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Housing, Land and Property Mapping Project

Lebanon

**Background**

The following fact sheet and research memo have been developed to provide quick and key information of the legal and procedural context relating to Housing, Land and Property (HLP) within the target country. They are intended to inform programming and emergency responses, especially those involving shelter interventions. A rapid understanding of the tenure landscape in Lebanon will assist in delivering stronger and more equitable responses.

The HLP mapping project has been undertaken by Hogan Lovells lawyers for CARE International, using templates developed by the Australian Red Cross (ARC) and the International Federation of the Red Cross and Red Crescent Societies (IFRC). All the research has gone through a verification process with in-country lawyers and/or country experts.

**Document Change Management**

These documents are intended to be used and updated as necessary to ensure that they are always providing the most current and relevant information. We would appreciate ongoing feedback and updates from those working in country, in response or preparedness.

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Housing, Land and Property Law in Lebanon

1. Key laws and actors

|  |  |
| --- | --- |
| [Laws](#Tenure_typologies) | * The Constitution
* The Lebanese Penal Code
* Expropriation Law No.58 (May 29,1991)
* Nationality Law (1925)
* Decrees
 |
| [Key government actors](#Key_Govt_Actors) | * Council for Development and Reconstruction – coordinating large scale planning interventions
* Directorate General of Cooperatives – facilitating limited housing initiatives
* Directorate General of Urbanism – main urban planning agency
* Displacement Fund – returning populations displaced by the country’s civil war to their homeland
* Ministry of Interior and Municipalities – responsibility for local authorities
* Ministry of Social Affairs – Government lead on the refugee crisis
* Public Corporation for Housing – facilitating access to housing
 |
| Shelter cluster | The Shelter Working Group (see Section 5 below) |

1. [Common types of tenure](#Common_types_of_tenure)

The table below summarises the most common types of tenure in Lebanon.

|  |  |  |  |
| --- | --- | --- | --- |
| Tenure | Commonly Registered? | Key Features | Title document |
| [Public land](#Crown_land)[[1]](#footnote-1) | Unknown | State public property may be either urban or agricultural and can be occupied (with authorisation) for fixed, one-year periods, or formally leased for up to four years. It has not been possible to clarify whether state owned property is registered on the Real Estate Register as being owned by the state. | Unknown |
| Property in Mortmain (Waqf) | Unknown | Waqf is religious endowment land entrusted to a religious organisation for specific purposes (such as a school), for other charitable purposes or (in the case of a family Waqf) is held for the benefit of certain named beneficiaries. For a Waqf to be legally valid, a written document must be executed and registered with the Real Estate Register. | Unknown |
| Freehold | Yes | Freehold property transfers must be registered at the Real Estate Register in order to ensure that rights are enforceable against third parties. Notably, foreign nationals may not acquire freehold property without governmental authorisation. | Property Title Deed |
| Lease | Yes | Leases of both public and private property are common and should be registered at the Real Estate Register as with freehold transfers. However, due to certain financial and logistical hurdles, many leases are not registered.  | Lease  |

1. [Security of tenure of vulnerable groups](#Security_of_tenure_of_vulnerable_group)

|  |  |
| --- | --- |
| [Women](#Women) | Under the Constitution, women are equal to men. However, the framework of various confessions in Lebanon and use of “personal status” codes as well as Lebanese citizenship laws complicate women’s security of tenure and the security of tenure of children fathered by foreign nationals, even when married. |
| [Minority groups](#Minority_groups) | The key minority groups for the purposes of this report are Palestinian refugees, Syrian refugees and stateless people. Stateless people (of various nationalities) may rent but cannot work so often live in informal neighbourhoods, and informal rental systems have developed within these camps. In particular, gatherings have emerged as Palestinian refugees cannot own property, have limited rights to work and face challenges renting outside the camps. Palestinian refugees internally displaced within Lebanon also face obstacles to housing rights. There has been a huge influx of Syrian refugees entering Lebanon in recent years, and many refugees lack legal residency and therefore, struggle to work or rent.  |
| [Informal settlements](#Informal_settle) | There are many informal settlements in Lebanon including informal tented settlements (such as those referred to in respect of Minority groups above) and informal neighbourhoods in urban areas. Inhabitants live in an uneasy peace with the authorities but do not usually own the land.Informal systems of selling and leasing property have emerged as de facto property ownership in Palestinian camps.[[2]](#footnote-2) These homes, mostly built by UNRWA, are often overcrowded and serviced with poor infrastructure.  |
| [Landless people](#Landless_people) | Unauthorised occupation is a criminal offence, but is often treated leniently.  |

1. [Eviction, expropriation and relocation](#Eviction_Expropriation_Relocation)

|  |  |
| --- | --- |
| [Eviction](#Eviction) | Landlords are able to evict their tenants for a multitude of reasons including failure to pay rent, overcrowding and conflict. However, a landlord needs the court’s approval before they can evict a tenant and notice must be given. In practice, the court procedure is often not followed.  |
| [Expropriation](#Expropriation) | The Constitution dictates that property can only be expropriated for reasons of public utility. To authorise this, the Government Official Gazette publishes a notice implementing a timeline that should be no longer than eight years. Individuals who are directly affected can appeal this decision.  |
| [Relocation](#Relocation) | A Displaced Peoples Fund was set up to give financial support to those who have been relocated (for example, those displaced during the civil war). This was established to encourage squatters to return to their hometown. However, as many do not want to return, financial support is provided for relocation wherever they choose. The United Nations High Commissioner for Refugees (“**UNHCR”**) also works in Lebanon to support those who have been internally relocated, while the International Organization for Migration works to support those relocating to the USA, Canada, Australia and Scandinavian countries. This report notes instances where people who have been relocated have been met with animosity.  |

1. Shelter Cluster Key Contacts

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| --- |
| There is a Shelter Working Group in Lebanon (<https://data2.unhcr.org/en/working-group/24?sv=4&geo=0>, Key Contacts: https://data2.unhcr.org/en/documents/download/75732). The UNHCR, the Norwegian Refugee Council (“**NRC**”) and UN Habitat are all active in Lebanon also.  |

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Disclaimer

This report is the result of a desktop review of publically available information. This report is not legal advice. Some information has been taken from secondary sources where it has not been possible to locate an English translation of primary legislation.

 Introduction

## Overview

CARE International aims to respond to disasters as rapidly and effectively as possible, by mobilising its resources (people, money and other assets) and using its network in a coordinated manner so that the initial effects are countered, and the needs of the affected communities are met.

The Australian Red Cross, with technical support from the International Federation of Red Cross and Red Crescent Societies, has provided the research template to which this memorandum responds. This memorandum comprises three main Sections:

* The first Section, entitled [‘**Common types of tenure**’](#Common_types_of_tenure), provides an overview of the different types of housing and land tenure in Lebanon. It outlines the methods used to create and transfer tenure and analyses the degree of security of tenure afforded by each form of tenure.
* The second Section, entitled [‘**Security of tenure of vulnerable groups**’](#Security_of_tenure_of_vulnerable_group), considers whether, and to what extent, certain groups face legal barriers to owning or accessing land and housing. This Section focuses primarily on women, Palestinian and Syrian refugees, all who face barriers to owning land.
* The third Section, entitled [‘**Eviction, expropriation and relocation’**](#Eviction_Expropriation_Relocation), considers Lebanese statutory and case law which governs, or is applicable to, forced evictions, compulsory acquisition of land and relocations. This Section also considers whether compensation is available in these situations.

## Background information on Lebanon

Lebanon is a small country bordered by Israel to the south, Syria to the north and east, and the Mediterranean Sea to the west. It covers an area of 10,400 square kilometres and has a population of over six million of whom 2.4 million live in Beirut, the country’s capital city. [[3]](#footnote-3) Approximately 89% of the total population live in urban areas, largely near to or on the Mediterranean coast.[[4]](#footnote-4) Lebanon is an ethnically diverse country including Arabs, Phoenicians, Armenians, Druze, Copts and a large number of Syrian and Palestinian refugees.

Following World War I, France acquired a mandate over the north of the former Ottoman Empire, with the region of Lebanon demarcated in 1920 and independence granted in 1943. The country has experienced significant and continuing political instability. The Syrian military occupied Lebanon between 1976 and 2005. The borders with both Syria and Israel remain to be finally determined and the Hizballah militia, established in Lebanon, continue to attack and be attacked by the Israeli military. 2019 saw a string of protests across the country, motivated largely by economic crisis, perceived corruption and planned taxes on gasoline and online phone calls. The protests resulted in the resignation of former Prime Minister Saad Hariri and protesters continue to demand the resignation of President Michel Aoun (as of March 2020).

Lebanon is a parliamentary democracy with the distinctive feature of confessionalism, such that under the 1989 Ta’if Accord, seats in the Lebanese parliament are equally apportioned between Christians and Muslims. By convention the president must be a Maronite Christian, the prime minister a Sunni Muslim and the National Assembly speaker a Shi’ite Muslim. The legal system is largely modelled on French laws but there is a blend of secular law and confessionalism which is based on the Lebanese Constitution (adopted in 1926 and amended on numerous occasions) (the “**Constitution**”). Alongside the Constitution and surrounding legislation, religious groups have the freedom to institute their own codes, including “personal status codes” on matters such as marriage, divorce, inheritance and custody of children (further detail of the codes is set out below). The state recognises 18 such religious confessions in Lebanon, each with its own courts and laws.

There has been an influx of refugees in Lebanon since 2012 as a result of the civil war in Syria; approximately 920,000 Syrian refugees (as of 2019) have been displaced into Lebanon.[[5]](#footnote-5) This is in addition to the already settled minority refugees in Lebanon, which includes approximately 475,000 Palestinian refugees (as of 2019).[[6]](#footnote-6)

# Common types of tenure

## Tenure typologies

### What are the key pieces of legislation governing housing, land, building and planning? Please provide links to copies of the legislation.

The key pieces of legislation governing housing, land, building and planning are:

* the Constitution;
* the Lebanese Penal Code;
* Expropriation Law No.58 (May 29,1991);
* Nationality Law (1925); and
* Decrees.

### What types of tenure exist?

Ownership of land is divided into three main categories in Lebanon, these are: private, public and Wakaf (Waqf) (as detailed below):

* Private Land

 The ownership of private land may be individual or collective, however, such ownership must be registered to ensure the full protection of domestic law (further detail of which is set out below).[[7]](#footnote-7) Private properties are considered to be made up of 2,400 ‘shares’, with collective ownership being established by a division of the holding of these shares. [[8]](#footnote-8)

* Public Land

 Public land may be either state public property or state private property:

* state public property is property which is public by nature (i.e. roads, coastline etc.); and
* state private property is other developed or undeveloped land which is owned by government ministries or municipal authorities. [[9]](#footnote-9)
* Waqf Land

 Waqf is religious endowment land; land that has been entrusted to a religious organisation for specific purposes (such as a school) or other charitable purposes. [[10]](#footnote-10) In Lebanon, it is also possible to create a family Waqf where the property is held for the benefit of certain named beneficiaries (discussed in Section 2.1(b)(iv) below).

Property and the transfer of property are registered in Lebanon on the Real Estate Register. Anybody can inquire as to any property and apply for a copy of the ownership deeds; this can be done online on the main website of the Real Estate Register and Cadastre (the full name of the Lebanese Real Estate Register). In order to obtain the ownership deeds, an interested party would need to provide the location of the property and a processing fee.[[11]](#footnote-11)

There are certain areas of Lebanon where real estate has not been surveyed and recorded in the official registry and therefore official copies of the title will not be available; it is our understanding (although it is not completely clear) that if a property has been surveyed it will appear as a title on the property register, whether or not it has been properly registered. In areas of Lebanon, where real estate has not yet been surveyed, landowners receive a notification of ownership from the local mukhtar (the formally elected leader of a given community).[[12]](#footnote-12) It is unclear whether mukhtars are identifiable or contactable using online sources. A notification of ownership from a mukhtar is legitimate evidence of ownership, despite it not being entered in any real estate records and existing only with the mukhtar. [[13]](#footnote-13)

Land and property are registered as parcels and no property transactions (including leases or sales of freehold) are legally enforceable against a third party until registered. Registration of a transfer of property rights is deemed to be completed when the Land Registrar approves the signed contract and agrees to record it on the title of the relevant property.[[14]](#footnote-14) An agreement which transfers rights in real property, even if the transfer is not subsequently registered, is enforceable amongst the parties according to its terms.

Registration may be made at any time after the relevant transaction provided that it is made within 10 years (with the actual registration process taking approximately three days); the legal right to register is lost after this time. However, due to high registration fees and the requirement for compliance with building and zoning regulations, non-registration is common amongst low-income buyers (although note, we have been unable to identify which building and zoning regulations create compliance issues for property purchasers). This means that the registered owner could transfer the rights in the property to any other person, who will then obtain an absolute right to the property on registration (provided that the buyer had no prior knowledge of the defect in title of the right being transferred). [[15]](#footnote-15)

Where there is a division of the 2,400 shares (see "Private Land" bullet point in this Section 2.1(b) above) in a property amongst co-owners, any sale must be approved by all co-owners. Further, any lease of the property requires the approval of at least three quarters of the co-owners. [[16]](#footnote-16)

The transfer of property rights occurs automatically on the death of the owner (see Section 3.1(a) below for more information regarding inheritance laws in Lebanon).[[17]](#footnote-17)

The different types of tenure are shown in the table below:

|  |  |  |  |
| --- | --- | --- | --- |
| Tenure | Registerable? | Commonly registered? | Section below |
| Public (As noted above, in the open sources we have seen, public land is often discussed separately to private freehold and leasehold tenure. It is however, essentially freehold/leasehold property held by the state).  | Yes | No  | (i) |
| Freehold | Yes | Yes  | (ii)  |
| Lease | Yes | Some | (iii) |
| Property in Mortmain (Waqf) | Yes | Unknown | (iv) |
| Easements | Yes[[18]](#footnote-18) | Unknown | (v) |
| Usufruct Rights | Yes | Yes  | (vi) |
| Mortgage Interest | Yes | Unknown | (vii) |

* + - 1. Public

Housing legislation recognises the need for the state to provide some affordable public housing with Law 58, 1965 noting the need to “facilitate residency to Lebanese in need, whether middle or low income, in cities and villages”.[[19]](#footnote-19) This responsibility is then reinforced within several pieces of legislation including Decree-law no. 118/1977 “that included this responsibility in its definition of the jurisdictions of municipal authorities”.[[20]](#footnote-20) Collectively these mandate that “state agencies…participate in the direct and indirect production of affordable housing”.[[21]](#footnote-21) In addition, Lebanon has ratified several international agreements (such as the Universal Declaration of Human Rights adopted by the United Nations) which mandate its public agencies to provide adequate and secure shelter with access to affordable public services and infrastructure for all.

Having said this, there is little evidence that the state is as committed to providing public housing as the legislation would suggest. Indeed, we understand that there are “no public housing projects” in Lebanon and “the Lebanese state has rarely engaged in the production of public housing or introduced measures to protect or secure affordable housing for low-income groups”.[[22]](#footnote-22) The Public Corporation for Housing was set up in 1996 to help low-income families receive better access to housing. However, it is reported that this service has benefited middle income groups the most, who now find it easier to obtain loans through the service’s partnerships with commercial banks.[[23]](#footnote-23)

In terms of the state’s public property, the state can allow temporary occupation of such property under decree no. 144, often where such occupation is related to the undertaking of a public interest project (although we have been unable to identify whether there is an application process for the occupation of public property). The decree dictates that this temporary occupation lasts for one year, although it can be extended with state or municipality approval. Usually a nominal fee will be payable to the state in advance of occupation for the use of such a building. It should be noted that the government can at any time and for any reason reclaim such property without being required to pay any compensation (other than a repayment by the state of any fees that were paid in advance). [[24]](#footnote-24)

It has not been possible to determine whether there is a specific documentary process to be followed when letting/occupying public property.

The state can also lease its private property, be that farmland or state-owned property in cities for example. This is discussed in more detail below at Section 2.1(b)(iii).

* + - 1. Freehold

Absolute ownership of property is permitted under Lebanese law. The owner of a property will hold a “Property Title Deed” and should register their interest at the Real Estate Register. The purchaser of a property will have to pay various conveyancing costs including formal real estate sale agreement’s costs, Real Estate conveyance fees (being 5% of the purchase price), Municipal proportional fees (being 5% of the Real Estate conveyance fees) and often a lump sum to obtain the Property Title Deed itself.[[25]](#footnote-25) It is worth noting that registration is often seen as a burden and with “high registration fees”, “building and zoning regulation” requirements and an “absence of effective enforcement”.[[26]](#footnote-26) As noted above, it has not been possible to ascertain which building and zoning regulations lead to registration problems. *Note: We understand that ownership rights and their registration on the Real Estate Register is governed by Decree No.3339 but we have been unable to find an English translation of this*.

Once a person owns a property they have the “right to use, enjoy and transfer (dispose of) [it]”.[[27]](#footnote-27) A property owner is deemed to own all of the land below and above the surface and is entitled to “all the yields and fruits deriving therefrom”.[[28]](#footnote-28) A property is capable of being owned by one person, or “jointly or collectively owned by several owners”.[[29]](#footnote-29)

Notably, we understand from secondary sources that under Decree 11614/69 (of which we have not been able to locate an English translation), foreign nationals cannot acquire any real property rights “without an authorization decreed by the Cabinet upon recommendation of the Minister of Finance” (as referenced above in Section 2 of the introductory fact sheet) but there are exceptions to this rule.[[30]](#footnote-30) For example, if the property is no more than 3,000 square meters or if the transaction involves a purchase of real estate rights in line with articles 33 and 40 of the Expropriation Law no. 58/1991 (which governs the process of expropriation and specifies that it must be for the public good and that compensation must be fair) there is no need to apply for authorisation.[[31]](#footnote-31)

Ultimately a foreign national may “not own more than 3% of the total surface of the Lebanese territory and no more than 3% of the total surface area of each district and no more than 10% of the total of the surface area of Mohafazat of Beirut”.[[32]](#footnote-32) Lebanon is divided into eight Mohafazats, or governorates, but only ownership in the Mohafazat of Beirut is restricted in this way.

For this calculation, spouses and minors are treated as one person. To obtain authorisation from the Cabinet (as referred to above), an application is made to the Ministry of Finance who then refers it to the Cabinet “with a recommendation for approval or refusal”. Once approved, a notice will be posted in the Official Gazette. If the property is not used for the purpose originally noted to the Ministry of Finance, the Ministry can cancel or sell such a right.[[33]](#footnote-33) We have been unable to find any additional information on what happens if authorisation is refused.

* + - 1. Lease

Leases are divided between those for built and for unbuilt property (i.e. whether or not construction has taken place on the property). A further distinction is made between leases for built property which are dated pre-13 July 1992 (old lease contracts) and those for built property which are dated on or after 13 July 1992 (new lease contracts).[[34]](#footnote-34)

Old leases renew automatically every year, assuring security of tenure. Further, should the tenant pass away, they are automatically replaced under the lease contract by a living family member. [[35]](#footnote-35) We are unable to clarify which family member would succeed the deceased. Further, whilst we assume old lease contracts terminate by a notification from the tenant, we are unable to confirm this.

New leases do not have the same renewal rights, however, security of tenure is guaranteed for the first three consecutive years; for example, if a tenant and landlord have agreed to a lease for one year, the tenant is entitled to request an extension at the same rent for up to three years (inclusive of that first year).

In contrast, leases for unbuilt property do not benefit from the above renewal rights. Instead, their duration can vary from several days to several years. If the lease is made orally, “its duration may be fixed according to local custom”.[[36]](#footnote-36) If the lease is written and the parties have agreed on its duration, this will be fixed according to article 591 of the Lebanese Code of Obligations and Contracts (**COC**) which sets the term in relation to rent payments. Therefore, if rent is paid monthly the duration of the lease will be a month.

It should be noted that “all tenancy agreements must be registered with the local municipality”.[[37]](#footnote-37) However, to avoid having to pay taxes landlords often don’t register leases.[[38]](#footnote-38) We have been unable to clarify the process for registration with the local municipality or the impact of non-registration.

None of the renewal rights above apply to leases of unbuilt property. If a lease of unbuilt property is oral then its term will be determined in accordance with local practice to the extent there is a dispute; however, we have been unable to find examples of such local practices. If lease terms are recorded, then it is likely the term will continue in accordance with the rental payment period, with the right to occupy being deemed to renew upon each payment.[[39]](#footnote-39)

In terms of leasing of state private property, there is a distinction between agricultural lands and state properties located in cities:

* + - * 1. agricultural lands may be leased to farmers for agricultural purposes (with an ability for the farmers to further sublease, provided they seek authorisation from the relevant local authority to do so) (we have not been able to find further detail on who qualifies as a ‘farmer’); and
				2. state private property in cities may be leased to any private owner via public auction or, should the public auction fail, by mutual agreement to a tenant.

Both agricultural and urban state private property are covered by the rules providing for a minimum three year period of security of tenure (a lease for less than three years will grant the tenant a right to three years of occupation, as described above), however, such leases may only exist for a maximum of four years.[[40]](#footnote-40)

* + - 1. **Property in Mortmain (Waqf)**

Mortmain is the act of retaining or restricting any action in connection with a property; as such, any property in mortmain may not be transferred or disposed of. However, Waqf property, which we understand to be a form of property in mortmain, may be exchanged for other property, sold with the proceeds being used to purchase other property, or subject to a lease in perpetuity or a long-term lease.[[41]](#footnote-41) All yields that derive from Waqf must be allocated to non-profit organisations and any property in Waqf may not be sold, transferred (for free or for consideration), inherited, mortgaged or pledged, other than as described in the preceding sentence.[[42]](#footnote-42) For a Waqf to be legally valid, a written document must be executed and formally registered with the Real Estate Register, however, it is unclear whether this document is then available on the public register or whether it is otherwise possible to determine whether property is Waqf property.

As well as a charitable Waqf, it is also possible to create a family Waqf in Lebanon, whereby a property is held to the account of certain named beneficiaries. The principles of a family Waqf are the same as those applicable to a charitable Waqf, however, a family Waqf is not perpetual and may terminate on a specified date or otherwise will terminate on the death of the last surviving familial beneficiary.[[43]](#footnote-43)

* + - 1. **Easement rights**

An easement is a charge imposed upon property (the “**Servient Property**”) for the benefit of property belonging to another owner (the “**Beneficiary**”). The easement either authorises action over Servient Property by the Beneficiary, or restricts the owner of the Servient Property in some manner. Easements may be granted either by agreement between owners or by operation of law,[[44]](#footnote-44) but we have been unable to find any further detail on the formalities required to create an easement or the circumstances under which an easement arises by operation of law.

* + - 1. **Usufruct rights**

Usufruct rights allow a person to use “a thing which belongs to another person” and to derive a profit from that thing.[[45]](#footnote-45) These are registrable rights and will usually be registered in the name of the usufructuary (the person who holds the benefit of such right) and the actual owner of the property. The right will be extinguished once the usufructuary dies, at which point the right passes back to the owner of the property.

We have been unable to clarify how usufruct rights are granted and whether the usufruct rights can be terminated earlier than the death of the usufructuary. Other than in respect of waterways, we could not find any contemporary references to usufruct rights operating in Lebanon.

* + - 1. **Mortgages**

There are three forms of mortgage under Lebanese law:

* + - * 1. Contractual – created by an instrument formally executed before the Land Registrar, or his auxiliaries;
				2. Legal mortgages – examples include: mortgages accorded by law to a minor against the property of his guardian; the married woman against the realty of her husband for the dower; the state, municipalities and other public administrations, against the property of their receivers and accountants; and
				3. Judicial – arising from a judgment against a debtor.

Mortgage instruments must specifically reference the property that is subject to the mortgage and the amount due. Mortgages will have priority according to the date of registration on the Real Estate Register.[[46]](#footnote-46)

### Which, if any of these types of tenure provide a high degree of security of tenure?

The above forms of tenure are, to the extent that they are registrable, secure. Freehold property is arguably the most secure, being most commonly registered and recognised on the Real Estate Register. Although all public housing is in theory registrable, the existence of leases which give the state power to evict tenants without reason make this type of tenure significantly less secure. In the short term, leases are secure, giving the tenant security for the first three years of tenancy, in the case of new leases, and indefinitely for old leases. Leases must also be registered with the local municipality.[[47]](#footnote-47) However, as noted above, leases often do not get registered. In practice, this greatly reduces the security of tenure they provide.

### How does tenure differ between urban and rural areas? If possible, please provide statistics about the prevalence of each type of tenure in urban and rural areas.

The existence of informal settlements is much more prevalent in rural areas than urban areas. Indeed, in 2017, 102,706 informal settlement tents were recorded in Beqaa compared to just 50 in Beirut.[[48]](#footnote-48) In rural areas “market performance is typically poor” and there is little information about “land availability, location and pricing”.[[49]](#footnote-49) In comparison, a 2018 report showed that Tripoli, the largest city in north Lebanon and the second largest in the country, exhibited “the lowest percentage of overcrowded conditions” amongst refugee households, with more people living in rented accommodation, as compared to Akkar, Minieh-Dennieh and Zahle.[[50]](#footnote-50)

## Documenting tenure

### What statutory instruments or legal documents (e.g. title deeds or leases) are used to create or transfer tenure?

The table below identifies the statutory instruments used to create and transfer registered interests in land.

|  |  |
| --- | --- |
| Freehold | Property Title Deed |
| Lease | Tenancy Agreement  |
| Property in Mortmain (Waqf) | Written document which is formally registered |
| Easements | Unknown  |
| Usufruct Rights | Unknown  |
| Mortgage Interest | Unknown but assumed to be dependent upon the form of mortgage  |

The above will only be legally enforceable if they relate to registered land.

*Note****:*** *we understand this is what (i) Article 393 of the COC Issued on March 9th, 1932 and (ii) Article 11 of decree no. 188 establishing the Real Estate Register Issued on March 15th, 1926 say, but we cannot confirm this in the absence of English translations*.[[51]](#footnote-51)

### What non-legal documents or actions (e.g. verbal agreements or handshakes) are used to create or transfer tenure?

Oral agreements to transfer rights in real property in Lebanon are recognised and enforceable. However, as noted above, any third party purchaser of an interest in land who subsequently registers their interest at the Real Estate Register will be taken to have acquired the property clear of and in priority to any existing unregistered rights (unless they are aware of the existing agreement and can be shown to have acted in bad faith).[[52]](#footnote-52)

## Customary ownership

### Is customary ownership of land legally recognised? If so, what is the basis for legal recognition (eg, constitution, national legislation?)

We have been unable to find information on customary ownership in Lebanon.

### What are the sources of customary rules?

 See above at 2.3(a).

### What are the customary rules governing housing, land and property?

See above at 2.3(a).

### What is the relationship between traditional legal ownership and customary ownership of land? Does the former override the latter?

See above at 2.3(a).

## Informal settlements

### What are the locations and boundaries of informal settlements?

The majority of these settlements are located in Beqaa, Baalbek-Hermel and Akkar.[[53]](#footnote-53) The density of informal settlements in the south of Lebanon is much lower. According to the UNHCR most of the settlements in Lebanon contain between “four and twenty-four structures” and range from a few tents on the edge of farmlands to more established settlements.[[54]](#footnote-54)

### What kind of tenure arrangements are in place in informal settlements?

A rental market exists in these areas, with families either renting access to a property, paying a monthly fee to a landowner, or larger parcels of land are rented out to groups represented by a community leader known as a “Shaweesh”.[[55]](#footnote-55) These agreements are usually oral in nature with the length “fixed according to local customs”.[[56]](#footnote-56) In this way they often operate as a periodic tenancy of sorts, whereby the length of the lease is calculated by the period in which rent is paid. Typically, the state of these houses is poor and access to services is limited.[[57]](#footnote-57)

Large informal settlements have also been established for and by Palestinian refugees in Lebanon (see Section 3.3(a)(i) below).

# Security of tenure of vulnerable groups

## Women

### Can women legally own, rent or inherit land and housing?

According to Article 7 of the Constitution, all Lebanese people are equal before the law. This means that Lebanese women (both married and unmarried) have the same rights as Lebanese men to conclude contracts and maintain property. Under Article 15 of the Constitution, rights of ownership are protected by law. This is however complicated by Lebanon’s confessional framework and certain Lebanese laws concerning foreign nationals, as set out below:

* + - 1. Personal Status Laws

For non-Muslims, the Civil Law of Inheritance (1959) stipulates that men and women shall be treated equally and receive the same shares of the hereditary property.

However, the system of confessional “personal status” laws means that Muslim inheritance laws may be different: Islamic inheritance laws allow women to inherit but due to calculations of inheritance shares they may receive less than men.[[58]](#footnote-58) Even among the Muslim communities, there are differences in how women are treated under personal status codes; Shi’a laws tend to be more flexible in this regard than Sunni (Hanafi).[[59]](#footnote-59) The Druze denomination follows the Hanafi school of thought for inheritance, under which a male heir receives twice as much as a female heir.[[60]](#footnote-60)

Most personal status laws prohibit inter-faith bequests.

* + - 1. Lebanese Citizenship Laws

A further obstacle to women in Lebanon is the law on nationality. Nationality is transmitted by paternity under the Lebanese Nationality Law (1925) and women do not have the same rights to pass nationality to their spouse and children. Lebanese women who marry foreign nationals cannot pass their nationality on to their children or spouse.

Under this law, these women cannot pass on their family property and there are limits on the property that can be owned by their children, who are classed as foreign nationals. A 2009 study, “Predicament of Lebanese Women Married to Non-Lebanese”, found that this particular aspect of the law affects over 77,000 men and women in Lebanon.[[61]](#footnote-61) There is currently (as of March 2020) a campaign run by Paula Yacoubian and other Lebanese lawmakers to change this law.[[62]](#footnote-62) An Al Jazeera article points out that the Syrian refugee crisis in Lebanon makes change to the citizenship law unlikely.[[63]](#footnote-63)

### In practice, do they? If not, why not?

As well as the above legal obstacles to equal housing, land and property rights for women in Lebanon, there are practical and cultural barriers to ownership and inheritance. UN research has found that in practice, husbands and male family members exert a degree of influence over women with regard to property, income and financial assets, and women (especially in rural areas) remain unaware of their legal and economic rights.[[64]](#footnote-64)

Land is often registered under the male name, to keep wealth in the family, and there is a trickle-down effect in that women’s limited access to land in turn limits their investment capacities.[[65]](#footnote-65)

Women’s economic ability to own property is also restricted by their limited access to employment and economic independence. Women have legal protection against workplace discrimination but the labour force is still typically male-dominated: in 2015 World Economic Forum research found women constituted about 25% of the work force.[[66]](#footnote-66)

## Indigenous groups

### Is indigenous customary ownership (or custodianship) of land legally recognised?

Lebanon does not have indigenous groups per se, so these questions are not applicable to Lebanon.

### Does customary ownership provide indigenous people with a high degree of security of tenure?

N/A.

### If not, what are the barriers to indigenous people living on or owning their land?

N/A.

### Is there conflict between indigenous groups regarding land ownership?

N/A.

### If so, to what degree? Are there mechanisms for resolving these conflicts?

N/A.

## Minority groups

### Can minority groups (ie, ethnic minorities, immigrants, stateless people) legally own and/or rent land and housing?

The main minority groups in Lebanon to which this Section would be applicable are Palestinian and Syrian refugees, and it is important to distinguish between them.

* + - 1. Palestinian Refugees

According to the United Nations Relief and Works Agency (“**UNRWA**”), as of January 2019 there are over 470,000 Palestinian refugees registered with the UNRWA, and an estimated further 180,000 residing in Lebanon.[[67]](#footnote-67) Many fled to Lebanon in 1948 and have lived as stateless refugees since. Most Palestinian refugees in Lebanon live in the 12 official UNRWA refugee camps or in “gatherings” – large areas of land in which Palestinian communities have been established without official refugee status or legal authority.[[68]](#footnote-68) Generally Palestinians living in gatherings do not have legal title to the land; occasionally they have purchased the land in the names of Lebanese nationals.

Palestinian refugees in Lebanon do not have the right to own property, since 2001 when the law was changed to prevent stateless people owning land (property already owned by Palestinians before 2001 cannot be passed onto their children).[[69]](#footnote-69) As a result of their longstanding presence in Lebanon, some Palestinians may legally rent property in Lebanon, but as they have limited rights to work, they face economic obstacles to renting outside the camps or gatherings. The rules on ownership of property by foreign nationals discussed in Section 2.1(b)(ii) of this report do not apply to Palestinians as they do not hold citizenship of what is deemed an internationally recognised country and therefore cannot be considered foreign nationals under the relevant Lebanese law.

Informal systems of selling and leasing property have emerged as de facto property ownership in the camps.[[70]](#footnote-70) Most homes were built by UNRWA, and informal ownership of the properties was passed to each resident. Lebanese law does not de jure operate within the camps but each camp has implemented a system of property registration (operated by committees within the camps). Conditions within the camps are however unattractive: overcrowding and poor infrastructure are coupled with restrictions on moving building materials into the camps.

* + - * 1. Female Palestinian refugees

Within this framework, female Palestinian refugees are at a particular disadvantage. Work by the Norwegian Refugee Council[[71]](#footnote-71) found dismissive attitudes towards women’s property rights in Palestinian camps, accompanied by belief that formalisation of Islamic rules of property distribution was unnecessary. Despite women’s rights under Shari’ah (most commonly observed in the camps), the lack of formalisation of these rights meant that they were often waived. The study also found no consistency in women’s experience of housing rights in Palestinian camps and an ad-hoc approach particularly with regard to divorce, inheritance and domestic violence.

* + - * 1. Internally displaced Palestinian refugees

During a further period of conflict in 2007, Lebanese Internal Security Forces attacked the Palestinian camp of Nahr al-Bared near Tripoli, in a bid to find a group of Fatah al-Islam militants. The attack gave rise to four months of fighting, resulting in the internal displacement of up to 27,000 Palestinian refugees. According to Al-Araby (an Arabic television network), by June 2019 only 54% of the camp had been rebuilt. The persons displaced from the camp do not have rights to own property and they are internally displaced within Lebanon.[[72]](#footnote-72)

* + - 1. Syrian Refugees

There are thought to be around 920,000 Syrian refugees in Lebanon registered with the UNHCR,[[73]](#footnote-73) with some non-governmental organisations (“**NGOs**”) and the Lebanese government placing the number higher at around 1.5 million in 2019.[[74]](#footnote-74) Due to the ongoing conflict in Syria and the country’s proximity (culturally, linguistically and geographically) to Lebanon, there has been a huge influx of Syrians moving to Lebanon. The majority of these have found shelter in the Beqaa Valley.

74% of Syrian refugees lack legal residency[[75]](#footnote-75) as permits are expensive to obtain.[[76]](#footnote-76) This means that their presence in Lebanon is legally challengeable[[77]](#footnote-77) and prohibits their ability to negotiate adequate rental contracts and work.

There are tensions between the Lebanese community in general and Syrian refugees, largely due to the longstanding presence of and clashes with Palestinian refugees and Palestinian militia groups, and memories of the Syrian occupation of Lebanon.

Renting for all Syrian refugees (including those that have legal residency) is difficult, and, in the absence of affordable housing provision, an informal rental market has emerged. Many rental contracts for Syrian refugees are secured verbally and in Zahleh *(the main city in Beqaa)*, 16.5% of refugees reported having no agreement at all (although it is unclear whether this means they were occupying illegally).[[78]](#footnote-78)

Furthermore, as Lebanon becomes an increasingly hostile environment for Syrian refugees, there have been reports of forcible eviction and the destruction of makeshift camps.[[79]](#footnote-79)

* + - 1. Stateless People

There is an undetermined number of stateless persons in Lebanon, including most Palestinian refugees,[[80]](#footnote-80) Syrian refugees, Syrian Kurds denaturalised in Syria in 1962, babies born to Syrian refugees, babies born to Lebanese families whose births were not registered, and children born to Lebanese women married to foreign or stateless men (see Section 3.1(a) above).[[81]](#footnote-81) These people cannot legally own property and, whilst they can rent, they do not have the right to work, so often live in informal neighbourhoods.[[82]](#footnote-82)

### If so, are they subject to special conditions or restrictions?

As above, the main restrictions for these persons with regard to renting property are economic. All of the above-mentioned groups are legally prohibited from holding freehold interests in property.

### In practice, do minority groups legally own and/or rent land and housing? If not, why not?

In addition to the de facto property ownership systems established in the Palestinian and Syrian camps and gatherings, there are several informal neighbourhoods in which stateless people in Lebanon may live. Informal urban neighbourhoods such as Hay el-Gharbi and Shatila in Beirut operate in an uneasy peace with the legal authorities but there is always the possibility that the authorities may intervene to enforce the prohibition of property ownership.[[83]](#footnote-83)

## Landless people/squatters

* + 1. **Do landless people/squatters have rights to land and/or housing (eg, adverse possession)? If so, are those rights respected?**

Once ownership of a property is registered, unauthorised occupation, regardless of length, will not grant any rights to the unauthorised occupier. In fact, unauthorised occupation of public or private property is a criminal offence that can result in up to a year imprisonment. If such property is otherwise owned by a public institution, the prison sentence and/or fine can be further extended. However, the courts have applied penalties leniently in instances of extreme necessity. [[84]](#footnote-84)

## General questions

### Are there any other persons or groups that face difficulties in accessing or maintaining secure tenure (for example, due to internal displacement)?

See above at Section 3.3(a)(i)(2) on internally displaced Palestinian refugees.

# Eviction, Expropriation and Relocation

## Evictions

### Are there laws or regulations prohibiting forced evictions?

The government lifted rent controls in 2014 (first introduced on 8 May 2014 and updated on 28 February 2017) which had previously made it difficult for landlords to evict tenants. The previous regime had been in place since 1992.[[85]](#footnote-85) Landlords can now evict tenants for a number of reasons. The most common of these are:

* inability to pay rent or rent becoming overdue;
* more than one family living in the same house;
* high noise levels which are disturbing neighbours;
* conflicts among inhabitants; and
* the landlord wanting to reclaim the property for their own or another use.[[86]](#footnote-86)

In more informal settlements the reasons for eviction can be much broader ranging from “environmental risks due to solid waste management” to breach of agreements between “the refugee(s) and the landlord on utility fees”.[[87]](#footnote-87)

However, landlords need the court’s approval before they can evict a tenant by way of “an eviction judgment from the Civil Court of First Instance” and then an eviction order from the Enforcement Department.[[88]](#footnote-88) The Enforcement Department will also set a timeline for the tenant to vacate the property. If there is a clause governing eviction in the tenant’s lease then the deadline is usually 10 days, whereas, without such a clause, the deadline is usually five days.[[89]](#footnote-89)

Failing to gain the court’s approval leaves the landlord open to accusations of ‘self-help’ eviction, often referred to as, “taking the law into one’s own hands” (“nul ne peut se faire justice à soi-même”)[[90]](#footnote-90) i.e. where the landlord of a property retakes possession without following proper procedure.

Article 429 of the Lebanese Penal Code enforces a penalty of LBP 200,000 for ‘self-help’ evictions. If the ‘self-help’ eviction involves violence or moral coercion, Article 430 of the Lebanese Penal Code provides for a prison sentence of up to two years.[[91]](#footnote-91)

Should a tenant wish to challenge an eviction order they can bring a case before the Lebanese State Consultative Counsel either filing to have the decision annulled or suspended, or applying for an expert to assess the case (although the practical implications of such an assessment are unclear).[[92]](#footnote-92)

In addition to its domestic laws, Lebanon has signed up to a number of international treaties which prohibit forced evictions including “the International Covenant on Economic, Social and Cultural Rights (article 11), International Covenant on Civil and Political Rights (article 17), Convention on the Rights of the Child (article 27), and the Convention on the Elimination of All Forms of Discrimination against Women (article 14-16)”.[[93]](#footnote-93) These treaties have established some guiding principles on how to effectively deal with evictions, including recommending that “adequate compensation” be given “for any real or personal property damaged”.[[94]](#footnote-94) However, it has not been possible to find any information on whether compensation for evictions is awarded in practice.

### In practice are these laws adhered to?

There is little evidence in literature of court procedure relating to legal evictions. The UNHCR claims that “evictions often occur outside of any legal framework and in violation of Lebanese law and international standards”.[[95]](#footnote-95) We have not been able to find statistics regarding the number of applications for the court’s approval to evict nor the number of instances in which the court has granted such approval. However, UNCHR’s studies found “no evidence of a single HLP [Housing, Land and Property]-related case filed in court”.[[96]](#footnote-96)

The report also found instances of harassment and threat in evictions including “implicit or explicit threat of force by armed militia, or even some elements of the police forces”.[[97]](#footnote-97)

Human Rights Watch also notes issues with the eviction procedure in Lebanon, stating that there is “no consistency in the reasons given for the evictions”.[[98]](#footnote-98) Indeed one case study talks of officials making “only…verbal demands” and being “highly aggressive”.[[99]](#footnote-99) In another case “there was no court, no judge, no legal procedure”.[[100]](#footnote-100)

## Expropriation

### Are there laws or regulations permitting the government to expropriate land?

Article 15 of the Constitution states that “no one’s property may be expropriated except for reasons of public utility in cases established by law and after fair compensation has been paid beforehand”.[[101]](#footnote-101) Expropriation of private property is also allowed under Expropriation Law No. 58 (May 29 1991) as long as it is in the public interest and compensation is provided (see Section 4.4(a) for more information on this compensation).

In terms of the required process for the expropriation of private property, the Government Official Gazette publishes a notice, authorising the decree and implementing a timeline which should take no longer than eight years. Accompanying the notice is: “a) a sketch of the entire project area proposed; b) a detailed plan of the properties to be expropriated; c) a list showing the registration numbers of each property, its location, the names of all the owners and right holders in the Land Registry [another name for the Real Estate Register]; and d) a detailed list of the immovable contents of the property as well as a detailed plan of buildings constructed prior to the date of the decree’s publication”.[[102]](#footnote-102)

Only individuals who are directly affected can appeal against expropriation decisions, meaning that NGOs and other associations are not able to appeal. Often appeals will only impact the amount of compensation offered and in most cases expropriation will still take place unless there is a real public interest concern that it should not.[[103]](#footnote-103) The process is discussed below at Section 4.4(a).

### If so, are those laws or regulations applicable in the event of a disaster?

It is perhaps arguable that reasons of ‘public utility’, as noted in the Constitution, could include events of disaster. However, this is speculation and no sources could be found to clarify this position.

## Relocation

### Are there laws or regulations governing relocations?

Under Lebanese law every citizen has the right to live in any part of the country and the government does not impose any restrictions on internal relocation and resettlement. Indeed, under Item I of the Preamble to the Constitution “there shall be no segregation of the people on the basis of any type of belonging”.[[104]](#footnote-104) Notably, this only applies to citizens.

However, relocation for citizens may not be easy in practice and sources note instances where political parties and religious groups have actively discouraged the internal relocation of citizens. For example, the Maronite patriarchate “have been outspoken about encouraging Christians in rural areas to remain in their towns and villages”.[[105]](#footnote-105)

* + 1. **Are there any other laws or regulations (i.e., human rights instruments) that are applicable to relocations?**

The international treaties mentioned in Section 4.1(a) above relate to prohibiting forced evictions and so factor into relocation by giving protection to people’s home and family life.

Relating to relocation specifically:

* A Displaced Peoples Fund (“**DPF**”) was set up to encourage squatters, displaced by the civil war, to return to their villages[[106]](#footnote-106). The DPF offers financial support for relocation to those that do not wish to return home.
* The UNHCR also does a lot of work relating to relocation and resettlement in Lebanon.[[107]](#footnote-107)
* The International Organization for Migration works to support those relocating to the USA, Canada, Australia and Scandinavian countries.[[108]](#footnote-108)

## Compensation for Expropriation and Relocation

### Are there laws or regulations providing compensation for people who are relocated, forcibly evicted, or whose land is expropriated?

As mentioned in Section 4.1(a) above, compensation is mandatory for expropriations. This compensation is always monetary and is calculated by analysing “two components: (i) identification of damage or loss to improvements (buildings, trees, fences etc) and (ii) compensation for the value of the land”.[[109]](#footnote-109) Ultimately the amount is decided by an Expropriation Committee which is made up of a chairperson, an engineer and a property valuer. The chairperson is usually a judge or a magistrate.[[110]](#footnote-110) Expropriation is only “effected after compensation has been determined and paid”.[[111]](#footnote-111) Individuals can appeal the award to the Appeals Committee and the fee to appeal is “about USD 125 plus 3.5% of the increased compensation amount demanded”.[[112]](#footnote-112) Individuals must be represented by a lawyer. The Committee must make their judgements within three months and can only make upwards valuations. However, it is noted in literature that the “appeals process might be too onerous…especially [for those] in poor areas”.[[113]](#footnote-113)

Notably only those with legal rights are compensated under Lebanese law.[[114]](#footnote-114)

It is unclear from the literature whether compensation is also available for relocation.

### In practice, are these laws or regulations adhered to?

There is no information readily available as to whether these laws are adhered to.

# National Framework and Actors

## Are there laws/regulations/policy guiding shelter provision in disaster response and recovery?

Lebanon is under threat from repeated natural dangers, including flooding and earthquakes, but does not currently have an operational disaster management plan or strategy.[[115]](#footnote-115)

The government has taken some steps, including establishing a Disaster Risk Management Unit, creating the Lebanon Crisis Response Plan (mentioned in more detail at Section 5.8 below) and training experts in best practices in disaster laws, however disaster relief is not yet fully integrated into the Lebanese legal framework.[[116]](#footnote-116)

## Which government agency takes the lead in housing/shelter/land issues in peace time and in disasters?

Lebanon has a large number of government agencies working in HLP issues in peace and disaster time, including the Ministry of Social Affairs, the Public Corporation for Housing and the Directorate General of Urban Planning. The Ministry of Social Affairs steers domestic policy on housing.

Since the key housing, shelter and land issues in Lebanon have been conflict- or refugee-based, international organisations and NGOs are heavily involved with the provision of shelter.

See below at Section 5.8 for more information on the Lebanon Crisis Response Plan, involving the UNHCR and national and international NGOs.

## What other government agencies are involved in shelter issues in disaster response?

Local agencies play a role in disaster response. For example, when fighting between Hezbollah and the Israeli Defence Force destroyed or damaged almost 100,000 homes in the south of Lebanon in 2006, a recovery agency called the Council of the South conducted the initial disaster surveys.[[117]](#footnote-117)

## Is there a shelter cluster in Lebanon? If so, how does this function?

There is a Shelter Working Group (the “**Working Group**”) in Lebanon led by the UNHCR who oversee the overall coordination of the inter-agency effort.[[118]](#footnote-118) The Working Group is supported by the Ministry of Social Affairs, which acts as the co-lead.[[119]](#footnote-119) There is no limit to the number of members of the Working Group and the UNHCR encourages “all organisations involved in SHELTER Activities to participate in the working group meetings centrally at UNHCR Beirut or in the field at the UNHCR regional offices”.[[120]](#footnote-120) There are various sector working groups, including the Food Security and Shelter groups that meet at national and local levels throughout the year.[[121]](#footnote-121)

The Working Group focuses on a large population which includes “Lebanese, Syrian and Palestinian refugees in all parts of the country”.[[122]](#footnote-122) It has three key outcomes:

1. “Reduce immediate protection-related shelter needs of [the] most vulnerable households”;
2. “Contribute to multi-sectoral upgrading of disadvantaged areas for enhanced stability”’; and
3. “Enhance the contribution of national institutions and organisations to the housing situation in Lebanon”.[[123]](#footnote-123)

Its strategy is to respond to the “needs of individual households” and then respond to the “needs of identified geographic areas deemed highly vulnerable”.[[124]](#footnote-124) In relation to outcome number one, it is focusing on “shelter assistance that addresses climate and fire risks, eviction risk and partitioning”.[[125]](#footnote-125) For outcome number two, it is “upgrading…residential shelters to minimum standards [and then to mainstream standards] in accordance with the Shelter sector guidelines in disadvantaged areas”. [[126]](#footnote-126) To help achieve outcome number three, “a list of Lebanese entities with an existing or potential housing-related mandate will be compiled, maintained and actively targeted for remote dissemination of shelter/housing programming and policy-relevant reports and studies”. [[127]](#footnote-127)

## Does IFRC or the host NS have a recognised role in shelter in the country?

The International Red Cross and Red Crescent Movement is represented by the National Society - The Lebanese Red Cross.[[128]](#footnote-128) The International Committee of the Red Cross is also present in Lebanon and has a history of working in shelter and housing repairs, especially in Tripoli following the 2012 clashes.

## In previous disasters, were beneficiaries of shelter assistance required to provide proof of security of tenure? If so, which actors required proof and what type of evidence was necessary?

When homes were destroyed in the 2006 fighting in southern Lebanon, South Beirut and the Beqaa Valley, the UN, Lebanese agencies and international NGOs distributed shelter assistance to displaced persons including displaced refugees. We have not come across anything to suggest these beneficiaries were required to provide proof of security of tenure.

In recent shelter programmes responding to the Syrian Crisis (2011 onwards), such as the NRC’s approach[[129]](#footnote-129) and CARE International’s approach[[130]](#footnote-130), the modality of support has moved towards upgrading rental properties. Some proof of ownership or proof of tenancy/ permission from landlords to carry out work has been required. (CARE International Lebanon required some proof that the tenants were living in the property.)

## What is the breakdown of the different forms of tenure identified in this Factsheet? If possible, please provide statistics and identify differences between urban and rural areas.

Approximately 89% of the total population live in urban areas, largely near to or on the Mediterranean coast.[[131]](#footnote-131) It is estimated that 71% of households in Lebanon own their own properties (although it is not clear whether this figure represents freehold owners or both leasehold and freehold owners), with the types of occupied dwelling being divided as follows: 67% apartments; 31% independent houses, and; 2% other types of dwelling (such as villas or improvised dwellings).[[132]](#footnote-132) We were unable to find any statistics on types of tenure.

## Are there in-country agencies active in working in HLP rights, or who could assist with understanding further information on HLP rights?

Much of the HLP focus in Lebanon is centred on the refugee crisis. The Lebanon Crisis Response Plan is a collaborative effort between the Government of Lebanon (through the Ministry of Social Affairs), UNHCR and various other national and international NGOs and local authorities. Its HLP goals are to ensure that vulnerable population groups have access to affordable shelter conditions at minimum standards, and to ensure that the shelter sector is strengthened through an enhanced level of coordination, collaboration and contribution of national institutions, local authorities and NGOs.

Habitat Lebanon - <https://www.habitat.org/where-we-build/lebanon>

UNHCR Lebanon - <https://www.unhcr.org/lb/>

Norwegian Refugee Council - <https://www.nrc.no/countries/middle-east/lebanon/>

NRC’s ICLA is a resource for all INGO’s - <https://www.nrc.no/what-we-do/activities-in-the-field/icla/>

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The Convention on the Rights of the Child

The International Covenant on Economic, Social and Cultural Rights

The Lebanese Code of Civil Procedure

The Lebanese Code of Obligations and Contracts

The Lebanese Penal Code

Various Lebanese Decrees

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