported from Israel for reconstruction and resettlement are permitted to use locally procured materials (which may include materials from the tunnels) for “self-help” repair of minor and major damaged homes. It is unclear why this is permitted for repairs but not for construction.

The US and some European donors, following anti-terrorism laws of their countries, restrict contact between members of the local authorities (Hamas) and staff of the implementing agencies/ organisations. These restrictions, commonly referred to as the “no contact policy”, make coordination difficult. In the case of the Shelter Sector, some members are not allowed to directly coordinate efforts with the Ministry of Public Works and Housing, a key actor in the Sector. The Shelter Sector coordinates with the members that need to follow the “no contact policy” and the Ministry, thereby facilitating overall coordination. Interviewees pointed out that many US and European donors coordinate their projects through the PA in Ramallah, although the PA does not have control of the Gaza Strip. One interviewee described this as an obstacle to long-term planning in Gaza.

US Government donors must uphold additional anti-terrorism laws, forcing implementing agencies to take additional measures. USAID-funded projects require households who will receive more than \$5,000 USD in assistance to be “vetted” before their homes can be repaired or rehabilitated.¹⁹⁹ This adds considerable delays to the implementation process, on top of the already lengthy process to import materials. In regards to US anti-terrorism laws and regulations, one interviewee stated, “There is no way to use US money for housing.”

Osama Khail, Director of the Palestinian Contractors Union (PCU), feels that the overall donor community contributes to the lack of planning for the housing sector in the Gaza Strip. He feels that more studies need to be undertaken (land use, economic, community input)

¹⁹⁸ Ibid.

¹⁹⁹ Vetting is the system whereby individuals receiving assistance (and vendors supplying goods and services) are investigated “to ensure that assistance does not inadvertently provide support to entities or individuals associated with terrorism”. USAID, “Amended and Restated Mission Order No. 21”, available at http://www1.usaid.gov/wbg/misc/cmmresources/MISSION_ORDER_21.pdf (last visited 11 March 2013). USAID, “USAID/West Bank & Gaza Mission Order No. 2”, presentation, available at <http://www1.usaid.gov/wbg/misc/cmmresources/PowerpointOnMissionOrder21.pdf> (last visited 11 March 2013).



before large housing projects are funded and implemented. The Gaza Strip is crowded and lacking land, so there must be greater research about how to best use the land, and donors should demand this. Mr. Khail also feels that the Gaza Strip needs development more than relief. Housing projects that do not take long-term planning into consideration are relief/emergency. He would urge donors who are funding large housing projects to take more time for planning and to require longer-term planning before funds are granted.²⁰⁰

Recommendation:

- Press Israel to end the approvals process for construction materials for humanitarian agencies by January 2014.

Lack of Planning

“At the end you will find Gaza a block of concrete.”

- UN-2, UNDP

“After 10 years all of the Gaza Strip will be a cement block.”

- Osama Khail, Palestinian Contractors Union

The lack of urban and regional planning in the Gaza Strip is a critical issue. Building licenses are granted liberally, existing land use regulations are often ignored, and Gaza lacks experience with planning in general. At the same time the population is increasing while the available land is decreasing. **In order to meet the needs of its population, Gaza needs urban and regional planning to use its remaining land most effectively and efficiently.**

In order to construct a home or building in Gaza, and in order to add to existing structures, Palestinians are supposed to get a building license from their municipality. The cost of a license is determined by the square metres of land that will be used and the square metres of floor area that will be constructed.²⁰¹ The money from these permits goes to the municipalities, so municipalities are incentivized to grant the permits as a source of revenue.²⁰² Building permits are often issued with little regard for existing structures or the provision of services such as water and sewage.²⁰³

In addition to this, many people construct on their property without getting permission.²⁰⁴ Once a building has electricity, water and sewage, the owner will not bother to ask for permission to add additional rooms or floors to the building (will not purchase a building license).²⁰⁵ Rafiq Mikki, the Mayor of Gaza Municipality, said that land use laws are not upheld due to politics and instability in Gaza. He said, for example, that land owners build housing units on agricultural land.²⁰⁶ Mohamed Al-Halabi, Director of International

²⁰⁰ NRC interview with Osama Jaber Khail, Palestinian Contractors Union, supra.

²⁰¹ NRC interview with Usama Al-Sadawi, Palestinian Housing Council, supra. NRC interview with Rafiq S. Mikki, Gaza Municipality, supra.

²⁰² NRC interview with Usama Al-Sadawi, Palestinian Housing Council, supra.

²⁰³ NRC interview with Rafiq S. Mikki, Gaza Municipality, supra. NRC interview with UN-2, UNDP, supra. NRC interview with Osama Jaber Khail, Palestinian Contractors Union, supra.

²⁰⁴ NRC interview with Rafiq S. Mikki, Gaza Municipality, supra. NRC interview with Ibrahim Radwan, Land Authority (Gaza), supra.

²⁰⁵ NRC interview with Mohammed A. Al-Ostaz, Ministry of Public Works and Housing, supra. NRC interview with Usama Sadawi, Palestinian Housing Council, supra.

²⁰⁶ NRC interview with Rafiq S. Mikki, Gaza Municipality, supra.

Cooperation in the Gaza Municipality, estimated that there are 10,000 residential buildings in Gaza Governorate that lacked the appropriate housing permits or documentation.²⁰⁷ Furthermore, building permits are not tracked or monitored. In conducting research for this paper, the research team contacted various municipalities to find out the number of building permits granted in 2011 and 2012. Not a single municipality contacted had this information available, and the majority of municipalities do not track this information electronically.

Usama Al-Sadawi (PHC) pointed out that Gaza does not look beyond individual housing units when permits are granted.²⁰⁸ A UNDP staff member said that the ex-settlement area is misused and not properly planned. In other areas of Gaza there are high-rise buildings with small roads and limited parking, leading to unsafe and unpractical conditions. According to the UNDP staff member, Gaza needs planning to optimize the limited land available for the future.²⁰⁹ Mr. Mikki from the Gaza Municipality said that there is a lack of planning from the start of construction that leads to later problems. The Gaza Municipality is trying to solve some of these issues, such as the provision of water and wastewater systems, but they need more information to plan and solve the problems.²¹⁰

The lack of planning also affects the environment. Most new construction leaves out green space or builds over existing green space and open areas. Preservation areas are being changed into housing and other buildings, but they are crucial for water filtration. Sand dunes, also necessary for the environment, are being built upon.²¹¹ Furthermore, Gaza's construction is not environmentally friendly; it does not use renewable or reusable material but relies primarily on concrete and steel. The building sector lacks modern, innovative approaches to construction.²¹²

Some urban plans do exist; however, they may be outdated or unused. A representative of the MoPWH said that each municipality has a plan at the municipal level and the central government level. There are also strategic plans from the Land Authority and MoPWH.²¹³ However, Mr. Mikki said that the Gaza Municipal Plan is from 1996/97, is outdated and no longer meets the needs of the city.²¹⁴

Osama Khail (PCU) said that the Gaza Strip does not have the equivalent of urban planning. The local authorities are new to power and need training in planning. He believes donors must begin to contribute to the planning needs of Gaza before implementing housing and construction projects.²¹⁵ One interviewee has worked in the housing sector for UNDP since 1995. She believes that Gaza can use assistance from other countries to give guidance and advice on urban planning, and she believes the need for planning in Gaza is critical.²¹⁶ The Mayor of Gaza said he would welcome donor interventions to help with planning.²¹⁷

²⁰⁷ NRC interview with Mohamed Al-Halabi, Director of International Cooperation, Gaza Municipality, Gaza, 2 December 2012.

²⁰⁸ NRC interview with Usama Sadawi, Palestinian Housing Council, *supra*.

²⁰⁹ NRC interview with UN-2, UNDP, *supra*.

²¹⁰ NRC interview with Rafiq S. Mikki, Gaza Municipality, *supra*.

²¹¹ NRC interview with Usama Sadawi, Palestinian Housing Council, *supra*.

²¹² NRC interview with Neil Jebb, NRC, *supra*.

²¹³ NRC interview with Mohammed A. Al-Ostaz, Ministry of Public Works and Housing, *supra*.

²¹⁴ NRC interview with Rafiq S. Mikki, Gaza Municipality, *supra*.

²¹⁵ NRC interview with Osama Jaber Khail, Palestinian Contractors Union, *supra*.

²¹⁶ NRC interview with UN-2, UNDP, *supra*.

²¹⁷ NRC interview with Rafiq S. Mikki, Gaza Municipality, *supra*.



Overview of the Housing Situation in the Gaza Strip

Recommendations:

- Increase urban and regional planning in the Gaza Strip and encourage its use in the housing sector.
- Support the development of urban and regional planning in the Gaza Strip, including offering technical assistance to relevant ministries, and encourage its use in the housing sector.
- Promote environmental approaches in housing construction.

Annex 1 – Shelter Sector Review

While conducting interviews with members of the Shelter Sector, the consultant asked each member about their opinions about the performance and relevance of the Shelter Sector in Gaza. Summaries of their opinions are given below. In addition, the consultant was present in Gaza shortly after the November 2012 escalation of hostilities between Gaza and Israel, as well as after a period of flooding. This allowed the consultant to see the Shelter Sector's response first-hand and to attend Shelter Sector meetings.

The Shelter Sector is funded by the Norwegian Ministry of Foreign Affairs and falls under the Protection Cluster. The Sector is led by NRC. NRC has a full time coordinator who devotes his time to the Sector, and NRC's Gaza Area Manager also contributes a portion of her time.

The activities of the Shelter Sector were detailed above. The Sector was created for humanitarian response (emergency) and is not focused on development.

Strengths

Shelter members felt very strongly that the Sector handles **coordination and information sharing** very well. It was repeatedly highlighted that the coordination and the Unified Shelter Sector Database (USSD) helps members avoid duplication in assistance and track progress. The database was often mentioned as an achievement of the Sector since it is widely used by members. In addition, some Shelter Sector members cannot share information directly with the local authorities in Gaza due to anti-terrorism legislation, so the Sector shares information with the local authorities, while some Sector members do not. This is especially important since the MoPWH is very active in emergency response and assessments. If members were not able to coordinate with them, there would certainly be overlap in providing services.

Members strongly feel that **housing repair and reconstruction** were done very well by the Sector. These were delayed due to the unavailability of materials between 2007 and 2010, but once materials were available, the Sector responded effectively. The war-damaged caseload of housing repairs are complete, and the caseload for housing reconstruction is estimated to be completed by the end of 2014.

Training was one of the most popular services offered by the Shelter Sector. Members said that the trainings are useful, relevant and professional. Some of the specific trainings mentioned by members (and valued by them) included:

- Project management
- Monitoring and evaluation
- Managing people in a crisis
- Training provided by Red R
- Legal training

Members would like to see additional training in the future.

Members were supportive and positive about the group **advocacy** messages in the form of Fact Sheets that the Sector develops and shares.



Overview of the Housing Situation in the Gaza Strip

Members feel strongly about the positive effects of group sharing and meetings. Members develop and share guidelines for repair and rebuilding, which is generally used by most members. They also **share ideas, problems and solutions**.

Areas for Improvement

Non-Food Items (NFI)

The Shelter Sector is primarily focused on the provision and repair of housing, but the distribution of non-food items (NFI) also falls under its mandate. This leads to a few problems and complications. First, most of the members who regularly attend Shelter Sector meetings are focused on housing repair and reconstruction. However, when a crisis arises organisations interested in distributing NFI rush to the meetings, even if they have not attended a recent meeting (or attended ever before). Organisations who want to distribute NFI may not be on the Shelter email list and might miss important emails that would help coordinate and avoid a duplication of efforts. They may also come with unrealistic expectations for the Sector. Further, NFI cut across sectors or clusters and may fall into Shelter, Protection or Water and Sanitation.

Each of these complications arose after the November escalation. During and immediately after the escalation UNRWA and ICRC distributed NFI to affected families; both agencies keep NFI on stock to distribute during emergencies. Furthermore, the MoPWH and its partners distributed cash assistance which would allow families to purchase many of the items they lost. At one of the first Shelter meetings after the ceasefire, a number of organisations aiming to distribute NFI attended, although they did not normally attend Shelter meetings. At the time the affected households known to the Shelter Sector had already received attention. Needs assessments were being carried out by UNDP, UNRWA and MoPWH. NRC, as Shelter Sector lead, received requests from organisations for lists of households that needed NFI, while no such list existed and while it was unclear whether additional NFI distributions were needed.

This situation could be avoided by holding regular Shelter meetings focusing on NFI, and separating the email list and meetings for NFI from housing repair and reconstruction. By holding regular meetings with organisations and agencies that may be involved in an NFI response, the Shelter Sector can better organise and also help participants understand the full picture and manage their expectations. This mechanism would also allow the Shelter Sector to track which agencies stockpile NFI and which organisations may be ready to distribute them in an emergency.

In at least one case, an organisation wishing to distribute NFI did not have a stockpile nor secured donor funding to purchase NFI. In this case, it must be questioned whether an NFI distribution is the best response. During NRC focus group discussions held in February 2013, focus group participants said that the immediate assistance of mattresses and blankets were useful but that overall they preferred cash assistance. Cash assistance allowed them to have more control to purchase what they felt was most needed, and it avoided them receiving items they did not use or need. If goods are not ready to distribute immediately, **cash assistance may be preferable**, particularly in the Gaza context where goods are readily available on the market.

Protection

The main participants of the Shelter Sector, those who attend the most meetings and are focused on housing repair and reconstruction, are comprised mostly of engineers, and most are male. As such, they are extremely knowledgeable about housing practices, project management, construction and other related areas of expertise. However, protection issues that might arise related to housing are less focused upon. Protection issues could be related to housing, land and property (HLP); age or gender; internal displacement and other such issues. The Shelter Sector could benefit from having non-shelter members, or more specifically, protection specialists both attend meetings and offer trainings on relevant protection issues.

Other Issues

While Shelter Sector members are overall positive about the USSD, two members felt that there are problems with uploading the database and accessing information. This is not surprising considering that the database has tens of thousands of entries. (At the time of writing, NRC is working on making the database more user friendly.)

One member felt that the Shelter Sector should conduct more joint assessments, particularly after conflict or disasters. This would likely require more resources to be spent on the Sector, since it currently only has one full-time staff dedicated to it. Another member felt that members should share more of their lessons learned, visit each other's projects more and look to each other for open discussion and critique. This is certainly possible and would not cost any money to organise.

Need for Sector

There was some discussion as to whether the Sector should focus more on developmental areas (such as overcrowding) or whether it should remain strictly focused on humanitarian (emergency) cases. Currently the Sector's mandate is humanitarian, so if the Sector is to continue past its humanitarian mandate, it may need to evolve into another form or group. Some members already work on both developmental and humanitarian projects.

Overall, Shelter Sector members were unanimous that the Sector was relevant, effective and needed. Members believe that as long as agencies and organisations were providing repair and reconstruction, the Sector was necessary. Others said that the Sector will be necessary as long as anti-terrorism legislation prevents members from coordinating with the local authorities. As mentioned above, Shelter Sector members expect repairs and reconstruction to war-affected housing units to be completed by the end of 2014. The Sector is crucial until that time.

Recommendations:

- Hold regular Shelter meetings focusing on NFI, and separate the email list and meetings for NFI from housing repair and reconstruction.
- Compile and keep updated a list of agencies with NFI stockpiles and agencies who may be available to distribute NFI during a crisis.
- Focus more attention on relevant Protection issues and encourage Protection members to attend Shelter meetings and/or offer training on Protection issues related to housing.
- Continue the Shelter Sector *at least* until the repairs and reconstruction to war-affected housing units are completed.



Annex 2 – List of Persons Interviewed

The following table provides information on the persons interviewed and the date and locations of each interview. In the case of UN staff members who were interviewed, their names have been replaced with numbers and their titles have been removed in order to respond to requests made by some agencies in order to adhere to internal policies.

NRC was unable to interview representatives from USAID and CLA on the record. This was likely due to the sensitive nature of the questions presented and time constraints.

Name of Interviewee	Organisation	Title	Date / Location of Interview
Shane Middleton	CHF International	Program Director (Gaza)	6 Nov. 2012/ Jerusalem & 4 Dec. 2012/ Gaza
Ruba al Qubaj	Palestinian Central Bureau of Statistics	Officer	6 Nov. 2012/ Ramallah
Neil Jebb	Norwegian Refugee Council (NRC)	Acting Country Director (former Shelter Lead)	8 Nov. 2012/ Jerusalem
Alaa Sisalem	Ryada/ CHF	General Manager, Ryada	12 Nov. 2012/ Ramallah
Abeer Issa	Gaza Unit in the Office of the Prime Minister	Program Manager	13 Nov. 2012/ Ramallah
UN-1	UNRWA		26 Nov., 29 Nov., 5 Dec. 2012/ Gaza
Usama Al-Sadawi	Palestinian Housing Council (PHC)	Director General	26 Nov. 2012/ Gaza
Samah Abu Lamzy	Handicap International	Gaza Project Manager	26 Nov. 2012/ Gaza
Mohammed Abu Zaiter	Mercy for Relief and Development	Project Manager	27 Nov. 2012/ Gaza
UN-2	UNDP		27 Nov. 2012/ Gaza
UN-3	UNDP		27 Nov. 2012/ Gaza
Refat Diab	Engineering & Management Consulting Center (EMCC) <i>representing the Islamic Development Bank (IDB)</i>	Civil / Senior Water and Wastewater Specialist	27 Nov. 2012/ Gaza
UN-4	UN-HABITAT		28 Nov. 2012/ Gaza
UN-5	UNRWA		28 Nov. 2012/ Gaza

Name of Interviewee	Organisation	Title	Date / Location of Interview
Salem Y. Al Qudwa	Islamic Relief (Palestine)	Project Coordinator, Rehabilitation of Partially Damaged Houses Programme	28 Nov. 2012 & 14 Jan. 2013/ Gaza
Rafiq S. Mikki	Municipality of Gaza	Mayor of Gaza Municipality	2 Dec. 2012/ Gaza
Mohamed Al-Halabi	Municipality of Gaza	Director of International Cooperation	2 Dec. 2012/ Gaza
UN-6	UNDP/PAPP Access Coordination & Monitoring Project		3 Dec. 2012/ Gaza
Mohammed A. Al-Ostaz	Ministry of Public Works & Housing	General Director of Roads, Governorates Affairs Coordinator	3 Dec. 2012/ Gaza
UN-7	UN-OCHA		3 Dec. 2012/ Gaza
Iyad Abo Hamam	CHF International	Project Manager	4 Dec. 2012/ Gaza
Riyad Al Bitar	Ministry of Social Affairs, Gaza	Director General of Aid and Rehabilitation and WFP Focal Point	5 Dec. 2012/ Gaza
UN-8	UNRWA		5 Dec. 2012/ Gaza
UN-9	UN Access Coordination Unit		11 Dec. 2012 & 1 Feb. 2013/ Jerusalem
Afif Abdul-Aziz	Palestinian Central Bureau of Statistics	President's Assistant for Complementary Affairs	8 Jan. 2013/ Ramallah
Hitoshi Nakamura	Embassy of Japan	Second Secretary	Telephone interview, 13 Jan. 2013/ Tel Aviv
Mohammed S. Skaik	PALTRADE (Palestinian Trade Center)	Gaza Program Manager	13 Jan. 2013/ Gaza
Osama Jaber Khail	Palestinian Contractors Union	Director	13 Jan. 2013/ Gaza
Khaldan Radwan	Palestinian Central Bureau of Statistics – Gaza	Director General Gaza Office	14 Jan. 2013/ Gaza
Yaser Al Mana'ama	Norwegian Refugee Council	Legal Officer, ICLA	14 Jan. 2013/ Gaza
Maha Al Masri	Rural Women's Development Society	Gaza Area Coordinator	15 Jan. 2013/ Gaza
Lila El Modalal	Palestinian Agricultural Relief Committee	Media Coordinator	15 Jan. 2013/ Gaza



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Name of Interviewee	Organisation	Title	Date / Location of Interview
Amal Syiam	Women's Affairs Centre	Executive Director	15 Jan. 2013/ Gaza
UN-10	UNRWA		16 Jan. 2013/ Gaza
Mustafa Mohammed Massoud	Massoud and Ali Trading and Contracting Company	Director	16 Jan. 2013/ Gaza
Ibrahim Radwan <i>*Interview by Hannah Rought-Brooks, NRC Consultant.</i>	Land Authority (Gaza)	Director	17 Jan. 2013/ Gaza
Ahmad Muhanna	Mercy Corps	Economic Development Program Officer	Skype interview, 31 Jan. 2013/Gaza
Tania Hary	Gisha – Legal Center for Freedom of Movement	Director of International Relations	Phone interview, 31 Jan. 2013/ Tel Aviv
Abed El Hakim Ismail <i>*Interview by Sarah Adamczyk, NRC Project Manager</i>	Abed El Hakim Ismail LLC	General Manager	4 Feb. 2013/ Gaza
Mohammad Abu Zeyada <i>*Interview by Sarah Adamczyk, NRC Project Manager</i>	Abu Zeyada for Trading and General Contracting	General Contractor (and Deputy Director of PCU)	4 Feb. 2013/ Gaza

Annex 3 – Population Density Comparisons

Gaza is *one* of the most densely populated places on earth. (It is not the *most* densely populated.) To compare Gaza’s population density you must calculate Gaza’s population and land area, and then determine the best “places” in which to compare it. None of these factors in Gaza are straight forward.

Palestinian Bureau of Statistics (PCBS) calculates the population of the Gaza Strip by calculating the average annual population growth between the most recent censuses and applying it to non-census years. Censuses in Palestine were held in 2007 and 1997. In this manner, PCBS calculates that the 2012 population of the Gaza Strip was 1,644,293 persons.

The land area of the Gaza Strip is 365 square kilometres. According to UN estimates, roughly 17% of the land area of the Gaza Strip falls within the ARA between Israel and Gaza where Palestinian access is restricted. However, as this land still falls on the Gaza side of the Green Line, it can be included as part of the land area of Gaza. (It is worth noting that if the ARA land area were not included in the calculation, the population density of the Gaza Strip would be even higher.)

Based on these figures, the 2012 population density of the Gaza Strip is 4,505 persons per square kilometre. By comparison, the West Bank’s 2012 population is 2,649,020 persons, and the land area is 5,655 square kilometres, giving the West Bank a population density of 468 persons per square kilometre. Thirty-eight per cent of the population of Palestine is living on 6% of the land. The table below illustrates these figures.²¹⁸

Comparison of Population and Density between Gaza and the West Bank (2012)

Location	2012 Population	% Total Population	Land Area (sq km)	2012 Population Density	% of Total Land in Palestine
Gaza Strip	1,644,293	38.3%	365	4,505	6.1%
West Bank	2,649,020	61.7%	5,655	468	93.9%
Total	4,293,313		6,020		

Source: PCBS²¹⁹

In comparing Gaza to other places in the world, there is discussion as to whether Gaza should be compared to cities or countries. Gaza could be compared to other cities due to its relatively small size and the fact that the Gaza Strip by itself is not considered a “country” by the international community. In this case, however, it would be most accurate to compare *Gaza City* to other cities, not the Gaza Strip as a whole. Using Gaza Governorate population and land area figures as a proxy for Gaza City, the population density is 7,457 persons per square kilometre, much higher than the Gaza Strip.²²⁰ There are between thirty and forty cities globally that have higher population densities, such as Mumbai, Calcutta, Karachi and other cities, particularly in Asia; but Gaza City remains on the list among the most densely populated. Gaza City is more densely populated than Tel Aviv, London and Bangkok.²²¹

²¹⁸ PCBS, available at <http://www.pcbs.gov.ps/site/881/default.aspx#Population> (last visited 5 February 2013).

²¹⁹ Ibid.

²²⁰ Gaza Governorate population and land area figures from PCBS are used as a proxy for Gaza City.

²²¹ City data available from www.citymayors.com/statistics/largest-cities-density-125.html (last visited 5 Feb. 2013).



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Gaza residents live within fixed international borders and do not have access to the West Bank, so it is feasible to compare the population density of the Gaza Strip to other countries. Due to its political, physical and economic separation from the West Bank, Gaza can be considered semi-autonomous as well. The table below compares the Gaza Strip's population density to a selection of other countries. Monaco and Singapore have the highest population densities of any country. Hong Kong and the Gaza Strip have the third and fourth highest, respectively. (Other highly populated, semi-autonomous areas such as Macau and Gibraltar were not included.) The table below serves only to illustrate the fact that Gaza is among the most densely populated geographical areas on earth; it does not intend to rank Gaza's population density.²²²

**Comparison of the Gaza Strip's Population Density with Select Countries (Places)
Year 2010**

	Country (or Place)	Population (2010 figures)	Land Area (sq. km)	Population Density (sq. km)	Source
Top 4 Densities	Monaco	35,407	2	17,704	World Bank
	Singapore	5,076,700	700	7,252	World Bank
	Hong Kong*	7,067,800	1,042	6,783	World Bank
	Gaza Strip*	1,535,120	365	4,206	PCBS
Other Countries for Comparison	Bangladesh	148,692,131	130,170	1,142	World Bank
	West Bank*	2,513,283	5,655	444	PCBS
	Israel	7,623,600	21,640	352	World Bank
	Japan	127,450,459	364,500	350	World Bank
	United Kingdom	62,231,336	241,930	257	World Bank
	United States	309,349,689	9,147,420	34	World Bank
	Norway	4,889,252	305,470	16	World Bank

Source: World Bank and PCBS

* Do not have country status but are semi-autonomous.

Gaza's population density increases annually. The table below provides population and population density estimates for the coming years.

²²² PCBS data was used for West Bank and Gaza populations and land area. World Bank data was used for all other country populations and land areas. All figures use 2010 figures.

Estimates of the Population and Population Density in the Gaza Strip by Year

Year	Gaza Strip Population	Land Area (sq. km)	Pop. Density (person/sq.km)
2010	1,535,120	365	4,206
2011	1,588,692	365	4,353
2012	1,644,293	365	4,505
2013	1,701,843	365	4,663
2014	1,761,408	365	4,826
2015	1,823,057	365	4,995
2016	1,886,864	365	5,169
2017	1,952,904	365	5,350
2018	2,021,256	365	5,538
2019	2,092,000	365	5,732
2020	2,165,220	365	5,932

Source: PCBS



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