



LEBANON'S HOUSING CRISIS:

DEC 2024

FROM EMERGENCY RESPONSE TO SUSTAINABLE SOLUTIONS

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HOW HOMES FOR THE DISPLACED CAN LAY THE FOUNDATION FOR A MORE AFFORDABLE,
EQUITABLE, AND RESILIENT HOUSING SYSTEM

EXECUTIVE SUMMARY

Since the Israel-Hezbollah ceasefire on 27 November, Lebanon's housing crisis¹ has entered a new phase. Initially a wartime emergency response to mass displacement, the crisis now requires both meeting the ongoing shelter needs of Internally Displaced Persons (IDPs) and returnees as well as devising longer-term public housing solutions. Among the approximately 600,000 IDPs who have returned to the South, Bekaa, Baalbek-Hermel, and Nabatieh governorates since the ceasefire, many face homelessness or precarious housing in communities where critical infrastructure has been destroyed.² For the remaining IDPs, despite the ceasefire, returning home is difficult due to the partial or complete destruction of their residences³ or continuing prohibitions by the Israeli army.⁴ Uncertainty surrounding post-war reconstruction efforts – expected to take significantly longer than those in 2006⁵ – underscores the pressing

need to ensure that IDPs have access to adequate housing solutions in the short and medium terms.

In tandem, the conflict has exacerbated Lebanon's pre-existing housing issues, exposing deep-seated flaws in its housing policies that require sustainable, long-term solutions. These flaws include decades of neglecting public housing development, the lack of policies to repurpose vacant properties or convert designated state-owned plots into public housing, a tax system that favours real estate property owners, and an ongoing affordable housing crisis.⁶ The unaffordability of housing skyrocketed during the escalation as private landlords raised rents exorbitantly,⁷ while thousands of state-owned properties remained vacant. Addressing these challenges requires policy interventions to prevent homelessness and a humanitarian crisis in the short term, while regulating housing markets and providing more affordable public housing in the long term.



Short- to- medium-term policies should focus on ensuring accessible and adequate housing solutions for both IDPs who are unable to return home immediately and those who have returned only to face homelessness and widespread destruction. To achieve this, Lebanon should implement immediate measures such as emergency rent control to curb exploitation in the private housing market and repurpose suitable state-owned buildings to accommodate IDPs temporarily. Imposing taxes on vacant apartments and offering tax incentives for property owners who rent previously vacant units to IDPs or returnees can help increase housing availability.

There should also be targeted financial assistance for housing needs and support for IDPs and returnees who have lost their livelihoods, with the AMAN cash transfer programme and Lebanon's [World Bank-funded](#) emergency social safety net programme being ideal conduits for such. In parallel, the government, international community, and other stakeholders should reinvest where needed in basic infrastructure for services such as water and sanitation, electricity, and healthcare.

Longer-term solutions need to be developed in concert to ensure sustainable, equitable, and affordable housing options. Central to this effort is implementing a comprehensive national housing policy that prioritises affordable housing, incentivises repurposing vacant private and state-owned properties and plots of land, and ensures equitable access to housing across socio-economic groups.

Rebuilding destroyed areas remains an urgent priority for Lebanon, involving immense complexities, challenges and, crucially, time. As these efforts are pursued, IDPs will continue to need access to stable housing solutions until their homes are rebuilt. This paper presents the most viable means to achieve this goal while laying the foundation for progressive housing policy moving forward.

INTRODUCTION

Even before the recent war, Beirut was among the least affordable cities globally.⁸ The capital's vacancy rates were also four to six times higher than the international average.⁹ According to a 2023 Beirut Urban Lab

survey, approximately 20 percent of properties in some Beirut districts lay empty.¹⁰ The counterintuitive covalence of these two factors—high prices despite an apparent oversupply—resulted from policies that facilitated the “financialization” of the real estate market following the end of the Lebanese civil war in 1990. This saw real estate become increasingly prized as an asset class by investors and speculators, diminishing its traditional role of providing homes for the population and driving up prices.¹¹

With the military escalation and the increased demand for alternative housing, rents surged by an average of 10–20 percent nationwide, with reports of increases exceeding 100 percent in some areas.

On 23 September 2024, after almost a year of Israel and Hezbollah keeping their military confrontation primarily contained to the border area, the Israeli military dramatically escalated its bombing campaign. This displaced more than one million Lebanese within weeks and left many IDPs with limited and often untenable options for shelter.¹² About 22 percent of IDPs found accommodation in public collective shelters.¹³ These included schools and community centres, of which 90 percent were at capacity when the ceasefire took effect in late November.¹⁴ Beyond public collective shelters, another 28 percent of IDPs resorted to renting private accommodations.¹⁵ Nearly half of the IDPs, around 48 percent, secured housing arrangements with family, friends, or acquaintances.¹⁶

However, with the military escalation and the increased demand for alternative housing, rents surged by an average of 10–20 percent nationwide, with reports of increases exceeding 100 percent in some areas.¹⁷ At the height of the crisis, over 10,000 people could not find shelter, staying in derelict buildings, unregistered settlements, or on the streets.¹⁸ Meanwhile, thousands



of properties held by private owners, religious endowments, and different levels and branches of the government lay vacant.

Following the ceasefire at the end of November, approximately 600,000 IDPs returned to areas they had evacuated. However, the World Bank's "Lebanon Interim Damage and Loss Assessment (DaLA)" estimated that 100,000 housing units had been partially damaged or destroyed, with the cost of repairing these physical structures estimated at US\$3.4 billion.¹⁹ Many returning IDPs have thus gravitated toward locations near their home properties with adequate housing and functional infrastructure, though this places immense pressure on already-strained resources.

For those who have not yet returned, their temporary accommodations are often precarious, further complicating the housing crisis. The expense of short-term private renting is unlikely to remain a viable option for many IDPs who cannot yet return. Before the war, Lebanon was already reeling from the deleterious effects of the 2019 economic crisis; the war has further compounded income losses through the destruction of businesses, farmland, factories, and employment generally.²⁰

Large IDP conglomerations have increased pressure on infrastructure and services in various areas. Competition for limited resources and employment opportunities, especially in urban centres like Beirut and Mount Lebanon, where nearly half of the IDPs settled during the war, risks exacerbating tensions.²¹ Lebanon's public services—water, electricity, and healthcare—were already severely weakened by decades of mismanagement and the 2019 economic crisis.²² With approximately 80 percent of the population living in poverty even before the war,²³ the further erosion of livelihoods, combined with rising food insecurity, health risks,²⁴ and some 166,000 people losing their jobs,²⁵ amplifies stressors to social cohesion.²⁶

Drawing lessons from Lebanon's history of mass displacements, particularly during the civil war,²⁷ it is apparent that these challenges could persist for decades without decisive action. The following recommendations

seek to address the urgent and ongoing shelter needs of Lebanon's IDP and returnee population while laying the foundations for addressing Lebanon's broader, long-term housing challenges.

RECOMMENDATIONS

The Lebanese government must adopt a phased approach that addresses IDPs and returnees' immediate needs alongside those of host communities to ensure progressive and sustainable housing options.

This approach requires actions that address immediate needs and lay the foundation for longer-term urban planning, socio-economic integration, and resilience. Rather than treating short-, medium-, and long-term policies as separate steps, they should function as interconnected layers that build on one another. By embedding forward-thinking principles into each stage, Lebanon can support displaced populations and host communities now, while developing a more cohesive, resilient, and equitable housing system for the future. Effective coordination among government agencies, municipalities, civil society, and international partners will be critical to aligning housing solutions with broader urban development and sustainability goals.

Importantly, while Hezbollah has committed to compensating homeowners for destroyed properties and providing rent support, the scale of need is far beyond the party's resources. Its record from the 2006 reconstruction efforts also suggests that its support would be doled out selectively in favour of party loyalists.²⁸ Without concerted state intervention, the result of such actions would be a fragmented and politically motivated response to the housing crisis instead of a rights- and needs-based one.

SHORT- AND MEDIUM-TERM SOLUTIONS TO SUPPORT RETURNEES AND IDPS

Government and I/NGO-guided measures to support returnees who face potential homelessness or precarious housing due to damaged structures or income loss are critical in the short and medium terms. Stable housing options must be available for these returnees, alongside investment in basic infrastructure and services.



“Stable housing” here refers to medium-term solutions while IDP homes are being repaired and rebuilt, which may be a complex and protracted process. Compared to the aftermath of the 2006 Israel-Hezbollah war, reconstruction efforts are expected to take longer, cost more, and face more significant challenges due to Lebanon’s weak state, fragile economy, limited credit, and minimal international funding to date.²⁹

Policies must ensure a smooth transition to medium-term solutions for IDPs who have not returned and remain reliant on temporary accommodation – whether informal arrangements or private rentals. This is required to prevent street homelessness, the ghettoisation of areas, and rising social tensions. Failure to ensure the transition of IDPs into more stable housing solutions could risk temporary fixtures becoming more permanent, as happened in Al Mankoubin, a Tripoli settlement initially established after the 1955 floods. Here, “temporary” housing inadvertently became permanent, creating an impoverished district of 5,000 residents living in hazardous, substandard conditions due to government neglect.³⁰

The following short- to- medium-term policy recommendations aim to provide those IDPs and returnees with more stable housing options:

Emergency Rent Control and Subsidy Programme

With logistical support from the central government, governors should implement emergency rent control policies nationwide, expanding on the precedent set by the governor of Nabatieh in October 2023. At the time, the governor issued a circular to curb the exploitation of displaced persons by establishing rent controls. The main objective of rent control is to prevent exploitative arrangements in the private housing market and to regulate affordable rents. This policy should be coupled with a government-backed subsidy programme to support IDPs, returnees, and landlords. A monitoring mechanism is required to ensure transparency and compliance with the rent cap, though fully implementing such a mechanism requires a mid- to long-term horizon.

Key components of this policy should include the Lebanese government establishing a centralised registry for available properties and IDPs and returnees seeking housing, assisted by the logistical and practical support from NGOs and neighbourhood mukhtars with local property data. There should be integration with the existing AMAN social programme, which already has a social registry of around one-third of the Lebanese population, to identify and support eligible IDP and returnee families efficiently.

Repurpose State-Owned Buildings for Short- to- Medium-term Tenancy

Suitable state-owned buildings should be converted into short- to- medium-term accommodation for IDPs and returnees.³¹ According to Public Works Studio, using Lebanese Ministry of Finance data, state-owned property or plots number roughly 58,000. The various branches of government owning these properties were the state and treasury (54 percent), municipalities and state agencies (27 percent), ministries (6.5 percent), the commons and “general public” (8 percent), the Council for Development and Reconstruction (2.5 percent), and Banque du Liban (2 percent).

In the short-to-medium-terms, state-owned buildings that are “near-ready” for public use could provide viable housing for IDPs and returnees. For instance, the availability and near-readiness of municipality-owned buildings in Beirut and its suburbs, like those along the Fouad Chehab Highway, present ideal locations to begin such a programme.³² The Municipal Law Articles 49 and 50 empower municipalities to establish and manage affordable housing units but remain effectively unenacted. As a result, many municipal buildings remain vacant, mainly due to municipalities’ absence of clear planning.³³ Many have also only been partially renovated since the 2020 Beirut Port explosion. Completing their rehabilitation and repurposing them for IDP housing would be a far quicker process than building new homes from the ground up.³⁴

The Lebanese Public Housing Corporation, together with civil society actors and I/NGOs, should conduct



a comprehensive assessment of available state-owned buildings and plots to identify those that can be easily renovated. It should prioritise those suitable for immediate attention and identify those to be prioritised for longer-term development (discussed below). The housing corporation should partner with NGOs, local construction companies, and relevant government departments to manage logistics and overcome potential administrative hurdles. Buildings in Beirut and its suburbs, identified as vacant and near-ready for public use, should then be pursued for short- to- medium-term housing options for IDPs.

The vacant property tax revenue can also be earmarked for landlord subsidies and public housing projects, while those who rent to IDPs and returnees would be eligible for tax incentives.

Tax Vacant Property and Remove Exemptions from Built Property Taxes

All exemptions from built property taxes, such as for vacant property,³⁵ should be removed. At the same time, the government should implement a specific tax on vacant properties and encourage owners to make these units available to IDPs.

The vacant property tax should include an initial grace period and progressively higher rates over time, ensuring a strong financial motivation to reduce long-term vacancies and boost available rental supply. The tax should also be structured in ascending tiers based on the number of housing units an owner holds.

Removing tax exemptions and implementing a vacant property tax would have the long-term benefit of increasing the overall number of rental units on the market and taming rental prices.³⁶ The vacant property tax revenue could also be earmarked for landlord subsidies and public housing projects, while those who rent to IDPs and returnees would be eligible for tax incentives.

This policy should apply to properties that have been vacant for a specified period and gradually increase over time.

Expand the AMAN Cash Transfer Programme

Concerned stakeholders should scale up the existing World Bank-funded 'AMAN' cash transfer programme. Currently supporting some 93,000 households,³⁷ it has a proven implementation capacity. This makes AMAN an ideal conduit for targeted financial assistance for IDPs and returnees who have lost their homes and livelihoods.

This initiative should reach out to international donors to increase its funding allocation, which currently stands at US\$300 million for 24 months³⁸, to cover the increased needs of IDPs. It should also partner with local banks and financial institutions to expand its fund disbursement mechanisms. The current system relies on receiving an SMS and benefits redeemed through mobile transfer operations.

Lebanon needs a national housing policy that addresses its housing crisis at the root, ultimately shifting the model to benefit the Lebanese public over wealthy investors, speculators, and large landowners. The Public Corporation for Housing (PCH), Lebanese civil society stakeholders, and I/NGO specialists will need to collaborate and develop a comprehensive national housing policy to complement and expand the above short-term solutions. This should include establishing a committee consisting of civil society actors, PCH delegates and other relevant government representatives, and I/NGOs to oversee policy implementation and coordination of the emergency rent cap measure and vacant property tax policy, as well as the standardisation of rental agreements and enforcement of tenant protections. Long term policy should also include:

Repurposing State-owned Buildings or Plots for Housing Options

As part of the policy laid out above to identify near-ready state-owned properties for housing for IDPs and returnees, the assessment should also identify viable options for housing solutions that require longer-term planning.



These options consist of state-owned properties and lands across the country designated for public housing, but which have been neglected over the years, requiring investments to (re-)build or make suitable for public use. The earmarked revenues from the vacant property tax should be channelled into such housing projects. These plots should be considered a key cornerstone of a national strategy to solve the country's broader and longer-term housing needs.³⁹ Housing specialists in the Lebanese civil society sector and the international community, together with the PCH, should lead the process of identifying viable options for longer-term use.

This policy would then identify and explore the use of plots and properties owned by all state actors listed above and devise a five-to-ten-year plan to convert these into viable, longer-term public housing projects. It would also develop plans to renovate state-owned buildings that house IDPs once they return home to create long-term housing options for the general public.

Establish a Renovation Programme to Complement the Vacant Property Tax Policy

In collaboration with civil society and I/NGOs, the PCH should prioritise establishing mechanisms to assess private property renovation needs and develop financial tools to facilitate upgrades rather than focusing on new construction. Since the 2019 economic crisis, many landlords have lacked the financial means to upgrade their properties.⁴⁰ Buildings still standing in the areas that were bombed, and those in surrounding neighbourhoods, are also disproportionately in need of repairs and renovations. Thus, this policy aims to address landlords' widespread financing needs to carry out property renovations.

LOOKING AHEAD

Inevitably, the major challenge facing Parliament in legislating progressive reforms to Lebanon's land and property tax system is the vested real estate interests of political decision-makers. Historically, such parties have skewed policy crafting to allow wealthy groups, landowners, and speculators to accumulate wealth and

continue practices that financialize land and property.⁴¹ Most recently, the absence of a tax on vacant built properties and the reduction of real estate transfer profits from 15 percent to 1 percent in the 2024 general budget prove the significant bias towards the interests of the wealthy and property owners.⁴²

However, the population's current, overwhelming housing needs and the risks to social stability they present create an immense impetus to push through fundamental change. The pressure on the political class from their constituencies inside the country and international stakeholders abroad must galvanise to make these policy shifts a reality.

Lebanon's current housing crisis, exacerbated by the recent conflict, requires immediate and sustained action to address short-term humanitarian needs and long-term structural deficiencies. With over 600,000 IDPs returning to destroyed or damaged areas and thousands still unable to return home, urgent measures such as emergency rent controls, repurposing vacant state-owned buildings, and scaling up financial assistance programmes are essential to prevent homelessness and ensure housing stability. These policies must be paired with infrastructure and services investments to support displaced populations and the host communities absorbing them.

Over the long term, Lebanon must adopt a comprehensive national housing policy prioritising affordable and equitable housing solutions. This includes reforming tax policies to incentivise the use of vacant properties, addressing decades of neglect in public housing development, and engaging in urban planning of unused or derelict state-owned plots and buildings designated for public housing.

EDITOR'S NOTE:

The authors would like to thank Tala Alaeddine, Research Unit Coordinator at Public Works Studio, for her generous and valuable contributions to this policy brief.



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