

LEBANON'S HOUSING ECOSYSTEM

AND SELF-RECOVERY PATHWAYS
HOUSING UNIT AT THE BEIRUT URBAN LAB

Research team

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LIST OF ABBREVIATIONS AND ACRONYMS

BBED	Beirut Built Environment Database
BUL	Beirut Urban Lab
CAS	Central Administration of Statistics
CFR	Cash for Rent
DGA	Directorate General of Archaeology
DGU	Directorate General of Urbanism
DGA	Directorate General of Antiquity
ESCWA	Economic and Social Commission for Western Asia
FER	Forward Emergency Room
INGO	International Non-governmental Organizations
IRFED	Institute pour Recherché en Vue du d'veloppement
LBP	Lebanese Pound
MSNA	Multi sectoral needs assessment
NGO	Non-governmental Organization
OCHA	United Nations Office for the Coordination of Human Affairs
OFC	Occupancy Free of Charge
OEA	Order of Engineers and Architects
PCH	Public Housing Corporation
UN-Habitat	United Nations Human Settlement Programme
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
USD	United States Dollar

1 INTRODUCTION

1.1. Background

The Beirut port blast exposed the depth of the problems that plague Lebanon's housing sector. While the task of repairing an estimated 70,000 houses¹ may have seemed daunting to the local and international organizations that took up the challenge of urban recovery in Beirut and its immediate suburbs in August 2020, it was rapidly evident that the challenge was even more sizable. First, actors who intervened to repair the damage caused by the blast were struck by the decades-old decay of a substantial section of the Beirut housing stock. Neglected, sometimes abandoned, and poorly serviced, the housing stock in numerous neighborhoods of Beirut and its suburbs had visibly endured more than the port explosion.

The inadequacy of tenure arrangements was another exacerbating factor to housing vulnerability. Given that landlord/tenant agreements are frequently informal, they often lead to conflicts and sometimes evictions. Sources of tension overlap, as the parties frequently disagree on the responsibility for repair, the entitlement to post-blast compensations, and, more generally, the respective duties and responsibilities of the parties vis-à-vis each other. Those among tenants who suffer from the compounded effects of their individual vulnerability, given widespread discrimination along gender, nationality, or residency status, for example, find their ability to negotiate better rental conditions severely undermined. They consequently typically dwell in more precarious conditions.

In addition, the Beirut port blast made visible the inadequacy of urban governance structures in Lebanon, including (but not only) those entrusted with the provision of housing and post-blast recovery. Delays in setting-up an emergency response or a post-disaster recovery framework were compounded by a weak and dysfunctional framework set-up by Law 194.² Even when they were immediately concerned (e.g., housing agency, municipality), many public agencies failed to play an effective role. They instead delegated the coordination tasks to the humanitarian body and the

¹ OCHA, 14.08.2020. "Lebanon 2020 Flash Appeal"

Retrieved from:

<https://reliefweb.int/sites/reliefweb.int/files/resources/Lebanon%20Flash%20Appeal%20FINAL%2014%20Aug%202020.pdf>

² Law 194 is the regulatory framework passed on September 30, 2020 by Lebanon's parliament to organize the post-Beirut blast recovery and protect households affected by this blast.

Lebanese Army's emergency room, while actual repair works were conducted by NGOs, INGOs, and grassroots organizations.

As a result, one year after the Beirut port blast, less than a third of residents had returned,³ and the pace of return remains slow at the time of the drafting of this report. Meanwhile, attention has shifted from the immediate damage repair to a wider investigation of the factors that have undermined affordable urban shelter provision in Lebanon since the end of the Lebanese civil war in 1990. Rather than understanding damage repair as a temporary and targeted intervention that would reverse the immediate effects of the port blast, it has become necessary to locate ongoing post-disaster works within a larger understanding of the trends that have produced the inequitable urbanization of the past decade.

Fingers are first pointed towards Lebanon's land and housing agencies that have played a limited role in securing housing provision or supporting the infrastructure of inclusive urbanization. However, a proper investigation of Lebanon's housing eco-system needs to go beyond profiling housing institutions and policies. On the one hand, almost all building-development in the country is produced by the private sector. On the other hand, Lebanon's housing policies are typically the outcome of policymaking conducted in other sectors of the national economy. Thus, financial and property policies introduced in the post-civil war period to attract foreign investments into the country have sharply influenced the cost of land and housing. In addition, policymakers failed to address some of the lingering challenges of the war period, including the deteriorating housing stock, impoverishment brought about by displacement, and a poorly adjusted rent control regulation that has pitted hundreds of tenants and landlords against each other for three decades. In practice, much of the housing market is either liberalized or poorly regulated, and its access is organized through arrays of informal arrangements and temporary adjustments. While such arrangements create the possibility of shelter in the absence of better alternatives, they confine lower-income-groups to inadequate housing conditions.

Conversely, much of the burden of home repair has fallen on the residents themselves. Supported by the non-profit sector, local and international non-governmental organizations, households have managed the repair of their homes. In some cases, INGOs and NGOs have primarily taken charge of urban blocks that were repaired through a comprehensive building level strategy. However, in most cases, households have had to navigate the complicated landscape of damage assessment, relief, aid, compensation eligibility, and permitting when needed. They have also had to stitch together strategies that combine hired labor, self-help, and reliance on NGOs/INGOs to

³ Care International. 29.07.2021, "One Year After Beirut Explosion and Lebanon Faces Economic Implosion". Retrieved from: <https://www.care-international.org>

recover (at least partially) the livability of their homes. Some have also had to renegotiate rental contracts, temporary arrangements with landlords, and other legal steps that secure their shelter protection. Such arrangements were rife with inequalities, particularly given the absence of a public regulator, the unequal capabilities of NGOs who took charge of the recovery process, and pre-existing inequalities among households themselves.

1.2. Research Objectives

This research seeks to locate the current post-disaster repairs of the housing sector within an understanding of the housing ecosystem in Lebanon and its effects on recovery. The main focus of the research is to unravel the strategies that vulnerable households have set in place to secure the “recovery” of their homes following the Beirut port blast and other overlapping crises. The research further seeks to locate these strategies in relation to the frameworks of housing policymaking and post disaster in Lebanon, in order to inform future programs that aim to improve the functioning of the housing ecosystem in the country.

Accordingly, the research seeks, first, to provide a general overview of the institutional and regulatory frameworks organizing Lebanon’s land, property, and housing sectors. It does so by mapping the public actors and institutions managing the production of housing (e.g., access to land, permitting, design, financing) in the country. Through this mapping, the research identifies institutions whose decisions directly affect access to housing –even if these institutions do not immediately target housing. The research further locates this institutional framework in relation to post-disaster recovery, showing the interactions between agencies in the current context.

Within this first part, the research also maps the regulations that affect the housing sector in the country. The research specifically focuses on the “housing policies” deployed over the past 50 years to respond to low-income city dwellers’ needs. These include: (i) the direct provision of affordable shelter, (ii) the regulation of the rental sector, (iii) the disbursement of mortgages, and (iv) responses to informal settlements. Second, the research looks at the processes of post disaster recovery of the Beirut port blast. It does so by delving into specific cases where individual households affected by the Beirut port blast areas have stitched multiple repair and recovery strategies in the past months. The research (a) maps the main challenges facing residential households seeking to collect compensation and/or repair homes. It covers the successive steps through which these households seek information, financing, permitting, materials, repair work, and tenure security. The research also (b) documents the coping mechanisms and the strategies they deploy to circumvent these difficulties, paying close attention to the multiple profiles and vulnerabilities (e.g., refugees, migrant workers, women-headed households). In doing so, the research seeks to link the above policy-level problems that it investigates in relation to specific case studies in Beirut.

1.3. Report Structure

The report is divided into two main parts. Section 2 reviews the framework of housing policy in Lebanon. Section 3 reports on the post-blast recovery, as taken from the dwellers' perspective, and it investigates the level of control they were empowered to retain in the repair process. Sections 4 and 5 concludes briefly by summarizing findings and proposing recommendations.

2 LEBANON'S HOUSING ECOSYSTEM, UNDERSTANDING PUBLIC POLICYMAKING

2.1. Understanding the Context of the Blast

The first section of the report briefly reviews five dimensions of Lebanon's housing policymaking to locate the post-disaster shelter repairs in the context of public policymaking. In doing so, it highlights a bias in public policymaking that prioritizes the role of land and housing as investments over their role in shelter provision (Figure 1).



Figure 1: Skyscrapers dominating the skyline of the city, October 2019. Photo: Abir Zaatari.

2.2. Methodology

To portray the housing policy framework, the research team assembled studies, decisions, regulations, and projects that generate the public framework affecting housing acquisition for low-income city dwellers in Lebanon. Four main channels of housing acquisition were identified: (i) Public Housing, (ii) Rent, (iii) Informal Settlements, and (iv) Mortgages. By tracing these policies, the aim was to show the impact of public policymaking on the processes of housing acquisition available to low-income city dwellers. It is noteworthy that these mapped regulations, projects, and decisions were not conceived within a common framework or engineered specifically under the housing policy banner. Instead, researchers stitched decisions that had a substantial incidence on the use/exchange value of housing.

To understand the organization of the housing sector, researchers next analyzed the above mappings to respond to the following questions:

- What are the *institutions that issue* and/or manage these regulations? How were they assembled to elucidate decision-making frameworks?
- When does policy change happen? Is it influenced by popular mobilization? Large-scale crises? The recommendations of international organizations and experts?
- How do various policy interventions conceive housing? More specifically, how do they balance between the exchange and use values of housing?

2.3. Institutional Mapping and the Building Sector

The Lebanese constitution enshrines the right to housing through law (58/1965), which recognizes public agencies as responsible for facilitating access to housing for low and middle-income nationals. However, the consequent implications of that responsibility in facilitating housing affordability are not reflected in the institutional and regulatory set-ups operating on the ground in post-war Lebanon. Indeed, there is no champion for housing in today's Lebanon. Instead, as shown in the mapping (Figures 2-4), influential agencies capable of influencing the housing framework have tended to value the investment potential of land, even when it came at the expense of the right to housing. Who are the public agencies officially entrusted with enacting the right to housing? The organization of the housing sector is currently delegated to the Public Housing Corporation. In addition, municipalities are mandated to respond to the need for affordable housing. Both agencies are weakened public actors with limited prerogatives and powers – in practice, if not by law. Aside from these two agencies, numerous other actors influence processes of housing acquisition in Lebanon (Figure 3).

Two types of actors and institutions influencing the housing sector in Lebanon were mapped. These are: (i) public institutions that directly regulate housing and its production and (ii) institutions who directly and significantly influence the production and exchange of housing. The mapping accounted for a total of 35 agencies that were

organized along a spectrum of influence and commitment to the right to housing (Figure 2).

On the legislative front, the Lebanese parliament is tasked with ratifying laws proposed by parliamentary committees, members of parliament, or government cabinet ministers. None of these bodies considers housing a priority. Furthermore, there are no parliamentary committees dedicated to housing. Instead, housing-related legislative matters have fallen on the Committee for Human Rights⁴, which does not include a housing specialist.

Moreover, housing has been excluded from the executive body since the dissolution of the Ministry of Housing in the year 2000, shifting the weight of the housing question in the cabinet to the overburdened Ministry of Social Affairs. Conversely, local authorities (Municipalities) have provisions empowering them to intervene in the housing sector. Still, their prerogatives are subdued to too many red tapes, and they often lack the financial capabilities (and will) to intervene in the sector⁵. In the absence of a Ministry of Housing, the Public Corporation for Housing (PCH) reports to the Ministry of Social Affairs (law 539/1996). The Agency lacks the necessary political clout, financial independence, or executive decision-making needed to intervene effectively in the housing sector. Since its establishment as a corporation in 1996 (in lieu of an agency), the PCH has only focused on providing affordable housing loans that it disburses in partnership with private banks.⁶

Looking at the institutional framework, one notices a palette of relief agencies and crisis-response organizations historically established for temporary housing relief. Some of these agencies have directly provided housing, as in the refugee fund in the post-civil war context or Taamir in the post-1959 earthquake. These agencies nonetheless operated only in narrow windows of post-disaster responses after which their role was consistently placed on hold (see [Section 2.4.2](#) for more details).

Over the years, the only noticeable efforts in direct housing provision have been sparse interventions typically conducted by religious actors who have built (modestly) housing targeting exclusively members of their religious communities. These provisions fail to meet the rising needs of the population, while they also reinforce religious divides and

⁴ More on Human Rights Committee here: <https://www.lp.gov.lb/ViewContentRecords.aspx?id=39>

⁵ Research mapping the growth machine in Beirut showed that many members of the municipality are either closely connected to real estate developers or are heavily involved in the real estate development sector. Through relying heavily on the permit fees as a main source of municipal revenues, municipalities shifted towards incentivizing real estate development at the expense of other productive sectors of the economy.

⁶ Mhanna, M. (2019). "What Housing Policies in Lebanon?" Legal Agenda. Retrieved: <https://legal-agenda.com>

affiliations since they allocate housing on the basis of religious affiliations, not citizenship rights.

This institutional set-up implies that housing acquisition in Lebanon is happening primarily through the market, either through direct acquisition or through rental arrangements. As fully-fledged later in this report, the rental sector has been increasingly liberalized and deregulated. Furthermore, most tenants rent in informal conditions without written agreements and/or registered contracts, which places the organization of their transactions outside the scope of our institutional mapping.

A visible and aggressive role on the institutional map of the housing sector is played by banks and private developers. Over the past three decades, these sectors have benefited from powerful incentives that encouraged them to invest in real estate and enhance the value of land as an asset (Figure 5). Thus, property laws and urban and building regulations were redesigned to render investments in land attractive and channel direct foreign investments to Lebanon's real-estate sector. Central Bank subsidies incentivized banks to extend generous loans to building developers. At the same time, vacant properties were exempted from the property and municipal taxes, and changes in the regulatory and property frameworks intensified development ratios exponentially.⁷ During this period, regulations were also changed to facilitate access to property for foreigners⁸, while zoning and building laws intensified consistently building development.⁹ Conversely, the housing sector became vulnerable to market trends, and shelter affordability was sidelined. The combination of these policies has turned Lebanon's cities, mainly Beirut, into a massive redevelopment site.¹⁰ In this context, the PCH's role as the leading housing agency has been reduced since 1999 to the provision of long-term subsidized housing loans to low- and middle-income households, which excludes a large portion of more vulnerable populations¹¹ and limits housing access channels to property acquisition through the market.^{12,13}

⁷ For more, see the Beirut Built Environment Database at:

<https://www.beiruturbanlab.com/en/Details/561/built-environment-database>

⁸ Law 296/2001 reduced property taxation for eligible non-Lebanese purchasers (from 11% to 6%) and reduced the restrictions it had placed on non-Lebanese buyers to purchase land.

⁹ Law 646/2004 increased allowable built-up area by around 25%

¹⁰ According to the Beirut Built Environment Database surveys, more than 10% of Beirut's stock was redeveloped between 2002 and 2012

¹¹ Eligibility de-facto excludes urban majorities since it requires a Lebanese nationality as well as a minimum income well above the means of at least 70% of the population.

¹² The recent turn in the Lebanese economy has prompted the PCH to stop giving out new loans to the public since 2018. To date, its only response to the crisis has been putting out a proposal for a housing policy to mitigate the crisis without including structural changes and sustainable strategies on how the housing sector operates. This proposal remains unratified by parliament to date.

¹³ Housing loans have also been disbursed by the Housing Bank. In the post-civil war era, the Housing Bank was largely privatized, with only 20% of its shares remaining publicly held.

Furthermore, the planning doctrine is heavily organized around the concept of property as an economic asset. Planning agencies were weakened in the past decades while building developer-led expansion became the norm as more facilities of investment and fewer restrictions were introduced (e.g., increase in exploitation factors, absence of taxation on vacancy or speculation, not levying the betterment tax). Governmental agencies and institutions that regulate land and organize property have been reduced to administratively tracking ownership and regulating transactions (e.g., Land Registry, DGA, DGU, Directorate General of Cooperatives, and municipalities). Thus, the increased formalization of land and property and the absence of planning-led interventions have served to enshrine property as an economic asset whose exchange value trumps its value as shelter.

Formal Decision Making and Involvement in the Housing Sector

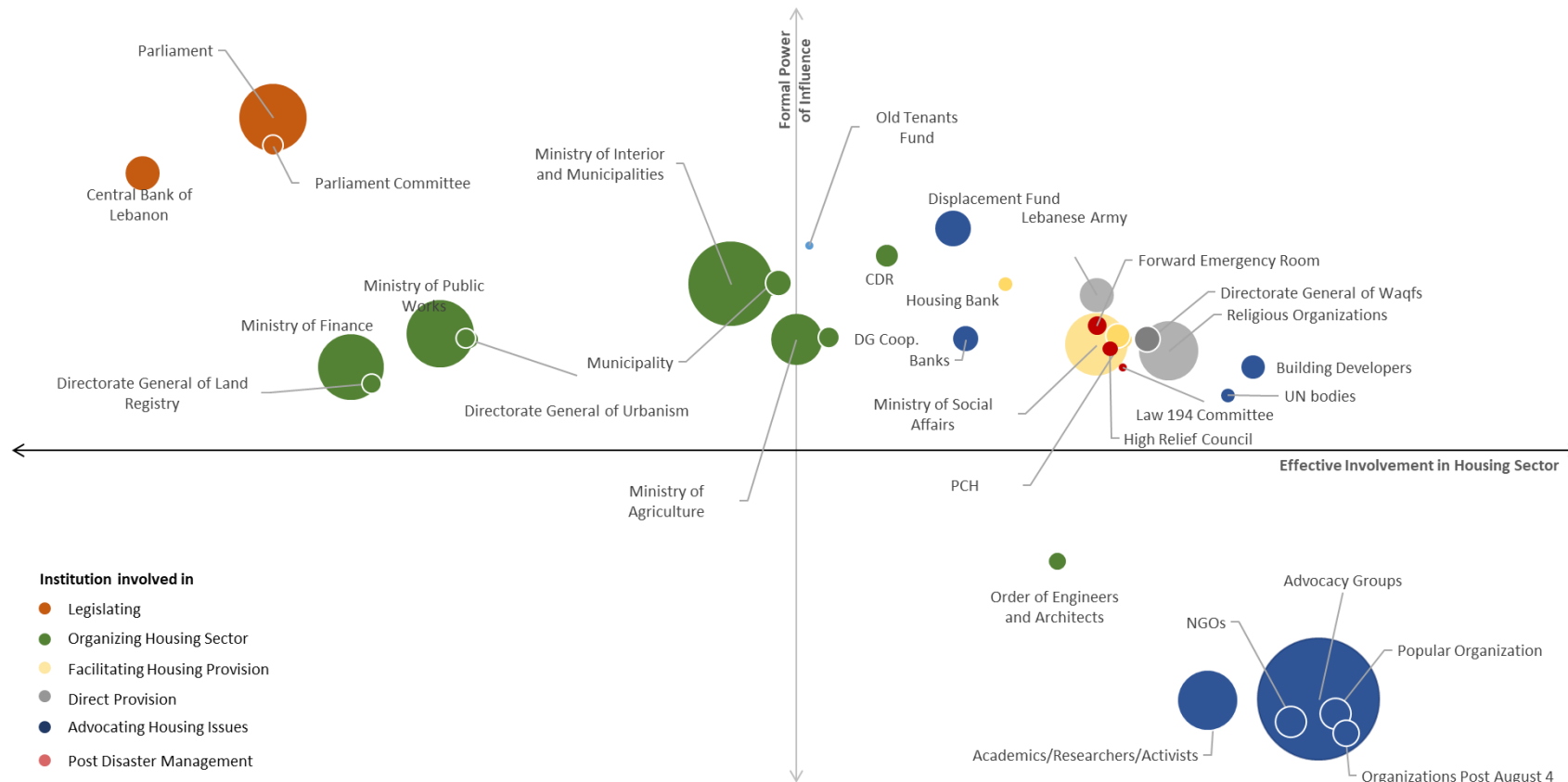


Figure 2: Formal Decision Making and Involvement in the Housing Sector

Actual Decision Making and Involvement in the Housing Sector

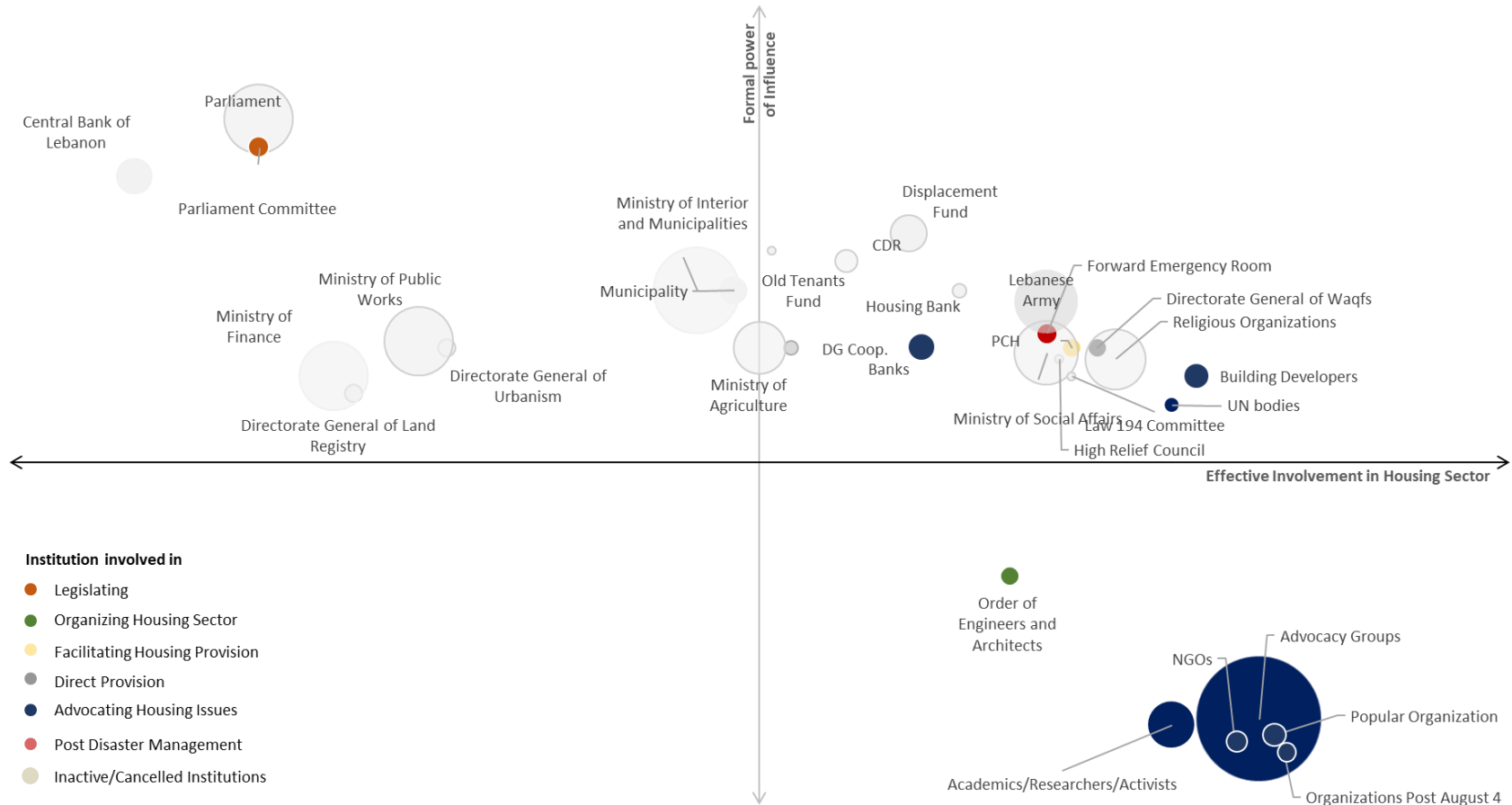


Figure 3: Active Decision Making and Involvement in the Housing Sector

However, this economic asset is often inaccessible to a population increasingly suffering from unemployment, precarious legal status, and poverty. As a result, informal arrangements (e.g., squatting, informal rent, communal living) are the only means of securing housing for a large portion of the population, and a significant portion of housing arrangements operates outside the state and its institutions. The state's inability –or reluctance— to expand the portfolio of housing acquisition channels excludes a significant percentage of dwellers from formalizing housing arrangements and therefore attaining shelter security. It also generates a data-poor environment where information is scarce, therefore jeopardizing service provision, equitable taxation, and, more generally, the formulation of informed housing strategies. In sum, the institutional framework that regulates housing affordability is weak and disintegrating. Multiple public agencies operate in isolation from each other, without explicit consideration of the impacts of their interventions on housing strategies. Yet, it seems that the policies put forth by these actors have mostly served to perpetuate the intensification of market forces in the housing sector. In this context, the PCH, which is effectively the only national housing agency with the mandate to act as an overarching public body capable of strategizing and designing an equitable housing policy, is subdued or sidelined. Furthermore, its powers and authorities are limited compared to the influential banking sector and other vested interests in real estate. To date, the burden of the housing mission has fallen on multiple advocacy groups, political activists, and community organizations that regularly sound the alarm about the housing crisis but have little recourse to address it.

These trends are clearly visible in Figure 2, Figure 3, and Figure 4, which mapped the institutional set-up and visualized the positions of various actors in relation to their endorsement of the right to housing or the priority of real-estate investment. Figure 2 proposes an institutional map classifying actors visually along two axes: the official decision-making authority (vertical) and the championing of housing as a right (horizontal). To show the dissonance between the official and effective roles of various agencies, Figure 3 reproduces the institutional map but shades in gray all inactive or canceled institutions. Figure 3 shows powerfully the disinterest of public actors in the housing question. Figure 4 attempts a classification of all the laws and regulations later fleshed out in this study and affecting access to shelter (through rent, squatting, buying) along both chronological (hence historical) trends and the respective weight they give to the use and exchange values of land. The figure shows a heavy shift towards the right (or the value of land/housing as assets) in the post-civil war era, which is marked by the location of the central axis.¹⁴

¹⁴ For methodology of evaluation and full list of regulations please refer to [Annex 02](#)

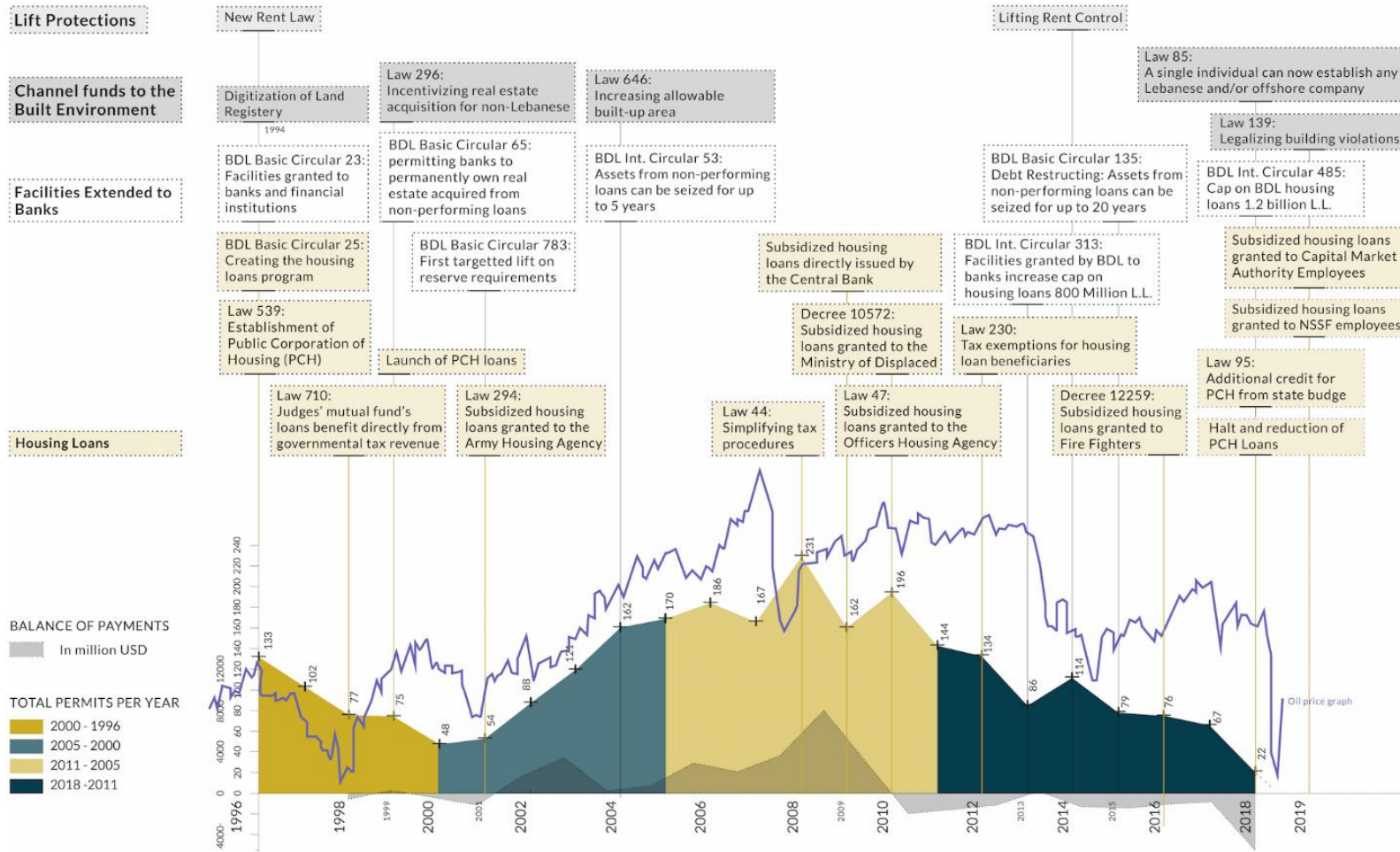


Figure 5: Real Estate Development Activity in Beirut (1996-2019) in Relation to Public Policies, Building Regulations, and Financial Incentives. Source: Beirut Urban Lab, 2019

2.4. The Housing Sectors¹⁵

2.4.1. Rental

Rent is the primary channel through which Lebanese households access housing in urban areas. In 1970, rent was the preferred mode of housing acquisition for the majority of urban dwellers. Hence, about 77% of Beirut's households accessed housing through rent.¹⁶ This percentage measures formal rent at the date, those recorded in official records. Since then, and owing to a deficient regulatory framework, numerous changes have occurred, with the percentage of official rent dropping. Conversely, informal rent has considerably increased, and the formal housing market has shifted towards homeownership, as shown in [Section 2.4.3](#).

i. The Regulatory Framework

The regulatory framework that organizes Lebanon's housing rental sector dates back to the French Mandate period (1932). Folded within Chapter 4 of the Contracts and Obligations Law, the framework defines the relations of two transacting parties, landlords and tenants, within the prerogatives of the contractual freedom that it upholds. The law only accounts minimally for the unique nature of housing and the potential protections needed to uphold the right to shelter (e.g., restrictions on evictions). This framework remains largely in the spirit of current rental regulations that limit protections to tenants to minimal restrictions (e.g., contract duration).

ii. Protection through Exception

Housing protections were primarily the result of moments of exception that triggered special protections. As of 1936, a series of unfolding crises (Figure 6 & Figure 7) triggered restrictions on contractual agreements, extending exceptionally rental contracts and periodically freezing rent increases without nonetheless revising the free market framework in which new agreements were developed. They amounted to undeclared rent control. The situation remained unchanged until 1992 when Law 159/92 and Law 160/92¹⁷ were introduced, bringing in a two-tier regulatory approach: On the

¹⁵ Refer to Figure 4 for an overall historical reading and assessment of housing regulations

¹⁶ Sadik, R. 1996. "Nation Building and Housing Policy: A Comparative Analysis of Urban Housing Development in Kuwait, Jordan, and Lebanon."

Unpublished doctoral dissertation, Department of City and Regional Planning, University of California at Berkeley, Berkeley.

¹⁷ Article 15/92 liberalized all leases signed after July 1992 while Article 160/92 kept those signed before July 1992 under rent regulation creating a dual rental market.

one hand, Law 159/92 introduced an amendment to Article 543 of the Contract and Obligation Law stipulating that all new rental agreements were liberalized with only constraints on the duration of the contract (3 years).¹⁸ On the other hand, Law 160/92 granted “exceptional” protection to pre-1992 contractual agreements that prevented evictions and maintained rents to substantially lower than market value. Between 1992 and 2014, exceptional protections were extended seven times with the premise that a new rental policy is underway, with periods of legal limbo in which landlords and tenants fought over apartments in legal courts. These exceptional protections, it is noteworthy, responded to popular protests and the organization of tenants rather than a well-targeted need assessment. They hence operated in an environment of tenants’ mobilization with no evidence of the actual number of protected units, the vulnerability of households protected, and/or their relative wealth vis-à-vis landlords.

The effects of the rent control on the right to housing were consequently mitigated. On the one hand, the de-facto rent control undeniably protected numerous vulnerable households, many of them elderly, from eviction or displacement. On the other hand, the de-facto rent control is often blamed for widening the rent gap, generating huge tensions between tenants mobilized to protect their right to housing and landlords eager to benefit from the real-estate booms. Consequently, tenants lived in the constant threat of eviction, and landlords deliberately left their property run down or took tenants to court, effectively resolving rent control as a matter of private property dispute between two parties rather than a framework of housing policymaking. The threat of eviction for tenants further mounted when, in 2014, a new rental law was passed to suspend all rental protections within a timeline of 9 years. Repelled initially, the revised rental law was eventually passed in 2017, committing to raise rents annually and place all rents by 2026 under the liberalized 1992 law. Since then, none of the intermediate measures introduced by the 2017 law were effectively implemented, including the special fund introduced to manage the intermediary period. It was also through an exception that the post-blast regulatory framework approached tenants in the aftermath of the August 4th explosion. Indeed, Law 194/2020 placed an exceptional hold on evictions that extended over a full year after the blast and required landlords to keep rental rates fixed for that period. The effectiveness of this exception in protecting residents has been relatively low, given the high levels of informality in rental arrangement (especially when compared to the pre-1992 contracts). The exception has also now expired, and a legal proposal to renew it was not approved.

¹⁸ Even with the devaluation of the currency as of the 1980s, the rental value remained fixed, which means that landlords’ revenues became insignificant.

iii. An Informal Framework of Exchange

Several surveys of the contractual modalities of rental agreements in Lebanon's cities indicated that they take one of four forms: (i) Pre-1992 protected contracts, due to expire in 2026, (ii) Officially registered contracts, (iii) Unrecorded contracts, and (iv) Informal arrangements.¹⁹ The majority of tenants occupy their units informally, which means they have either not recorded the rental contract or rented units that are not eligible for tenancy (e.g., sublets a unit under old rent control). Parties typically rely on oral contracts and/or informal arrangements. While lawyers argue that such arrangements are legally valid, they evidently provide lower protection to tenants that fail to provide sufficient tenure security, particularly in the current financial melt-down and post-disaster recovery.²⁰ Thus, numerous vulnerable residents in the neighborhoods affected by the port explosion reported being evicted in the blast's aftermath, as landlords sought to collect compensations themselves. Others were evicted after repairs were conducted, once landlords found it possible to rent out units to higher-paying tenants. Conversely, wary of a possible new rental protection that would strip them from profits they expect to reap from their properties, numerous landlords are reluctant to rent their units and strictly opposed to any registration. Others also rent out exclusively to vulnerable population groups (e.g., migrant workers, refugees) that they expect to evict whenever they find it adequate, without respecting the legal process.

¹⁹ Fawaz, M. Zaatari, A Mneimneh, S. Hamdar, L. & Alleik, F. (2021). Housing, Land, and Property in areas affected by Beirut Port Blast. Norwegian Refugee Council.
NRC & Save the Children, (2014). Evictions in Beirut and Mount Lebanon: rates and reasons.
Fawaz, M., Saghiyeh, N., & Nammour, K. (2014). Housing, Land & Property Issues in Lebanon: Implication of the Syrian Refugee Crisis. Beirut: United Nations Human Settlements Program.

²⁰ Legal Agenda & Public Works Studio (2021). A Legal Guide on Reconstruction and Compensations in Blast affected areas.

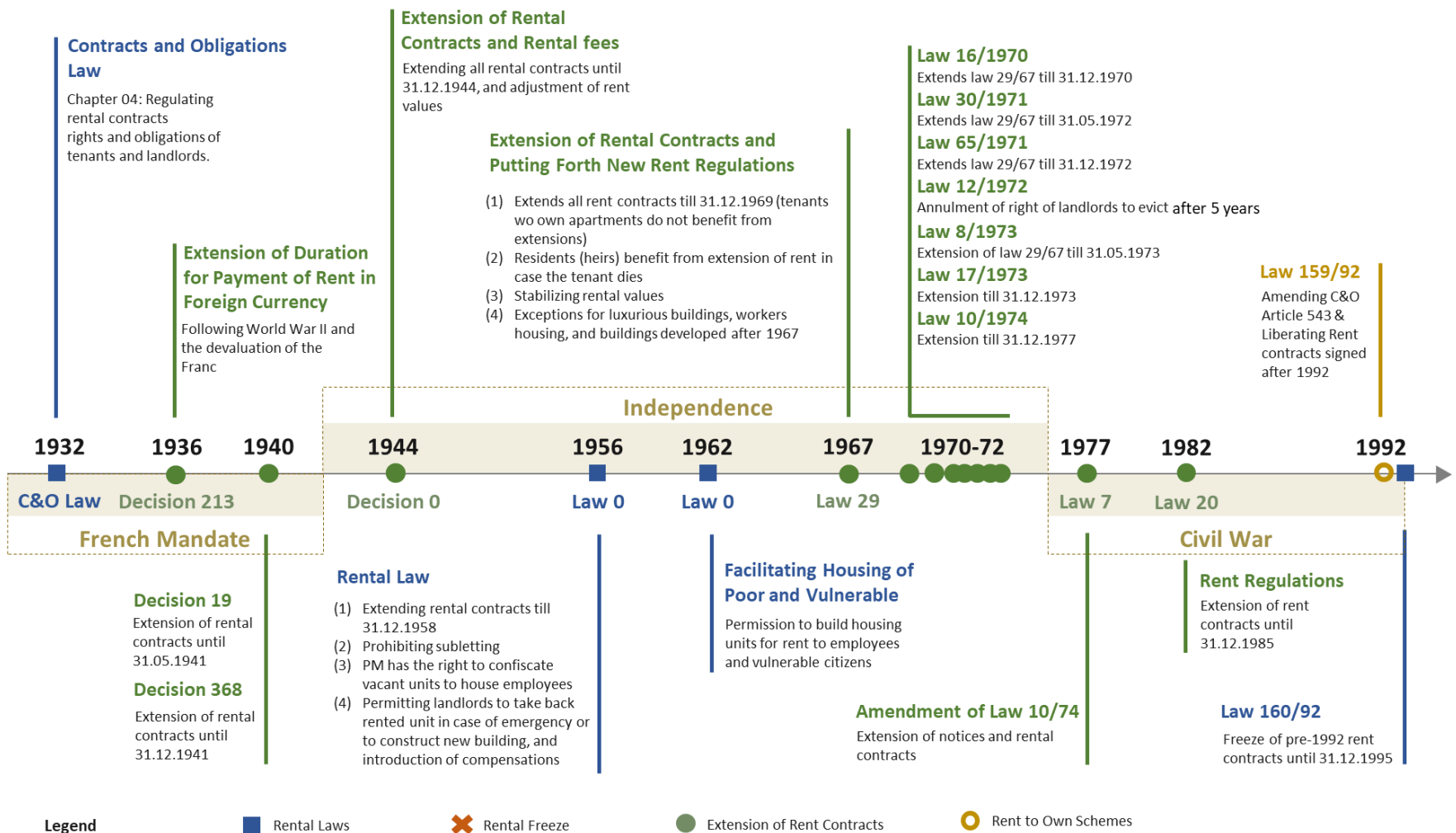


Figure 6: Rent Regulatory Framework.

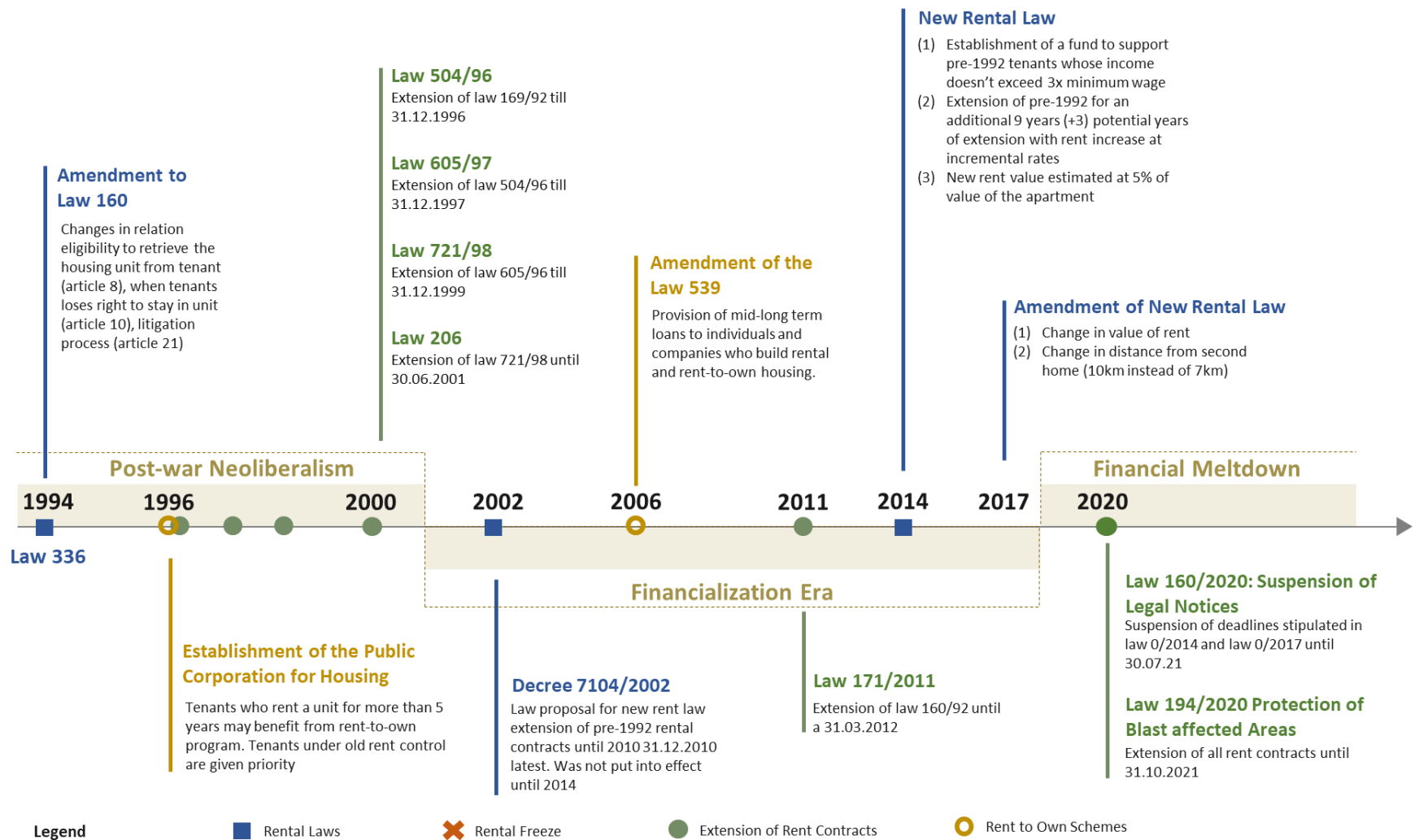


Figure 7: Rent Regulatory Framework.

2.4.2. Public Housing

i. The Regulatory Framework

Lebanon counts only a few examples of direct subsidized provision of affordable housing, and these examples mostly provide textbook models of the failure of public sector interventions. Even in the heydays of the modern nation-state, when numerous foreign missions were invited to advise the national government on development strategies, very few recommendations were translated into actual development. Instead, most decisions to build housing (before and after the post-civil war) were caught up in a political quagmire. Additional large-scale subsidized housing projects were built by religious or political organizations, including the Municipality of Bourj Hammoud, who worked in partnership with Armenian religious national institutions. All state-built housing projects are partially squatted, poorly maintained, and they all lack basic amenities and management structures. Projects initiated by religious organizations are in unequal conditions, some are well built and maintained but others suffer from poor conditions.²¹

ii. Public Housing as Crisis Response

Aside from housing built for Lebanese Army officials, almost all direct public interventions in housing provision were initiated in the aftermath of large-scale crises, as in the post-1956 earthquake or the end of the Lebanese civil war. Thus, Taamir, the agency entrusted with the post-earthquake recovery in the late 1950s built a minimal number of housing units. Its best-known project is located in the vicinities of the city of Saida (South Lebanon), in the outskirts of the Palestinian Refugee Camp of Ain el Helweh. The project was squatted before completion in the early 1960s. To date, the project stands with conflicting property claims, illegal additions, and dilapidated conditions. A recent intervention from an MP in the region has sought to regularize the project and transfer property to occupants in an effort to generate ownership over the project and contain the threat of extremist violence attached to the area. The project remains on hold. Furthermore, the Taamir was dissolved in 1977, and its properties were transferred to the Housing agency and subsequently to the Public Corporation for Housing, the post-war established housing agency. Conversely, the Displacement Fund

²¹ In the areas affected by the blast stands a partially damaged municipal housing complex built by the Armenian municipality of the neighborhood. A remnant of the 1960s, this public project once housed Lebanese-Armenian refugees in livable conditions. The project was well-maintained until the passage of a highway through the neighborhood in the mid-1990s, which led to the demolition of half of its units, leaving the remaining building structures in poor conditions.

built a single large-scale project in North Lebanon, within the city of Tripoli. Similar to Saida, the project was partially squatted before completion, and it stands today in deplorable state, although a substantial number of residents have paid for their units and invested in their improvements.

iii. The Agency of Public Housing Projects' Residents

Despite the difficult conditions, many residents of large-scale housing complexes are mobilized and looking to play an active role in improving the residential spaces in which they dwell. In Taamir (Saida) and Qobbeh (Tripoli), residents are mobilized to play a positive role. In Taamir, residents have responded positively to the above mentioned initiative to extend freehold titles and sought to complement it with an upgrading intervention.²² As for the residents of the Qobbeh public project in Tripoli, they too are mobilized since 2017 in a campaign to regularize their complex and improve its maintenance. It is noteworthy that both buildings are caught in legal limbo, with complex conditions and needing interventions to clarify ownership and introduce building management options and upgrading. A main bottleneck is the weak capacity of the public housing agency.

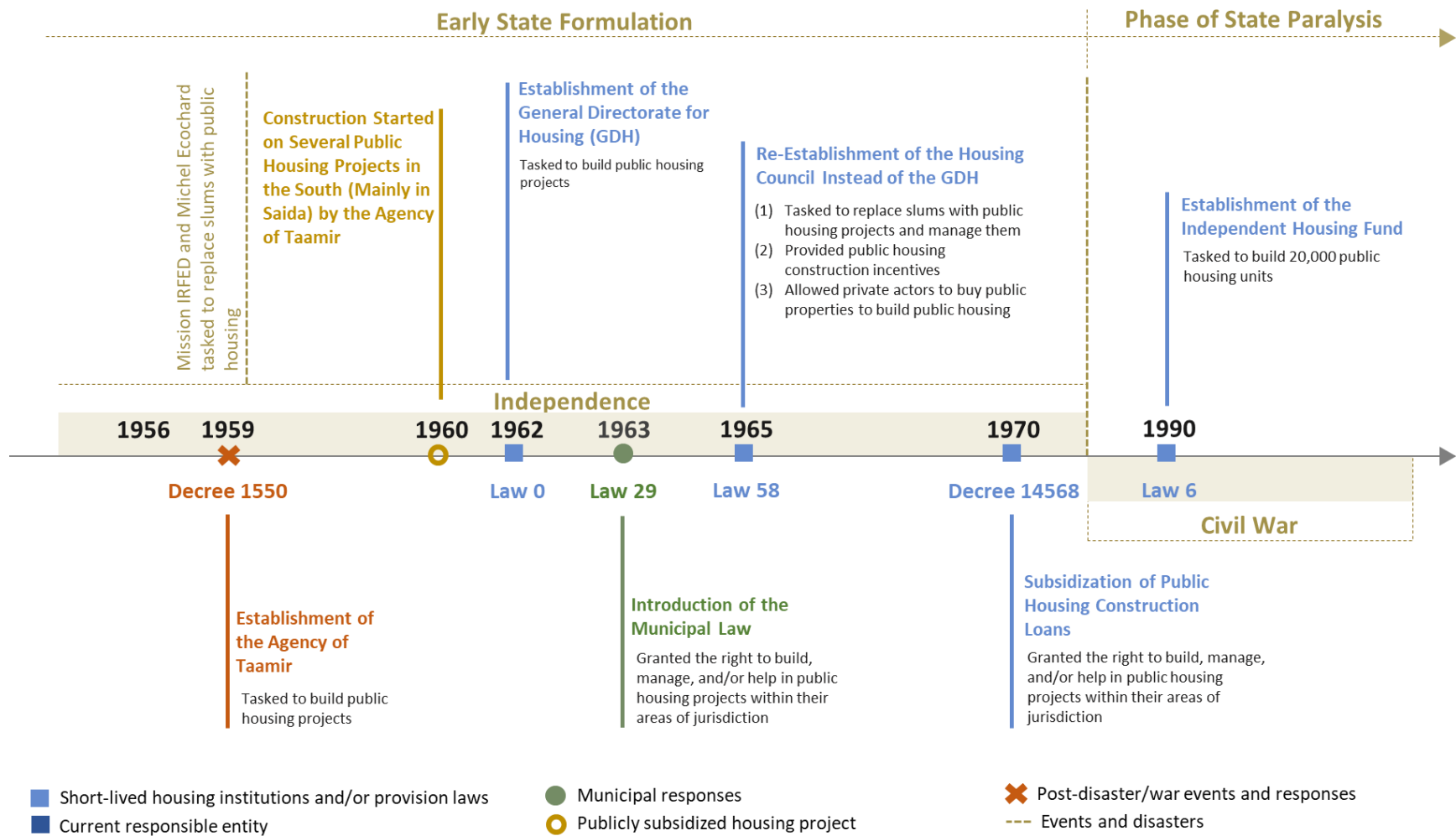


Figure 9: View of the AL Qobbeh Housing Project. Source: Al Modon Newspaper (Thesis Abdel Samad).



Figure 8: Current Situation of the Social Housing Prototype in Taamir. Source: MUD Thesis Valerie Kassem.

²² UNDP is currently undergoing rehabilitation works of building in Taamir



* This framework covers projects provided directly by the state. It does not include other numerous housing projects indirectly provided by religious institutions or the private sector.

Figure 10: Lebanon, Direct Housing Provision by State Agencies*.

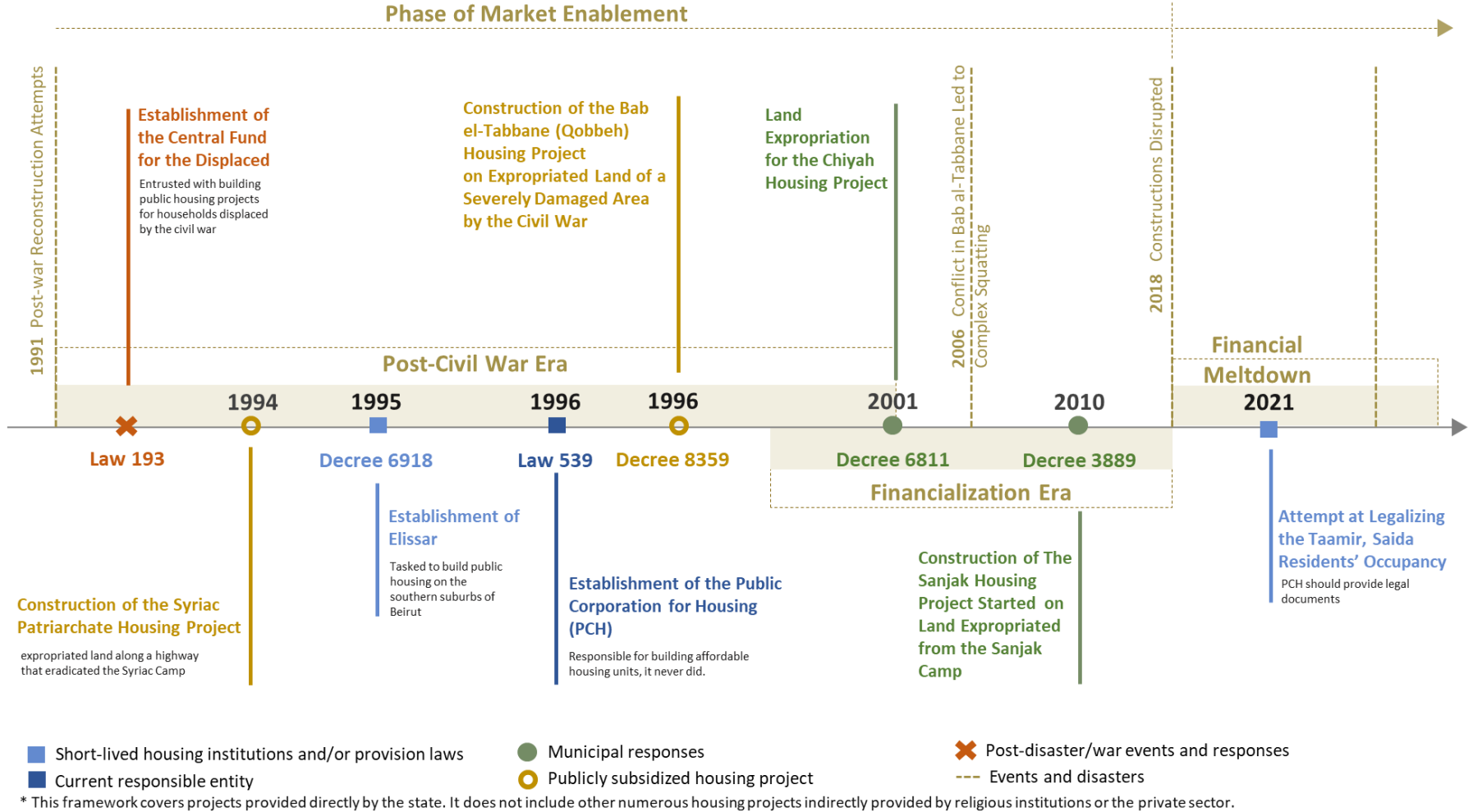


Figure 11: Lebanon, Direct Housing Provision by State Agencies*.

2.4.3. Mortgage Arrangements

i. The Regulatory Framework

The post-civil war era was characterized by a shift to the market-enablement strategy that formed the mantra of the 1990s. This shift coincided with a financial strategy that sought to channel capital into the built environment. In housing policy, it translated into the adoption of subsidized mortgages as the central housing strategy.²³ In total, about 120,000 housing loans have been provided since 1999, of which 100,000 are subsidized.²⁴ In other words, about 1/10 households benefited from a subsidized loan or 10% of the population in the last two decades. The leading provider of subsidized housing loans in the Public Corporation for Housing, the rebranded housing agency that partners with an array of private banks in the provision of housing loans.

There are four typical forms of loans that can be classified into four categories (Figure 12):

- a. Loans taken commercially directly from private banks [20,000];
- b. Loans targeting individuals considered in need of subsidies (middle class) [roughly half the total number of loans [56,000] since 1997];
- c. Loans targeting public servants (multiple categories);
- d. Loans disbursed by the Central Bank²⁵.

ii. Loans for the Rich and the Poor

Not all loans were targeting lower-income groups in need. PCH loans targeted lower middle-classes throughout the country, following strict eligibility criteria (e.g., Lebanese nationals, age, income, job security) to purchase apartments deemed within an affordable range (i.e., size, cost). Still, the floor of the mortgages is well above the means of the vast majority of Lebanese families.²⁶ In addition, at least fifteen different forms of subsidized loans were extended to public sector employees, many of which targeted lower-level agents. Other loans, however, served a financial prerogative and were not attached to housing needs. Thus, in the last decade, mortgages were extended

²³ Housing loans were already in place as a housing strategy at least since 1977, they however became the main/only housing strategy in the post civil-war era. For more see For more see: Pretson, S. (06.03.2018). No Stimulus, No Problem: The Potential Silver Lining in the Restriction of Subsidized Mortgages. The Executive Magazine. Link: <https://www.executive-magazine.com/real-estate-2/no-stimulus-no-problem>

²⁴ Lahhoud, R. (2020). An overview on Loans disbursed by the Public Corporation for Housing

²⁵ These loans mostly targeted well-off loan takers and responded to the need for the Central Bank to channel capital into the built environment.

²⁶ Thus, the minimum salary required to secure a housing loan corresponds to the top 17% of household earners according to the surveyed household revenues by the Agence Centrale de la Statistique.

to expatriates, well-off individuals (through the central bank), and secondary homes, reflecting the importance of the mortgage tools in the financial policy framework.

iii. Loans in times of crisis

Lebanon's overlapping crises have reshuffled the cards for mortgage holders. In the first months of the political and economic crisis, hundreds of households could not pay their mortgage installments. The Beirut Urban Lab study conducted in 2020-2021 (Figure 13) indicated that one in three mortgage holders in Beirut had failed to pay their subsidized housing loans in the past year²⁷. These households faced the looming threat of losing a life-long investment in addition to shelter security. Since then, however, several regulations (laws 194/2020 and 199/2020) have exceptionally extended deadlines on payment and delayed foreclosures. Additional extensions have been on the table, but their effects on the right to housing are mitigated in the context of the currency devaluation since these extensions prolong the repayment duration for defaulters. These extensions may also only defer the loss if no interventions are made since they defacto increase the cost of insurance, which may force low-income mortgage holders into worse conditions in the long run. As the Lebanese currency lost 90% of its value, loan repayment became affordable for numerous households. According to the Public Corporation for Housing, at least 5,000 borrowers have closed their loans in the last months of the crisis, taking advantage of the currency devaluation. Still, a few households are at severe risk of foreclosure.

²⁷ Ongoing study conducted at the *Beirut Urban Lab* on the experiences of those who took subsidized housing loans in Municipal Beirut in the aftermath of the overlapping crises.

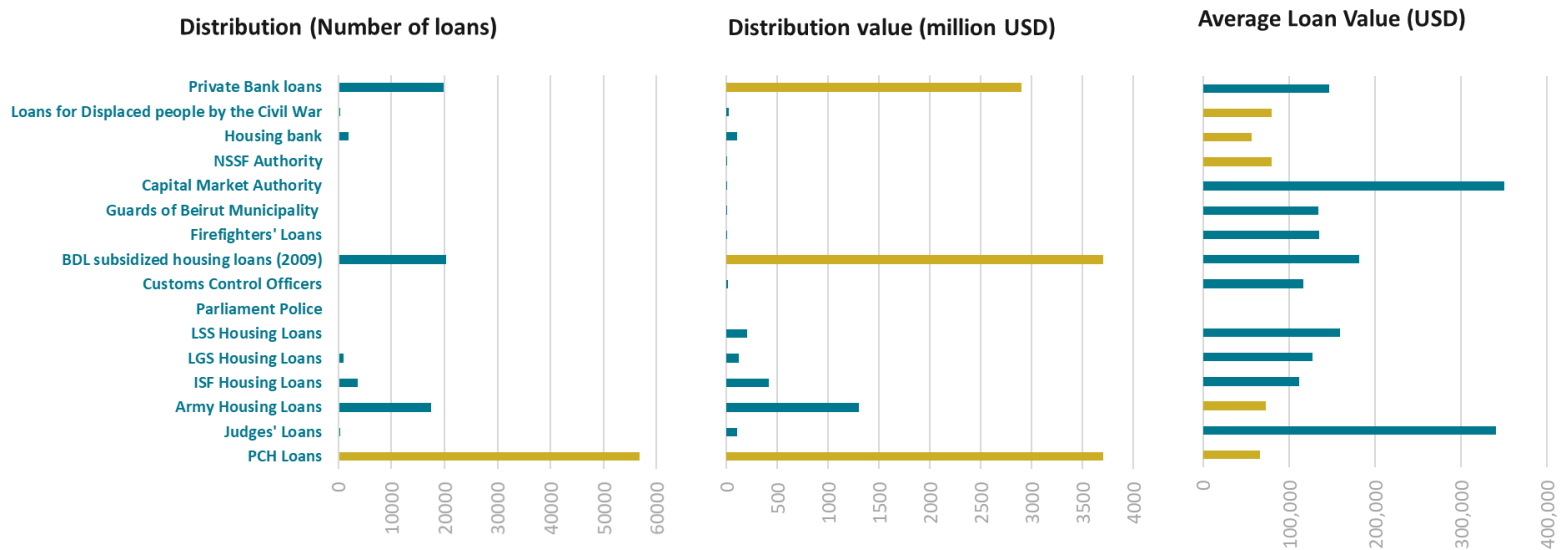


Figure 12: Housing loans distribution. Source: Social Protection and the Missing Middle research (BUL), 2021. (Data on loans from BDL until 2017)



Figure 13: Experiences of Mortgage Holders at the Beginning of the Crisis. Source: Social Protection and the Missing Middle research (BUL), 2021.

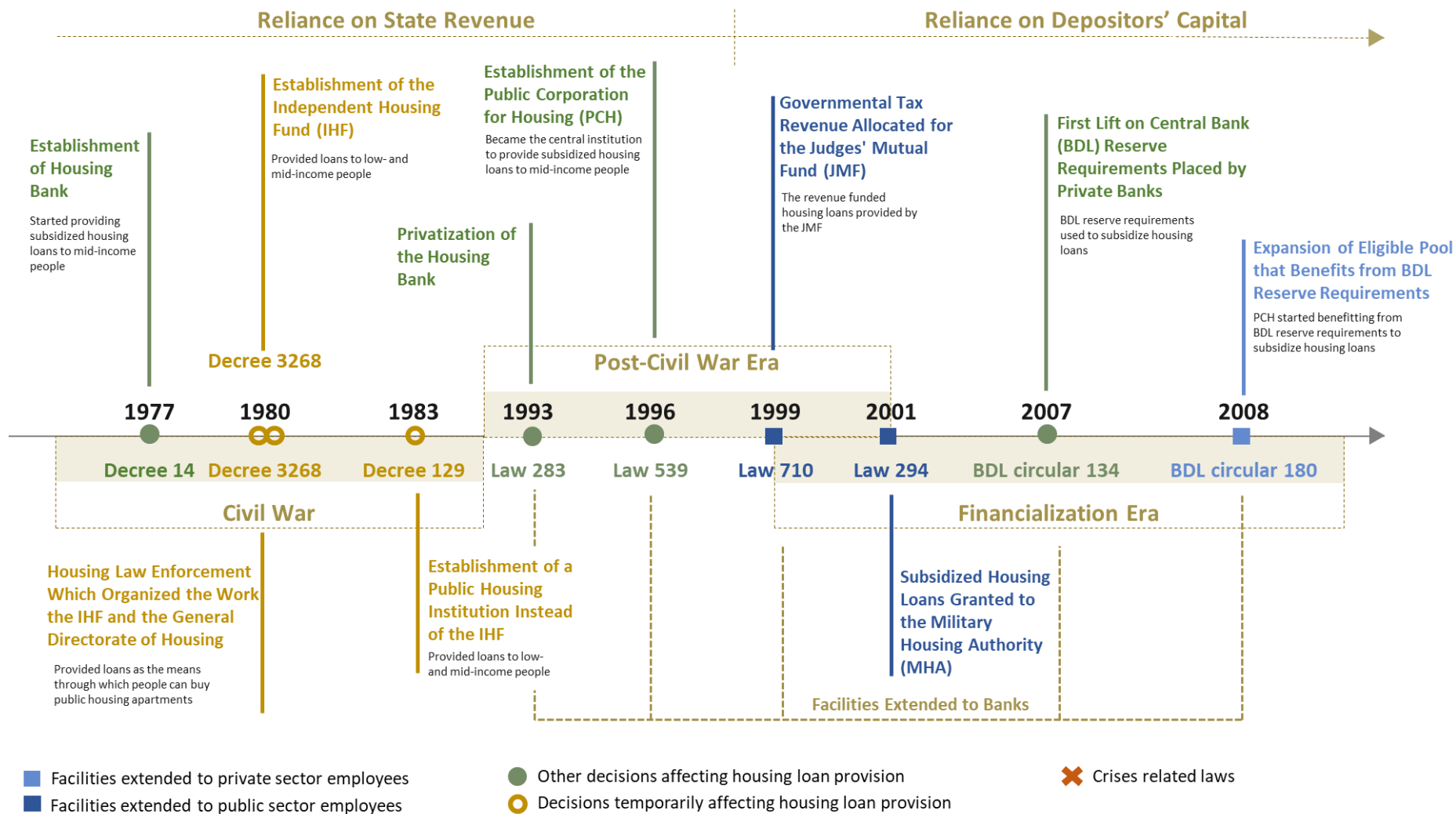


Figure 14: Housing Loans: Regulatory Framework.

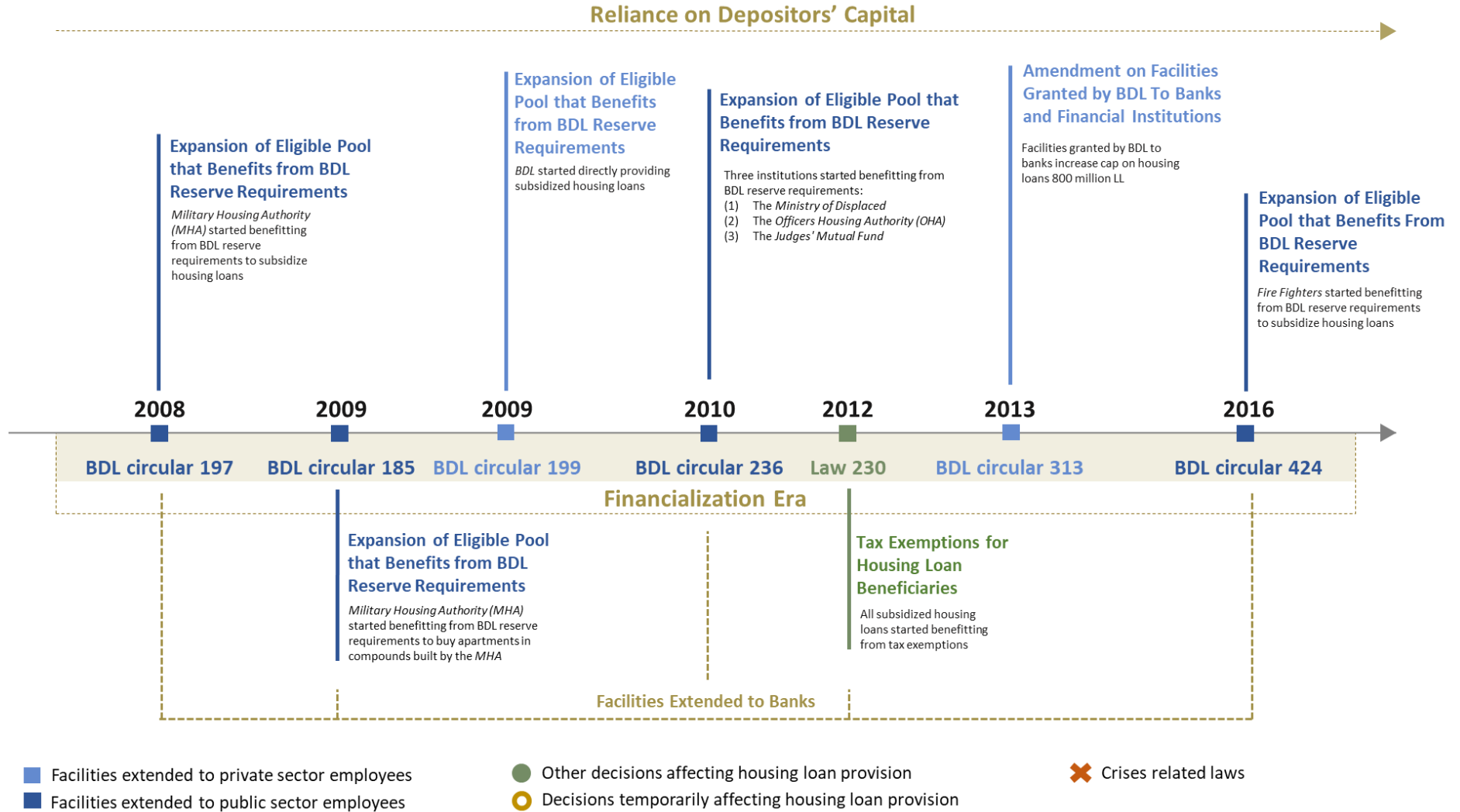


Figure 15: Housing Loans: Regulatory Framework.

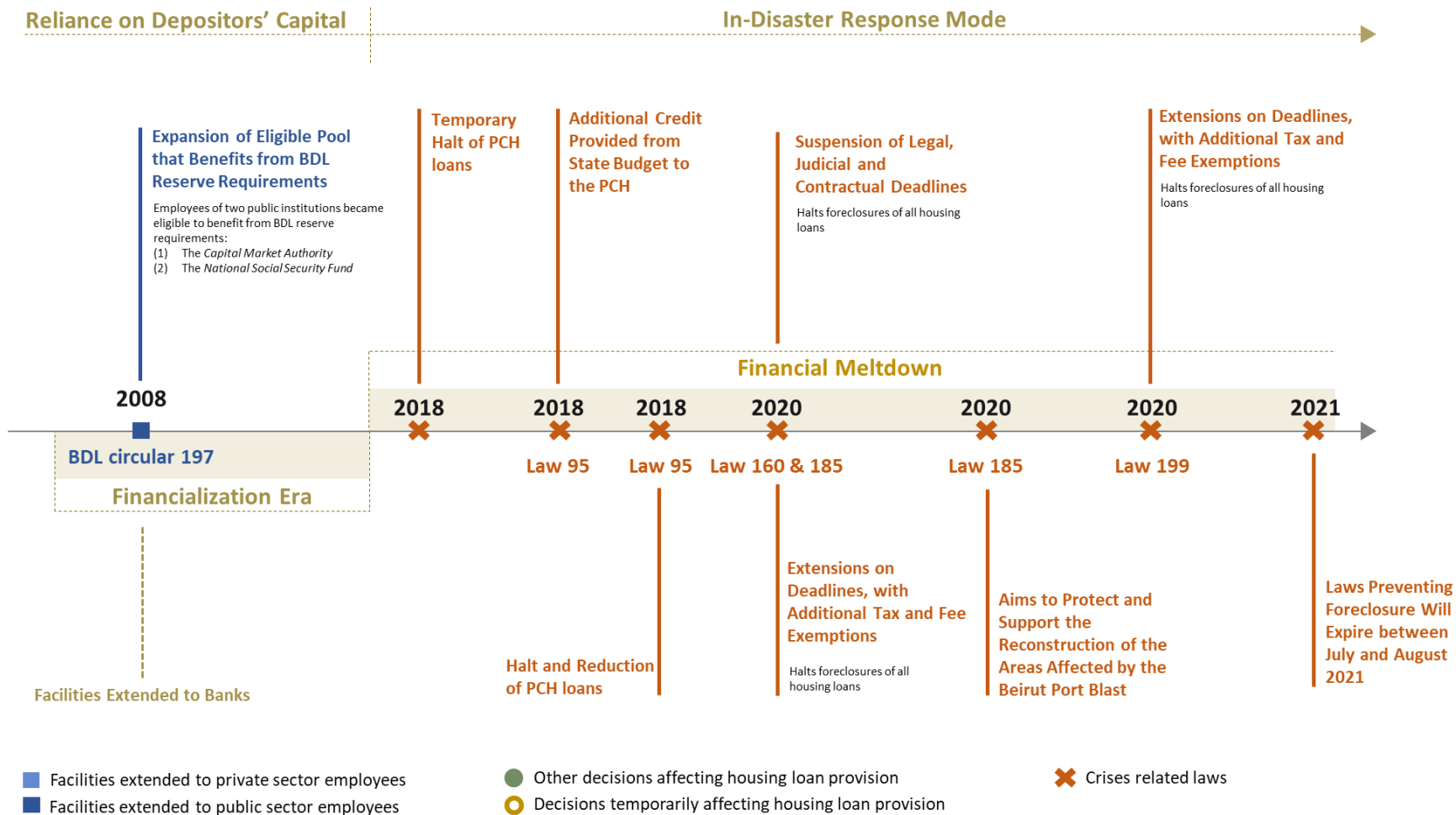


Figure 16: Housing Loans: Regulatory Framework.

2.4.4. Informal Settlement

i. The Regulatory Framework

Many of Lebanon's vulnerable urban populations (e.g., rural migrants, refugees, migrant workers) live in so-called informal settlements, neighborhoods developed in violation of property, building, and zoning regulations in the urban peripheries of the country's main urban centers (Figure 17). Historically developed through informal land sales and/or squatted occupation on land where the property is contested, these neighborhoods grew typically in the peripheries of large cities (e.g., Beirut, Tripoli, Saida, Tyre) where they formed clusters of affordable self-help housing.²⁸ Their populations are also relatively similar: impoverished Lebanese families, (Syrian and Palestinian) refugees, and migrant workers (e.g., Egyptian, Sudanese, Sri-lanky, Ethiopian, Bangladeshi).

ii. Historical Background

The historical trajectory of Lebanon's informal settlements varies. In the late 1960s, informal settlements were typically described as "misery belts". Studies dating back from this period decried the living conditions in these neighborhoods and pointed to the necessity to upgrade them (Figure 18, Figure 19, Figure 20). In line with their times, the studies focused on unhygienic conditions and recommended eradication and the relocation of dwellers in low-cost housing projects.²⁹ Lebanon's public authorities officially adopted this approach in the 1965 amendment of the housing law (Law 58), which established a Housing Board mandated to replace what was then described as *unhealthy housing* with public projects. This commitment nonetheless only translated into more studies typically commissioned by planning agencies to local and international consultants (e.g., Unit of the Ministry of Works and Social Affairs 1964, Mission IRFED 1964, Bureau d' Etude et de Recherche du Mouvement Social 1971, Livre Blanc 1973), while no public housing was built and no interventions were introduced to upgrade informal neighborhoods.

Conversely, historical evidence points to the mobilization of residents who worked to consolidate their shelters and access services, often through self-help. As a result, some of these settlements improved considerably, consolidating shelters and improving

²⁸ For a full typology of these neighborhoods, see Fawaz, M., Peillen, I. (2002). *Urban Slums Reports: The case of Beirut, Lebanon*. Retrieved from: <https://www.alnap.org/help-library/the-case-of-beirut-lebanon>

²⁹ Fawaz, M., & Peillen, I. (2002). *Urban Slums Reports: The Case of Beirut, Lebanon*. University College London.

access to urban services, often through self-help means.³⁰ The outbreak of the civil war (1975-1990) was, however, to change the perception of informal settlements in Lebanon. Given that these neighborhoods swelled by several folds to shelter war-displaced populations, the public response was largely shifted to a “displacement response”, which means that informal settlements were reconceived as temporary housing allocated to populations displaced by the war. Therefore, the post-civil war reconstruction period approached informality as a temporary consequence of the civil war and developed policies of compensation payments to “help” households return to their “original homes”.³¹ In practice, the policy was targeted to areas where megaprojects (e.g., highways, sports stadiums, urban renewal initiatives) were being implemented, facilitating population displacement without effectively recognizing a right to housing.

iii. The Refugee Influx

In the past three decades, much of the production and exchange of shelter in Lebanon’s informal settlement has occurred through the densification of existing buildings where either floors are added or apartments are re-subdivided. All neighborhoods have developed sizable rental markets that respond to the shelter needs of impoverished newcomers (e.g., migrants, refugees, impoverished Lebanese families).³²

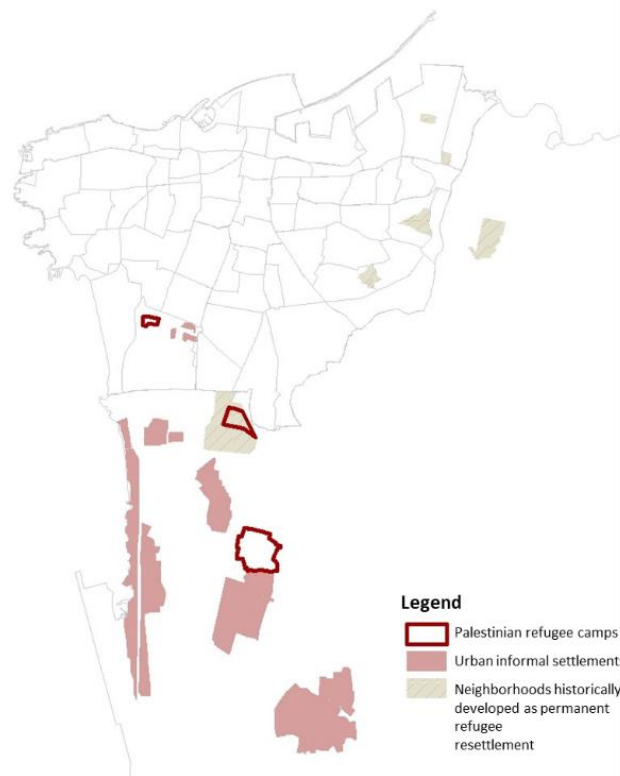


Figure 17: Informal Settlements in Greater Beirut Area. Source: Fawaz, M.; Peillen, I. (2003). Urban Slums Reports: The case of Beirut, Lebanon. Illustration; regenerated by the Beirut Urban Lab (ongoing study on housing vulnerabilities)

³⁰ For more, see Fawaz, M. (2008) An Unusual Clique of City-Makers: Social Networks in the Production of a Neighborhood in Beirut (1950–75). *International Journal of Urban and Regional Research*. and Charafeddine, W. (1991). L’habitat illégal de la banlieue-sud.

³¹ Verdeil, E.; Faour, F.; Velut, S, Hamze, M, Mermier, F. (2007). Atlas du Liban: Land and Society. Presses de l’ifpo.

³² Fawaz, M. 2017. Planning and the Refugee Crisis: Informality as a framework of Analysis and Reflection. *Planning Theory*. Vol. 16(1) pp.99-115.

Yassine, B., & Al-Harithy, H. (2021). Entrepreneurial Systems of Syrian Refugees as Stimulators of Host Economy: Case of Ouzaii (Lebanon). *Refugee Survey Quarterly*, 40(1), 1-29.

The consequence has been an extreme densification at the expense of urban livability and crumbling urban services that poorly respond to the population needs. Today, most informal settlements are in dire need of upgrading, but there has been no public framework to address the housing needs of their populations. Interventions are limited to targeted NGO projects that introduce piecemeal improvements but cannot provide a holistic approach to address the structural challenges of these neighborhoods given the absence of a public policy framework.³³

Yassine, B., & Al-Harithy, H. (2021). Entrepreneurial systems of syrian refugees as stimulators of host economy: Case of ouzaii (Lebanon). *Refugee Survey Quarterly*, 40(1), 1-29.

³³ UNDP, & UN Habitat. (2010). *Investigating Grey Areas, Access to Basic Urban Services in the Adjacent areas of Palestinian Refugee Camps in Lebanon*.

https://unhabitat.org/sites/default/files/documents/2019-09/investigating_grey_areas.pdf

check also the interventions of Solidarités International. (n.d.). *Lebanon: Innovative WASH solutions for Syrian Refugees*.

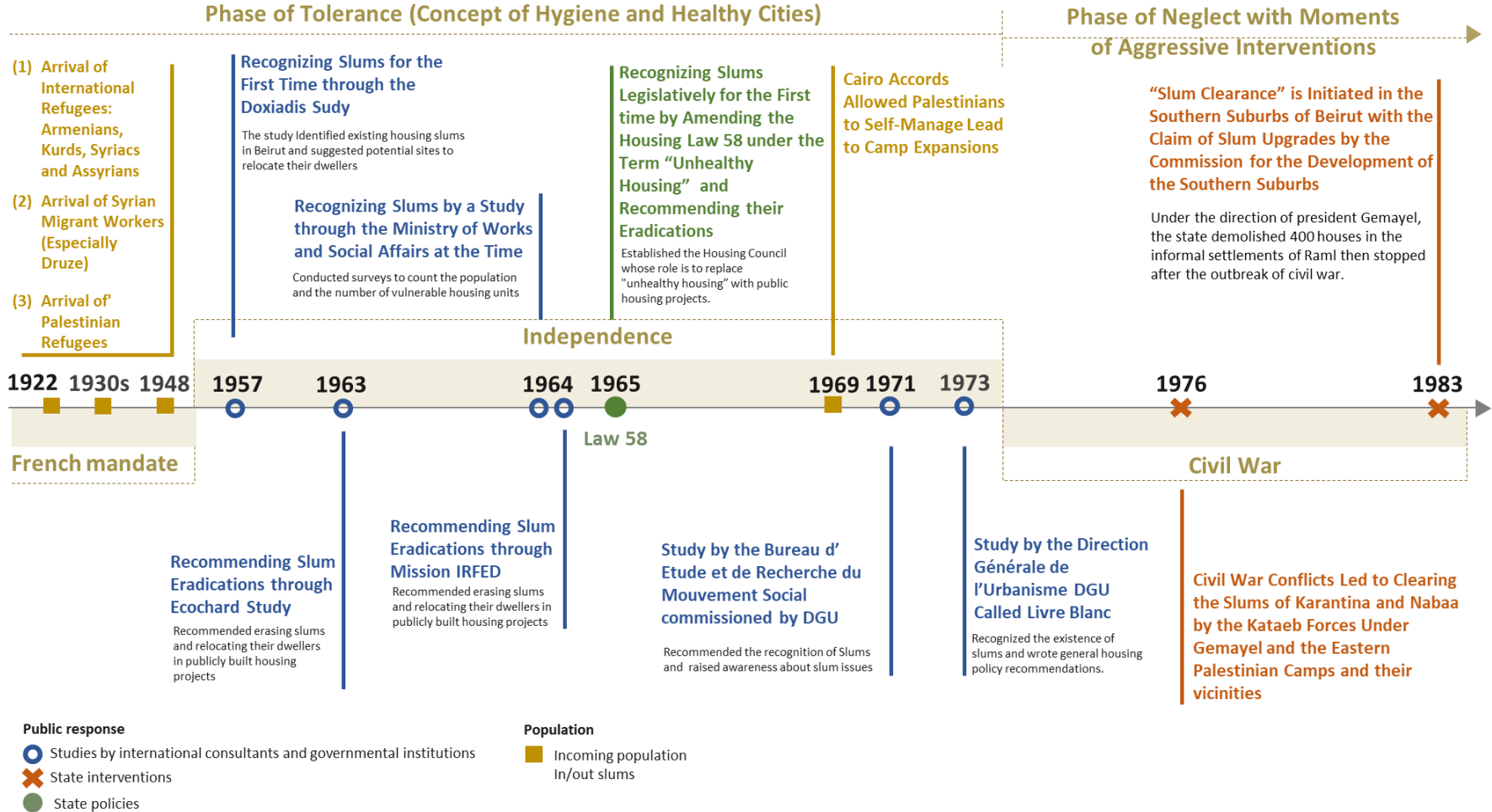


Figure 18: Lebanon: Approaches and Strategies towards Urban Informal Settlements.

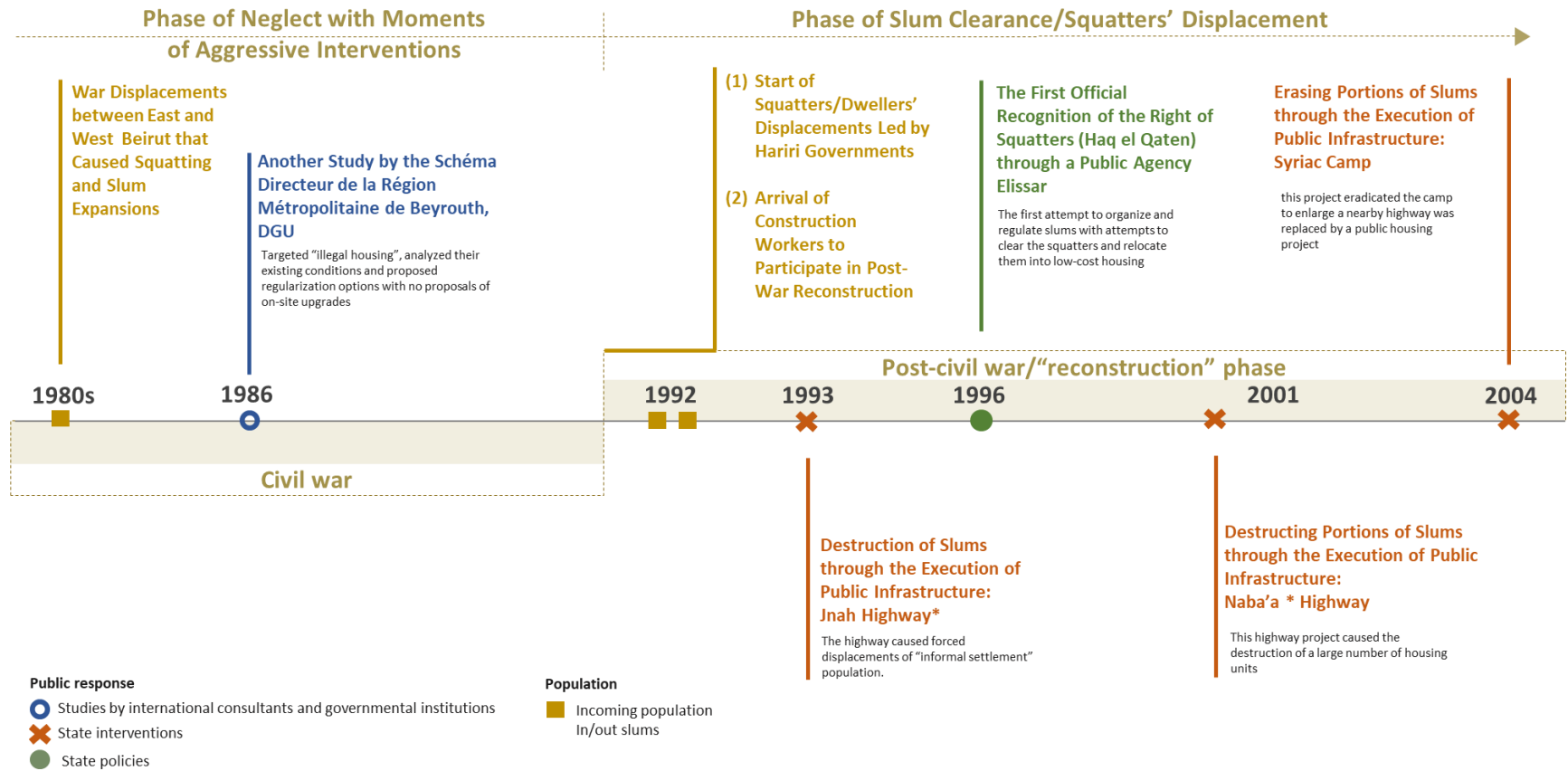


Figure 19: Lebanon: Approaches and Strategies towards Urban Informal Settlements.

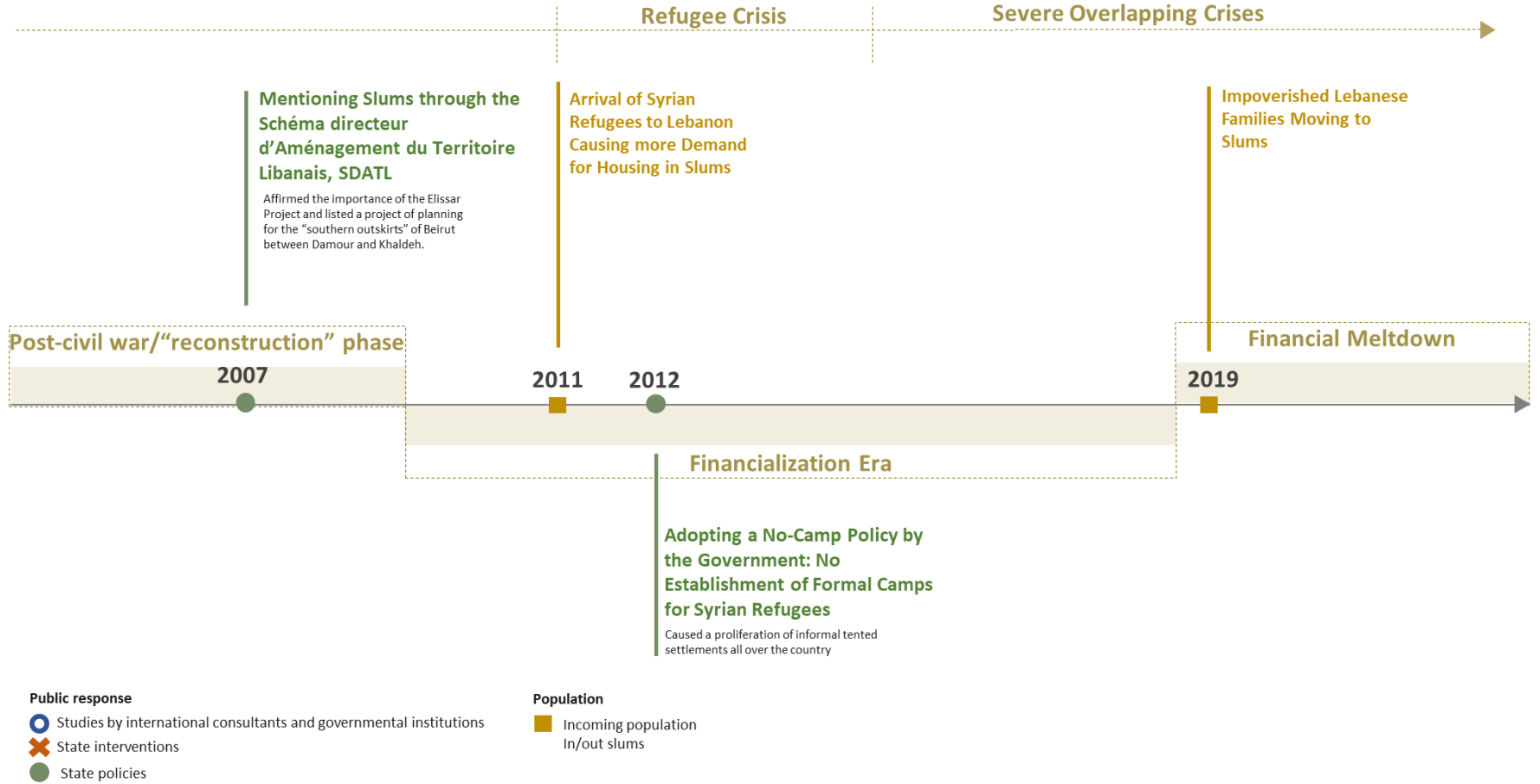


Figure 20: Lebanon: Approaches and Strategies towards Urban Informal Settlements

Maashouk is a squatter settlement located in the eastern outskirts of the city of Tyre (South Lebanon), within close proximity to two Palestinian refugee camps, El-Buss and Borj El-Chemali. The settlement has developed informally on public and religious (Waqf) land, first housing lower-income Lebanese and Palestinian families.³⁴ Over the years, Maashouk has expanded substantially with illegal additions and encroachments that accommodated, most recently, large flows of Syrian refugees.³⁵ Today, the neighborhood is considered one of the densest informal settlements in Tyre with a population of 3,500 individuals. Of those, almost half are Palestinian refugees and nearly a quarter are Syrian refugees. Although its spatial morphology and population profile recall Palestinian refugee camps in Lebanon, Maashouk is not recognized as an official Palestinian camp and the United Nations Relief Agency entrusted with supporting refugee camps in Lebanon does not extend its services to the settlement.

Historically, the first developments in the neighborhood date back to the early 1950s, when Palestinian refugee families settled in the area. Most of these households came from towns known as the seven Palestinian villages of the Akkad district.³⁶ Since then, the neighborhood grew by several folds, housing several waves of (South Lebanese) populations forcefully displaced from their villages by recurrent Israeli aggressions. These populations benefited from the weak presence of public agencies throughout the civil war to consolidate their settlement.³⁷ Many also consolidated their presence through self-help infrastructure systems. Since the mid-1990s, Maashouk has only grown vertically. With restrictions imposed on any horizontal expansion, residents have mostly added floors and re-subdivided apartments, increasing considerably the density of the area.

Living conditions in Maashouk are harsh. Buildings are dilapidated. Many suffer from structural damages, leaking roofs, and crumbling exteriors. If original conditions were poor, as is typically the case with self-help building in these areas, they have considerably deteriorated with the addition of floors and the subdivision of spaces that do not respect the most basic safety rules. The lack of basic urban services and the inadequate capacity of infrastructure services have been exacerbated with the influx of Syrian refugees. The conditions are exacerbated by the refusal of the Municipality of Tyre to not intervene in Maashouk. Instead, a Popular Committee (Lajnee Shaabiyah) along with Hezbollah and Amal Movement (two dominant Lebanese political parties in Lebanon) have taken charge of services provision.

In the context of the current overlapping crises (i.e., political, economic, and health), the residents of Maashouk are particularly vulnerable. Density and poor services mean that they cannot secure the basic ingredients to observe health safety rules. Furthermore, the financial

³⁴ Nakhal, J. (2011). Ala'shiq wal "Ma'achouk" wal naas baynahuma. *Al-Akhbar*. <https://al-akhbar.com/Palestine/94368>.

³⁵ For more data check: UN Habitat. (2017). *Maachouk Neighbourhood Profile & Strategy, Tyre, Lebanon*. <https://reliefweb.int/report/lebanon/maachouk-neighbourhood-profile-strategy-tyre-lebanon-may-2017>.

³⁶ See also Nakhal, J. (2014). *Dwelling in informality: The settlement of Masaken, Sour as case study*. American University of Beirut.

³⁷ Fawaz, M. (2012). Towards the right to the city in informal settlements. In *Locating Right to the City in the Global South*.

crisis has made it impossible for them to consolidate buildings when needed. As a result, several structures were reported to have partially collapsed in the past year.³⁸ Additionally, residents who are mostly daily workers have lost their source of income. Poverty and unemployment rates have reached an unprecedented rate where some families are reported to be unable to secure their daily bread and basic needs.³⁹

Box 1: Maachouk, A zoom into an informal settlement

³⁸ Palestinian Refugee Portal. (2018, November 30). A refugee woman was injured in Al-Maachouk settlement in Tyre, as the roof of her house collapsed. *Refugees - Palestinian Refugees Portal*.

³⁹ Palestinian refugee portal. (2020, April 20). Palestinian refugees in Al-Maashouk gathering continue their protest movement against the poor living conditions. *Refugees - Palestinian Refugees Portal*.

3 BLAST AND REPAIRS

3.1. Research Frame: Self-Recovery in the Context of an NGO-led Recovery

In the second section of this report, the research locates the post-blast recovery within the context of the housing sector outlined above. Beirut's port blast affected neighborhoods are deeply embedded in a fifty-year-old housing crisis in which a framework of housing protection for vulnerable communities is direly lacking, as was amply shown in the first section of the report. Prior to the blast, numerous city dwellers struggled with insecure tenure and dwelled in substandard buildings where they suffered from poor housing conditions. These conditions intensified the effects of the blast. Furthermore, the withdrawal of housing agencies and other public actors from the critical role of housing protection during the post disaster phase has meant that the recovery occurred without central coordination. Instead, as illustrated below, the weight of the recovery and its management fell onto non-governmental agencies and dwellers themselves. Yet, little in the design of the process was conceived to empower these dwellers and support their role in the recovery.

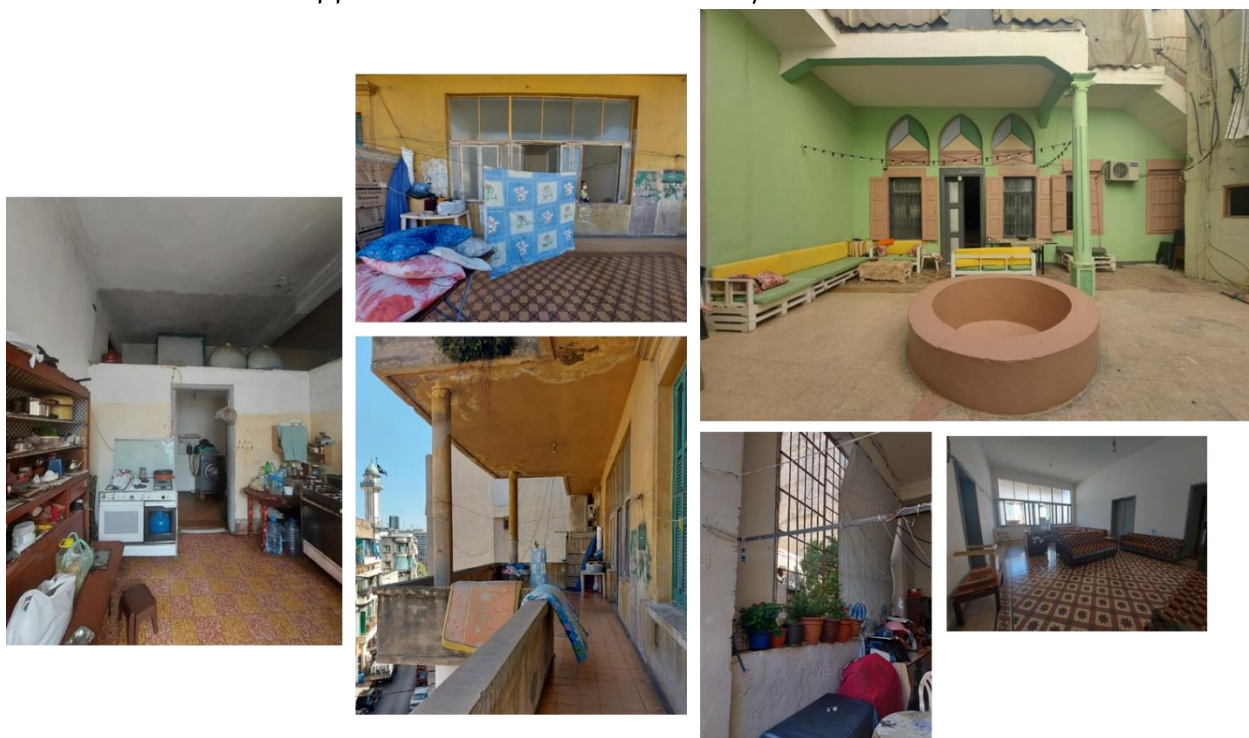


Figure 21: A combination of pictures of repair works undertaken by NGOs. October 2021. Photo: Isabella Serban.

This research is mainly concerned with the role of households affected by the port blast in the repair of their homes. In recent years, the research on post-disaster recovery has converged on the central role of communities affected by disasters in recovering their homes.⁴⁰ Researchers have argued that although the design of most post-disaster recovery interventions is conducted from the perspective of public institutions or relief agencies, the burden of recovering housing typically falls on the households affected by the predicament.⁴¹ As such, the focus of post-disaster research needs to shift to the perspective of the individuals engaged in self-recovery, exploring ways to rebuild their homes better and faster. In the language of humanitarian agencies and the researchers who support this work, “unassisted repair” or “self-repair” is therefore an essential field of inquiry that has the potential to inform future practice in a world increasingly rocked by large-scale weather events and violence.

There are important nuances in the role that households affected by disasters can play. Traditionally, the research on self-recovery has pointed to the direct involvement of end-users in rebuilding, or self-help. It has thus contrasted the difference between a rhetoric that imagines a humanitarian response to “take charge” of the recovery, on the one hand, and the fact that most households end up building their own homes, on the other. As a result, the research emphasized ways of supporting and improving the quality of the reconstruction when actors affected by a disaster engage in unassisted repair and receive no external support. There is nonetheless a growing realization that self-recovery covers a broader spectrum of scenarios, such as in the context of humanitarian shelter programs where support programs provide financial, material, or technical assistance to households affected by disasters. The latter can then directly hire local informal builders to rebuild or repair their homes, carry out the work directly⁴², delegate work to non-governmental organizations, or stitch together these multiple modes to repair their homes.

Additional importance has been given to the context where the post-disaster recovery occurs. Early research on “self-repair” was typically conducted in rural areas where the challenge is in rebuilding individual homes without replicating the weaknesses of the

⁴⁰ This approach is championed by the Centre for Development and Emergency Practice in the School of Architecture at the Oxford Brookes University. See, for example, Hariss, L., Parrack, C. and Jordan, Z. (2020) “Building safety in humanitarian programmes that support post-disaster shelter self-recovery: an evidence review”, *Disasters*, 44(2): 307-335; Schofield, H., Lovell, E., Flinn, B. and Twigg, J. (2019) “Barriers to urban shelter self-recovery in Philippines and Nepal: Lessons for humanitarian policy and practice”, *Journal of the British Academy* 7(2s): 83-107, and Parrack, C., Flinn, B. and Passey, M. (2014) “Getting the Message Across for Safer Self-Help Recovery in Post-Disaster Shelter” *Open Housing International* 39(3): 47-58.

⁴¹ Ibid.

⁴² See, for instance, Maynard, Parker, and Twigg, 2017

physical structures that made them vulnerable to disasters in the first place. Researchers, therefore, explored ways in which training and build-better strategies can be integrated into the organization of relief and be streamlined in the practices of donor agencies whose methods of accountability (e.g., counting beneficiaries) do not allow the flexibility of supporting households with training, for example.⁴³ Less is known about urban contexts where building morphologies (e.g., multi-story apartment buildings), tenure conditions (e.g., tenancy, squatters), and the dynamics of urban land markets leave narrower spaces for affected households to participate directly in the repair of their homes. As such, scholars have argued that in urban contexts, the definition of self-repair may need to shift from building to making meaningful decisions about the repair process.⁴⁴ In other words, self-repair in urban areas may mean that households affected by large-scale disasters should be empowered to play an influential role in recovery, without necessarily implying that they will directly rebuild their homes. Shifting the scope of post-disaster recovery to urban contexts requires greater attention is given to the broader diversity of urban populations and the entrenched inequalities that divide urban groups who may otherwise share the same spaces.⁴⁵

This research explores the role that dwellers have played in Beirut's post-blast recovery. It extends the notion of "self-recovery", as it was used in the post-disaster literature, to investigate the ability of households whose homes were severely affected in the port explosion to retain a level of control in the post-disaster repair of the apartments they occupy. The research therefore extends the existing framework exploring "self-recovery" within the context of humanitarian aid to investigate the ability of beneficiaries to make "meaningful choices" about the reconstruction of their homes in a context where much of the post-disaster recovery was officially delegated to a decentralized body of non-governmental actors (e.g., NGOs, civil groups). The research explores the ability of households in the Beirut port blast areas to remain informed, maintain some level of control, and make meaningful choices about the repair of their homes. It looks at how dwellers were able to identify sources of support and make the best-informed decisions about the choices in the recovery as they engage NGOs that provide financial and material assistance.

The research pays careful attention to three questions that are important in understanding the ability of households to engage in self-repair. First, and building on the first section of the research, the research team explored the impacts of the institutional framework: How has the process through which post-disaster recovery

⁴³ See Schofield, Lovell and Flinn (2019). "Barriers to urban shelter self-recovery in Philippines and Nepal: Lessons for humanitarian policy and practice", *Journal of the British Academy* 7(2s): 83-107

⁴⁴ See Hariss, L., Parrack, C. and Jordan, Z. (2020). "Building Safety In Humanitarian Programmes That Support Post-Disaster Shelter Self-Recovery: An Evidence Review", *Disasters*, 44(2): 307-335

⁴⁵ See Jacobs, F. (2019) Black feminism and radical planning: New directions for disaster planning research, *Planning Theory* 18(1): 24-39.

been organized affected dwellers' ability to make a meaningful impact on the repair of their homes? Aside from the context of public governance fleshed out above and the legacy of weak social protections for household dwellers, the specificity of a reconstruction almost entirely delegated to humanitarian agencies provides essential contextual factors. What kind of opportunity does this modality create and to what extent does it provide avenues of empowerment to communities or lack thereof?

Second, the research team looks at the impact of pre-existing vulnerabilities on the ability of households to engage meaningfully in post-disaster recovery. In line with Jacobs (2019), the research team finds that inequalities that predate the blast are typically reproduced in the scale of the blast's effects and in the repair processes. Thus, the impacts of disasters on communities are typically inequitable, with more vulnerable groups (e.g., gender, race, ethnicity, class, age) being more exposed to the effects of a disaster. Worse, post-disaster recovery processes tend to reproduce inequalities, typically providing inadequate access and resources to more vulnerable households. When presented as sheer vulnerabilities, the inequalities tend to be presented as the characteristics of specific households. They thus reduce discriminatory practices to the measurement of deficiencies ascribed as attributes of specific households. Instead, the research asks: How have processes set in place affected the reproduction inequities.⁴⁶ In Beirut, where one in four residents is either a refugee or a migrant worker whose presence is typically criminalized, how have these groups fared in comparison to others? Furthermore, given that the majority of dwellers are tenants with no legal contracts or protections, how does this tenancy status affect one's ability to influence the repair of one's home meaningfully?

Finally, given that despite its heavy "urban" nature where a lot of what is to be "recovered" or "repaired" are shared building and neighborhood facilities, the focus of the post-disaster recovery was almost exclusively on apartments and/or institutional buildings. How does this approach, which was designed from the perspective of expediently fixing homes, influence the neighborhoods and communities and where does it leave them?

3.2. Methodology

The research builds on the approach developed by the Oxford Brookes team and takes the urban dwellers' ability to repair their homes for entry point.⁴⁷ In extending the notion of self-repair, the research team is careful to recognize that the approach entails

⁴⁶ See Jacobs, F. cited above. On this topic, also, see Burghardt, 2013; Hutcheon and Lashewicz, 2014

⁴⁷ A research conducted at the Centre for Development and Emergency Practice (CENDEP) at the Oxford Brookes's School of Architecture

only limited direct labor on the part of household dwellers in this urban context. Instead, households in Beirut's context typically attempted to (i) be informed about the repair process and (ii) make meaningful choices about the modality of repair. This included a broad spectrum of activities that covered the selection of the repair agency, influence on the repair process, and direct control when dwellers were able to hire workers and/or contractors and find ways of improving the work/labor and repair budget. Thus, the research was less concerned with the poor choices of households in repair strategies and/or the structural risk that would be entailed in the long run and more invested in assessing how the modality of repair, as non-governmental bodies spearheaded it through a decentralized strategy, influenced dwellers' control over the repair process.

3.2.1. Interview Sample

Findings presented in this report build on an extensive engagement with the areas affected by the Beirut port blast decades before the explosion. The engagement covers work conducted at the Beirut Urban Lab on the housing stock in Lebanon's capital, Beirut, and the forces affecting its transformations over the past thirty years.⁴⁸ In addition, researchers involved in this study have been directly involved in multiple studies and direct relief work in the post-blast moment and over the past 17 months. This familiarity has provided critical insights that helped in the design and selection of the study's respondents.

To explore the role of city dwellers in the recovery process, researchers conducted in-depth interviews with thirty respondents in five neighborhoods immediately in the vicinities of the blast (Figure 23), neighborhoods such as Karantina, Mar Mikhael, Bourj Hammoud, Bashoura, and Badawi. As shown on the map, areas were classified by income, with more modest ones identified by the historical development and the presence of subsidized public housing loans. All interviews were conducted between September 28-October 20, 2021. The respondents were selected to reflect the populations of the neighborhoods and the type of housing occupation (i.e., rent protected/not, squatters, workers occupied, owner-occupied, mortgage owners).⁴⁹ The selection process also accounted for distribution of the sample proportionally to cover

⁴⁸ Between 2017-2019, researchers in the Beirut Urban Lab conducted a major study (the [Beirut Built Environment Database](#)) that mapped development activities and building conditions in the city. The research provided critical insights on speculative practices. In the aftermath of the Beirut port blast, researchers conducted several studies in partnership with local and international organizations in order to unravel the impacts of the blast in relation to pre-existing urban trends. Studies profiling neighborhoods can be found [here](#)

⁴⁹ In developing a first pool of case studies to select from, the research team relied on the ongoing engagement of the Beirut Urban Lab's research teams in the areas affected by the blast. Since August 2020, the Beirut Urban Lab has been fully immersed in Beirut's [urban recovery](#).

national status (i.e., migrant workers, refugees, and Lebanese) and the levels of damage through relief agencies classified buildings (Figure 22)

		Weight	Interviewed Cases
How (Mode of Occupancy)	Rent	35%	10
	Old Rent	15%	8
	Squatting	0.50%	2
	Free worker's Accommodation	0.50%	1
	Owner Occupied	23%	8
	Mortgaged	4%	2
Who (Social Group)	Refugee	15%	5
	Migrant Worker	15%	3
	Women Headed Households	6%	8
	Vulnerable Lebanese Families	30%	18
Where (Spatial Attributes)	Elderly Living Alone	6%	5
	Former Camps & Informal Settlements	15%	6
	Public Housing Projects	1%	1
	Dilapidated Urban Blocks	35%	10
Neighborhoods	Aging Urban Neighborhoods	35%	18
	Bachoura		7
	Badawi		3
	Bourj Hammoud/Nabaa		5
	Mar Mikhael		11
	Karantina		4

Figure 22 Profile of Respondents⁵⁰

⁵⁰ For Full Profile of respondents please refer to Annex 03

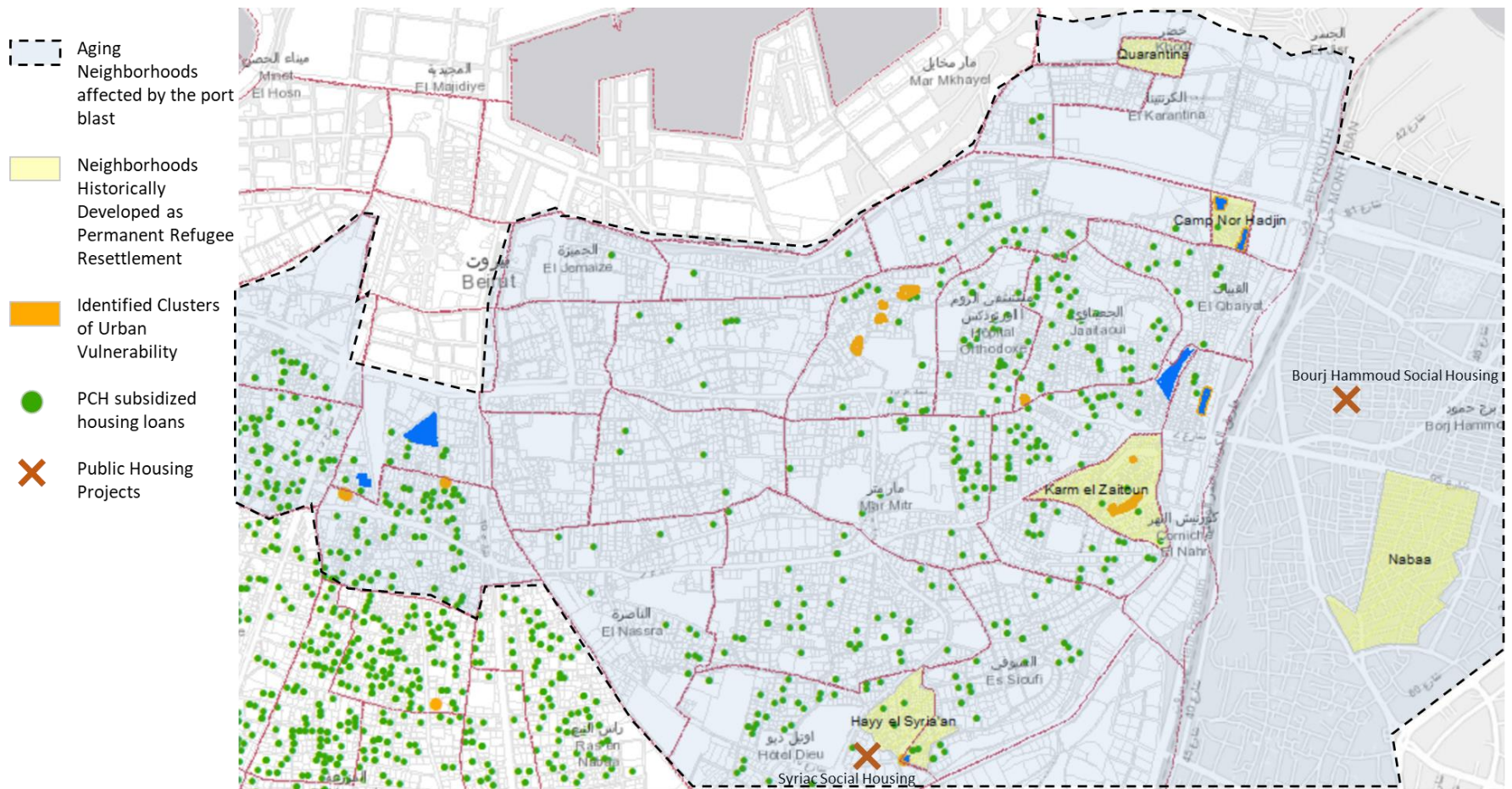


Figure 23: Locating cases according to geographic distribution and housing challenges.

In order to understand self-repair strategies in post-port blast areas, researchers followed a step by step inquiry into the processes of “repair” of a sample of thirty households located across the areas designated as immediately affected by the Beirut port blast. The processes of repair were identified based on earlier research conducted at the Beirut Urban Lab. They covered the ingredients of repair: (i) understanding the level and conditions of damage, (ii) developing a repair strategy, (iii) securing financing including compensations, (iv) negotiating paperwork when needed, (v) negotiating the scope of repair with NGOs, and (vi) evaluating repair. The interviews were therefore designed to unravel how households navigate through these challenges to secure and repair shelter. Since most repairs were conducted with/through humanitarian agencies, information about their allocation and negotiation about repair with these agencies was included within the household strategies.

In analyzing the repair processes, the researchers were careful to account for the households’ occupancy status (e.g., form of tenancy, ownership with/without a mortgage, partial/full) and the vulnerability associated with their legal status or profile associated to the household (e.g., women-headed households, refugees, migrant worker), and urban dynamics within every neighborhood that affect repair (e.g., gentrification, sectarian divisions, speculative real-estate investments, presence of households threatened with eviction due to the lifting of rent control).⁵¹

3.3. The process of repair: A brief description

In the aftermath of the Beirut Port blast, the repair process was championed by non-governmental organizations whose work was somewhat coordinated by the Lebanese Army’s Forward Emergency Room ⁵² (FER), the agency also entrusted with the disbursement of compensations. Early registration with the FER showed that over 350 organizations had registered to intervene in relief work in the neighborhoods affected by the blast. Their interventions varied from damage surveys to housing repair and/or additional humanitarian response (e.g., removing rubble, food, aid, psychological support). Ultimately, fieldwork conducted for the Beirut Urban Lab Observatory⁵³

⁵¹ The Beirut Urban Lab has also conducted urban snapshots of six neighborhoods (Karantina, Badawi, Geitawi, Mar Mikhael, Karm ez-Zaytoun, and Bashoura), in partnership with ACTED. Through the work of its Observatory and its community based engagement in Karantina, the Lab continues to maintain a solid knowledge of the areas affected by the blast.

⁵² The Forward Emergency Room (FER) is a central operations team formed of representatives from key entities and specialized entrusted with orchestrating disaster relief efforts across all activities from immediate support to cleaning up and rebuilding. It aims to maximize impact, efficiency and transparency through prompt resource management, continuously updated and transparent reporting, and collaboration with local/international entities.

⁵³ For more on the NGOs, please see the website of the Beirut Urban Observatory at: <https://beirut-urban-observatory-aub.hub.arcgis.com/>

indicated that some 50 organizations (international/local) were involved in the repair. Among these organizations, one can identify numerous local and international non-governmental organizations (NGOs), faith-based or not, many of which have well-established records. In addition, a handful of recently established associations and community-based organizations also intervened in recovery processes.

Coordination over repair took multiple forms. In line with international humanitarian practices, UN agencies coordinated the work of international organizations through the allocation of “relief areas” or “sectors”. To this end, the Shelter Relief Group that had until then coordinated shelter works for Syrian refugees in Lebanon was allocated to coordinate repair works. In parallel, the Lebanese Army was asked to form a commission, the Forward Emergency Room, that partnered with the Lebanese Red Cross to coordinate repair work. It took at least 6 weeks for the two bodies to coordinate the allocation of NGOs to a specific area. In the meantime, many NGOs –particularly smaller ones- opted to work without coordinating with other bodies. Aside from FER, public agencies only intervened with limited regulatory roles, and they did not support the recovery process. Hence, the Municipality’s main task was limited to the provision of building permits when structural damage or major repairs required permitting (although many residents reported that the Municipality had evaluated the damage. Similarly, the Directorate General of Antiquity intervened quickly to protect historic buildings. Still, its role was limited to the severely damaged historic buildings in the districts and to placing restrictions for the protection of historical elements in the neighborhood’s buildings.

To dwellers affected by the blast, the response process was rather confusing. Between August 4 and September 30, 2020, several public agencies (e.g., Municipality, Order of Engineers and Architects, Lebanese National Relief Commission) surveyed the damage of their homes without reporting back. None reported anything other than the need to evacuate the apartment when severe structural damage and a risk of collapse were identified. By September 30, parliament had voted Law 194 that formed a public commission whose limited role consisted essentially of channeling aid. However, the public commission met only once for a short duration and was otherwise inactive. Similarly, the National Relief Commission was not invited to have a role. Instead, the FER disbursed compensations to households visiting homes and evaluating the damage. Numerous conversations with FER officials over the first year after the last indicated the presence of evaluation criteria to determine the amount of aid allocated per apartment. However, these criteria were opaque to households who complained loudly about a perceived lack of fairness in the allocation of repair compensation. Perhaps the most telling indicator of poor coordination of repair works was the lack of criteria about

what “repair” entailed. A survey of 40 NGOs conducted by the Post Disaster Observatory of the Beirut Urban Lab showed eloquently the lack of coherence in the criteria used. These criteria stemmed consistently from the mandate of the NGOs and the sources of funding, rather than a standard to be achieved and/or conditions to be met.⁵⁴ Furthermore, many NGOs worked through an allocated “budget” per apartment (e.g., allocating 2,000-5000USD/apartment). This meant that apartments that required more straightforward repairs could allocate the money for better finishes and/or appliances while the more severely affected apartments remain partially unrepaired.

Other NGOs developed specific goals for repair, such as “sealing homes” from outside (e.g., only external doors and windows), making functional homes (e.g., kitchen and bathrooms). Still another group of NGOs prioritized the external conditions of the building, arguing for the importance of “a neighborhood recovery feel” while others argued for deliberate neglect of external facades to put a halt to potential gentrification. Moreover, INGOs working with international relief money felt compelled to repair homes to a minimum standard typically ascribed to refugee responses. Conversely, NGOs funded by Lebanese expatriates had a mission to help dwellers return and they adopted more generous standards. This information was never advertised, nor was it shared with dwellers who struggled, as illustrated below, with the decision of how to secure the best aid. It is in this context that the dwellers whose narratives are collected analytically below sought to navigate the post-disaster context and see to the repair of their homes.

⁵⁴ Kallab, A. et al, forthcoming. Beirut Urban Lab report.



Figure 24: Ongoing repair works after almost one year and a half since the blast, October 2021. Photo: Abir Zaatari.

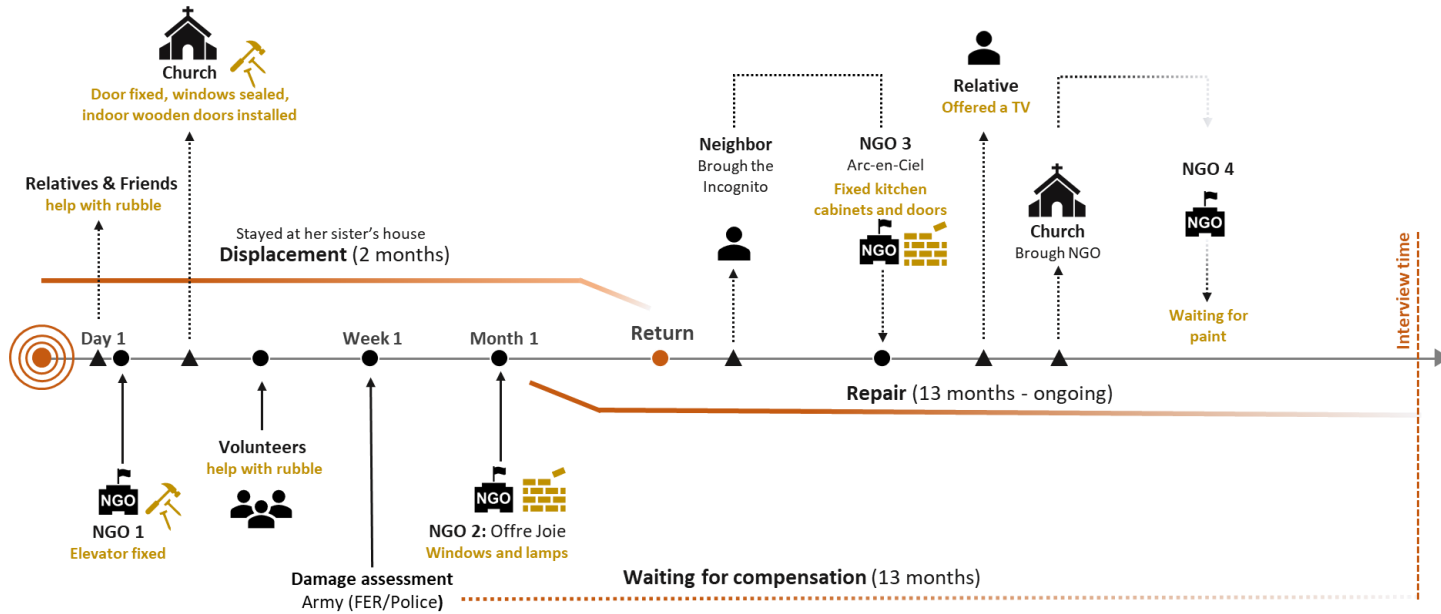
3.4. Findings

Based on the definition of self-recovery as improving the capacity of households to make meaningful choices about repair works in their homes outlined in the research frame above, the questionnaire zoomed in on several “steps” in the repair process, namely (i) the survey of damage, (ii) the selection of the actor/NGO that would conduct the repair, (iii) permitting, (iv) influencing the scope of repair, (v) intervening directly with repairs, and (vi) securing financial compensation. In assessing the ability of households to assume a “meaningful” role in the repair of their homes, the report focuses on two aspects of this control: (i) being informed and (ii) influencing decisions. It is worth noting that the steps of the repair process that are investigated below are not necessarily chronological.

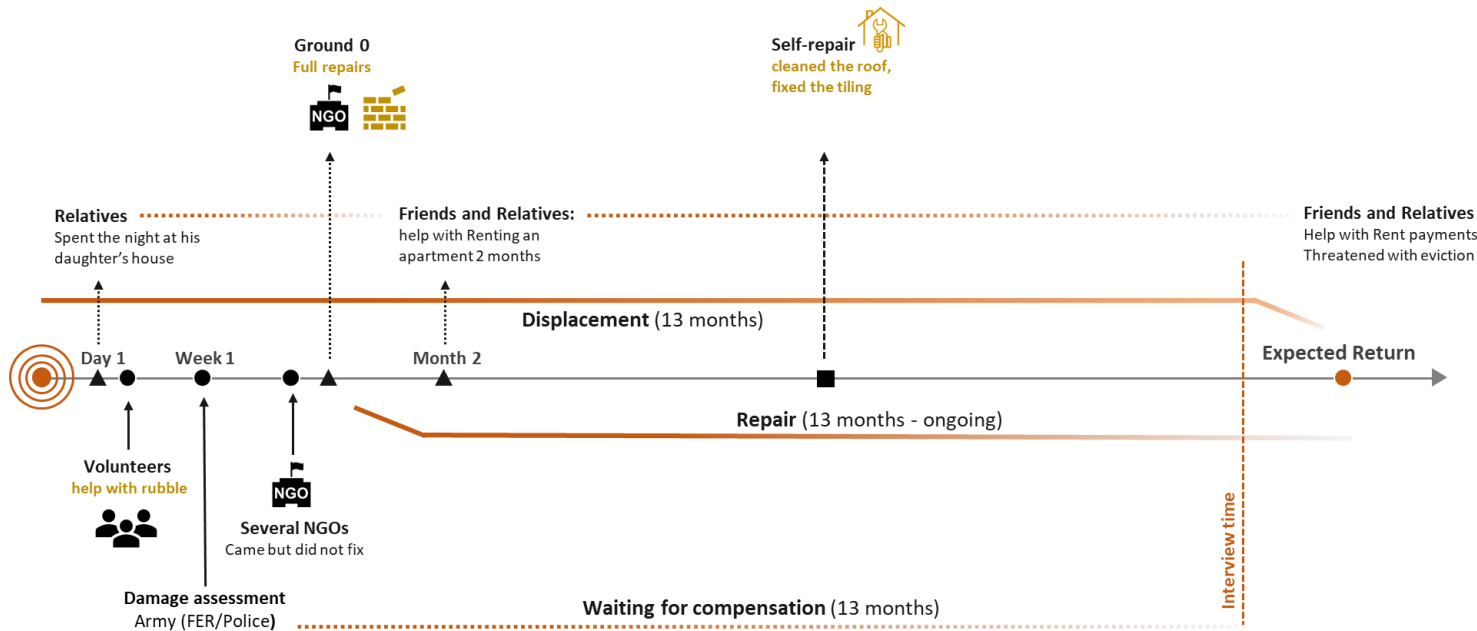
3.4.1. A First Decision: Stay or Leave

The blast wreaked havoc in the neighborhoods surrounding the blast and beyond, leaving many homeless or unable to return home due to the scale of the destruction. As the dust settled and the source of the explosion was clarified (e.g., it was not a military air raid but a one-time event), households devised plans for where to spend the first night, depending on their means and personal challenges. These plans gradually extended to weeks and months as the neighborhoods turned into a central relief center where numerous aid agencies established tents.

Displacement after the blast and return to the neighborhood depend on the household profile (e.g., nationality, structure, gender, age, type of employment, financial capability). Although the sample is too small to generalize, observations conducted in the neighborhood over the past months correlate with the finding that Lebanese households were typically able to rely on relatives for temporary accommodation immediately after the blast and frequently beyond. Those better-off were also able to stay away during repairs, often arranging to spend the day in the apartment supervising work and leaving at night. In this last group, many mothers tended to stay away and care for children while men overlooked repair works. In several cases, mothers stayed with children in their own/their parents’ summerhouses for the repair period. In contrast, fathers stayed in the damaged apartment overlooking repair works and/or to protect the apartment from theft.



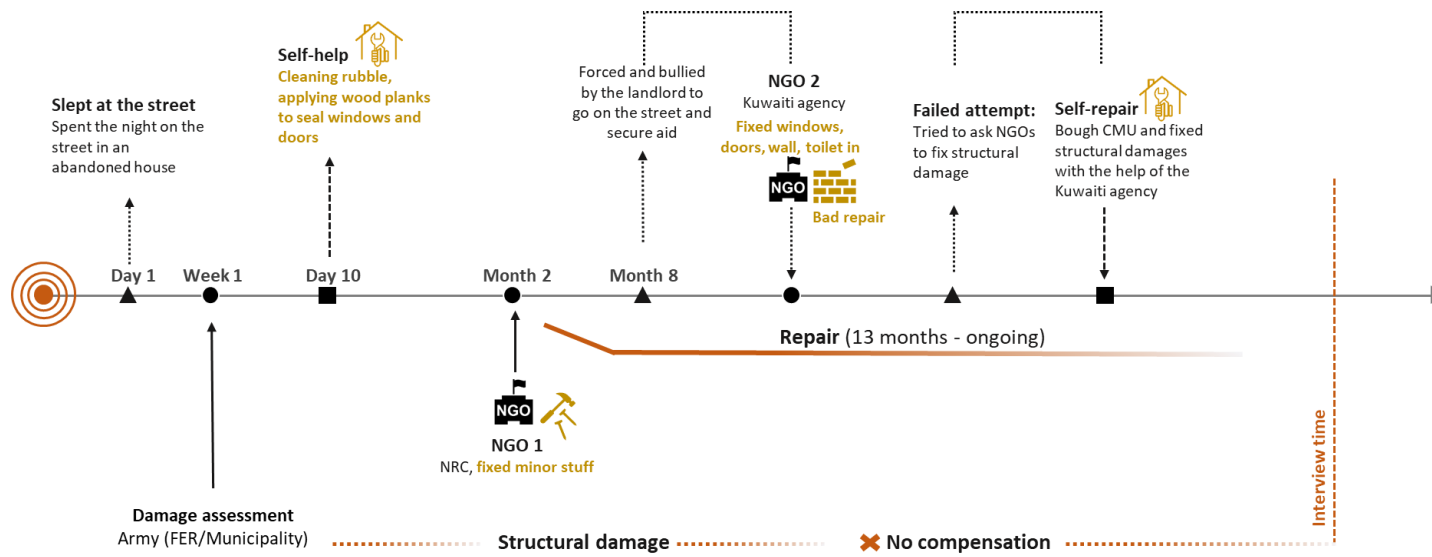
Process of repair, Case 27
Household profile: Lebanese, Single Woman,
Mode of occupancy: Old rent control
Neighborhood: Mar Mikhael (Rabbat)



Process of repair, Case 17
Household profile: Lebanese, Couple with Children,
Mode of occupancy: Old rent control
Neighborhood: Gemmayzeh

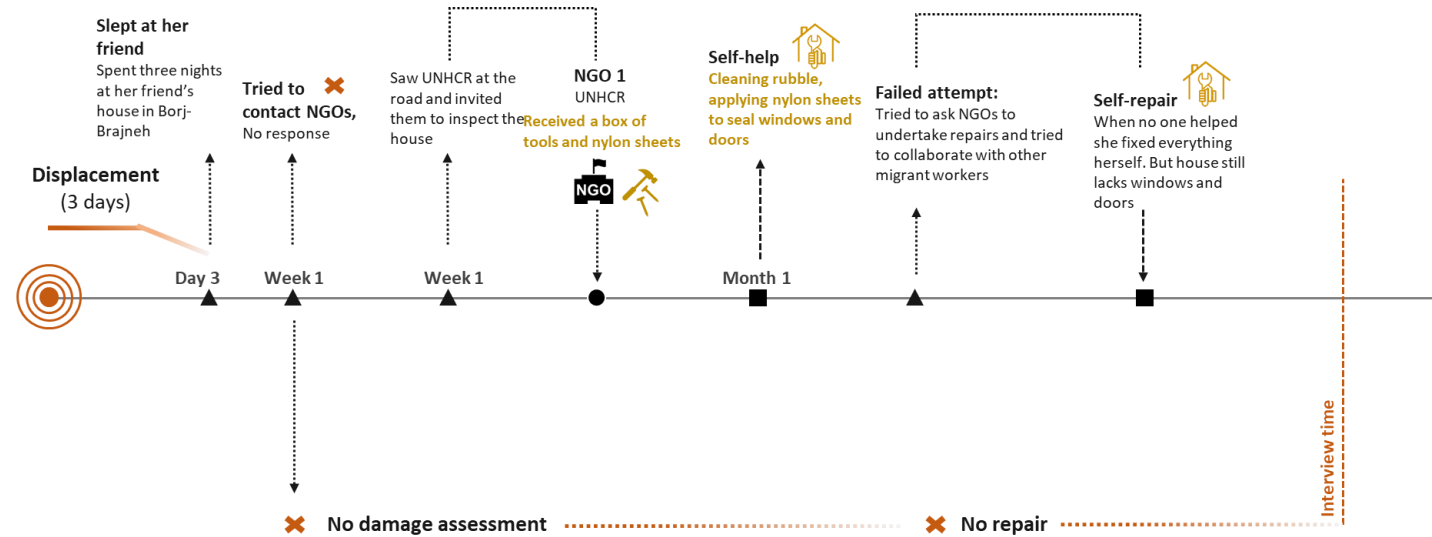


Figure 25: Repair processes illustrated by the stories of affected residents.



Process of repair, Case 02
Household profile: Syrian Refugee, Couple with Children
Mode of occupancy: Unrecorded Rent
Neighborhood: Karantina

- Actors came to repair
- ◀ People had to seek repair
- ◀ Self-repair
- NGO icon: NGOs
- Religious institutions icon: Religious institutions
- Family icon: Family, Friends, Neighbors
- Key Actor icon: Neighborhood Key Actor
- Major repair icon: Major repair
- Minor repair icon: Minor repair
- Self repair icon: Self repair



Process of repair, Case 09
Household profile: Migrant worker, Single Women - Shared
Mode of occupancy: Unrecorded Rent
Neighborhood: Bachoura

- Actors came to repair
- ◀ People had to seek repair
- ◀ Self-repair
- NGO icon: NGOs
- Religious institutions icon: Religious institutions
- Family icon: Family, Friends, Neighbors
- Key Actor icon: Neighborhood Key Actor
- Major repair icon: Major repair
- Minor repair icon: Minor repair
- Self repair icon: Self repair

Figure 26: Repair processes illustrated by the stories of affected residents.

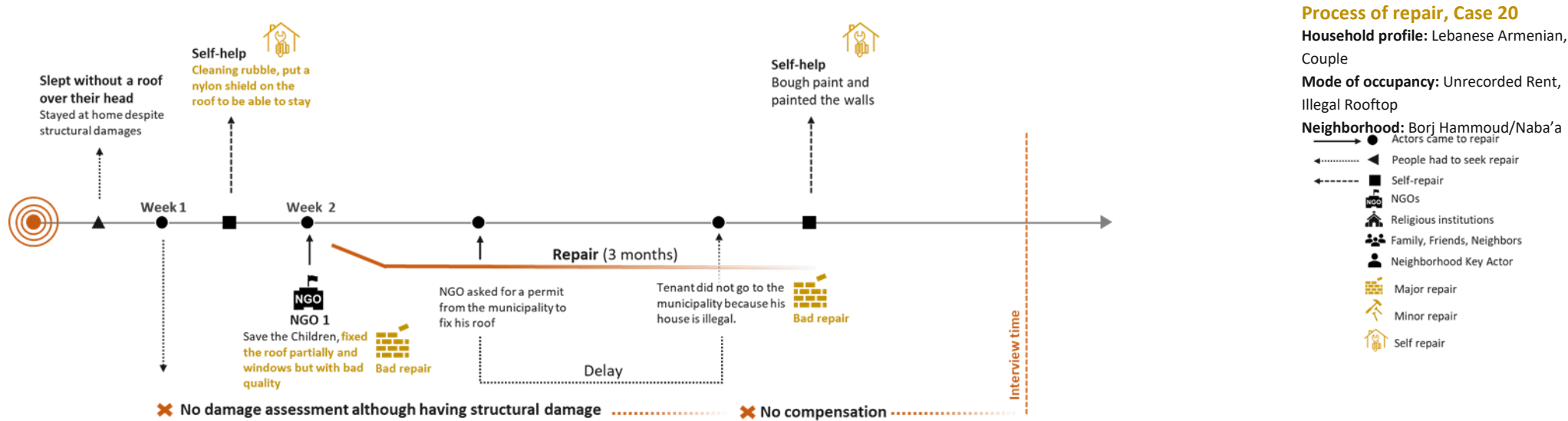


Figure 27: Repair processes illustrated by the stories of affected residents.

“We were already living with my wife’s family for the summer in Bhamdoun (we do that every summer), so we have stayed there since then.” [Case 28]

“I drove all the way on Armenia Street on the shattered glass and rubble, and I went and slept at my brother’s house in Aley. [...] we stayed about a month without electricity. My kids stayed at the mountain all summer until the repair was completed. I didn’t want them to see their house torn, especially their neighborhoods.” [Case 14]

“After the blast, I stayed with my cousins in Hamra. My sister works at the United Nations, so they offered her a furnished apartment for one month, and we stayed at her place for one month until I finished my apartment”. [Case 18]

Other households, both Lebanese and Syrian, stayed in their apartments because they had nowhere else to go.

“I had to clean right away because I had nowhere else to go, and I had to stay because had no entrance door. I couldn’t leave because my husband doesn’t see or hear well.” [Case 25, Lebanese household]

The two cases of interviewed women migrant workers either stayed at their friend’s place for only a couple of days before they came back to clean the apartment and found a way to repair it because they had nowhere else to go.

“I slept at my friend’s place for 3 days in Ain Sekkeeb, Bourj el Barajneh. I came back after 3 days and started cleaning the broken glass and waited for the NGOs to come and inspect.” [Case 9]

Similarly a group of interviewed Syrian refugee households found refuge in an abandoned building outside Beirut for one night then came back and slept in open spaces until they managed to clean the apartment and return.

“We were six families. We went in one car and stayed in an abandoned building that my husband knew about. When we were sure it wasn’t an Israeli attack, we came back. My husband was aware that the building was abandoned and unfinished. He helped us get in and stay for as long as we needed. We came back and slept in the neighborhood’s playground that night. We couldn’t get into our home because it was dark and the apartment was a total mess. Glass was everywhere. We stayed in the park that night.” [Case 2]

Among those who left, the option of staying with relatives was sometimes limited, and the choice of renting too expensive to be sustainable. This was particularly the case for those households whose homes suffered structural damage and required a longer period of repair:

“We first went to my daughter’s place in Bekfaya [...] We slept for two days in Bekfaya; then we moved to Tabarja. We rented an apartment in Tabarja for two months, but we had to come back to this area, so we moved to Fassoub (nearby), where we still live in a rented apartment. We are now forced to leave and come back to our apartment in the blast zone, although it is still inadequately repaired because we no longer can afford to pay the rent” [Case 17]

In sum, the decision to leave or stay depended mainly on the profile of the household, with those able to rely on relatives, claim a second home, or pay rent more capable of staying away than others. In this landscape, it is evident that Lebanese families were better off than refugees and particularly migrant workers.

3.4.2. Damage Assessment:

Several damage assessments were conducted in the neighborhoods affected by the blast. The first assessments prioritized public safety: Surveyors were instructed to identify threatening structural damage where apartments or buildings had to be fully evacuated. A later damage assessment sought to inform the level of eligible financial compensation to be distributed by the Lebanese Army's Forward Emergency Room on behalf of the Lebanese state. Finally, NGOs repairing homes also classified damage in order to allocate repair budgets for each apartment and define the scope of work. These NGOs were not consistent in the classification or the level of repair they introduced; still, the L-level scale (L1-L4, with L4 being the most severe) became a scale through which NGOs identified the conditions of an apartment and the severity of the damage, with L3-L4 reflecting structural damage and safety threats.

To residents who had to decide on their household strategy (stay/leave) or the repair modality (e.g., modality, costs), damage evaluation was critical in the decision-making process. Structural concern was evidently critical since it determined the ability to stay. The classification of severity was nonetheless important even when no structural damage was identified, given that this classification defined the financial compensation they would receive and the budget allocated for repair. Only a few interviewed residents were however aware of the L-level classification that the NGO ascribed for their apartment.

How did households access information, and to what extent did the actors involved in the damage surveys feel invested in sharing their classifications and findings? Given that surveys were conducted directly in their homes, all households had ample opportunities to approach surveyors and form a clear understanding of the "level of damage" from which their apartment suffered. Interviews showed that households gathered information about the extent of the damage through informal interactions, which were of unequal quality, depending on the surveyor and/ or the NGOs, as attested in the quotes below:

"We did not know the level of damage, but they told us if the leaks were not fixed, the building will have severe structural damages."
[Case 23]

"No, they didn't give me any details. Sometimes I'd follow them to ask them to add some points, but they wouldn't answer. They were very disrespectful." [Case 10]

This informal interaction was particularly important to some of the households who saw it as an important source of information, even beyond the blast, as in the quote below:

"He [NGO worker] also gave me advice on how to get papers for my paperless grandchildren when they grow up." [Case 21]

However, none of the agencies that surveyed damage (e.g., Army FER, OEA, NGOs) however reported back to residents officially, unless they had to evacuate the house

for safety concerns.⁵⁵ In the latter case, many received a note from the Beirut Governor instructing them of the danger and informing them to leave the house.⁵⁶

The assessment of structural damage was understandably a strong concern if it could affect safety. The threat was further compounded for those who received contradictory assessments. The latter had to proactively seek information, which several households reporting that they successfully did by reaching out to advertised hotlines (e.g., American University of Beirut, OEA, Municipality) and verifying the validity of the evaluation they had been given to decide whether they should evacuate or not.

“Yes, they told us that the house won’t collapse, but I didn’t trust the assessment. I called the municipality, and they sent an engineer who confirmed that the building was structurally sound.” [Case 3]

“I received a notice from the Beirut governor informing me that the building was inadequate for occupation and that it must be evacuated⁵⁷. Other NGOs and agencies didn’t share any assessment. I was distraught. NGOs came and surveyed. I communicated with specific people to share the report, but they did nothing. [NGO name] were willing to assess, but none of them gave a written report. I met someone from another municipality who was specialized in renovating old buildings, so he conducted the assessment and shared a report.” [Case 5]

Information about damage also became the subject of negotiation and manipulation among landlords and tenants. Interviews with tenants benefiting from protected rent indicated that several landlords attempted to exaggerate the scale of the damage and use the blast as an opportunity to evict them. In one of the cases surveyed for this study, tenants occupying an apartment that benefits from rental protection were faced with a landlord who claimed that the building was structurally unsound without showing evidence. The tenants were able to demonstrate the safety of their homes nonetheless by appealing to other actors.

“The landlord came before the structural assessment and claimed that the building is structurally unsound and that we needed to evacuate it because he had to demolish it. We had a huge fight with him and resisted his demand. When the engineers came, they informed us that there is no structural damage in the building and it only needs rehabilitation.” [Case 4]

In another case, a household was able to double-check the evaluation and secure additional reassurances:

“Yes, they told us that the house won’t collapse, but I didn’t trust the assessment. I called the municipality, and they sent an engineer who confirmed that the building won’t collapse.” [Case 3]

⁵⁵ We have heard from NGOs and colleagues who participated in structural assessments that they were reluctant to provide written reports because of the liability they would incur by sharing official written assessments.

⁵⁶ It is noteworthy that warnings about eviction from public authorities didn’t consistently materialize with a follow-up and mandatory evacuation, despite the identified risk. In one case, the respondent noted: “The municipality came and said the building was structurally unsound because of the blasted/cracked column. They said the structure is very fragile and we cannot put any additional load. They didn’t evict us or put any document outside.” [Case 30]

⁵⁷ In Arabic: “بناء غير صالح للسكن و يجب إخلاؤه”

In sum, the widespread availability of structural assessments offered by volunteer engineers in the city was critical to residents. It improved their ability to retain control of the post-disaster recovery, even when they were conducted informally. These assessments helped dwellers in deciding whether it was safe to stay at home and to estimate the scope of repair. They also empowered tenants on old rent leases to resist eviction when landlords attempted to use the damage assessment as a strategy to evict them. Access to information about damage assessment was nonetheless unequally available. Our small sample reveals that migrant workers and refugees had less access to information about damage than other respondents, tenants less informed than landlords, and residents in central neighborhoods more informed than those living in peripheral ones. Neighborhoods affected by the blast indeed received unequal attention, with notably those further away (i.e., Bashoura, Bourj Hammoud) seeing fewer surveyors.

Reporting Damage

Rather than waiting for an assessor to visit them, many households attempted to report damage themselves in an effort to receive compensation and/or secure repair. In seeking to report damage, most households first reached out to public institutions such as the Municipality of Beirut or the municipality of Bourj Hammoud, the Army's Forward Emergency Room, or the local police and fire stations. They either reported by calling the institution or by visiting in person. Some also resorted to spending time on the street and trying to identify a public employee –typically at the time a Lebanese Army soldier- who could help them report the damage or record their needs. In two cases, people went to religious institutions to report damage because they believed the latter coordinated with the Army/FER.

“The Beirut Archdiocese had a tent with representatives at the local church, and they asked us to submit photos of the damage because they were coordinating with the Army.” [Case 27]

“The Mukhtars were receiving damage reports, and they used the Husayniyi⁵⁸ facing our house. So we went to the Husayniyi in person to report.” [Case 11]

In at least one case, tenants (a Syrian refugee and one migrant worker) opted to report damage to the landlord, who was their primary reference.

“I shared the photos [of the damaged apartment] with the landlord, but he would say that I have to wait.” [Case 9]

⁵⁸ Religious congregation space for the Muslim Shiite community, typically but not exclusively located near a mosque.

3.4.3. Identifying a Repair Agency for Non-Self Repair:

In the coordination of the NGO-led repair initiatives, neighborhoods were allocated through a coordinated geographic split, in line with humanitarian practice.⁵⁹ It took weeks, however, for NGOs to settle on the assignment of zones, and these assignments often continued to be negotiated, particularly since smaller NGOs were not officially allocated zones. To residents, the assignment of the NGO was a critical step to influence meaningfully repair since it defined the interlocutor with whom they will work and consequently the scope and quality of work. As repair unfolded and it became evident that NGOs differ considerably in their capabilities and in how they define the “repair” agenda, this decision became of critical significance.

Most interviewed households could list the name of the organizations that visited and/or conducted repairs. Most residents learned about the organizations directly when they knocked at their doors, while others heard from friends and/or neighbors in the area and reached out to the organization.

“We had to leave the apartment because of the extent of the damage. In the first week, NGOs would come before we arrived. One neighbor (who works at the butcher shop) would call us whenever he heard that an NGO was conducting assessments in the neighborhood. He then advised us to stay in the apartment to have more visibility.” [Case 11]

The majority of households reached out proactively to attract NGOs to conduct repair works in their homes. In the sample of 30 interviews that were conducted for this research, 17 households had reached out to NGOs for repair work. Only a few of these households had a specific agency and/or repair form in mind (e.g., fixing a roof). Many others were mostly seeking stitch repair assistance to conduct multiple incremental repairs and recover their homes. The main exception is two interviewed migrant workers who felt confined at home, reluctant to approach NGOs, and unable to secure enough information.

“I saw a lot of NGOs come to our building, but none came to the apartment. The groups that visited were not allowed in our apartment because we are “foreigners”. I don’t understand this. We were all affected by the blast.” [Case 9]

Households that managed to appeal to multiple agencies typically tapped on their social networks (e.g., relatives, friends, networks) and reached out to acquaintances working within NGOs active in disaster repair. A few also reached out to active political figures or known philanthropists for help. Those who had no social networks to tap on didn’t necessarily give up. Several respondents reported developing strategies to reach out to NGOs: They mostly spent time on the street, in local grocery stores, and within venues where they knew they could see and approach relief workers. They did so to improve repair or to secure services that are not readily available. However, this

⁵⁹ Beirut Port Explosions: Operational Zones Reference Map, as of 20 August 2020. [Link](#)

strategy did not guarantee a good quality repair since the patchwork left many apartments in poor condition. This was particularly the case for apartments that suffered structural damage since most relief agencies were unwilling or unable to conduct these repairs. In these cases, households had to build knowledge, identify agencies that could possibly conduct this work, and find ways to reach out and secure such services.

Those who settled on the assigned repair agency and did not reach out for additional work cited multiple reasons for refraining from reaching out to additional NGOs, even when they were dissatisfied with the repair work they had received. The main cited reason is competition between NGOs that placed residents in a difficult situation: they did not want to risk attracting negative attention and failing to secure repairs. This was particularly the case when the NGO assigned to the neighborhood sought to monopolize repair and block other interventions to protect what seems to be a “turf” or a “model neighborhood” that it wanted to reclaim.⁶⁰

Another limitation on households reaching out for repair is tenancy status: in a few reported cases, tenants were unable to reach out to NGOs because they were trumped by the decisions of landlords who either refused to allow them to take charge or sought to use the blast as an opportunity to evict them.

“We were evicted after a month. The landlord told us that the house needs a complete renovation and that we have to leave it... We begged him to let us there. After several attempts to evict us he brought the army intelligence forces. He is a lawyer, and he has connections. They gave us one month notice until we find another place to stay in” [Case 19]

Others households simply lacked access to appropriate information and did not know who to turn to. Among those are primarily households forced to work long days, unable to linger in the neighborhood or reach out informally to organizations. This was consistently the case for migrant workers who neither knew who to turn to nor felt entitled to trump the landlord and/or bypass him/her. Instead, some of these individuals conducted self-repair manually, incurring personal costs.

The landlord told me that we had to wait and that if we didn't like it here, we could leave. He didn't offer any assistance although I had been living here for 3 years. I knew no one would help, so I conducted the repairs myself, to the extent possible. I wrapped nylon sheets around the balcony door and fastened some nails and screws into the door latch to lock the entrance.” [Case 09]

In sum, households fell within zones allocated for specific repair agencies that took charge of the repair of their homes and had limited ability in choosing the primary repair partner. Many, nonetheless, managed to stitch a repair strategy by reaching out to additional NGOs. In doing so, households were unequal, with tenants weaker than property owners and migrant workers confined to limited options.

⁶⁰ In several cases, NGOs controlled access to a neighborhood block that they wanted to take charge of. They therefore limited other NGOs from entering and prevented households from reaching out to alternatives and selecting the type of repair they wanted.

3.4.4. Defining the Scope of Work with NGOs/INGOs

Almost all NGOs have a predetermined scope of work based on predefined criteria organized on the basis of the level of damage and the budget they allocate for each household. As a result, the scope of work was often primarily decided by the NGO and limited significantly the household's capacity to make choices based on their repair priorities. When repairs were minor and aligned with the priorities defined by the assigned NGO, many households reported that they were able to agree on repair priorities beforehand. Their influence was nonetheless typically limited to the choice of paint colors, type of glass, adding a fly screen, and/or requesting an additional kitchen sink or countertop.

"I told them I want the doors painted brown, not white because my daughter was making them dirty with her hands. They accepted and changed the color." [Case 23]

Yet, some residents felt heard, as in this respondent who believed that she had used the window of the brief encounters with NGOs to suggest important interventions:

We did not agree on anything. We could not talk to them. They barely pass by each house for 5 minutes to conduct quick repairs. However, I told the responsible engineer that I needed a water tank, so they bought water tanks for the whole neighborhood 2 months later. [Case 21]

How residents influenced the NGOs and convinced them to change the scope of work seemed circumstantial. Some believed it was their status, such as the elderly grandmother who took care of eight grandchildren and believed that her condition had warranted additional help, encouraging the NGO worker to change her sink even though its poor condition was not the result of the blast.

Others pointed to the lack of coordination among NGOs that created opportunities for a few residents who were able to ask for additional repairs when a second NGO visited them, given that the first had already conducted the basic repair work in their apartments.

In other instances, residents could blend the NGO repair with self-repair, negotiating directly with the NGO to expand the scope of and cover the additional cost of repair from their personal savings. They thus relied on the repair agency and the workers and contractors it hired, including painters or carpenters, and expended the scope of work (e.g., better finish, waterproofing) while covering only some of the costs. The report extends on this process in the next section.

Others were unable to influence the type of repairs introduced in their apartments. They had to settle with the scope of work specified by the NGO. To some, it was "only normal" since the NGOs were "helping," and they argued that they were satisfied.

"We didn't have to negotiate anything. The people from [Ngo Name] asked to see the whole house and they informed us that they would repair everything. They were unsure whether the budget will be enough to repair the kitchen, and they made me aware of this condition." [Case 29]

"You feel ashamed and shy because they are helping, so you stop being picky because of that." [Case 5]

To others, the decision was “unreasonable” and they were faced with the inability to change the scope of the works unless they reached out to another NGO, as in the case below:

“[Ngo Name] said they were only willing to plaster the cracked wall without fixing it. We refused because the wall was not structurally sound. Another NGO [Name] saw that the wall was already demolished and that we had bought the material, so they agreed to help us.” [Case 2]

Many of those who could not reorient repairs reported that they feared that negotiating would turn away the NGO and they would lose the opportunity to repair their homes.

“We didn’t push more because we were afraid that they would leave, and it was not habitable; we desperately needed someone to conduct the repairs.” [Case 2]

Others wanted to negotiate the scope of work but could not because there was no line of communication with the responsible engineer or site supervisor either because who was either absent or coordinated directly with the landlord rather than tenants. Thus, several tenants (particularly vulnerable ones such as refugees) were constrained by decisions made by the landlord who negotiated repairs directly:

“NGOs didn’t communicate with us (residents/ refugee household); they were communicating with the landlord” [Case 19]



Figure 28: An NGO Sign Marking Their Intervention. September 2021. Photo: Hayfaa Abou Ibrahim.

Others found it simply impossible to stay at home and negotiate because they had to work long hours to survive and missed the opportunity to ask for more.

When they attempted to negotiate for different or more repairs, many households were faced with restrictions. The NGOs workers argued that they had a limited budget and could not go beyond the specified list of items for repair and/or a pre-determined budget. All in all, the sentiment of satisfaction seemed to be objectively correlated with

the quality of work, and a handful of NGOs had clearly distinguished themselves with the quality of the repair that was considerably better than others.

Women in the recovery

In numerous instances, interviews pointed to the critical role women played in negotiating the type of repairs and/or reorienting works (choosing the color of paint, frosted glass).

“Husband: My wife oversaw the work; she would tell the workers if she wanted something specific.

Wife: I gave my opinion. They would show me the catalog and I would choose tiles, colors, etc.” [Case 4]

This was, however, not consistently the case and often depended on the power structures within the household. Hence, the vital role should not be interpreted as a role reversal, particularly as a handful of male respondents explicitly noted that they found it time-consuming or demeaning to see their wives involved, and they deliberately excluded them from the repair process or limited their involvement.

“My wife is so picky, you know. I told her to stay at the mountain to avoid the negotiations and the conflicting opinions. [...] She is smart and pays close attention to details, but I chose to take charge because I wanted to fix things quickly.” [Case 14]

Women also reported feeling pressured by male relatives to refrain from reaching out and negotiating higher compensation, although they felt entitled to do it:

“They said I am not entitled to compensation. Why am I not entitled? [...] my son was a firefighter. He does not like it when I seek aid in general. He asks me not to do so.” [Case 25]

It is, however, undeniable that many women saw their involvement in the repair process, including negotiations with NGOs, to stem from their role as homemakers managing the basic needs of the household. For instance, two women asked NGOs for sinks because they cook and clean. They would also ask for specific paint colors because they spend more time around the house and prefer color schemes that fit their taste.



Figure 29: A woman who sits in a chair at the entrance of her house to gain visibility. October 2021. Photo: Soba Mneimneh.

“I was the one most involved in repairs because I am the one who stays at home. My husband is at work and has his things to worry about. I handled everything. I would tell the workers what to do and what not to do. Every NGO that would come or pass by, I’d tell them about the pipe.” [Case 6]

“My wife would sometimes complain about the type of repairs (for example, she would not like the door), and she would express her dislike. On the other hand, I wouldn’t say anything and would prefer not to interfere with the workers. The workers sometimes used to listen to my wife, since she was supervising more than I was, I would secure the agency, but she would supervise the works during the repair.” [Case 1]

3.4.5. Unassisted Repairs

Although most residents reported relying on NGOs, they also intervened directly on repair, either conducting works personally or, more frequently, hiring workers for specific repairs and using their savings and/or compensation money to cover the costs. Therefore, these residents complemented the work conducted by NGOs, at times asking the NGO workers to conduct additional repair works at their own expense or at others hiring workers independently.⁶¹

Four main reasons explained the heavy reliance on “unassisted” repair:

First, the urgency of repair: Many of the self-repair initiatives were conducted to respond to urgent matters, such as closing the main entrance door or fixing a damaged roof. In these and other cases, residents could not wait for the NGO and began the work themselves.

“When repair help came, I was already back home. We didn’t benefit from the help of NGOs. We had tried to call many NGOs, but when we learned that there is a long wait, we opted to repair things ourselves.” [Case 11]

Second, the scope and quality of work: In many other cases, residents conducted self-repairs because they needed work that did not fall within the scope of work that NGOs agreed to conduct within their quarters. The hardest to cope with is structural damage, which often requires more than the skillset and capabilities of the NGO assigned to the neighborhood. Others found the repair quality unsatisfactory or required more work than the NGOs’ budget allowed and managed to conduct some of the repairs independently.

None of the agencies accepted to do the structural repairs (collapsed wall). This delayed the repair process tremendously. The landlord did not accept to help in fixing the structural damages” [Case 02]

Third, the legal status of the apartment: In several cases, the NGOs refused to conduct the work because the apartment was built illegally. This position depended considerably on the policy of the NGO, and hence from one neighborhood to another when the NGO intervened based on the FER and Shelter-Group Assignments.

⁶¹ 22 out of the 30 interviewed households conducted self-repairs whether or not they had an NGO repair full or some damages.

Fourth, the profile of the household: In several cases, the unassisted repair was explained by the legal status or profile of the affected households. Many migrant workers conducted self-repair without any support from NGOs because they faced powerful barriers accessing NGOs or philanthropists (Figure 30). These barriers could be the result of their extended absences, given that they had to work all day and could not sit and wait for NGOs. These barriers were also severely compounded by the fact that migrant workers don't feel entitled to reach out to NGOs, cannot proactively visit NGO headquarters due to the high costs of transportation, and feel the weight of language barriers that prevented them from communicating properly with the NGO workers that they encountered. These barriers were exacerbated when an NGO would ask for legal residency papers as a prerequisite to help.

"The repair agency that gave me toolbox asked for my personal information and made sure I had a residency and work permit. Many of the migrant workers I know do not have legal residency permits and are hesitant about reaching out for help." [Case 09]

In all four cases, residents' personal wealth, the compensation they received from the Lebanese Army's Forward Emergency Room and/or other parties (see next section), and/or their ability to tap on relatives who can support them affected their ability to conduct unassisted repair considerably. When households were financially capable of covering the repair costs, they opted to repair their homes themselves, either to select high-quality material or to avoid waiting for NGOs. Aside from better-off individuals, a few households also reported spending retirement savings or the financial compensation they had received.

"We used some savings, and I sold two gold bracelets to buy the Salon furniture and the dining table. I had no plans for that money." [Case 29]

Some households relied on networks of solidarity to borrow or take money from their family or friends. Others used their social networks to secure discounts on construction material or cheaper labor.

"The contractor was my student, and he was very nice. He only took 50 thou LBP for labor and 250\$ for the bricks. He showed me a receipt, and I trusted him." [Case 26]

It is noteworthy that many of the people who managed to secure money and conduct self-repairs lost a sizable amount of their savings. Worse, in some cases, they had to sell part of their assets or valuable properties (e.g., jewelry, furniture) to fix their house.

"I borrowed money from my brother, and I used money from my grocery store's assets. I had saved this money to buy goods for my shop, but I had to use it to fix my house. Since I spent the money repairing my house, I no longer can restore my shop to the way it was." [Case 14]

There were cases when individuals conducted their own repair. In one case, a household could repair the remaining damage because they had access to leftover building material that remained after the NGO left. In another case, a retired man who reported conducting regular maintenance works in his house opted to work on his home. Still, in another, a resident explained that he had observed NGO workers conduct repairs and

then implemented this newly acquired knowledge to conduct the needed remaining repairs and save on costs.

“I did the electricity works. I couldn’t pay for everything, and I did this to save money. I had to carry building materials up to the sixth floor myself. I wanted to get a worker to help me with them. He told me that he wanted 500,000 L.L. I felt drained. Workers took advantage of our needs and started asking for unreasonable prices. So, I preferred to carry them on my own.” [Case 14]

“I am a handyman. I usually do all the maintenance work in the house. I did a lot of things. I closed all the doors without the glazing before the NGOs came. I inserted wooden planks. Then a priest from Achout passed by and asked if I needed help. He had a big budget. I asked him if it was possible to add glass to the windows, and he did. He said he was buying glass for residents.” [Case 5]

Previous or current employment in the construction sector typically empowered households to conduct self-repair. Indeed, such employment granted them access to construction material and provided them with the required knowledge to repair themselves.

“There are many things that I did not buy yet because they are sold at the US dollar rate. Other than the compensation I spent, I got a loan of value 6000\$. I paid them back now. All materials were paid in USD. The suppliers know what I have been through, so they did very few discounts, but it was still priced on the black market rate. Work is work.” [Case 30]

All in all, the reviewed cases suggest that unassisted repair was either a luxury for those who could afford it, a constraint for those who had no other option, or a normal choice if one had the needed skillset. In all cases, the possibility and scope of unassisted repair depended heavily on the financial capabilities of the household and/or access to materials and skillset.

3.4.6. Permitting

Severe damage, particularly structural damage, requires the household to secure a building permit, yet another hurdle for repair. Minor works are exempted from permitting, but all structural work, as well as interventions in building considered of heritage value, are required to secure repair permit. The permit is only granted to legal buildings by law, which means that informal additions (e.g., room on the roof, closed balcony) cannot secure permits. Furthermore, permits are extended to property owners and not tenants, reducing the ability of the latter to repair their houses.

Stories collected in the neighborhoods reflected the uneven implementation of the law. To some households, permits were not a concern, and they were not approached by any party to stop works. Others, however, reported a tedious and clouded process. One resident who had conducted the repair of his building in Karantina reported stopping works for several weeks until he secured the repair permit. This respondent described a 2 months costly and inefficient process that included incurring the costs of a professional structural evaluation and following up on paperwork in numerous public agencies. The resident complained that permitting was the major hurdle in the self-repair process and that it should have been facilitated in the context of post-disaster recovery.

"The police stopped me. They asked me for a permit from the governor and municipality, and a clearance since the building had been earmarked for evacuation due to structural damage. I had to do all the paperwork, and it was challenging. They asked me for a civil engineer's report (including photos and the type of damage), which I had to secure and pay for myself. And then I had to get the permit." [Case 28]

"We had to file for a reconstruction permit. They require 2 engineers to report, approval from the Order of Engineers and Architect, approval from a committee at the municipality, the governor's signature, then the governor has to send it to the Ministry of Interior before the file is finally transferred to the local police station and I can initiate the work." [Case 28]



Figure 30: Case of unassisted repair by migrant workers. October 2021. Photo: Abir Zaatari.

Two apartments that were developed illegally (rooftop apartment and apartment built on Municipal land) also faced difficulty repairing because they could not secure permits.

“The NGO asked me for a permit from the municipality because this roof apartment is illegal, but I didn’t apply for that, and that’s why the NGO refused to fix all the roof. They fixed only the damaged part.” [Case 20]

“Someone came from the Internal Security Forces, from their Intelligence Unit, and he started taking photos of the repair works. I asked him what it was about; he said that these works are illegal. I called “someone influential” (wasta) who talked to him, so he added a mark that the work was only roof replacement on the evaluation.” [Case 30]

In many other cases, however, and despite the official need for a permit, neither the NGO nor the household filed for a permit. They repaired the apartment without interferences. This extended to buildings with heritage features in this study is where several respondents worked without permits. In one case, the heritage elements in the building even worked to the interest of the landlady whose house was given additional attention [Case 29]. This was not, however the case in many other reported cases, and one can read in the press or hear from acquaintances of severe permitting hurdles when attempting to repair buildings considered of historical value.

In sum, the absence of a one-stop-shop or a streamlined permitting process constituted a hurdle for repair to many residents, although lack of consistency in implementing legal steps meant that the majority of households did not suffer from the permitting process.

3.4.7. Securing Compensation

In parallel with the actual repair process, households were allocated monetary compensation aid. Law 194/2020, which defined the recovery process for areas affected by the blast for Lebanese public agencies, limited the scope of intervention of the Lebanese state to the disbursement of financial compensation and the channeling of aid.⁶² In addition, numerous non-governmental organizations and charities distributed aid packages and monetary help to households affected by the blast. However, the absence of clear eligibility criteria and ways of evaluating the compensation left residents unsettled, as did the absence of a clear process of reporting and/or an authority who could help.

In the early stages of the post-disaster, most residents reported turning to Lebanese public agencies to record damage that would secure their compensation. Over time, they also began to see the visible presence of the Army and they turned to the Forward Emergency Room, the Red Cross, and other NGOs whose workers were present on the street. They either tried calling these offices or, more frequently, they directly approached the NGO workers on the street and asked for help. They also inquired with

⁶² In total, the army has so far reported disbursing compensation to 20,297 households. The compensation by the NGOs in general and the army was nevertheless extremely modest. Out of 1500 billion LBP allocated value of compensation, only 150 billion LBP had been disbursed by March 2020. The value of the compensations disbursed by the FER ranged between 38 USD and 2,500 USD when converted at the black market rate at the time of their disbursement. [Link](#)

neighbors about NGOs providing aid. One respondent reported starting to seek aid from NGOs regularly:

I sought compensation the same way I sought repairs. I would talk to whomever I could find. I heard [xxx] were giving out monetary compensations, I contacted someone at [xxx], but I was not given any. [xxx] was also distributing aid, but I did not get any because I had no young children, and my husband is younger than 60 years old.” [Case 29]

Most efforts were conducted individually, but in at least one instance, residents also organized themselves at the neighborhood level. With the help of the NGO conducting repairs, they secured an appointment and collectively appealed to the governor since they had not received any monetary compensation.

Yes, the neighborhood committee went to the municipality to ask about the compensation that we were denied. The [NGO name] helped secure a meeting with the municipality officer. [Case 04]

Finally, although both the Army’s FER and other NGOs affirmed that compensation was disbursed to all affected households, regardless of nationalities or social groups, interviews and anecdotal data collected for this and other research showed that migrant workers and Syrian refugees were almost consistently excluded from the FER’s financial compensation schemes.

3.4.8. Accountability

The final step in any repair process is inspection and/or quality control. Although the Lebanese Army’s Forward Emergency Room asked NGOs to report on their work and recorded the spread of interventions, no systematic quality check was conducted to verify the quality of repair. On their side, many NGOs implemented a final inspection, but the inspection was internal and self-administered. Thus, dissatisfied residents had little recourse aside from reaching out to the same or another NGO or alternatively undertaking self-repair, as described above. As a result, the internal processes to the NGO assigned to one’s area were the main element influencing the ability to secure accountability, a situation that left many residents frustrated.

Interviews with residents indicate that they perceived final inspections conducted by NGOs at the end of the work to be general and not to rely on a grid of evaluation.

“Someone came to make sure we were satisfied with how the repair went.” [Case 13]

“Yes, and he asked me whether we were happy with how the repairs went.” [Case 29]

Others noted that the NGO worker documented the work or assessed it without accounting for their opinion:

“Yes, he took photos and looked around but didn’t ask if we were happy. [NGO supervisor] called after a short period and asked whether we were happy with the final work. They didn’t do much anyway.” [Case 2]

“The Responsible engineer came and did a final inspection and said he wants to get a water heater and a motor and repair the broken window of the internal door and the bathroom door. He did not give me the chance to say anything or give my opinion.” [Case 21]

In many cases, residents felt that the evaluation was conducted for the NGOs' ends, requiring residents to sign forms as proof of their repair work, rather than to protect the beneficiaries:

"[NGO name] made me sign a paper that the apartment had been repaired so that we do not claim that we conducted the repairs on our own." [Case 12]

In only one case, a resident noted that an NGO supported through UNHCR was subjected to the oversight of the funding agency:

"[NGO Name] was working with funding from UNHCR, so UNHCR came, and they evaluated repairs." [Case 23]

The absence of accountability mechanisms left many residents frustrated:

"Yes, there are a lot of things that I wanted to happen differently. The tiles of the outdoor area were slanted in the wrong direction. This is bringing all the water inside. I tried to tell the engineer, but it was too late. He said he cannot do anything about it." [Case 7]

"The repairs were a total failure. You can come inside and see. The aluminum windows are installed without filling the gaps, and rainwater leaks abundantly. The sanitary works in the toilet and the roof are bad. Everything was done improperly, just for the sake of saying, "oh yes, we repaired, and we fixed", but the truth is they didn't fix anything well." [Case 20]

Several also longed for a different process:

"Yes, if we were not in Lebanon, I would have wanted the repair process to be different (more accountability), but since we are here, I did not have high expectations." [Case 28]

"I would have wished that they fixed my house to return as it was. It's their fault, and they should help us. They caused this mess, and they are the ones behind this explosion. I know that there's a lot of money, and the NGOs are benefiting from us, but they are not giving us good quality repair in return. One engineer told me: 'why you are complaining about repairs, you should thank me I am working for free to help you.' I yelled and told him that he was a young engineer benefiting from the blast. Engineers were sitting without jobs before the blast, and now they should thank god because they made a lot of money from their work with repair agencies." [Case 17]

Yet, a handful of households managed to reach out, report malpractice, and get it fixed. This possibility varied considerably with the capabilities of the NGO, its staff, whether it had supervisors and accountability mechanisms or not. In at least one case, the respondent managed to get the work redone properly:

"Yes, once the contractor was painting the door without putting a base under the paint, I tried to tell him, but he yelled at me, and he said, you should thank god since we are helping you for free. When I saw the person in charge of the NGO, I told them what happened, and they said that they would fix it, and they talked with the contractor to redo the works. The responsible engineer told me that they are paying contractors for all materials, but they are trying to do the least work they can in order to make more profits." [Case 14]

In seven other interviewed cases, households reported, but NGOs refused to redo the work:

"Yes, I detected malpractice with the engineer, and I had a dispute with him, but he didn't do anything to fix the doors. I wasn't able to talk with the manager." [Case 17]

“Yes, the tiles were directed inwards. I reported that, but the engineer said she couldn’t do anything about it. I also saw that they fixed a glass entrance door for the upper apartment. I was very angry because anyone could come in and break into the apartment. They added steel rods for protection, but it looks very ugly now. I was also angry because they wanted to add a corrugated roof that would cause cancer. I asked another NGO to conduct the work instead.” [Case 7]

Finally, in two other cases, households detected malpractice but did not report it because they were afraid to harm the workers

“When the administration called, I told them everything was good, although there are things that I did not like. I did not want the contractors to feel bad. There’s no need.” [Case 25]

In sum, the ability of a household to hold an NGO accountable and fix malpractice depended on factors internal to the NGO working more than they reflected the household’s own means, disempowering those who live in neighborhoods assigned to less professional agencies.

4 CONCLUSIONS

To what extent were residents able to take charge of the process of repair? What were the forces empowering their position? How did they differ? Based on the above findings, it is possible to conclude that the form that the post-disaster recovery process took in Lebanon far from empowered residents affected by the blast.

Looking at the research findings, it is evident that the weak commitment to the right-to-housing in Lebanon has severely compounded the effects of the Beirut port blast, ultimately setting in place a recovery mode that would undermine the long-term recovery for all city dwellers, particularly the most vulnerable among them. While it is outside the scope of this report to articulate a revised national housing strategy, the research findings resonate with other studies that have sounded the alarm for more involvement on the side of public agencies vis-à-vis the right to housing within the framework of this post-disaster recovery and beyond.⁶³ Thus, the absence of public authorities, the dysfunctional rental market framework, and the proliferation of precarious housing conditions confounded the effects of the blast and undermined the ability of dwellers to recover rapidly. In this post-blast, households are not simply fixing

⁶³ Fawaz, M. Zaatari, A Mneimneh, S. Hamdar, L. & Alleik, F. (2021). Housing, Land, and Property in areas affected by Beirut Port Blast. Norwegian Refugee Council.
Legal Agenda & Public Works Studio (2021). A Legal Guide on Reconstruction and Compensations in Blast affected areas.

their homes. Rather, many are facing an additional hurdle in the long struggle to maintain an adequate shelter in the city.

The research has further found that residents in the areas affected by the blast have been able to play a critical role in channeling aid and protecting their homes, despite the difficulties they faced given the lack of visibility on the repair processes and conditions. In this final section, the research team first points to the process in its current form as affecting negatively residents' ability to control the repair of their homes, to form educated opinions, and guide the decisions involving the recovery of their home and neighborhood. Second, they flesh out the multiple forms of pre-existing inequalities and how they were reproduced both in the quality of repair and the ability of households to play an influential role in channeling aid and taking control of the repair of their homes. Third, they reflect on the particular form in which "empowerment" or self-recovery materialized, with households pitted in competition against each other for compensation or the attention of NGOs. Fourth, the research team looks at the critical role of social networks in supporting those who could build on their social capital to improve their conditions. Finally, the report reflects briefly on the learning that households built in this experience.

4.1. The process was clouded and prevented households' ability to take charge

The process through which the post-disaster recovery was conducted was clearly disempowering to residents. This was the result of the lack of clarity in the repair process, both in terms of the steps to take and the authorities in charge.

First, access to information was difficult (e.g., damage levels, modes of computing compensation, NGO allocation, securities). The challenge was further exacerbated by the fact that residents didn't know who to turn to in the beginning, with—as illustrated above—many scrambling to locate public agencies to who they had first reached out.

As time passed, many reported feeling uninformed, receiving clouded and contradictory information about the state of their apartment, how they should file for compensation, and who they should turn to for help. Households were also unclear about the contractual relationship they could establish with an NGO, whether they could seek repair assistance from several NGOs or whether they had to select one only, how to make the best selection when they had the option given that they were mostly unfamiliar with the organizations working in their neighborhood. Many were particularly concerned about whether home repair by an NGO would disqualify them from receiving compensation from the Army's FER or repair assistance from another NGO. Ultimately, several households reported having to make decisions while not being well informed about the conditions in which they accept repairs for their homes.

Second, the modality of work didn't leave much space for households to gear the process (e.g., the scope of work of NGOs). In many ways, it was simply the design of the

repair process that was designed from the perspective of the NGOs rather than the households. In extreme cases, the challenge extended beyond the modality of repair: Some of the NGOs were keen on showing their work at the neighborhood scale; they therefore prevented others from coming in/working in the same area.

To be sure, one should not throw the blame on the NGOs, and many went the extra mile to inform households of the scope of work that they will be conducting in their apartment, as reported by this (illiterate) woman:

“Two girls came from [NGO Name] and asked me to sign a paper so they can start repairing. They read it to me because I do not know how to read and write. It has terms in case we did not keep our promise. I signed it.” [Case 23]

Still, in the highly individual form through which the process occurred, it was difficult to secure good information about and hence control over the process. Households also had no information about who to turn to if they wanted to report poor quality of repair, which exacerbated their feeling of disempowerment.

4.1.1. Effects of the Level of Damage

In thinking through the process of recovery and its effects on allowing households to control the repair process, it is noteworthy that the strategy adopted by the humanitarian agencies to prioritize the easier repair meant that those whose homes were most affected by the blast faced the biggest challenge to conduct repair work (Figure 31). Thus, the more severe the damage, the less likely repairs were to be completed. This is consistent with the information that circulates among NGOs and the FER, whereby it is recognized that NGO teams had prioritized lighter repairs with the hope of encouraging the return of the largest number of dwellers, but also because many of their teams weren't sufficiently experienced to repair severe structural damage. More than half of the apartments in the study's sample with identified structural damage (5/8) still needed substantial structural repair at the time of the interview.



Figure 31: An unrepaired severely damaged house. October 2021. Photo: Abir Zaatari.

Households who lived in buildings that suffered from structural damage appeared to be consistently struggling with repair. This included all households who lived in buildings with demonstrated structural damage, and extended to households who needed mechanical repairs or who lived in severely dilapidated buildings that had been affected by the blast (e.g., balconies breaking down, roof crumbled). Among those cases, several buildings also displayed exposed metal that was rusting and would soon expose the households living in the building to danger. The fact that most NGOs didn't have the know-how and/or budget to conduct structural repair means that the repairs were put on hold, and they bounced off from one NGO to another, each conducting repairs within the allocated budget it has for a single apartment.

"There were a lot of NGOs looking for homes to repair. [...] one part of the building was not structurally damaged. However, the part we are standing in now didn't have a structural skeleton and collapsed. It was easier for the NGOs to help repair the other section of the building. [Lists NGOs]. None finished the work." [Case 5]

"I lost interest in asking for remaining repairs. Whatever they wanted to do, I would agree. Some NGOs wanted to remodel the façade, but I didn't accept. My daughter wanted steel a handrail but I couldn't afford to swap." [Case 5]

"The NGOs only fixed the windows, doors, and paint. I still have severe damage to the roof [...]. The [tenant] refugees who live in the roof unit suffer from water leaks and humidity, and the [NGO name] didn't fix the roof well." [Case 3, landlord]

4.2. Dwellers were unequal; the process reinforced inequities.

The impacts of the Beirut port blast were uneven, affecting vulnerable populations more severely. Indeed, the severity of the blast's impact on the building structure was not only the outcome of the explosion; it was also correlated with the level of dilapidation that predated the explosion. Dilapidated buildings as expected, housed the most vulnerable social groups (e.g., refugees, migrant workers). In addition, older buildings – particularly those held under old rent control and/or held by developers for redevelopment- had been deliberately left to deteriorate by landlords and/or investors for decades and severely suffered from the blast. Here is how one resident, an old-tenant, put it:

“If I had another choice, I would have left. I am bringing my family to live in danger. The building is not safe, and it will fall over our heads. My four daughters and I will live in danger when we come back. But I have no choice. I am forced to come back.” [Case 17]

In many ways, the post-disaster recovery reproduced these inequities, placing those with weaker means and positions at a disadvantage, notably because they lived in more precarious housing conditions (physical and tenancy), had worse access to information and weaker means to retain some meaningful control over decision-making in repair processes.

In this section, the research team points to several distinctions that affected the impacts of the blast, repair, and sometimes overlapped to compound difficulties in both: (i) The neighborhood, (ii) The tenancy status of the household, (iii) the legal status of the household and (iv) financial means.



Figure 32: A fragile structure severely damaged after the blast. September 2021. Photo: Abir Zaatari.

4.2.1. Neighborhoods

The blast was felt unevenly across neighborhoods, with its impacts considerably more severe in districts where the urban fabric was dilapidated before the blast. Predictably, wherever physical conditions were derelict, the inhabitants were poorer and more vulnerable and the physical damage caused by the blast worse.

Distinctions across the neighborhoods affected by the blast reflect the processes of production that support the urbanization of these neighborhoods, historically and now. Among the most severely affected are districts that had developed as a first settlement to (Armenian) refugees at the turn of the previous century (e.g., Karantina, Bourj Hammoud, Badawi) or those subjected to severe violence during the civil war (e.g., Bashoura) and its aftermath. Moreover, all neighborhoods, including those that didn't carry these historical legacies, had been subjected to predatory forms of urban development in the past thirty years. Throughout these areas, entire urban blocks were held by private investors and awaiting redevelopment. These blocks were severely dilapidated, and they were often rented out to vulnerable tenants (e.g., refugees, migrant workers) who could be evicted easily when the development opportunity materializes. In this context, the blast effects were compounded with poor maintenance, neglect, and in some cases abandonment.

In the aftermath of the blast, neighborhoods didn't receive the same attention. Understandably, proximity guided relief work, delaying repairs and damage assessments in neighborhoods further away despite the fact that their dilapidated buildings often suffered as severely from the blast. Interviews conducted for this study reflect inequalities, with clear distinctions in residents' reports about the availability of engineers to support damage assessments and, later, NGOs whose workers could be tapped on for additional work.

The division of neighborhoods into relief zones exacerbated distinctions. Neighborhoods and blocks that were allocated relatively better performing and endowed NGOs received higher quality repair. It is telling that several of the large local NGOs chose to work in areas where they were already anchored and providing support, reproducing pre-existing inequalities with other, more neglected neighborhoods, where humanitarian agencies focused on lower repair standards in some cases. Furthermore, aside from heritage buildings, structures and blocks that were in dilapidated conditions and suffered consequently structural damage are still on hold, as noted in the section on structural damage above.



Figure 33: Neighborhood scale repair undertaken by one NGO. September 2021. Photo: Abir Zaatari.

4.2.2. Tenancy Status

Tenancy status played a critical role in the ability of the household to take charge of the repair of one's home. Among occupants, squatters and tenants, the more vulnerable groups of tenants, were consistently at a disadvantage when it came to learning about repair and/or making the appropriate decisions. We point briefly to the reasons behind inequality along with tenancy statuses and the threats of eviction to which the households were exposed. These reasons are:

One, the informality of rental contracts: The fact that most residents rely on informal oral agreements instead of written contracts meant that residents had no written proof of tenancy to present to the repair agency when the latter requested adequate paperwork.⁶⁴

Two, the permitting process: The fact that permitting for structurally damaged buildings and heritage buildings required authorization from the property owner meant that the absence of a landlord or, worse, his resistance to fixing an apartment could stand in the

⁶⁴ Fawaz, M. Zaatari, A Mneimneh, S. Hamdar, L. & Alleik, F. (2021). Housing, Land, and Property in areas affected by Beirut Port Blast. Norwegian Refugee Council.

way of repair. To the illegal occupants of a unit, the need for a permit was also a prohibitive condition that exposed them to hardship.

Three, the contractual procedure of the NGO: The fact that many NGOs preferred to sign contracts with property owners rather than occupants also placed tenants and squatters in a vulnerable position, unable to negotiate directly with the NGO.

Four, pre-existing tenant/landlord tensions were reproduced in the process of recovery, with landlords who had looked in the pre-disaster phase for a strategy to evict tenants (e.g., old rent control) opting to resist repairs.

In considering inequalities among groups, it is important to consider the vulnerability of tenants faced with the threat of eviction. Hence, despite the fact that many NGOs required landlords to sign contracts protecting tenants for at least one year after repair, and although Law 194/2020 placed a full halt on eviction, the threat of eviction continued to loom over the prospects of numerous households. Among those, the research team points to several circumstances that heighten the threat of eviction:

Five, landlord capitalizing on the moment of the blast to evict low-income tenants, renovate housing units with the help of an NGO and the compensation money, and then rent out units to higher income tenants:

“Yes, we were evicted after a month. The landlord told us that the house needs complete renovation and that we have to leave it. We refused in the beginning, and we begged him to allow us to stay. After several attempts to evict us, he brought the army intelligence forces. He is a lawyer, and he has connections. The army stood by our side and told him that he cannot evict us immediately. They gave us one month and told the landlord to let us stay for one month until we find another place to go.” [Case 19]

Six, tenants and landlords disagreeing on the responsibility of the repair and the sharing of repair costs:

“The landlord told me you have to wait. If you don’t like it here, you can leave. He didn’t offer any assistance. I’ve been living here for 3 years.” [Case 9]

Seven, tenants benefiting from the pre-1992 protected rent who were faced by landlords who refused to allow NGOs to repair homes and/or who misreported structural damage to evict them;

“The landlord tried to prevent us from conducting repairs, but we (tenants) gathered and kicked him out. He is now afraid to come back to the building.” [Case 4]

Eight, tenants who were already struggling prior to the blast with the threat of eviction, either because they could no longer pay the rent or because the landlord wanted to increase rent due to the financial meltdown or to require them to pay rent in foreign currency.

4.2.3. Financial Means

Interviews conducted for this study indicated that households with financial capabilities secured more control over the recovery process. They did so either to reduce the waiting time to conduct urgent repair and return to their homes or to secure the quality repairs they wanted, trumping the constraints imposed by NGO on low-quality material or minimal standards.⁶⁵ Looking at the profiles of households with better financial means, the report finds that the majority was Lebanese. Here is how some of the respondents described the decision to cover at least partially the costs of repair themselves:

“I expected to receive some aid in repairing my home, but we are in Lebanon. I have learned not to expect much. When NGOs did not conduct repairs, I got tired of asking and decided to repair everything myself” [Case 28]

“I didn’t know if the NGOs would help us or not, so I decided to fix what I could on my own. I fixed the doors and added a fly-screen to the windows. I fixed the table and the closet. And I fixed the tiles of a small section of the outdoor area. Because the kitchen is outside and I had to fix it so as not to slip when I go to the kitchen” [Case 07]

In other cases, people who had been able to purchase materials could negotiate additional support in the form of labor from NGOs repairing their homes. Others were able to cover the difference in costs for higher quality material, instructing the contractor hired by the NGO to install better quality repair. Thus, one respondent was able to get double glass aluminum for windows and fix the entrance door, although the latter was not included in the list of repairs:

“The repairs were good in general but not like the good materials we used to have. For example, I had to pay the difference or extra money, so I couldn’t put double glass. I also paid them extra to fix the entrance door” [Case 14]

Conversely, households with weaker financial means had to wait for repair agencies. Some of these households reported enduring several months with only nylon sheets closing their windows and doors, while others also stayed for months without access to basic services.

“I stayed for two months without windows with only plastic sheets.” [Case 14, Syrian refugee]

Even those who had savings in the bank found it difficult to secure sufficient funding to repair their home in the context of the financial crisis. Indeed, several respondents indicated that the informally imposed monetary capital controls had limited their access to their savings and hence their ability to repair their homes. In some other cases, people resorted to substantial sacrifices, such as withdrawing bank checks on low exchange rates in order to secure money for repairs:

⁶⁵ Some of these households eventually paid fully for the repairs, while others managed to secure at least partial reimbursement from the NGOs and/or the Army.

“We repaired a few things around the house such as the clock, the door at first, and the some of the cabinets. We paid small amounts of money on repairs. Our retirement money is trapped in the bank, so we don’t have much to spend.” [Case 04]

“I made the mistake of selling bank checks to secure cash. I lost a lot of money. I used my personal savings. I had to delay other plans. I put that on hold until I finish repairs over here.” [Case 28]

4.2.4. Legal Status

As pointed above, the residents of the neighborhoods affected by the blast count numerous vulnerable social groups, among whom are refugees and migrant workers typically suffer from additional vulnerabilities associated with the criminalization of their labor and presence in Lebanon. There are important repercussions to the legal status and individual vulnerability of household members. Indeed, the criminalization of the residency status has materialized in a weak negotiating position vis-à-vis the landlord, the neighbors, and the NGOs repairing apartments.

This position further translates into weaker negotiation positions vis-à-vis the NGOs conducting repair, as described by this respondent:

“I think that it is related to the fact that I am a Syrian refugee because all Lebanese families received aid and repairs in my neighborhood. my wife’s neighbor in a nearby building received food boxes and other monetary compensations. An NGO also fixed her doors and windows. There’s also an NGO that came and fixed the water services for every house here. they offered each house a plastic water tank.” [Case 16]

As pointed in the unassisted repair section above, many migrant workers also conducted self-repair without the support of NGOs, either because they faced logistical barriers accessing NGOs or philanthropists or because they were unable to show legal residency and/or work papers, as required by repair agencies.

4.3. The Process was Highly Individualized and Led Households into an Entrepreneurial/Competitive Mode

The design of the recovery process, as it was designed placed individual households in a mode of consistently negotiating compensation and repair. It thus triggered what could be described as an “aid-entrepreneurship” attitude that was ultimately counter-productive. In a country devastated by an ongoing economic crisis, the presence of NGOs seemed to create a sizable opportunity to rescue families from destitution. Thus, respondents reported on individuals moving in the neighborhoods after the blast to benefit from aid. Others reported quitting their employment to be able to spend time in the neighborhood and work “with” non-governmental organizations, although their involvement was maintained as “beneficiaries” rather than employees. This attitude, in turn, led to, on the one hand, a competitive attitude among households and, on the other, distrust and animosity among those who resisted or rejected this process thus creating a rift among neighborhood residents. It also undermined the possibility of a collective recovery and/or neighborhood-based interventions.

Numerous conversations that the research team conducted over the past year in the neighborhood reflected a mood in which many low-income households felt they could capitalize on the large presence of relief agencies to improve their living conditions.⁶⁶ Interviewed households outlined strategies to attract more aid. They argued that the additional aid allows them to cope with the incredible difficulty they are facing. Some even hoped that the repairs would allow them to finally receive financial compensation and leave an apartment where they live uncomfortably.

What type of strategies did residents develop to secure this aid? Households either visibly sat outside the house to increase the chances for an NGO worker to see them or actively sought repair on the street. Many also went after an NGO worker and asked her/him to visit their house. Some also called NGOs and reported needs over the phone. Others visited the offices of an NGO they were told could help. In one case, the landlord asked a tenant to reach out to NGOs on the street (case 2 below). Most attempts by those who reached out to NGOs were at least partially successful.

“I go after them. I go to the street every day and when I see someone coming, I ask them to come and see my house and I keep asking them if they can fix the house for me.” [Case 3, owner-occupied]

“I had already conducted a feasibility study [to upgrade my building] and developed a proposal before the blast, I wanted to turn the building into a cultural hub with a common area, offices and so. I had paid for this study and proposal. I showed all the NGOs passing by my proposal. Many liked the idea, but they never followed up.” [Case 5, landlord and building owner]

This attitude, in turn, created new dynamics among landlords and tenants, Lebanese and refugees, and other groups, each of which perceived the other to be more “eligible” for aid. In the case below, a landlord pushes the tenant, a Syrian refugee, to spend time on the street because, she believed, “refugees” attracted aid packages that she could also benefit from.

“[The Landlord] would ask me sometimes to spend time on the street to attract some repair aid. Most of the time, the NGO worker would tell us that they would come back tomorrow. She insisted on making me spend time on the street to secure monetary aid and repair aid, although I didn’t feel comfortable spending time on the street.” [Case 2, refugee tenant]

⁶⁶ This attitude, field researchers felt, even transpired towards them. Thus, several households reported never receiving compensation in the questionnaire, while all their neighbors did, and the entrance of their apartment showed the FER sticker which typically indicates that they had been compensated.



Figure 34: A commonly used practice by residents, leaving name and phone number in case a repair agency came while he wasn't at home. September 2021. Photo: Hayfaa Abou Ibrahim.

It also generated new “imagined” opportunities for improvement. In one case, a tenant reported conducting individual repairs to the apartment because he hoped it would entitle him to claim the monetary compensation allocated to the apartment. As such, he saw the repair as strengthening his bargaining position vis-à-vis the landlord and his ability to secure financial compensation he would use to leave the apartment.

“You know I am fixing the house not to come back; I am fixing the house to get compensation. I am doing this so when the owners come back to take the apartment. They give me some money in exchange for my efforts. I hate this house; I don't want to go back.” [Case 17]

“Someone also told me to go and register my name in NGOs for regular compensations, but I am tired and disgusted.” [Case 24]

“I wish no one came. I would not have been evicted. I was living better in that apartment. The rent was cheaper, and I was more comfortable there financially and mentally.” [Case 16]

“I heard the neighbors talking about the NGOs, but I didn’t want to go after them. It’s a bit humiliating for me. I don’t know, I find it humiliating. I went once to an NGO. I spent hours just waiting for them to take my name and my number. They took my information and I didn’t get anything in return.” [Case 16]

To others it triggered distrust with their neighbors as evidenced in the quote below:

“My neighbors intentionally put their house on fire to get new furniture. I would never do such things; I am a believer.” [Case 21]

Finally, it was not only the tenants affected by the blast that adopted an entrepreneurial attitude. In some cases, severe damage also generated an opportunity for landlords to capitalize on repair and upgrade dilapidated buildings for higher profit, as in the case below:

“The landlord brought engineers from the Order of Engineers and Architects, they told us that the building is unsafe. I had worked as a manager (wakeel) for the landlord. I helped him rent out the unit and collected the rent. He instructed me to evict all tenants before the renovation. I did. Then I stayed for three months alone in the buildings, but he also asked me to leave because of the renovation works. The landlord said that he would bring us back when he finished the renovation. We asked him to return when the renovations were completed but he didn’t accept. He posted a sign over the building that says “lot for sale.” [Case 16]

4.4. Social networks were a vital resource in the process

Interviews with households in the areas affected by the Beirut port blast indicated a powerful role played by social networks in improving the households’ ability to recover after the blast. The most consistently reported form of social networks pre-exists the blast and connects Lebanese family members and/or neighbors together, but also sometimes with the local church or local political parties. Other networks were formed through solidarity and collaboration in the aftermath of the blast.

Among dwellers, Lebanese households were clearly better placed to tap on networks: most appeared to have deep anchorage in the areas where they dwell and a thick network of family members, friends, and neighbors on whom they could rely. Many could also reach out to a local religious institution and/or a political party. Others, such as refugees and/or migrant workers, could still call on networks for help, but that reach was more limited and contained. All social networks were critical in the ability of households to improve their control over relief and recovery.

Several households cited family help in finding shelter in the immediate aftermath of the blast, support that some of them continue to rely on if their homes are unusable. It was also family and friends who helped households evacuate on the day of the blast and/or came back to support in cleaning the rubble, along with the thousands of volunteers who poured in the areas for support in the aftermath of the explosion.

Lebanese households also relied on family members to borrow money and implement urgently needed repairs when they could not wait for an NGO, and/or rent another venue if they were unable to come back to their homes or find alternative shelter. In

addition, elderly households relied on children to call relief agencies and/or public institutions to record needs and/or reach out for repairs. Family members were also helpful in the repair process. A few households reported a friend and/or former acquaintance (e.g., a former student) who sells repair supplies and/or conducts repair works and they were able to obtain discounts and secure better alternatives that improved their repair. Those who had tight relations and/or volunteered for a church also sometimes found solid support for repairs and/or aid. Here is the testimony of two residents:

"I am part of a [religious group]. They asked me if I needed anything. At the time, I mostly cared about the entrance door. Four days after the blast, a carpenter came on their behalf and took the measurements. The door and installed a little later." [Case 27]

"I was the first resident who returned back to his house in the neighborhood. Thanks to the [xx] church I was able to come back. My apartment was completely destroyed. The church gave me a good amount of money and I was able to fix everything and return within 2 months. If I waited for an NGO to come and fix my house, I wouldn't have been able to return" [Case 18]

Similar benefits ensued when the households had acquaintances or friends working for NGOs who could be called on to support in the repair process, either by speeding up works or expanding their scope. Thus, a few of the NGOs that had been present and supporting communities in the neighborhoods prior to the blast were recurrently cited in the interviews as having responded to the call for additional repairs.

Households also relied on social networks, particularly on neighbors for information about what was happening in the neighborhood, when they were staying away, they could learn through these networks about options and change in the neighborhood without being present daily:

"I heard from someone in the neighborhood "شاب منعرفه من المنطقة" that the [NGO] were conducting repairs, and he offered to contact them and send them my way. Then the NRC came to my house." [Case 8]

They also relied on social network to locate a contractor for help:

"We got the number of the contractor who painted the house from my friend. He also brought all the materials, but we had to pay for it." [Case 22, migrant worker]

Networks were also useful for residents to retain their homes when they were threatened with eviction. One elderly woman who lives in an informal settlement while taking care of her paperless grandchildren was able to use her good relationship with the church to prevent the landlord from evicting them. Another respondent, a squatter, explained how he had tapped into a religious network to secure protection and repair his house, which illegally occupies land claimed by the Beirut Municipality and the Maronite Church:

"The lawyer of the church tried to halt repairs and evict me. I went to the priest and gave him my house keys. I told him that I've only trespassed on 1.5 meters of the church lot. I told him that I am a Christian man and that the cars you are parking here are better than me. Just destroy my house and extend your parking. He told me to take my keys and that no one will bother me again." [Case 30]

Networks, it is noteworthy, are cultivated through processes of mutual help and collaboration. Despite the "competitive mode", the blast helped bring some neighbors

together and forge collaborative networks, including those among refugees and Lebanese residents who may not have interacted together before the blast.

“We did not communicate with the neighbors previously. Now, we are all friends because we used to channel repairs to each other.”

[Case 23, Syrian refugee]

4.4.1. Rising Local Figures

Aid networks and processes of repair also supported the rise of a handful of community actors who imposed themselves as mediators channeling aid. Mostly men, some of the shop owners operating in the area, others unemployed, these individuals forged connections with surveyors and repair workers and they cultivated relations that provided them with unique access to information on both the community and the type of aid/works being introduced in the area. These individuals had a clear perception of the repair process and understood far better than others the organization of aid and its channeling. They also developed lists of individuals who needed help, sometimes made calls on behalf of residents to the FER, the Municipality, and/or the NGOs. They also provided NGOs with a list of residents who needed help. As such, they became anchors in their blocks and/or beyond, approached by residents and NGOs, and played a two-way important role in improving repair. Their remuneration was not necessarily financial since they don't make income from the NGO or the company, although some managed to translate it into occasionally paid services. Rather, it allowed them to position their homes favorably for repair and derive social and symbolic capital from which they seem to derive a newfound or strengthened anchorage in the neighborhood. Given that none of these actors is openly affiliated with traditional political parties, the new form of popular legitimacy may be transformative in channeling neighborhood-scale organization unobserved in previous phases.

It is noteworthy that while monetary capital in these circumstances was pre-determined, the effort of building networks and connections became a dynamic exercise in which many city dwellers sought to reposition themselves in local neighborhood hierarchies and vis-à-vis NGOs.



Figure 35: Local shop with a gathering space. October 2021. Photo: Abir Zaatari.

4.5. Households acquired knowledge and new skills:

Interviews showed that some of the residents' perception and knowledge on post-blast aid and assistance has evolved and developed with time, allowing them to i) better strategize ways to secure aid and ii) reflect on their position vis-à-vis the recovery process.

Building knowledge allowed residents to improve their strategies in locating and securing aid and maximizing benefits from the process. Interviews showed that some residents have learned through observation and trial and error the working mechanisms of NGOs and how they could formulate their demands in ways that could be answered. They also learned the organizing mechanism of humanitarian agencies and who to ask for what. They knew what documents should be ready, how to better negotiate, and what personal vulnerabilities to display. Residents' who have deployed those strategies expressed higher control over the recovery process.

"I learned how they work. I learned how to run after NGOs, and how to run quickly run to get the aid before anyone else takes your share. I learned to keep my papers with my identity card and my info are always ready in case any charity organization wants to help me. I wake up and go down to the street every day. When the Ngo comes, I directly go and speak to them. I tell them:

“please come and see my house”. Every time I do this, the neighbors get upset because I take them to my place first. I realized that everyone takes advantage of the NGOs, it’s who reaches them first that matters. This made me feel in control even when I couldn’t secure aid.” [Case 03]

“After the blast, I used to spend all my time on the street talking to anyone I could find. I was not embarrassed to ask for help. I saw some people on the street and I approached them and asked them what they did and told them I needed repairs. After a while they informed me that my case was accepted and that they were going to commit to restoring the house fully. I also learned to seek compensation the same way I sought repairs. I would go talk to whomever I could find.” [Case 29]

Reflecting on the recovery process, a handful of residents articulated positions vis-à-vis NGOs and ways in which aid had been channeled. Although they almost unanimously expressed a sense of gratitude for repair agencies who had channeled “charitable services” towards them and allowed them to return home, several also expressed a sense of frustration vis-à-vis what they described as an “aid business”. They understood NGO employees as earning income at their expense and realized that some NGOs were competing over resources. These realizations, in turn, shifted residents’ discourse from gratitude to a quest for transparency and accountability. They also felt stripped from their right as the main beneficiaries of funds, in being part of the decision-making and aid allocation process. This realization had however come very late in the repair stages, and there was little residents could still do aside from expressing frustration as being sometimes demeaned.

No, I did not feel I had control. I did not know that I was entitled to assert my needs. I was thankful they were helping us. It was late when I realized that the money they had was coming to them ‘in our name’ and for our benefit. We should have asked for more and had more control. We were not very aware. [Case 28]

Residents have therefore built knowledge with time, but their deployment of the knowledge has dictated whether they felt in control over the process or not. Those who have used knowledge to reap benefits felt higher levels of control over the process, while those who have reflected over the process more generally felt that they were stripped from the right to be involved in the decision-making process from the start.

5 MAIN RECOMMENDATIONS

The research notes the below five recommendations that can be held for the non-profit sector that has championed the recovery of Beirut's affected neighborhoods.

5.1. Design a Recovery Process from the Perspective of Beneficiaries:

The recovery process should be designed *from the perspective of the actors affected by the blast*. Hence, the steps, processes, and conditions should be conceived with the profiles and positions of the households in mind, accounting for how they access information and make decisions.

Designing from the position of a resident entails prioritizing visibility over the steps and stages of repair in transparent and easily accessible modes. In the areas affected by the blast, residents mostly appealed to aid workers and surveyors who were directly present in their neighborhood. They reached out on site to actors who they could easily approach to inquire about damage assessment, compensation procedures, NGO allocations, and modalities of repair.

Designing from the position of a resident further leads to streamlining steps and reducing the hurdles facing residents invested in fixing their homes. For instance, the requirement for repair permits for households whose apartments suffered structural damage imposed long procedures and additional costs (e.g., paying engineering fees even if the permitting process fees are waived, transportation). It ultimately delayed work considerably. Alternatively, a one-stop-shop that links the identification of structural damage with repair procedures and secures work supervision would have empowered homeowners who would have been empowered to take charge of the expedient repair of their housing units.

In addition, designing from the perspective of residents entails higher transparency in the decisions and allocations made by NGOs or public agencies. Thus, internal coordination and decisions should be communicated to residents, and the modality in which coordination will occur should be transparent. Furthermore, to the extent possible, NGOs and aid workers need to empower residents as interlocutors even if they do not own the unit in which they live. Similarly, the scale and eligibility of any financial compensation should be clear to all actors involved. Such scales should be clearly posted and shared, and residents should be aware of the basis on which they are compensated.

5.2. Prioritize the Role of Residents as Actual Partners over Other Claimants

It may be adequate to prioritize the needs of residents over all other claimants by suspending temporarily questions of ownership and legal status. In a city rife with informal transactions, the possibility of clarifying and formalizing documents (e.g., tenure, rental contract, ownership, personal residency papers) may be close to impossible. Worse, enforcing an emergency formalization process may render residents more vulnerable, as was found in the study. As a result, it may be necessary to suspend for a limited period these considerations and implement a temporary prioritization of residents.

5.3. Strive for Equalizing the Quality and Form of Support Extended to Dwellers

The scope of repair and the quality of work should be clearly and equitably defined, and standards of what constitutes an adequate process should be unified to the extent possible. Such measures would reduce negotiation and empower residents to focus their attention on how to best invest in the repair of their homes. The scope of work could be defined in multiple tiers, and specific services may be extended only to households who could cover their costs. Materials and/or guidance can also be extended to those who wish to do small self-help tasks.

5.4. Build a Collective Neighborhood Agency beyond the Individual Actors

Attention should be given to collective modalities of repair within buildings (e.g., shared spaces, building entrances) and in the neighborhoods, and collective actions should be fostered to reduce competition among households and encourage a sense of collective action. Steps to encourage this process could rely on the establishment and activation of building committees and the integration of repairs at the scale of the building within

neighborhood-scale decisions that encourage collective decision-making bridging between the multiple groups of residents.⁶⁷

Similarly, attention should be given to the creation of local neighborhood committees that meet regularly and strategize collectively on the repair of the neighborhood and the channeling of aid, creating a collective local interlocutor to non-governmental agencies and preventing the rise of aid entrepreneurs who may skew the distribution of aid.

5.5. Recognize Social Vulnerabilities and Account for its

Manufactured Nature:

It is imperative to locate the post-disaster recovery within the context of shelter vulnerability in which it is set. Ignoring the context of manufactured vulnerability in which tenants, refugees, migrant workers, or women-headed households may have suffered additional restrictions that prevented their active involvement in housing recovery compounds the effects of the blast and reproduces, through repair, entrenched inequities among the victims.[fn Saghie] Conversely, NGOs could secure better access to information and decision-making for the more vulnerable groups by mitigating the outcome of inequities.

⁶⁷ The Lebanese Law limits mandatory participation in official building committees to landlords and owner-residents, while tenants are excluded. It is recommended that in the case of such rehabilitation projects, residents are prioritized.

ANNEX 1

LIST OF REFERENCES

ANNEX 01: LIST OF REFERENCES

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ANNEX 2

LIST OF MAPPED REGULATIONS AND METHOD OF EVALUATION

ANNEX 02: LIST OF MAPPED REGULATIONS AND METHOD OF EVALUATION

In order to articulate a holistic reading of the changing regulatory framework that has influenced access to housing in Lebanon over the past 100 years, the research team explored the shift of housing policies along a spectrum that balances between the two values of housing: the function of housing as an “asset” and its role as “shelter”. As seen in Figure 4, a clear trajectory for the regulatory framework of housing is identified over the past 100 years whereby the function of housing as an asset increases considerably in weight in the post-civil war era, at the expense of an earlier balance where the right-to-housing seemed to carry a higher weight.

Methodologically, we began by collecting the full list of regulations that were identified for the study of the housing ecosystem in this report (see below). A total of 53 laws regulating the organization of the housing sector, the exchange and modalities of housing and property acquisition, and responses to informal housing were collected. The list may not be comprehensive. Still, it covers laws, regulations, and Central Bank circulars which have significantly influenced forms of shelter tenure, housing finance, and real estate activity. The second step was to develop a grid of evaluation on which we could analyze the (i) intent and (ii) impacts of each of these regulations in relation to the two poles of analysis, meaning the impact of the law in strengthening the value of housing as shelter or asset. We settled on four criteria that cover this spectrum, each of which was evaluated on a 7-point scale going from the most to least progressive. It is noteworthy that a number of regulations (e.g., rent control, public housing loans) may reduce the cost of housing for beneficiaries, while having an undesirable increase in housing prices on the market. In this context, the criteria reflect this tension by allowing for the distinction in the effects of the law.

The four criteria are:

Position in relation to the right-to-housing: To what extent does a law value the right-to-housing in its declared intent and valuation? How far does it go in trumping private property rights once/if they contradict the right to shelter?

Cost of housing for affected individuals: To what extent does the regulation increase the cost of housing on households? Does it increase the rent gap in a way that existing housing, as it is lived, becomes financially unsustainable, hence encouraging displacement and further construction, on the one hand, and pricier housing on the other?

Cost of housing on the market: One way of measuring the changing market cost of market can be the rent gap that is generated, when a law has the effect of creating a huge opportunity cost for the property owner to evict a tenant and/or replace an old building.

Investment in Property: To what extent does the law support and incentivize investment in property? This category accounts for policies that facilitate property transactions and reduce transaction costs.

The third angle of evaluation was the size of the impact of the law or its incidence, measured by the number of individuals it affects and the duration of its impacts (exception, mid-range, permanent) on the population. The 5-scale impact reflects the number of individuals affected and includes:

- a. Cancelled/ not into effect
- b. Limited: Affected less than a 1000 individual;
- c. Targeted effect: 1000-10,000 individual;
- d. Medium Impact: 10,000-100,000 Individual
- e. Systemic/Large/National: Over 100,000 individual.

List of Mapped Laws and Regulations				
Sector Addressed	Document Type	Document Number	Year of Enactment	Title (in English/French)
Rent	Law	-	1932	Contract and Obligations Law
Rent	Decision (Extension)	368	1940	Extension of Rental Contracts and Specification of rental value
Rent	Decision (Extension)	0	1944	Extension of Rental Contracts and Specification of rental value
Rent	Law	0	1956	Rental Law
Public Housing	Decree	1550	1959	Establishment of the Agency of Taamir
Urban Informality	Law	6709	1961	Applying Builing Regulations on all areas located outside municipal territories
General	Law	0	1962	Establishment of the General Directorate for Housing (GDH)
Rent	Law	0	1962	Facilitating housing of poor and low-income people
General	Law	29	1963	Municipality Law
Public Housing	Law	58 (Amendment on Law 1962)	1965	Re-establishment of the Housing Council instead of the GDH
Urban Informality	Law	58 (Amendment on Law 1962)	1965	Amendment on the Housing law issued in 1962
Rent	Law (extension)	29	1967	Extension of Rental Contracts and Specification of rental value
Public Housing	Decree	14568	1970	Subsidization of public housing construction loans
Rent	Law (extension)	17	1973	Extension of Rental Law
Rent	Law	10	1974	Rental Law

Sector Addressed	Document Type	Document Number	Year of Enactment	Title (in English/French)
Housing Loans	Decree	14	1977	Establishment of the Housing Bank
Public Housing	Law	6	1980	Establishment of the Independent Housing Fund
Real Estate	Law	6	1980	Establishment of the Independent Housing Fund
Rent	Law (extension)	20	1982	Rental Regulations
Rent	Law (amendment)	22	1983	Rent Regulations
Rent	Law (amendment)	159	1992	Amendment of Article 543 in Contracts and Obligations Law
Rent	Law	160	1992	Renting Built Property
Public Housing	Law	193	1993	Establishment of the Central Fund for the Displaced
Rent	Law (amendment)	336	1994	Amendment to Law 160
Urban Informality	Law	6918	1995	Establishment of Elissar
Housing Loans	Law	539	1996	Establishment of the PCH
Public Housing	Decree	8359	1996	Construction of the Bab el-Tabbane (Qobbeh) housing project
Housing Loans	Law	294	2001	Subsidized housing loans granted to the Army Housing Agency
Real Estate	Law (amendment)	296	2001	Incentivizing real estate acquisition for the non Lebanese
Real Estate	Law (amendment)	646	2004	Revised Building Law
Real Estate	BDL Int Circular	53	2004	The Liquidation of Real Estates, Shares and Participations Required, in Accordance with art.154, to Recover Outstanding or Doubtful Debts
Housing Loans	BDL Int. Circular	134	2007	First Amendment on the Lifting of Reserve Requirements
Housing Loans	BDL Int. Circular	180	2008	Amendment on Reserve Requirements
Housing Loans	BDL Int Circular	197	2008	Amendment on Reserve Requirements

Sector Addressed	Document Type	Document Number	Year of Enactment	Title (in English/French)
Real Estate	Law	44	2008	Simplifying Tax Procedures
Housing Loans	BDL Circular	199	2009	Expansion of eligible pool that benefits from BDL reserve requirements
Housing Loans	BDL Int. Circular	185	2009	Amendment on Reserve Requirements
Urban Informality	Planning proposal	2366	2009	Schéma directeur d'aménagement du territoire libanais SDATL
Housing Loans	BDL Int. Circular	236	2010	Amendment on Reserve Requirements
Rent	Law (Extension)	171	2011	Extension of Law 160/1992 (freeze of rent contracts before 1992) until 31/03/2012
Housing Loans	Law	230	2012	Tax exemptions for subsidized housing loan beneficiaries
Urban Informality	ad-hoc decision		2012	Adopting a no-camp policy by the government: no establishment of formal camps for Syrian refugees
Housing Loans	BDL Int. Circular	313	2013	Amending Basic Decision No 6116 of March 7, 1996 Facilities that may be granted by Banque du Liban to Banks and Financial Institutions
Real Estate	BDL Basic Circular	135	2015	Debt restructuring: assets from non performing loans can be seized for up to 20 years
Housing Loans	BDL Circular	462	2017	Subsidized housing loans granted to Capital Market Authority Employees, NSSF employees,
Housing Loans	Law	160	2020	Suspension of legal, judicial and contractual deadlines
Housing Loans	Law	185	2020	Extending deadlines and granting some tax and fee exemptions
Housing Loans	Law	194	2020	Restrictions on the real estate transactions affected by the Beirut Port Blast
Housing Loans	Law	199	2020	Extending deadlines and granting some tax and fee exemptions
Rent	Law (extension)	160	2020	Suspension of legal notices
Rent	Law (extension)	194	2020	Protection of areas affected by the Beirut Port Blast
Public Housing	Draft Law		2021	Legalizing the Taamir, Saida residents' occupancy
Rent	Law	0	2014 (2017)	New Rental Law

ANNEX 3

PROFILE OF RESPONDENTS

ANNEX 03: PROFILE OF RESPONDENTS

Interview Number	Urban Morphology	Mode of Occupancy	Number of Families/ households	Number of Occupants	Gender	Nationality	Personal Status (e.g. refugee)
Case 01	Dilapidated Urban Cluster	Apartment Owner in Shares (family owned, not subdivided) Also, tenant with no contract (he pays rent)	1	6	man	Lebanese	Citizen
Case 02	Dilapidated Urban Cluster	Tenant with Informal/Unrecorded Rent Contract	1	5	woman	Syrian	Refugees
Case 03	Dilapidated Urban Cluster, Aging Urban Neighborhood	Full Building Owner	2	10	woman	Lebanese	Citizen, single woman
Case 04	aging urban neighborhood	Tenant with protected rent (old rent control)	1	4	Woman	Lebanese	Citizen
Case 05	Aging urban neighborhood	Full building owner inherited property, bought shares from brothers hoping that it would be a good retirement investment plan on the long run	2	5	Man	Lebanese	Citizen
Case 06	aging urban neighborhood	Tenant with informal/unrecorded rent contract	1	5	Woman	Syrian	Refugee
Case 07	aging urban neighborhood	full building owner	1	1	woman	lebanese	elderly
Case 8	Aging Urban Neighborhood	Tenant with Protected Rent (old rent control)	1	1	woman	Lebanese	Citizen
Case 09	dilapidated urban cluster	tenant with informal/unrecorded rent	2	2	woman	ethiopian	migrant worker
Case 10	Aging Urban Neighborhood, dilapidated urban cluster	Tenant with Protected Rent (old rent control)	1	3	Woman	Lebanese	Citizen
Case 11	Aging Urban Neighborhood, dilapidated urban cluster	Tenant with Protected Rent (old rent control)	2	5	Woman	Lebanese	Citizen

Interview Number	Urban Morphology	Mode of Occupancy	Number of Families/households	Number of Occupants	Gender	Nationality	Personal Status (e.g. refugee)
Case 12	Dilapidated Urban Cluster	Tenant with Protected Rent (old rent control)	3	11	woman	Lebanese	Citizen
Case 13	Dilapidated Urban Cluster	Tenant with Protected Rent (old rent control)	1	2	woman	Lebanese	Citizen
Case 14	Aging Urban Neighborhood	Full building owner PCH Mortgage Holder	1	5	Man	Lebanese	Citizen
Case 15	Aging Urban Neighborhood	Tenant with Official/Recorded Contract	1	2	Man	Lebanese	Citizen, Elderly man living with his elderly sister
Case 16	Informal Settlement	Tenant with Official/Recorded Contract	1	5	Man	Syrian	Elderly, married with kids
Case 17	Dilapidated Urban Cluster, Aging Urban Neighborhood	Tenant with Protected Rent (old rent control)	1	6	Man	Lebanese	Citizen
Case 18	Aging Urban Neighborhood	Apartment Owner in Shares	1	2	Man	Lebanese	Citizen, Single man living with his elderly mother
Case 19	Dilapidated Urban Cluster Aging Urban Neighborhood	Tenant with Informal/Unrecorded Rent Contract	3	3	Man	Syrian	Syrian refugee
Case 20	Informal Settlement	Tenant with Informal/Unrecorded Rent Contract	1	2	Man	Lebanese	citizen, Elderly couple
Case 21	Informal Settlement Incremental building on Waqf land	Tenant in an informal settlement	1	10	Woman	Lebanese Armenian	citizen
Case 22	Aging Urban Neighborhood (Along boarders of Nabaa: Informal Settlement?)	Tenant with Informal/Unrecorded Rent Contract	3	3	Women	Ethiopian	migrant workers (no legal papers and no passport)

Interview Number	Urban Morphology	Mode of Occupancy	Number of Families/households	Number of Occupants	Gender	Nationality	Personal Status (e.g. refugee)
Case 23	Dilapidated Urban Cluster, Aging Urban Neighborhood	Free/Worker Accommodation	1	3	Couple and their daughter (Interviewed the woman)	Syrian	refugees (registration in UNHCR is pending)
Case 24	Large-Scale Housing Project	Tenant with Informal/Unrecorded Rent Contract	1	3	woman	Lebanese Armenian	citizen
Case 25	Aging Urban Neighborhood, Previous Camp	Apartment Owner in Shares	1	3	Woman (married and has a son)	Lebanese Armenian	citizen
Case 26	Aging Urban Neighborhood	PCH Mortgage Holders	1	4	Woman (with her 2 daughter and son)	Lebanese	citizen
Case 27	Aging Urban Neighborhood	Tenant with Protected Rent (old rent control)	1	1	woman	Lebanese	citizen
Case 28	Aging Urban Neighborhood	Full Building Owner (along with his family)	1	4	man	Lebanese	citizen
Case 29	Dilapidated Urban Cluster	Full Building Owner	2	5	woman	Lebanese	citizen
Case 30	Dilapidated Urban Cluster	Squatter	1	1	Man	Lebanese	citizen

ANNEX 4

LIST OF REFERENCES

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ANNEX 5

INTERVIEW QUESTIONNAIRES

ANNEX 05: INTERVIEW QUESTIONNAIRES

To all residents

After Reciting verbal consent, and upon the agreement of the interviewee, the below questions are asked:

Section 1: General Data *To be filled by the researcher*

Interview Info (Confidential)

1. Interview Number
2. Researcher/Fieldworker Name
3. PID (Cadaster Zone and Parcel Number)
4. Survey Date

Specify Location of Interview (General)

- o Informal Settlement
- o Dilapidated Urban Cluster
- o Large-Scale Housing Project
- o Aging Urban Neighborhood
- o Other, specify

How would you describe your current ability to meet basic needs

- o I am unable to meet basic needs
- o I am barely able to meet my household needs with the help of friends and relatives
- o I am barely able to meet my household needs with the help of NGOs
- o I am barely able to meet my household needs through my employment
- o I am fine.

Mode of Occupancy

- o PCH Mortgage Holders
- o Apartment Owner in shares
- o Apartment Owner full
- o Squatter
- o Tenants with protected rent (Old Rent Control)
- o Tenant with Informal/Unrecorded Rent Contract
- o Tenant with Official/Recorded Contract
- o Free/Worker Accommodation

General Observations

Section to add general observations about the house, anything researcher notices

Section 2: Interview Post Disaster/Pre-repair

1. What initial response did you undertake after the blast hit? A day after the blast?
2. Which household member took the initiative to evacuate? Return? Did you divide roles? How? Where did you go?
3. Were you able to return before conducting repairs? What measures did you take to be able to return to your pre-repaired homes?
4. Did you have conflicting opinions in the household about what should be done? Who had the final say? Can we please explain.
5. Did you organize at the neighborhood level? How? What was the goal of organizing? Did you feel excluded from the organization because of your gender or nationality? What did you do? Did you resort to sub-organization with people of similar nationality/gender? What actions did you take? Did you disagree on issues? What did you do to reach consensus? Do you think the organization at neighborhood level helped in channeling aid? Did you feel it monopolized aid?

Damages and Repairs

- Evaluation
1. Was your house evaluated for damage officially?
 - o Yes
 - o No
 2. If yes, who did it (can be more answers)? When? (specify approx. date for each)_
 - o NGO (say which)
 - o A Public Agency
 - o The Directorate General of Archeology
 - o The Forward Emergency Room of the Lebanese Army
 - o The Order of Engineers and Architects
 3. Did you officially report damage yourself? When?
 - o Yes/No
 - o How did you report (phone? In person?)? Did you face difficulties reporting?
 - o To whom did you report damages? Did you entrust a neighborhood committee member to report on your behalf?
 4. What was the type of damage you had in your household?
 - o Building Structure
 - yes
 - mild
 - no
 - o Windows/Doors
 - o Internal Walls
 - o Furniture
 - o Appliances
 5. Did the surveying agency share with you the type of damage?
 - Building Structure?
 - o L1
 - o L2
 - o L3

Repairs

6. If rented or hosted, was it agreed with the owner who's responsible to conduct the repair/rehabilitation of the shelter? [no agreement, tenant, landlord, other]
7. Was the house repaired? Fully or partially? What were the repairs?

[Describe]

8. What is the form of repair assistance that you received [full repair, partial repair, material and tools, cash for repair, nothing, other]? Can you please indicate what form did each repair/aid agency provide?
9. Who did the repair work? Who contributed to the repair process? How?

List Actors/Type of repair [NGO, Several NGOs, Public Support, Relatives, Self, others]

10. How did you hear about/learn about the possible support? Did info come to you or did you seek them? How? Explain?
 - o NGO knocked at my door
 - o Relatives
 - o Neighbors (women/men?)
 - o Spending time on the street

Others (specify

11. Did you have to go through any hardship in order to secure repair assistance? If so, did you do it of your own will or did anyone [landlord, partner, shareholders, others] for you?
 -
12. When did the repair work start? Is it finished? When did it finish?
 -
13. If the house was not [fully] repaired, why? [no financial means, unavailability of material, tension between landlord/tenant, tension between shareholders, waiting for NGOs, other]
 -
14. Did you decide with the repairing agencies on repair priorities? Did the repairing agency ask you what you preferred to be repaired first?
 -
15. Where you involved in the selection of material?
 -
16. If you self-financed/self-repaired, how did you decide on repair priorities? Did you have conflicting opinions in the household? Who had the final say? Why? What did you prioritize?
 -
 - [in case of self-repair we can ask about the chain for securing material, labor, money]
 -
 - [in case of self-finance, law 194 mentions that the Central Bank will give USD against official rate for those who need to purchase material for repair, where you able to benefit from this? How/? Did you try?

Did you feel you had “control” over the process of repair? If so/not, can you elaborate on what *you did*, what you knew, what you managed to do to change things, what didn’t work out?

17. Did more than one organization fix your house?
18. Which household member(s) was/were involved in the repair process? Why him/her? What was his/her role in the repair process? [conducting the work, hiring contractors, reach out to repair agencies, overlooking and following up on the work, mediating between landlord and repair agency, filing permits]

Did you do work personally?

Did you hire a contractor?

Did you reach out to organizations?

19. Can you please describe a typical day during repair period? Where and how did you spend your time? Did you ask a family member/friend to come over during the day? (give us an insight on women’s level of engagement and how they adapted to the presence of men in their homes all day)
20. Did you feel you or a household member took on a non-traditional role during the process? Can you explain please.

-

21. How many workers would be present during the day? Were they all men?

-

22. What are three things you learned from this experience? What would you do differently?

23. What are the sources of financing you used (can be more than one)? Did they come to you or did you seek them? How? Explain?
- o NGO
 - o Several NGO
 - o Public Support
 - o Relatives
 - o Self/Savings
 - o Other (specify)

-

24. Did you ask the workers to conduct additional works? Did they offer first? What did you ask them to do? Is it blast related? Did you pay? Did you feel it was a good deal?

-

25. Do you have enough experience to detect malpractice? Where you able to detect a case of malpractice? Did you report it? How did the repair agency respond? Do you think your gender/nationality affected how the agency responded?

-

26. Did you feel comfortable communicating any technical concerns you had to the repair agency? Did you feel you had the needed knowledge to be able to easily communicate those concerns? Where they well received?

-
- 27. Do you feel if another household member was present, then the repair work would have been conducted in a better way? OR the communication would have been easier/clear?
-
- 28. Did the repair agency give train you to oversee the work? Did they share with you a snag list/monitoring sheet? Did the responsible engineer conduct a final inspection after the completion of works?
-
- 29. Where you informed of the cost of repair? How much? What did it cover?
-
- 30. Do you think there was a problem with the quality of work that was provided?
-
- 31. What challenges related to repair did you face?
 - o Not enough money
 - o Prefers to wait until NGOs come and repair
 - o Had to spend retirement pension/ special alimony/ all savings
 - o Had to take a loan
 - o Needs a permit but too much paperwork,
 - o Landlord refuses, I want but the permit has to be filed in his/her name
 - o Other
-
- 32. What happened? [profile problem and resolution]
- 33. Was this problem solved? What did you do? Who helped you? How did you learn about this help?
- 34. Did anyone delay or halt the repair of the apartment? Who? Why? What happened?
- 35. Do you feel that you were wronged? (your neighbors were better off, that someone else repaired better for them, that they were targeted with lower quality because they are non-Lebanese, etc.)
- 36. Did you seek recourse if you were wronged with repair? From whom? How?
- 37. Do you feel pressured to leave and are considering leaving? Why so?

If elderly or women-headed households

- o Do you believe your age or gender affected the type of compensation/repair/support you received? How?

If refugees, migrant workers, or a person living outside their social field

- o Were you denied repair of your current home (reason? national status? religious identity? Gender?) Do you have reason to believe that if you were of a different national and/or religious, political background you could have accessed better repair and/or shelter? What makes you think so?

-
- 38. Where there any challenges on the repair of shared spaces? What happened? Was it solved?
- 39. Is there a building committee? Did you discuss repairs?

Compensation

1. Did you receive any monetary compensation? From whom? Did you have to pro-actively seek the compensation or did they come to you? Explain.
2. What was the value of the compensation? What did it cover?
3. How did it affect you?

Current Housing Condition

1. Building Age [pre-1940, 1940-60, 61-1990, 1991-2004, post-2004]
2. Apartment size (m2)
3. Number of Bedrooms (number)
4. Where do you dry your laundry and keep your food?
5. Is the house fully sealed with doors and windows?
 - No
 - Yes, before blast
 - Yes, after blast
 - Yes after repairs
6. Humidity, Leaks
 - No
 - Yes, before blast
 - Yes, after blast
 - Yes, after repairs
7. Floor Tiling
 - No
 - Yes, before blast
 - Yes, after blast
 - Yes, after repairs
8. Roof
 - Full
 - Damaged before blast
 - Damaged after blast
 - Repaired after blast
 - Metal Sheets
9. Walls
 - Not damaged
 - Repaired post blast
 - Damaged after the blast, not repaired
 - Cracked
 - Painted
10. Do you have access to water from the municipality or a water well? If not, where do you get water from?

Permits

1. Did you have to file for a permit at any point to implement repairs? Are you aware of the permit process required for repairs? [explain process]
2. What was the permit type?
3. Who filed the permit? What happened in case of absentee owners?
4. Did the landlord/responsible entity ever try to take charge of the permit process?

5. Where there hurdles in the permit process? What sort? How did you overcome them? Who helped you?
6. How long did it take for the permit to be issued?
7. Where you able to start with the works before the permit issuance?
8. Where did the residents stay in the meantime?

Contractual Terms

1. Do you have a written contract/agreement with the landlord/bank/entity?
2. What are the terms on which you agreed to the contract?
3. When does it expire?
4. Have you tried to change the type of contract?

Variable questions depending on the form of occupation

If Rent

1. Who did you rent the apartment from, and is it the same as the owner? Specify:
 - a. Self, Family, someone who lives in the building, Developer, Etc.
2. Is your contract recorded? Where?
3. How many times have the landlord tried to revisit the rent fees? Tell us more details.
4. Have you tried negotiating the terms? What happened?
5. Did you appeal to someone? Why did you choose this person/entity?
6. Were there other challenges with the landlord? How was it resolved?
7. Do you find that the cost of rent is too high on your household? Did it change with the financial crisis? How? If so, how do you cope?
8. Do you have to borrow money sometimes and/or ask for assistance to cover the rent? From whom?
9. Do you consider moving to another place? Why so? Where to?

If Formal Contract

1. Is it an old rent-control contract (pre or post 1992)? Was it an old rent control protected contract that was changed?
2. Did the landlord force any terms on the contract? When did he/she do so?

If Still Benefiting from Rent Control

1. Is the landlord asking for you to shift on paying new rent? When did he/she do that?
2. How can you deal with this? How/on what basis is the new rent being negotiated?
3. Do you think that it is fair for him to do so?
4. Did the landlord ask that you buy the apartment? (*Check if family/owns shares*)
5. Compensation:
 - Did he/she offer compensations?
 - Did you ask for compensations?
 - Is there a disagreement on compensation value?
 - Did you hire a specialist to estimate the compensation value?

If Oral Contract

1. Would you have preferred a written contract? Since then?
2. Did you know that a verbal contract has legal standing? Would you have preferred a written one? Why?

If Public Housing Project

1. Who did you buy /rent from?
2. How did you apply?
3. What is the type of agreement?
4. What are the terms?
5. Do you plan to move somewhere else?
6. What challenges do you face?

If Subsidized Housing Loan

1. Why did you choose to take a housing loan?
2. What challenges did you face when you first took the loan?
3. Are you defaulting on paying your loan? If so, what happened?
4. Did the bank/public institution force you to pay your installment at any point?
5. Do you plan to sell your house and move somewhere else?

Major Disputes

a. Default

Have you ever defaulted on payment? If so what happened?

b. Threat of Eviction

Have you ever been threatened with eviction and/or are you afraid that you might get evicted? If so what did you/will you do?

c. Lawsuit

Is there are ongoing lawsuit against you? Why so?

d. Recourse

In case you faced a major dispute, who would you appeal to?

Choice of Apartment/Neighborhood

1. How long have you lived here? Was it continuous?
2. Why did you choose to live here?
 - a. Do you feel physically safe in the neighborhood?
 - b. Do you have friends/relatives in the neighborhood that you visit regularly?
 - c. Do you show for your everyday needs in the area or outside?
 - d. Are there neighborhood specific attractions for you to come/stay here?
 - e. Are there neighborhood specific issues that make you want to leave?

The Neighborhood

1. How has the neighbourhood changed since the blast? (better/worse/same, explain)
2. Are any new/old actors stronger/more implicated?
3. Is the general infrastructure repaired better/worse?
4. Are landlords more/less eager to ask for higher rent/evict?
5. Do you still have the required basic services?
6. How did the public spaces change?

Household Profile

1. General Household profile and profile of the household provider/s:
Number of Families/household, Number of Occupants/household, Age Group [Below 5, 6-17, 18-24, 65+], Gender, Nationality, Personal Status (e.g. refugee), Physical Disabilities, Employment, Lost their job during the crisis
2. Sources of income
 - Work/Frequency
 - Remittances
 - Aid [From whom/Frequency] Exclude post-blast repair here
3. Has health insurance or a retirement plan?
4. Household expenditure
 - Education
 - Food
 - Livelihood-related investments (grains, fertilizers, livestock, other)
 - Health (buy medicines, pay healers/medics, go to hospital)
 - Housing (paying rent, repairing/upgrading my house)
 - Ceremonies (weddings, baptism, church donations, etc.)
 - Others.
5. Additional housing costs:
 - Do you pay municipal fees?
 - Do you pay electricity?
 - Do you pay generator fees?
 - Do you pay water fees?
 - Do you pay building fees? What kind of services does this cover?
 - Do you pay for Wifi?
 - Does rental include furniture?

Additional Info

Would you like to add anything?