

Housing, land and property in Beirut, in the light of the port blast

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Photo: The poor neighbourhood of Karantina suffered extensive damage in the Beirut explosion. Zaynab Mayladan/NRC

Executive Summary

The massive port blast which rocked Beirut and its suburbs on August 4, 2020 affected over 200,000 homes. The blast came on the heels of multiple overlapping crises that have further undermined the ability of vulnerable households to access adequate housing in urban areas throughout the country. The conditions of the dwellings (e.g., overcrowding, poor insulation), the modality of shelter acquisition and occupancy (e.g., weak tenure security), and the costs they impose present **sizable challenges to uphold the right to adequate housing for a large percentage of the population** living in Lebanon.

Studies about housing, land, and property (HLP) issues in Lebanon have pointed to several reasons behind the shortfall in adequate shelter in Lebanon, specifically (i) the **lack of a housing policy framework**, (ii) the reliance on **land and housing** to attract foreign capital and serve as **safe assets for anxious capital**, (iii) the heavy penetration of **private interests** in the organization of the sector, (iv) the **inadequate regulations** governing housing transactions, particularly rent, (v) building and urban regulations that intensify **incentives for redevelopment**, and (vi) the **poor maintenance of the housing stock** and urban infrastructures. These challenges affect city dwellers in all Lebanon's cities. Vulnerabilities are nonetheless compounded for social groups that suffer from additional forms of discrimination related to age, gender, class, nationality, legal status, religion, political belief, ethnicity, sexual orientation, or otherwise.

This study seeks to take stock of the housing, land and property framework and the multiple forms in which housing vulnerability is playing out in the context of the repair and recovery phase of Beirut in the aftermath of the port blast.

The report recommends **to improve housing conditions for vulnerable populations in Beirut through three levels: national policymaking, area-specific, and household level interventions.**

The methodology adopted for this study is qualitative and consists of laying out housing issues and threats in the context of the areas affected by the blast to unravel the full spectrum of HLP challenges in Beirut. Based on a mapping of these challenges, the research strategy relied on an in-depth analysis of thirty case studies. Fifty-five extended interviews were conducted with residents, and another twenty-six extended interviews were conducted with landlords. In addition, eighteen interviews were conducted with key informants to complement the research. During the analysis phase, the cases were examined in relation to their intersection with the legal framework, housing-related policies, and the urban and building regulations in place. The findings were consolidated and synthesized to inform the report's recommendations.

Summary of Findings

The Policy Context

Despite the fact that the right to housing is enshrined in the Lebanese Constitution, policy directions over the past decades have failed to incentivize the production of affordable housing. Instead, the national policy framework in Lebanon has steadily undermined access to housing for most city dwellers, particularly in the capital city. The **report identifies three critical contextual factors for consideration in Beirut's post-blast recovery related to housing, land, and property**. These factors are: (i) a **weak and malfunctioning institutional setup**, (ii) a **poor regulatory framework**, and (iii) high public **reliance on foreign aid** and donor assistance.

The report points first to the **weak institutional and regulatory frameworks** that govern access to housing in Lebanon. The two public bodies entrusted with providing affordable housing in Lebanon, namely the Public Corporation for Housing (PCH) and Municipalities, have not played an effective role since the end of the civil war. On the one hand, the PCH has limited its interventions to the disbursement of subsidized housing loans to a narrow social group. While this intervention was sometimes effective in supporting lower middle income households' access to homeownership, it also integrated many others into the logic of long-term borrowing that considerably enhanced their vulnerability during the current economic downturn. On the other hand, despite explicit legal texts that entitle it to support housing provision, the Municipality of Beirut has consistently failed to intervene in this sector, contributing to population displacements over the past three decades.

Furthermore, the **regulatory environment that organizes the production of urban space, property exchange, and acquisition** in Lebanon is consistently **swayed to strengthen the role of land as real-estate asset over housing**. A proper reading of Lebanon's policy needs to consider the fact that regulations affecting housing production and exchange in the past three decades were formulated in the context of financial strategies rather than housing opportunities. Public policymaking has looked to facilitate the circulation of capital in the built environment and intensify it. **Housing regulations** (i.e., lifting rent control), **building development activities** (i.e., the revised Construction Law 646/2004 regulating building permits, the Law 139/2019 regularizing building violations), and **property laws** (i.e. Code of Contracts and Obligations, Law 296/2001) have all reflected this trend. Furthermore, incentives were extended by the Central Bank to support financial policies, which essentially lifted constraints on banks to invest in real-estate during the past decade.

Deficiencies in the organization of the housing sector extended to the regulatory framework of the post-blast recovery. Although the Law 194/2020, relating to the protection of the damaged and affected areas and their reconstruction following the blast, introduced several measures to **safeguard residents** (e.g., it suspended evictions, mortgage foreclosures and froze rents for one year), it failed to provide the **critical guidelines for the post-disaster recovery**. For example, the Law 194/2020 pays little attention to repair processes and fell short, hence, of outlining

the modalities in which the repairs will occur or to alleviate the legal administrative hurdles that may emerge from requiring landlords' approvals. This law also fails to clarify the modalities through which compensation for property damages caused by the blast is assessed and granted, **lacking clarity on prioritization criteria** and how the most vulnerable groups are identified for support. In addition, the Law 194/2020 upholds **heritage protection**, but it fails to institute criteria for its identification or modalities for its rehabilitation, mandating instead the Directorate General of Archaeology to conduct the task.¹ Moreover, the provisions of this law included the set up a committee to organize repairs and channel funding, but the committee met only once and was not able to set in place and lead a recovery process, leaving instead this task to the Army's Forward Emergency Room (FER) and international relief agencies. In this context, given the weak role of public agencies, non-governmental actors involved in the response were, in some occasions, more prone to creating disparities on the ground given the unsystematic and sometimes poorly coordinated assistance.

In thinking about the repercussions of allowing the principle of monetary compensation to dominate the post-disaster recovery, undesirable trends were created in a country that has adopted **compensation as the cornerstone of its post-disaster interventions** since the end of the civil war (1990). The report argues that Lebanon's successive national governments have typically limited their social responsibility to paying indemnities for displaced households and/or to supporting post-violence repairs. The same principle rules, at least partially, the current recovery phase. Experienced by decades of such practices and an arbitrary framework of recovery, city-dwellers are well equipped to use the post-disaster opportunity as a unique moment to get as much assistance as possible. This leads to numerous exploitative practices that have characterized every post-disaster recovery, including landlords seeking to prevent tenants from obtaining compensation they hope to keep to themselves. This is not to say that compensation is altogether undesirable. Rather, compensation is negotiated and forms the ceiling of what city dwellers can expect from public authorities as counterproductive to enacting the right to adequate housing.

The Forms of Shelter Vulnerability

Six forms of major shelter vulnerability that characterize dwellers in blast-affected areas were investigated; (a) **Poor housing conditions**, (b) **Tenure vulnerability**, (c) **Neighbourhood threats**, (d) **Affordability issues**, (e) **Blast specific factors**, and (f) **Individual vulnerability**. Each form carries specific threats and sometimes affects in different ways specific population groups.

These challenges are summarized into three different sets of reasons that weigh unequally on the ongoing recovery process. The heaviest set of factors arises from **pre-existing conditions to the blast**. Numerous households affected by the blast already suffered from deteriorated housing conditions, vulnerable tenancy and threats of eviction, a disproportionately high incidence of rent over their expenditures, and a generalized environment of urban renewal in which the threat of displacement had been normalized. The second set of factors is related to the **direct physical effects of the blast**. It affects those whose homes suffered severe structural damage and/or those who lived in historical structures where repair is complicated. Many among these households are unable to repair the homes where they dwelled due to high costs and, in the case of heritage homes, the lack of building materials. The third set of factors results from disagreements and **complications that stem from the**

modality in which the repairs and/or the post-disaster reconstruction have been managed. The lack of a unifying framework in which repairs are conducted and coordinated has generated numerous tensions across communities. It has also led to disagreements among landlords and tenants over the responsibility of repair and entitlement to compensations.

Pre-Existing Poor Housing Conditions

Many of the **households living in the neighbourhoods affected by the blast suffered already from poor to deplorable housing conditions.** These include overcrowding and/or physically deteriorated shelter conditions. The UNHCR technical assessment in blast-affected areas estimated that 1:10 households had more than a family sharing the same apartment.² The Beirut Urban Lab survey covering 94% of households in Karantina (December 2020) showed that this condition affects overwhelmingly Syrian refugee households. The survey shows that Syrian refugees make up 45% of the residents living in Karantina, while occupying only 24% of the households. Similar conditions were observed in other neighbourhoods during post-blast visits. Additionally, predatory development practices, absentee ownership, informal practices (e.g., rooftop additions), or lack of maintenance in several neighbourhoods have normalized the presence of dilapidated multi-story apartment buildings where vulnerable households live in overcrowded conditions within poorly insulated and ill-serviced apartments.

Tenure Vulnerability

Forms of tenure within the areas affected by the blast play a significant role in increasing housing insecurity and vulnerability for numerous households. At least 20% of the tenants in Karantina³ and Mar Mikhael⁴ who occupy shelter units through the protection of the pre-1992 rental contracts will face the imminent **threat of eviction** once the current regulatory framework expires. Interviews showed that some landlords are halting the repair of the houses held under old rent control as a strategy to evict tenants. Oral unrecorded rental contracts are also found to increase tenure vulnerability and the risk of landlord/tenants conflicts, rendering tenants vulnerable to potential increases in rent and/or eviction threats.

Informal rental markets are also particularly vibrant in low-income neighbourhoods where numerous landlords rely on renting out an apartment or just a room to complement their income. **Households that squat premises are also reported in several neighbourhoods affected by the blast.** Squatters demonstrate strong dependence on political parties and/or influential actors in the neighbourhoods where they dwell. Most of these squatters live in dilapidated housing units and lack tenure security, given that the occupancy status lacks legal grounds. While squatters are mostly Lebanese nationals, a number of Syrian households in the neighbourhoods affected by the blast have reported that they are "hosted temporarily"⁵. Despite the generosity of the arrangement, temporary hosting is only a short-term housing solution and may subject hosted individuals to unannounced evictions.

Property owners may also suffer from tenure vulnerability. For example, owners in shares remain vulnerable to eviction as long as they don't claim the property on their own, particularly when some of the inheritors inhabit and/or access an apartment or when the apartment falls in a potentially lucrative area for redevelopment. On the other hand, Lebanese mortgage holders with modest means are tied to the need of securing regular mortgage payments or losing their properties.

Neighbourhood Scale Threat of Eviction

Aside from challenges immediately attached to their tenancy, households face the **threat of eviction** when their neighbourhood and/or the block in which they dwell is threatened by larger interrelated forces such as **speculative investments**, **gentrification**, and **public projects** (e.g., Fouad Boutros highways).

Affordability

Most research conducted in Beirut and its suburbs about housing **eviction indicates that evictions currently occur because households cannot afford the rental payments**. Households who are not evicted struggle to pay the rent. These households are often sacrificing other dire needs, spending well above 30%⁶ of their income on housing. A research conducted by the Beirut Urban Lab on housing mortgages indicates that the incidence of instalments over household income is also very high, with households misreporting revenues to obtain the loan but now suffering from increasing strain with the economic meltdown. **Whether tenants or mortgage holders, households in Lebanon face an issue of housing affordability**. While several international organizations introduced a cash-for-rent assistance option to reduce temporarily the burden on households, interviews with respondents who have benefited from the cash-for-rent showed that shortly after the last instalment was paid, households were again at imminent risk of eviction. As such, the subsidy provided a direly needed breather, but not enough leeway for households to recover and improve their conditions given the gravity of the situation.

Blast Specific Challenges

The blast has generated specific new forms of vulnerability. The quality of repairs and the amounts disbursed in indemnities are inconsistent within and across neighbourhoods, depending on multiple factors, including the criteria adopted by NGOs/INGOs and their funding agencies.⁷ Thus, researchers found that units recorded as "repaired" in the online records of the Forward Emergency Room (the unit set up by the Lebanese Army to coordinate repairs) diverged considerably in their conditions. While some affected houses were repaired seamlessly, many others faced multiple issues and challenges in the repair and return process, ranging from having to handle repair at their own cost, having their housing repaired inadequately, or having inequitable access to repair due to their personal identity, type of occupancy, or spatial locality. The repair process also gave rise to disputes among the multiple actors involved in the process.

Individual Vulnerability

While looking at the **intersectional nature of vulnerability**, it is evident that refugees and migrant workers households' shelter vulnerability is exacerbated by the **restrictive regulatory environment** that criminalizes their presence and/or labour. Stripped from legal protection, many have to rely on local actors to protect their livelihoods and work. In addition to refugees and migrant workers, elderly households living alone, women-headed households, individuals with disabilities, and individuals who are perceived as outsiders to a neighbourhood's social or political allegiance (of all nationality) suffer from added shelter vulnerability, each relative to the household's context. In addition, the **absence** of universal **safety nets** and/or social **protection mechanisms** creates staggering and differing vulnerabilities, with for example, refugees receiving typically more assistance than Lebanese households but being conversely more vulnerable to eviction.

The Urban Context

The dynamics of housing, land, and property exchanges and repairs documented in Beirut after the post-blast recovery unravelled some of the mechanisms that dominate everyday practices, effectively showing that **the regulatory framework, while consequential, is far from determining the actual practices of landlords and tenants**. The report zooms-in on three critical entry points for a proper understanding of HLP mechanisms in Beirut related to (i) the **informality of processes of housing production and exchange**, (ii) the **predatory practices of development interests**, and (iii) the **effects of the ongoing overlapping crises**.

The Process of Housing Production, Acquisition, and Exchange is Highly Informal

A high level of informality governs the processes through which the vast majority of vulnerable dwellers access shelter in the areas of the post-blast recovery. Informality here points to practices and exchanges that do not rely on state institutions and laws for their organization. Thus, informality is not lawlessness. Instead, it is a mode of regulation that relies on multiple forms of local arrangements and social institutions (e.g., kin, religious organizations, political parties, neighbourhood groups). In this context, informality often characterizes claims to a housing unit and the arrangements through which households secure access to housing, whether as tenants or as owners-in-the-making (i.e., individuals with some ownership claims that require consolidation). Informality also dominates forms of conflict resolution and eviction processes. The spectrum of informal practices includes (i) **informal building additions**, (ii) **informal contractual agreements**, (iii) **clouded property titles**, (iv) **informal landlordism** or the practice of renting out an illegally held property, (v) **informal service provision**, (vi) **informal evictions and recourse**, (vii) **informal practices surrounding mortgage holders**, and (viii) **informal claims to post-disaster compensations**.

Informality brings multiple advantages and liabilities to home seekers. On the one hand, it provides flexibility in transactions and agreements, halts predatory development opportunities, and increases affordable housing and rental stock in the city. On the other hand, informality produces poor housing conditions, exposes dwellers to safety hazards, reduces tenure security, and raises the risk of losing assets. While informality is often considered as a form of resistance by poor households, power hierarchies and inequities embedded in societies are reflected in informal relations and reproduced through informal exchanges. Therefore, those who could claim less informal power frequently fell in weaker positions throughout the investigated cases. For example, refugees and migrant workers, unlike Lebanese households, are unable to appeal to local institutions for protection. They are more easily evicted and more often abused. Also, the conditions in which they generally dwell are still worse, although they do not pay lower rents than their Lebanese counterparts.

A City Hijacked by Predatory Developments

Predatory practices of development interests have profound impacts on the city, reducing the stock of adequate housing and exacerbating residents' vulnerability to eviction threats. As such, it is essential to unbundle the channels of housing provision, particularly how the rental stock is held.

The profiling of housing modalities shows that while landlords are often considered to be "one category," **a diverse array of landlords holds the housing stock in the areas affected by the blast.** Five different profiles of landlords or property holders are identified in the areas affected by the blast: i) **real-estate development companies**, ii) **commercial companies and banks**, iii) **aspiring neighbourhood developers**, iv) **small-scale landlords**, and v) **religious institutions**. In addition, there are also "informal" landlords, meaning individuals who illegally sublet units that they cannot legally claim.

Clusters of deteriorated housing were also identified across all neighbourhoods affected by the blast. Such clusters of buildings are "in transition." These buildings are either held by developers or by property owners who hope to partner with developers, and are left to deteriorate while awaiting a lucrative redevelopment. Caught by the financial meltdown and the consequent downturn of the real-estate sectors, the developers are now renting out residential units on a temporary basis. In some cases, they have even increased the number of units, either by adding units incrementally on roofs or by re-subdividing apartments into individual studios to increase the number of units. As such, these clusters of deteriorated buildings now serve as a reservoir of affordable yet dilapidated housing that is rented out to vulnerable populations such as refugees and/or migrant workers, deemed to be desirable tenants because they are easier to evict.

The practices of building acquisition adopted by developers are often predatory: they rely on evicting old tenants and sometimes coercing small-scale property owners into relinquishing their assets. Thus, developers do not necessarily rely on strictly formal channels when looking to acquire property. Researchers found a fair amount of coercion, the intervention and reliance on local political parties, and other forms of informal mechanisms through which individual developers can impose themselves as property purchasers. Interviews with developers in precarious neighbourhoods further revealed a strategy in which they target buildings owned in shares, where inheritance is contested, and they patiently reassemble missing transactions, record and process missing inheritance documents with absentee owners, until they acquire the lots. In the process, the developers rely heavily on their networks within a specific community group that can facilitate the business.

A post-disaster shelter recovery amidst a devastating crisis

The port blast came on the heels of a massive financial meltdown, which also overlapped with a debilitating political crisis and was topped by the COVID 19 pandemic. Several months of political tensions over government formation are coupled with a sharp devaluation of the currency that lost more than 90% of its value to the U.S. dollar. It is evident that the ongoing financial crisis weighs heavily on everyone, with many families and individuals unable to pay rent, secure sufficient nutrition, or cover the costs of basic healthcare. Due to the effects of the ongoing compounded crises, **the possibilities for a post-blast reconstruction are undermined by heightened vulnerability, raising costs of services, increasing incidence of eviction due to the inability to pay rent, delays related to repairs and eroded capabilities of public agencies.**

Yet, some individuals may have benefited from the current situation. In some cases, mortgage holders took advantage of the extensions of deadlines as well as the reduced incidence of housing loans on their income due to the devaluation of the currency and chose to close their loans. Researchers also found cases of solidarity between landlords and tenants and retreat in some cases of eviction due to the general slowdown in development interests. These benefits point to opportunities that may

serve as spaces of intervention for the enactment of the right to housing. Those opportunities may materialize at the scale of individuals where it becomes possible to access more adequate housing and adopt longer term housing contracts, but also document more solidarity between impoverished small-scale landlords and tenants. Opportunities may also materialize at the scale of urban blocks since predatory development trends are halted by the slow-down in the development sector.

Main Recommendations

It is evident that addressing the housing challenge in Lebanon is a long process that requires a societal change vis-à-vis the conception of land and property and its translation into an actual enactment of the right to adequate housing. Based on the findings and analysis of sources of vulnerability, the report derives a set of recommendations that can be organized at three levels:

- i) **Policy level:** a long-term intervention that targets improvements in the institutional and regulatory environments,
- ii) **An area-specific level,** urban based approach that targets the building or block scale for interventions.
- iii) **A household level** targeted set of interventions responding to the immediate context of the post blast

At this time, the Beirut post-blast recovery is occurring while the national economic, financial, and political crises are still rampant. Without a government, and in a context where real estate interests are deeply embedded in policy decision-making, it is unlikely that public policymaking will be a reliable channel to address housing inequities. However, **it is important to reconsider the institutional framework in which housing is managed in Lebanon** and adopt inclusive and participatory criteria that account for the representation of vulnerable individuals and groups in each district. Furthermore, a lot of attention has been given to the individual landlord/tenant interactions in the past few years, owing mainly to local and international organizations who have adopted a right-based approach. As a result, the bulk of the report's recommendations focus on the area-specific level that fit into a broader policy orientation without having to wait for policy changes to be implemented. The recommendation section is divided into three sections, each operating at a scale.

At the Policy Level

At the general public policy level, it is imperative to recognize that multiple practices conducted over the past thirty years have heavily swayed the role of land from "housing" to "real-estate asset". Consequently, a **comprehensive national public housing framework** that curtails the financialization of the sector and restores the role of public agencies in securing housing provision is of paramount importance to correct this distortion. This could start with regulating rent, fighting housing vacancy, exploring modalities such as "rente viagère" (life annuity), lease to own, first time buyer programs, land trust mechanisms to build a stock of affordable housing, and re-activating housing cooperatives.

Moreover, a **national policy framework needs to be coupled with a human rights framework** that protects people with specific vulnerabilities such as migrant workers, refugees, women, elderly, and people with special needs.

Area-specific level, an Urban Based Approach

In the current policy deadlock, and given that evidently, the vast majority of landlord-tenant relations extend beyond individual conflicts, an **intervention targeting several building or block-level can be more effective in reducing tenure vulnerability**. Such intervention would intervene through a targeted project at the scale of the block and/or neighbourhood, while upholding the larger vision of an inclusive urban setting. In developing this approach, **two public agencies should be involved to contribute to the design and implementation: The Public Corporation of Housing and the Municipality of Beirut or the City's Governor**. Both of these public agencies are legally mandated to support affordable housing provision in Beirut. In addition, the Municipality of Beirut has within its jurisdictions numerous authorities that it could rely on to initiate a housing recovery process.

Informal Registries as a First Step Towards Tenure Security

The clouding of property titles (both lots and buildings) has led to numerous instances of conflicting property claims where vulnerable property owners and tenants are exposed to threats of eviction by claimants who sometimes have no legal grounds. **Informal land registries are recommended as a first step towards the clarification of property claims** and within a framework that encourages the introduction of shared forms of tenure and/or public benefit ownership (e.g., land trust). This process can be initiated either by municipal authorities or by non-governmental organizations, in partnership with neighbourhood committees that are formed of residents and recognized trusted local figures. The process could also be initiated by property shareholders, their heirs, or any of the individuals with vested interests in dispute resolution and does not necessarily need to translate into the final and formal recording consistently. It nonetheless will allow the activation of a framework of social rights that can reduce conflicts, provide a reliable framework for dispute resolution, and stabilize housing conditions. It can also help improve tenure security, particularly if a non-governmental body can act as a fair arbitrator of informal transactions, relying on the informal registry as a strategy to stabilize and clarify claims and consequently reduce disputes.

Incentivizing Landlords in Abandoned Property to Repair and Rent out Affordable Shelter

A two-pronged approach is suggested, **targeting landlords who are locking up and/or maintaining housing units in limbo while awaiting redevelopment and supporting them with an incentive to repair through securing rent for a 5-year period.** This transitional solution, albeit temporary, may allow the city to demonstrate that a lived and active urban context is economically more productive than the previous economic model, which was based on rent. Conversely, the report suggests that the city introduces taxes that discourage large property owners from deliberately hoarding unused or dilapidated property and/or those who adopt a deliberate neglect strategy to force out tenants on protected contracts.

Considering on-site resettlement

On-site resettlement, the redevelopment of existing clusters into higher density, medium-rise apartment blocks, could be considered in contexts where dilapidated buildings and very small lots prevent incremental additions and/or upgrading. On-site resettlement can occur in multiple ways. It could involve a public-private or a private-private initiative in which individual lot claimants partner with a development company (public or private) to pool all lots and redevelop the area into multi-story residential buildings and shared amenities. The increase in density, could improve housing conditions considerably. The developer's cost could be covered through the sale of the units. In this context, the original property claimants can be entirely cross-subsidized.

Improving the Post Disaster Shelter Recovery

Three main steps are recommended for the improvement of the post-disaster shelter recovery. First, **better coordination and unification of the recovery work** is imperative. This coordination should include better harmonisation among all actors intervening on housing, land and property issues in the humanitarian system. It should also necessarily lead to the **unification of rehabilitation standards**, a direly needed intervention in order to improve rehabilitation and reduce social tensions. In addition, some of the best practices (e.g., contracts with landlords upon rehabilitation) need to be adopted universally across organizations. Second, a **one-stop-shop** set up is highly recommended in the Municipality of Beirut to facilitate permit processes, clarify steps, and unify criteria for all stakeholders. Despite slight improvements and easements among permit-issuing authorities, these measures remain ad-hoc, and dependent on individuals eager to facilitate processes rather than a matter of law. Third, **forming and/or supporting neighbourhood committees** and providing recourse are crucial for a close monitoring of work and coordination with advocacy groups working in the neighbourhoods. A few neighbourhood committees are already in place, often chaperoned by local actors and/or political figures. Finally **adopting an area-based recovery approach** is direly needed for the reactivation of local life and economies. This can mainly happen through the rehabilitation of communal spaces where life needs to return.

At the Household Level

Most of the current interventions by non-governmental bodies on the housing sector target the household level through **clarifying landlord/tenant relations, providing legal services, shelter support and cash-for-rent assistance for residents. These interventions are critical and need to be maintained.**

They also need to be reinforced with heightened awareness of the structural impediments that exacerbate the vulnerability of social groups, particularly women-headed households.

It is recommended to **extend the period of the 6-months rental assistance** disbursed for the most vulnerable households. INGOs/NGOs should channel funding to tenants renting from small-scale landlords rather than developers or predatory lenders. **Support** might also be **extended to homeowners defaulting on mortgage loans.**

Written documentation should also be mainstreamed to clarify tenant-landlord terms of agreements and strengthen claims of tenancy when the threat of eviction rises. In the absence of a written contract, tenants could declare their tenancy to the municipality and request to pay the municipality fees attached to the rent, as mandated by the law, which will provide further evidence of residency and protect them against eviction. Finally, it is also recommended to **develop a neighbourhood-based conflict resolution unit** around local respected individuals and consider strategic litigation in specific cases affecting HLP rights.



Photo: Norwegian Refugee Council staff at work in the areas affected by the Beirut explosion. Zaynab Mayladan/NRC

Endnotes

- 1 Article 2.4 of the Law 194/2020 notes that the Directorate General of Archaeology is to protect heritage buildings within existing laws. In practice, however, the existing regulatory framework only recognizes as heritage buildings constructed before 1940, meaning that it leaves most heritage buildings in the area unprotected and public agencies with no authority to protect them.
- 2 Based on UNHCR's Technical Assessment estimate, as shared on December 15, 2020. The figure should be updated if a more recent version of the assessment dataset can be obtained.
- 3 BUL Survey in Karantina, December 2020.
- 4 NRC, (2020). Multi-sectoral needs assessment in Mar Mikhael and Karantina
- 5 According to BUL Survey in Karantina, hosted refugees make up 5% of the households in the neighborhood.
- 6 Affordable housing is generally defined as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.
- 7 Until recently, most large-scale NGOs/INGOs were reporting to the Forward Emergency Room set-up by the Lebanese Army in the Municipality's building the progress of their work. This reporting is available online at [this link](#).



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