

Exposed on All Sides

Shelter Severity and Household Needs Across Accessible Areas of Gaza August 2026 | occupied Palestinian territory

Key Messages

- **Shelter and NFI needs are near-universal and severe across Gaza.** An estimated 1.98 million people, 94% of the population, were classified in Shelter Severity Phases 3 (Crisis), 4 (Critical), or 5 (Catastrophic).
- **The most severe shelter needs concern whether households can live safely and with dignity inside their shelters.** 84% of households were classified in Phase 4 or 5 under domestic living conditions, reflecting severe constraints affecting heating, cooling, lighting, cooking, sleeping, storage, and hygiene across all shelter types.
- **Physical shelter deficiencies and environmental hazards combine to expose households to serious health and safety risks that cut across shelter type and condition.** 89% of households reported rodents inside their shelter, and 71% had been affected by flooding since the onset of last winter, both present across all shelter types and damage levels.
- **Despite the scale of need, the humanitarian response has not kept pace, constrained by restricted entry of shelter materials and funding shortfalls.** Only 10% of households received shelter or NFI assistance in the month preceding data collection, and in-country stocks of tents, blankets, and mattresses were nearly depleted by June 2026. Restrictive and unpredictable entry processes, combined with funding shortfalls, have limited partners' ability to deliver assistance at the scale that needs require.
- **Targeting should combine household-level shelter severity and vulnerability criteria.** Shelter severity was widespread across governorates and accommodation types, while larger households and households including a person with a disability were more likely to experience higher severity. Assistance should go beyond physical shelter conditions to consider other underlying drivers of shelter severity, such as accessibility, space, and the ability to perform essential domestic activities.

Key Figures

1.98 million People in Need (PiN)	Phase 4 All four assessed governorates were classified in Phase 4
10% received shelter/NFI assistance in the month before data collection	98% had at least one environmental hazard within 10m of their shelter
2x the odds of severe shelter need among households with one+ person with a disability or 7+ members	More than 4 in 5 needed essential hygiene items, clothing, cooking fuel, water containers or bedding

1. Context & Rationale

1.1 Humanitarian and Shelter Context

Almost three years into the escalation in Gaza, nearly the entire population has been displaced, many people multiple times. Large portions of the population continue to live in tents, makeshift structures, overcrowded buildings, and damaged homes that provide inadequate protection, privacy, and space for essential domestic activities. The Shelter Cluster's January 2026 multisource damage mapping estimated that 320,181 housing units had been damaged, affecting approximately 1.7 million people. This represented around 78% of all structures and 60% of Gaza's pre-escalation housing stock.¹

Although a ceasefire was agreed upon in October 2025, Shelter Cluster monitoring indicates that the entry of critical shelter and NFI supplies remained far below identified needs between August 2025 and June 2026.

Despite distributions by Cluster partners and community committees, substantial gaps persisted across essential items, very limited in-country stocks of tents, blankets, or mattresses recorded as of June 2026.²

The entry of shelter materials and equipment also remains constrained by strict and frequently changing entry restrictions. Long advance-notification requirements, repackaging rules, repeated submission processes, and unpredictable approvals can delay or prevent supplies from reaching Gaza, keeping available stocks low and limiting the quality and scale of the response.

Critical humanitarian items and equipment classified by Israeli authorities as “dual use” are particularly affected. Restrictions on fuel, solar energy equipment, construction and repair materials, heavy machinery, and debris-clearance equipment have limited both emergency shelter assistance and efforts to repair damaged homes, improve sites, clear rubble, and restore basic services.³ Ongoing import restrictions have led to drastic reductions in private market functionality for shelter items, with a June assessment⁴ finding that all shelter items were either unavailable or had limited availability across all governorates.^{*} Funding shortfalls have constrained partners’ ability to procure, pre-position, and deliver shelter assistance at the scale required.

1.2 Rationale for the Assessment

Despite the evident scale of need, humanitarian actors lacked an updated, harmonised, and statistically representative household-level assessment capable of determining which households face the most severe shelter conditions, where they are located, and what assistance they require. Existing information did not provide a sufficiently comprehensive or methodologically consistent basis for comparing needs across governorates, shelter types, displacement profiles, and population groups. An updated and methodologically robust estimate of the Shelter People in Need (PiN) was also required to support strategic planning and the prioritisation of limited resources.

The Comprehensive Shelter and NFI Needs Assessment (CSN) was designed to address these gaps by providing representative findings across four of Gaza’s governorates (North Gaza, Gaza, Deir al-Balah, Khan Younis) and principal shelter typologies. It generates updated evidence on household demographics and displacement, shelter and living conditions, vulnerabilities, access to essential services and domestic functions, assistance received, priority shelter and NFI needs, and movement intentions.

By applying the Global Shelter Cluster’s [Shelter Severity Classification](#) (SSC), the CSN provides a **unified, household-level understanding of shelter severity, People in Need, and priority gaps**. The assessment considers not only the physical shelter, but also its capacity to provide sufficient space and equipment to the households to perform essential domestic functions.

The findings are intended to strengthen the Shelter Cluster’s decision making by identifying the geographic areas and population groups experiencing the highest severity of need and informing the allocation of limited shelter and NFI resources. Evidence on surrounding and site conditions can also support site management actors in prioritizing interventions. More broadly, the assessment aims to inform the Shelter Cluster strategy, household and geographic targeting, area-based planning, inter-sectoral coordination, and advocacy.

2. Methodological Overview

2.1 Assessment Overview

The CSN is based on **1,951 structured household surveys** conducted through in-person interviews between 14 and 28 June 2026. The assessment targeted all households living in accessible areas of the Gaza Strip, regardless of displacement status or shelter type. It employed a stratified, two-stage probability-based cluster sampling design, producing **statistically representative findings for households in accessible areas of North Gaza, Gaza, Deir al-Balah, and Khan Younis governorates**.

Figure 1: Number of surveys by governorate and MoE

Governorate	# of Surveys	Estimated Margins of Error
North Gaza	279	±5.9%
Gaza City	541	±4.2%
Deir al-Balah	517	±4.3%
Khan Younis	614	±4.0%
Total	1,951	±2.4%

Staff from three Shelter Cluster partner organisations (NRC, PARC, and AIOCP), including structural engineers, supported enumerators during data collection to strengthen the technical assessment of building damage and tent conditions.

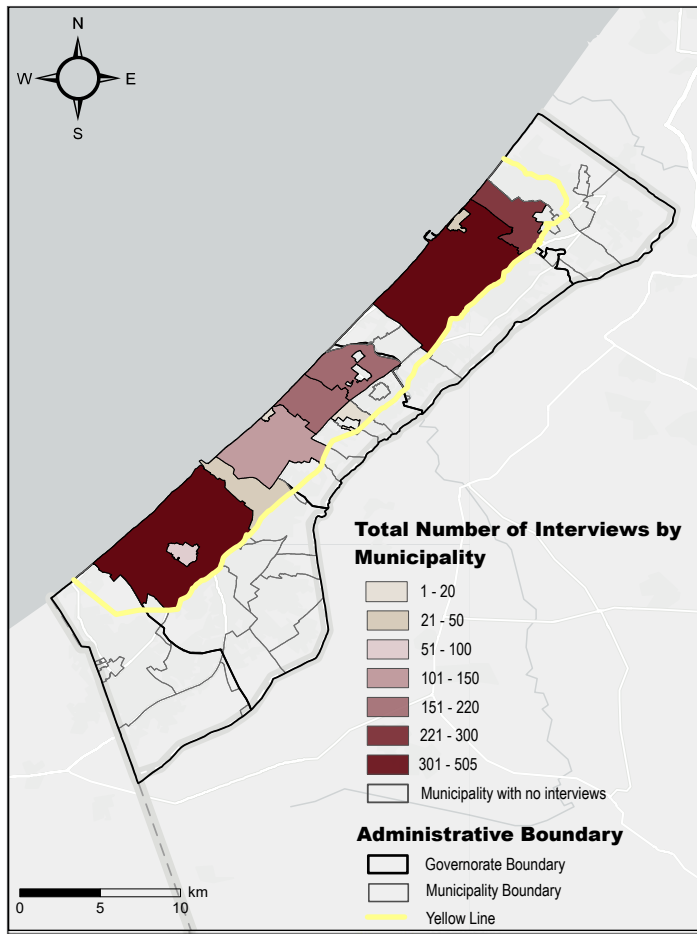
The sampling frame was based on the OCHA population estimates from 6 May 2026, with areas considered operationally inaccessible excluded. In the first stage, populated areas were randomly selected within each governorate proportionate to their estimated population size. Households were then selected within these locations using randomly generated spatial points.

Survey weights were applied to account for differences in households’ probability of selection, and nonresponse. The analysis also accounted for the survey’s geographic stratification and clustering. At the aggregate level, the assessment achieved an approximate maximum margin of error of ±2.4 percentage points at the 95% confidence level. Findings disaggregated by shelter type, displacement status, or population group are not representative by survey design and should be interpreted using their individual confidence intervals.

^{*}The only exceptions were non-construction-quality duct tape and reused metal rebar found in Khan Younis, neither of which were considered suitable for shelter interventions.

Full details of the sampling design, weighting procedure, and data quality assurance measures are provided in Annex 1: Detailed Methodological Note.

Map 1: Coverage map



2.2 Shelter Severity Classification Overview

The SSC is a methodology developed by the Global Shelter Cluster in collaboration with IMPACT Initiatives to systematically classify household shelter needs, estimate the number of People in Need, and support geographic and population-level prioritisation. The assessment tool was designed around the SSC's core indicators and contextualised for Gaza through consultation with the Palestine and Global Shelter Clusters.

The SSC assesses shelter adequacy across three interconnected pillars:

- **Pillar 1 – Shelter conditions:** The safety, habitability, accessibility, and physical condition of the shelter.
- **Pillar 2 – Living conditions:** Households' ability to perform essential domestic functions, including sleeping, cooking, maintaining personal hygiene, storing water and food, and accessing lighting and thermal comfort, safely and with dignity.
- **Pillar 3 – Surrounding area:** Access to essential services, including water, markets, healthcare, and education, and exposure to environmental and conflict-related hazards.

Together, these pillars recognise that **shelter adequacy depends not only on the physical structure, but also on what households can do within it and the conditions of the surrounding area**. Each pillar comprises several indicators measured through one or more survey questions.

Response options are assigned severity scores from one to five, with the score for each answer being **agreed through a consensus model with Shelter Cluster partners, with input from Site Management, Health and WASH clusters** where appropriate. Where multiple questions or sub-indicators contribute to an indicator, the highest score is retained, ensuring that severe conditions are not diluted through averaging. The validation of this scoring framework is detailed in Annex 2: Validation of the Shelter Severity Classification Scoring Framework.

Indicator scores are added to produce a raw score for each pillar. This is converted into a percentage of the maximum possible score and mapped to a pillar severity level from one to five. The scoring of individual responses reflected the severity of specific shelter conditions, while the weighting of the three pillars reflects their relative importance to overall shelter adequacy. Consistent with the global SSC's prioritisation of core shelter adequacy, the adapted framework applies a standardised calculation that gives Pillar 1 greater influence on the final phase: 50% compared with 30% for Pillar 2 and 20% for Pillar 3.

Figure 2: Phase classification descriptions

Phase	Description
Phase 1 - Minimal	Households have adequate shelter conditions and access to essential services and NFIs, with no or only minor constraints affecting their well-being.
Phase 2 - Stressed	Households face some limitations in shelter conditions or access to services and NFIs, but are generally able to meet basic needs without resorting to harmful coping strategies.
Phase 3 - Crisis	Households experience significant gaps in shelter adequacy, living conditions, or access to services and NFIs, resulting in compromised well-being and the use of coping strategies to meet basic needs.
Phase 4 - Critical	Households face severe deficiencies in shelter conditions or access to essential services and NFIs, exposing them to serious health, safety, and dignity risks.
Phase 5 - Catastrophic	Households are living in extremely inadequate or life-threatening conditions, with critical gaps in shelter, services, or NFIs that pose risks to survival, health, or physical safety.

Household classifications are aggregated to show the weighted proportion of households in each phase within every assessed governorate.

Governorate classifications are determined using the 20% rule: **a governorate is assigned the highest phase in which at least 20% of households are classified in that phase or above.** The governorate classification therefore reflects how households are distributed across the five phases, rather than an average of their individual scores.

Households classified as Phases 3, 4, or 5 are included in the calculation of Shelter PiN. The weighted proportion of households in these phases is applied to the relevant population estimates to calculate the number of people requiring shelter and NFI assistance overall and within each assessed governorate.

2.3 Limitations

The findings are representative of households in accessible areas covered by the operational sampling frame during data collection from 14 to 28 June 2026, rather than the entire Gaza Strip. Estimates are reported at the household level. The proportion of people requiring assistance may exceed the reported 94%, as larger households were more likely to experience severe shelter needs.

Rafah and other inaccessible or unsafe locations were excluded. Continued displacement may have affected the accuracy of the modeled population data and spatial household-selection process. Although survey weighting, complex survey analysis, and data quality procedures were applied, some coverage or nonresponse bias may remain, and the clustered design reduces the precision of certain estimates. Indicator-specific confidence intervals should therefore be considered, and findings should be understood as a snapshot of a rapidly evolving context.

Who is Affected?

3. Demographics & Household Dynamics

3.1 Household Composition

Assessed households varied in their composition and included substantial proportions of children, older persons, and household members with specific vulnerabilities that may affect their shelter requirements and capacity to cope with inadequate living conditions.

Figure 3: Profile of assessed households

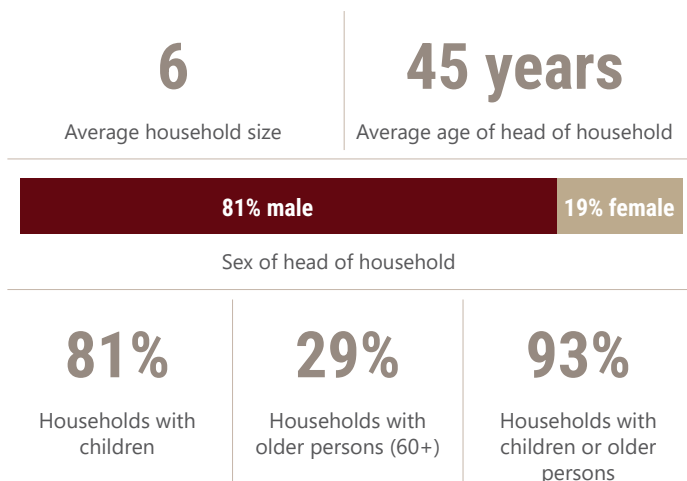
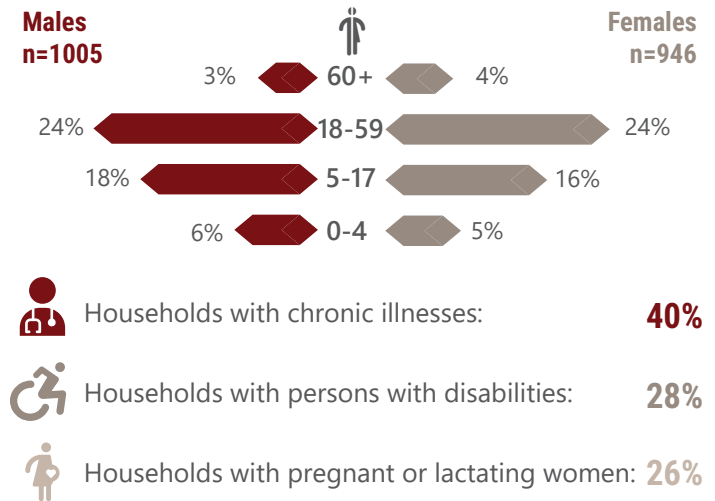


Figure 4: Proportion of households by size

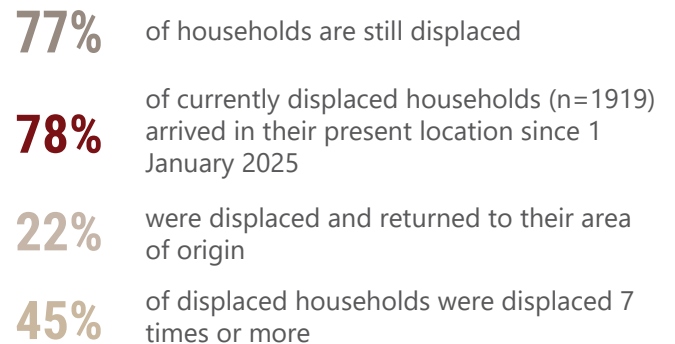
Household Size	Proportion of Sample
1-3 members	16%
4-6 members	47%
7+ members	37%

Figure 5: Proportion of household members by age group and gender



3.2 Displacement Profiles

Displacement remained a defining feature of households' experiences, with most having been displaced repeatedly from their areas of origin and living in locations that may not provide stable or adequate shelter.



3.3 Household Severity Characteristics

A survey-weighted analysis** examined whether selected household characteristics were associated with overall classification in Phase 4 or 5 after accounting for the other characteristics included in the model.

Household size and the presence of a household member with a disability were the two characteristics associated with severe shelter needs after adjustment.

Among households containing at least one person with a disability, 70% were classified in Phases 4 or 5, compared with 53% of households without a member with a disability. This association remained after accounting for household size, governorate, and the other characteristics included in the analysis.

**A survey-weighted multivariable logistic regression was used. Adjusted odds ratios were 1.95 for households containing a person with a disability (95% CI: 1.51-2.53), 1.52 for households with four to six members (95% CI: 1.13-2.04), and 2.02 for households with seven or more members (95% CI: 1.48-2.76). Shelter type, condition, and occupancy arrangement were excluded because they contributed to the severity classification. Displacement status was excluded because the sample contained only 31 non-displaced households. More information can be found in Annex 1.

Household size also showed a progressive association with severity. Compared with households containing one to three members, the adjusted odds of Phase 4 or 5 classification were 1.52 times higher among households with four to six members and approximately twice as high among households with seven or more members. The findings sections examine how increasing household size was reflected in constraints related to space, privacy, and sleeping conditions.

When all of the characteristics in the model were considered together, female-headed households, households with a member with a chronic illness, households with a pregnant member, households in different governorates, and households that had recently received humanitarian assistance were not more or less likely to be classified in Phase 4 or 5. This does not mean these households did not have shelter needs, only that these characteristics were not associated with more severe shelter needs in this analysis.

This analysis focused specifically on household demographic and vulnerability characteristics. Shelter type, damage, condition, domestic living constraints, service access, and hazards are examined throughout the findings sections.

How Severe are Shelter Needs?

4. Overall SSC and PiN

1.98 million people in need

94% of the assessed population require shelter and NFI assistance

An estimated 1,977,229 people were classified in SSC Phases 3 (Crisis), 4 (Critical), or 5 (Catastrophic) and were therefore included in the Shelter People in Need (PiN) number. This represents 94% of the population, demonstrating the near-universal scale of shelter and NFI needs across Gaza.

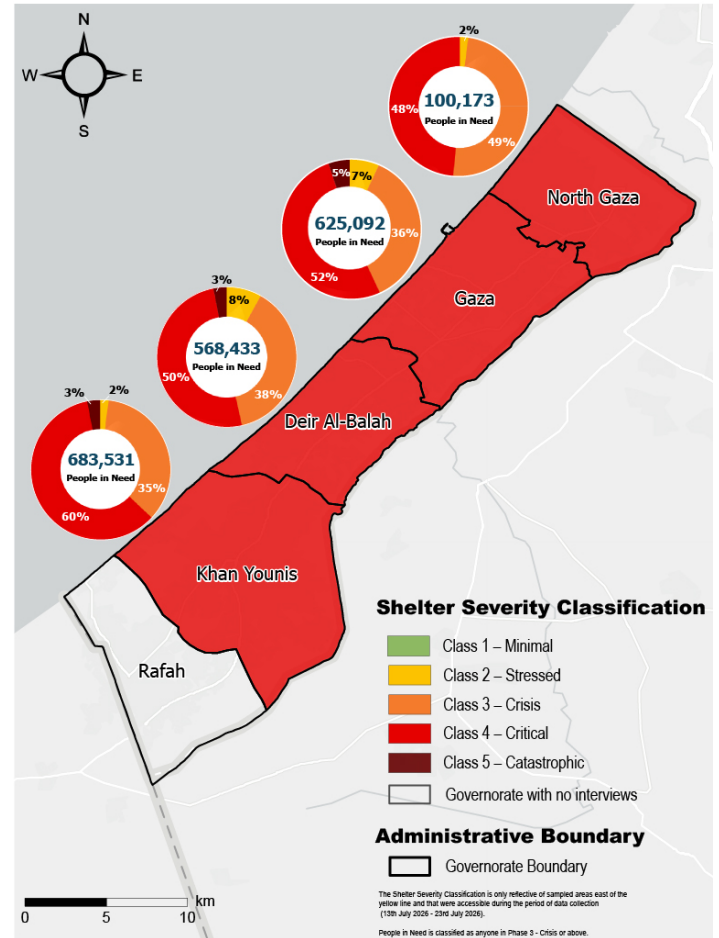
Severity skewed heavily toward the upper end of the scale: 37% of the population were classified in Phase 3 (Crisis), and a combined 58% (approximately 1.20 million people) in Phase 4 (Critical) or Phase 5 (Catastrophic), compared with just 5% in Phase 2 (Stressed) and less than 1% in Phase 1 (Minimal).

Figure 6: Proportion of estimated population by SSC phase

SSC Phase	Proportion of Population	Estimated Population
Phase 1 – Minimal	<1%	3,695
Phase 2 – Stressed	5%	112,077
Phase 3 – Crisis	37%	776,273
Phase 4 – Critical	54%	1,128,738
Phase 5 – Catastrophic	4%	72,217

The Shelter PiN was highest in Khan Younis, at approximately 684,000 people, followed by Gaza (625,000), Deir al-Balah (568,000), and North Gaza (100,000).

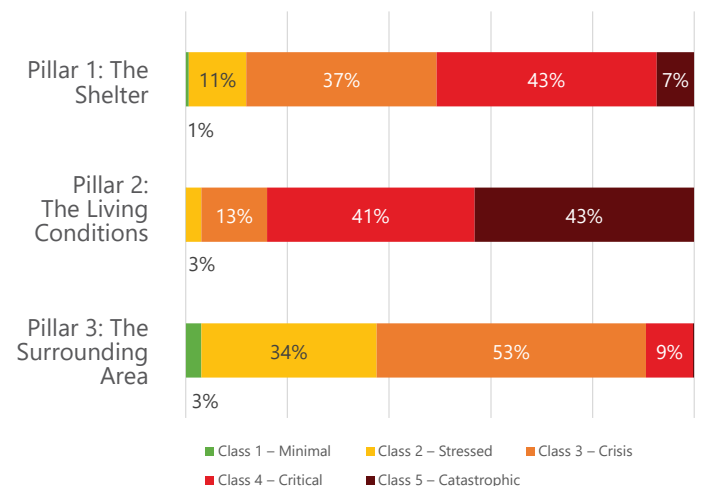
Map 2: Shelter Severity Classification



5. Severity Across Pillars

Overall and governorate-level classifications provide a useful summary of shelter severity but can conceal important variation in household experiences. Examining the distribution of household scores across the three pillars provides a more detailed picture of the different dimensions of need underlying the final classifications.

Figure 7: Proportion of households by SSC pillar and severity phase



Although high severity was evident across the overall classification, living conditions emerged as the most severe and widespread dimension of need. Overall, 84% of households were classified in Phase 4 or 5 under Pillar 2, compared with 51% under Pillar 1 and 9% under Pillar 3. Pillar 2 also had by far the highest proportion of households in Phase 5, at 43%.

This indicates that households face critical challenges extending beyond the physical condition of their shelters. Many shelters do not adequately support essential domestic activities such as sleeping, cooking, maintaining personal hygiene, storing food and water, or accessing lighting and thermal comfort. This pattern was consistent across governorates, with Pillar 2 emerging as the most severe dimension in each of the assessed areas.

What Drives Shelter Severity?

Shelter severity reflected **overlapping constraints in the shelter structure, in its capacity to provide adequate space and equipment to the households to carry out essential domestic activities, and the surrounding environment**. Temporary, damaged, and deteriorated shelters provided limited physical protection, while unaffordable or unavailable materials, fuel, energy, and household items restricted households' ability to repair their shelters and use them as adequate living spaces. Service constraints and environmental hazards placed further pressure on households outside the shelter.

Households reported receiving little recent support to address these conditions: **only 10% reported receiving shelter- or NFI-related assistance during the month preceding data collection**. The following sections examine how these constraints accumulated and reinforced one another across the three SSC pillars.

Figure 8: Pillar focuses, dimensions, and core constraints

	Pillar 1 The Shelter	Pillar 2 Living Conditions	Pillar 3 The Surrounding Area
Pillar focus	Shelter adequacy and physical protection	Ability to meet essential domestic needs	Safety and access in the surrounding environment
Key dimensions	Shelter condition, damage, safety, privacy, ventilation, space, and HLP (Housing, Land, and Property)	Sleeping, cooking, lighting, thermal comfort, hygiene, storage, energy, fuel and NFIs	Water collection, markets and services, transportation and environmental hazards
Core constraints defined	Inadequate, damaged and deteriorating shelters	Insufficient resources and infrastructure for daily life	Hazardous surroundings and constrained access to water and essential services

6. Pillar 1: Shelter Structure, Safety, and Protection

Pillar 1 examines the physical adequacy of households' shelters, including structural condition, protection from environmental and health hazards, and access to sufficient space and privacy. Shelter deficiencies were widespread, but varied by shelter type and household composition, highlighting the need to tailor assistance to the specific vulnerabilities households face.

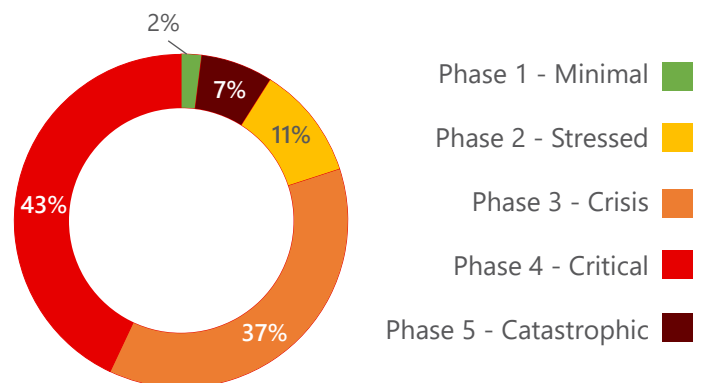
6.1 Shelter and Site Type

65% of assessed households were living in tents or makeshift shelters

49% of assessed households were living in makeshift sites

Tents were the predominant shelter type^{***}, accommodating 54% of households, while 11% lived in makeshift shelters. Nearly two-thirds of households therefore continued to live in temporary structures almost three years into the escalation. Shelter type varies across governorates. Tents and makeshift shelters accommodated 83% of households in Khan Younis, compared with 63% in Deir al-Balah, 57% in North Gaza, and 46% in Gaza. Houses and apartments were more prevalent in North Gaza (39%) and Gaza (36%), but only 11% of households in Khan Younis resided in houses and apartments.

Figure 9: Distribution of households by Pillar 1 severity phase



^{***}Shelter terminology: A makeshift shelter is assembled by households using available or salvaged materials without formal shelter assistance or technical support. A collective centre is a public or private building used to accommodate displaced households and may be managed by UNRWA, another actor, or remain unmanaged. An unfinished building lacks essential external, internal-service, or safety features required for minimum habitability. ([Shelter Terminology for Gaza Shelter Response 2026](#) | [Shelter Cluster](#))

Figure 10: Proportion of assessed households by shelter type and governorate

Area	Sample Size	Tent	Makeshift Shelter	House / Apartment	Unfinished House / Apartment	Collective Centre
Overall	1951	54%	11%	24%	4%	5%
North Gaza	279	57%	0%	39%	3%	0%
Gaza	541	44%	2%	36%	6%	6%
Deir al-Balah	517	52%	11%	24%	3%	8%
Khan Younis	614	65%	18%	11%	3%	2%

Percentages may not total 100% because shelter types reported by a small proportion of households are not displayed.

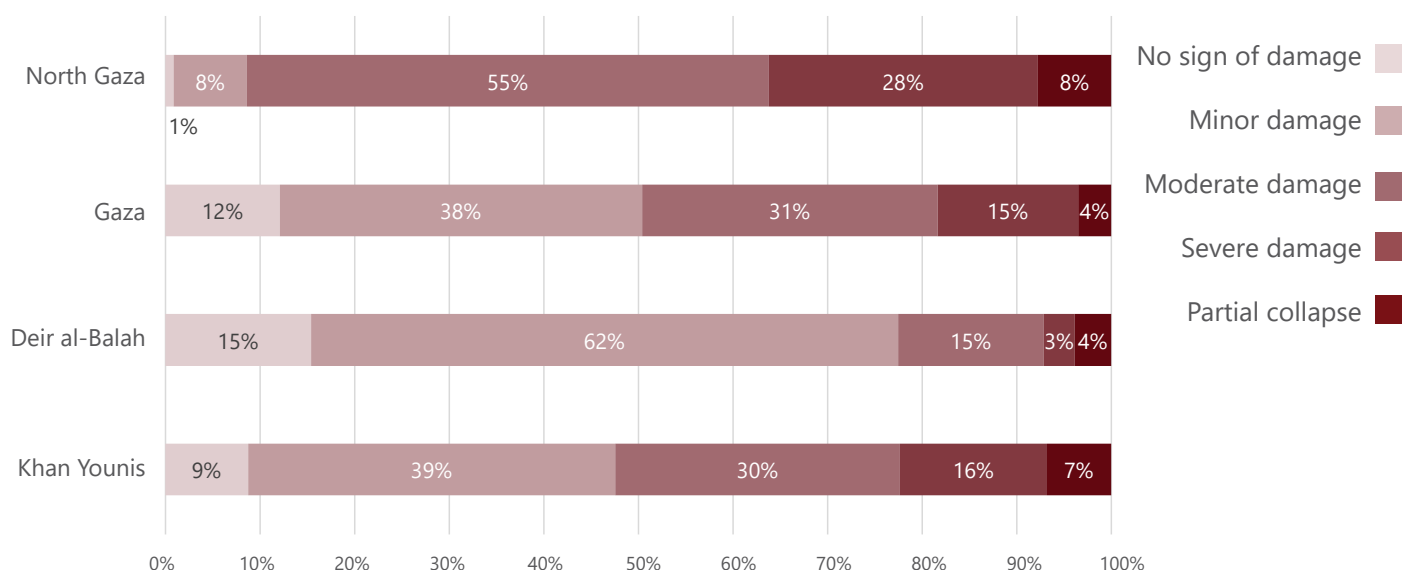
Site type^{****} describes the broader setting in which households lived rather than the shelter structure itself. A combined 60% of households were estimated to live in either makeshift or scattered sites. A further 27% lived in buildings, 9% in non-UNRWA collective centres, and 2% in UNRWA collective centres, broadly aligning to the distribution of site types recorded by the Site Management Cluster.⁵

6.2 Building Damage and Barriers to Repair

72% of households living in buildings were residing in structures with minor or moderate damage

Damage across Gaza's built environment has substantially reduced the availability of safe accommodation. As noted in Section 1.1, the Shelter Cluster's January 2026 multisource mapping estimated that 78% of all structures were destroyed or sustained damage.⁶ Among households living in buildings (including finished and unfinished houses or apartments and collective centres) 72% were residing in structures assessed as having minor or moderate damage (n=657).

Figure 11: Building damage by governorate among assessed households living in buildings (n=657)



The governorate with the highest proportion of households residing in severely damaged or partially collapsed buildings was North Gaza (36%), followed by Khan Younis (23%) and Gaza (19%). Severe damage was much less prevalent in Deir al-Balah (7%), where the majority (62%) of households living in buildings reported minor damage only. These findings demonstrate that residing in a building does not, in itself, indicate adequate shelter conditions, as the condition of inhabited buildings varied substantially across governorates.

In North Gaza in particular, households living in buildings were overwhelmingly accommodated in damaged structures, potentially exposing them to continued safety and habitability risks. However, North Gaza had the lowest proportion of the population in Phase 4 and 5, suggesting that while the overall level of vulnerability was severe across all governorates, the urgency of specific shelter assistance varies by shelter type and geography.

71% of households in damaged buildings (n=524) reported being unable to afford the necessary materials to repair the damage

^{****} Site terminology: A makeshift site is an informal, open-air location where displaced households have independently established shelters using tents, emergency shelter kits, or improvised materials. A small scattered site is a dispersed displacement location accommodating fewer than ten households. A collective centre is a building, typically a school, mosque, or other public facility, repurposed to accommodate displaced households and may be managed by UNRWA, another actor, or remain unmanaged. Households at collective centre sites may live inside the building or in tents or makeshift shelters established within its grounds. Accordingly, collective centre may describe both a household's shelter type and its broader site type. ([Gaza Displacement Site Verification Assessment Baseline Findings for May 2026 Humanitarian Planning and Coordination 20260622.pdf](#))

Repairing this damage remained beyond the reach of many households. Among households living in damaged finished or unfinished buildings (n=524), 71% reported being unable to afford the materials needed for repair, making this the most commonly reported barrier to repair. Nearly half (49%) reported that repair materials were unavailable in local markets, while 39% could not afford the labour required to complete repairs.

Restrictions on the entry of many construction materials into Gaza have further constrained market supply, increased costs of available materials, and severely limited households' ability to undertake repairs. These overlapping affordability and availability barriers suggest that, without a lifting of restrictions, cash-based support alone may be insufficient. With few or no viable alternatives, many households have little choice but to remain in damaged structures that provide inadequate protection and may be unsafe for habitation.

6.3 Tent and Makeshift Conditions

54% of assessed tents and makeshift shelters were in poor or very poor condition

Of the assessed tents and makeshift shelters, **** only 11% showed no signs of wear. 35% were classified as poor, showing visible deterioration despite retaining a partially stable frame, while 19% were very poor, with major deterioration to the flooring, walls, or roofing and a severely weakened frame (n=1220). In aggregate, an estimated 106,118 households reside in tents or makeshift shelters that were found to pose a serious risk to health, safety or dignity [poor or very poor condition].

Figure 12: Tent and makeshift shelter condition among assessed households living in temporary shelters (n=1220)



Very poor condition ■ Good condition ■
Poor condition ■ Very good condition ■

54% of households in tents have had the same tent for more than 1 year

The deterioration of tents reflects, in part, how long households have relied on structures designed to provide temporary protection. More than half of households had acquired their current tent more than one year prior to data collection: 38% had been residing in it for one to two years, while 16% had been residing in it for over two years.

This means that at least 54% relied on the same tent through one winter, including 16% who had relied on it through at least two. Prolonged exposure to rain, flooding, high winds, and extreme temperatures have placed considerable strain on materials that are not intended to provide long-term accommodation.⁷ These findings were consistent across governorate and shelter types.

Length of use alone did not fully explain the variation in tent condition. Tents of a similar age were not necessarily in a similar state, suggesting that their **initial design and quality, exposure, maintenance, and household repairs also influenced how quickly they deteriorated.**

Restrictions on the entry of shelter materials and constraints affecting formal humanitarian supply channels have limited the availability of standardised emergency shelters in Gaza. Tents have consequently entered through multiple channels and varied considerably in their design, materials and durability.⁸

Figure 13: Proportion of households by tent type (n=1061)

Tent Type	Household Proportion
Non-humanitarian tents	66%
Humanitarian Standard Geodesic & Family tents	34%

Humanitarian-standard tents generally remained in better condition than non-humanitarian tents acquired around the same time. Non-humanitarian tents accounted for the remaining 66% and were more frequently assessed as being in poor or very poor condition. While indicative, these findings suggest that differences in tent design, materials and durability, not only length of use, affect shelter vulnerability and should be considered in response planning.

6.4 Housing, Land, and Property Conditions

16% of households had no occupancy agreement for their current shelter
77% of households with an occupancy agreement lacked formal documentation

Beyond physical shelter conditions, households also faced widespread uncertainty around their occupancy arrangements.

Figure 14: Proportion of households by occupancy arrangement (n=1861)

Occupancy Arrangement	Household Proportion
Hosted free of charge	43%
Ownership	23%
No occupancy agreement	16%
Rental	14%
Other	4%

Even having an occupancy arrangement did not necessarily mean that households could document it. **Among households reporting ownership, rental, or hosted occupancy (n=1187), 77% lacked formal written documentation.** These households relied on verbal agreements (25%), had previously held documents that were lost or damaged (4%), or had no supporting documentation whatsoever (48%).

**** A small number of households (n=2) lived in Relief Housing Units (RHUs). Given the negligible sample size, RHUs are included in aggregated 'tents and makeshift shelter' figures throughout this report but are not discussed separately.

Documentation gaps persisted among households living in buildings. While the majority of households in finished structures reported ownership (69%), only 56% had formal occupancy documentation. Similarly for households living in unfinished buildings, 73% reported owning or renting, but only 20% had formal documentation.

These documentation gaps have implications both during displacement and as households begin to return. Households unable to demonstrate the terms of their occupancy have increased exposure to disputes, unexpected rent demands, eviction, and repeated displacement. At the same time, returning owners or tenants may encounter people residing in their former homes or on their land, creating competing claims that are difficult to resolve when neither party has written documentation. Households unable to document ownership or tenancy may also face barriers to reclaiming property and accessing future repair, compensation, or reconstruction assistance.

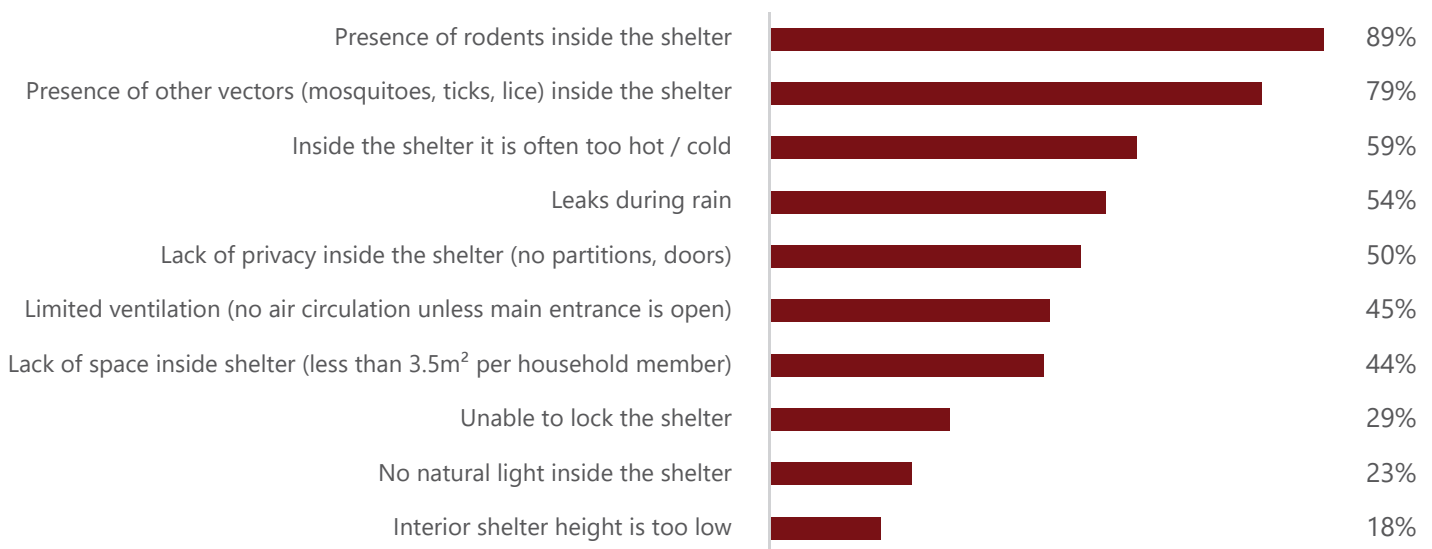
Rather than being solely an administrative issue, the scale of undocumented occupancy therefore represents a **significant protection concern that could delay return, deepen tenure insecurity, and exclude already vulnerable households from recovery support.**⁹

6.5 Shelter Issues and Risks

- 97%** of households reported at least one shelter issue
- 89%** of households reported rodents inside their shelter
- 79%** of households reported other vectors, including mosquitoes, ticks, or lice

Shelter deficiencies were nearly universal across the assessed population. Only 3% reported no noticeable shelter issue, meaning that 97% reported at least one deficiency affecting their health, safety, privacy, or ability to use the shelter as a functional living space.

Figure 15: Most commonly reported shelter issues



Select-multiple question; percentages may not add up to 100%.

Shelter inadequacy demonstrably extended well beyond visible structural damage. Even where a structure remained standing, it frequently failed to provide a safe, healthy, private, and functional living environment.

The most widespread issues were the presence of rodents, reported by 89% of households, and other vectors such as mosquitoes, ticks, and lice, reported by 79%. Many shelters also provided inadequate protection from weather and external conditions: 59% were often too hot or too cold and 54% leaked during rainfall.

Households' reported experiences inside shelters further highlighted constraints on privacy and everyday activities. Half of households reported a lack of privacy, 45% had limited ventilation, and 44% had less than the Sphere minimum standard of 3.5 square metres of living space per household member. Nearly one-third (29%) could not lock their shelter, potentially exposing household members and possessions to additional safety and protection risks.

Accessibility was also a concern, with 13% reporting that some or all household members had difficulty entering, exiting, or moving within the shelter. Among households with at least one member with a disability that were asked about their ability to use the shelter (n=419), 20% reported that the person was unable to enter, exit, or move within it, while 62% reported that they could do so only with difficulty.

Shelters are failing to protect households and their belongings

Beyond limiting privacy and everyday household activities, many shelters failed to protect occupants and their essential belongings from the surrounding environment. This was particularly evident in households' exposure to flooding, rodents, and other vectors.

71% of households are estimated to have experienced flooding since the onset of last winter. More than half (51%) reported damage to the shelter itself with only 5% reporting no or minimal damage.

Flooding also resulted in substantial losses of essential household items:

- 82%** reported damage to non-food items, including mattresses, blankets, clothing, energy sources, and hygiene items
- 60%** reported damage to household food stocks

Infestations created a different but similarly widespread set of risks. Rodents entering or consuming household food stocks was the most commonly reported rodent-related impact across all assessed governorates. Contamination of food and damage to household items were also widely reported. Among households reporting rodents, 41% in North Gaza reported that a household member had been bitten or injured, compared with 14% in Deir al-Balah.

Among households reporting mosquitoes, ticks, lice, or other vectors inside their shelter (n=1577), the health consequences were particularly widespread:

- 92%** reported itching, skin irritation, or rashes
- 88%** reported that a household member had been bitten or stung

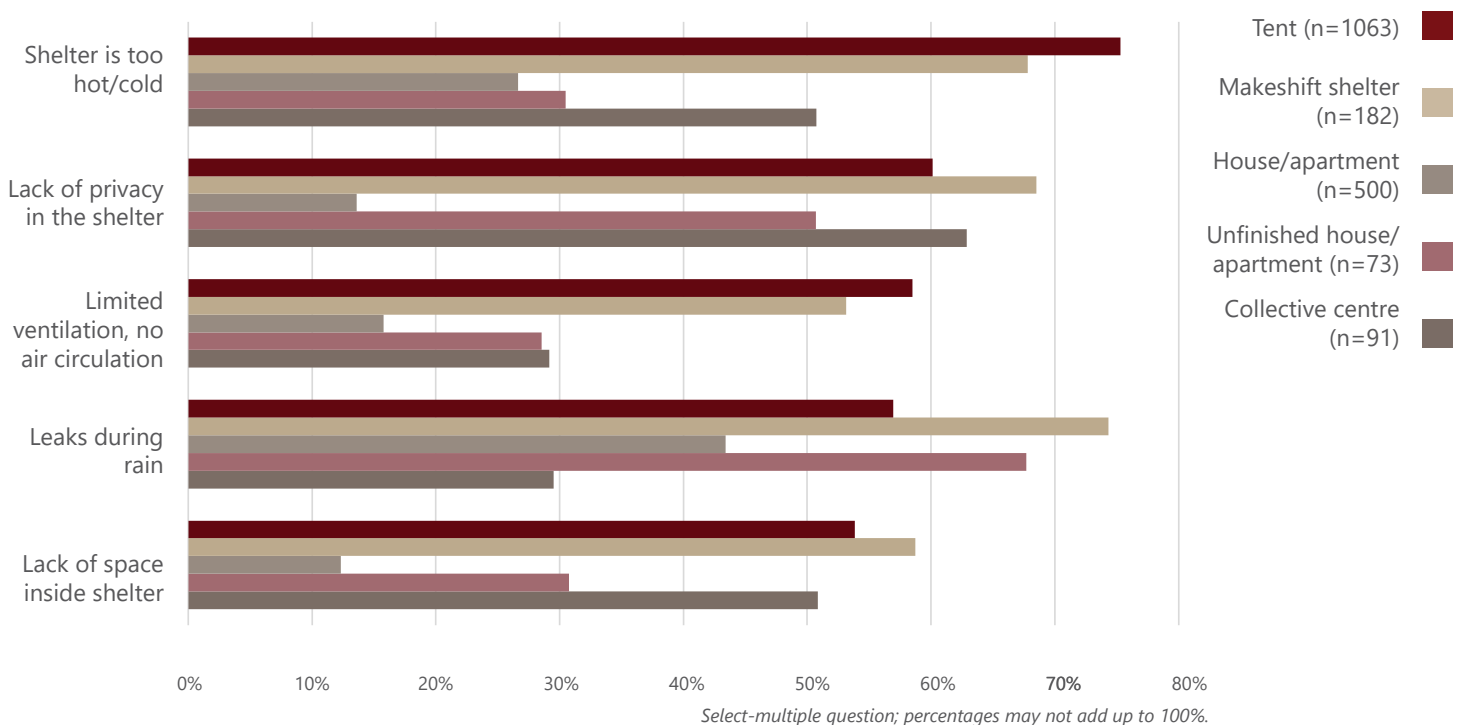
Overall, many shelters were unable to provide an effective barrier between households and the surrounding environment. Flooding and infestations threatened not only shelter habitability but also household health, food safety, and the limited possessions households retained.

Shelter type shapes households' experiences

Reported shelter conditions varied considerably by shelter type. **Households living in tents and makeshift shelters consistently reported greater exposure to environmental conditions.** Excessive heat or cold affected 75% of households in tents (n=1063) and 68% of those in makeshift shelters (n=182), compared with 27% of households in finished houses or apartments (n=500). Similar differences were observed in ventilation and space: 59% of households in tents and 53% in makeshift shelters reported limited ventilation, compared with 16% in houses or apartments (n=500), while insufficient space affected 54%, 59%, and 12%, respectively.

Makeshift shelters performed particularly poorly in relation to rainfall leakage, which was reported by 74% of households, compared with 57% of those living in tents. Temporary structures frequently fail to protect households from weather conditions or provide sufficient space and ventilation for everyday life.

Figure 16: Most commonly reported shelter issues by shelter type



Flooding followed the same broad pattern but was not limited to temporary shelters.

Figure 17: Proportion of households reporting flooding by shelter type

Shelter Type	Reported flooding
Tent	83%
Makeshift shelter	82%
Unfinished house/apartment	80%
Collective centre	63%
House or apartment	41%

Flooding was particularly reported by households in tents, makeshift shelters, and unfinished buildings. Its high prevalence in unfinished buildings and collective centres shows that residence in a building did not necessarily provide adequate protection, particularly where structures were incomplete or not designed for residential use.

Rodents and other vectors such as lice or bedbugs were an important exception to the broader differences by shelter type. Rodents were reported by 81%–93% of households across shelter types, while other vectors were reported by 72%–89%. Although tents and makeshift shelters offered particularly limited protection from weather and internal functionality problems, infestations remained widespread even in buildings. **This indicates that exposure to rodents and other vectors reflects a broader environmental and public-health concern that cannot be addressed solely by improving individual shelter structures.**

Privacy was also a widespread concern across temporary accommodation. Lack of privacy affected 69% of households living in makeshift shelters, 60% of those in tents, and 63% of those in collective centres, compared with 14% of households in finished houses or apartments. In collective centres, this likely reflects the communal nature of the accommodation, where households may share open spaces with few internal partitions or doors.

Although finished buildings generally provided better shelter than unfinished buildings, reported conditions were substantially worse for households living in unfinished buildings, showing that simply living in a building does not guarantee adequate protection.

Damage and deterioration compound existing deficiencies

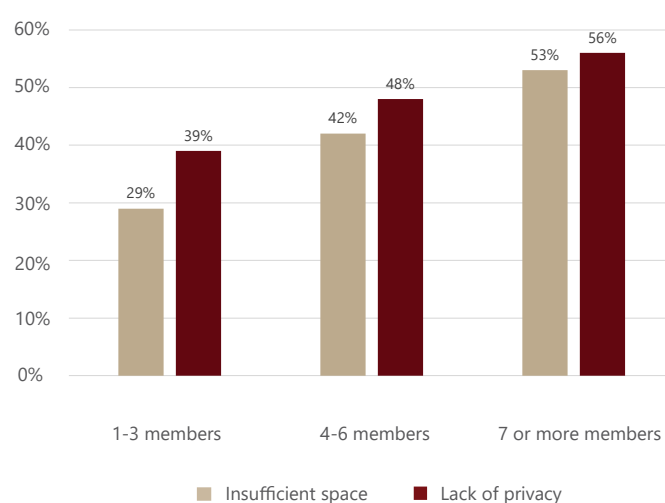
Shelter type established the baseline level of physical protection available to households, while damage and deterioration created an additional layer of vulnerability. Within buildings, worsening damage was associated with reduced protection from weather and greater problems with heat retention and privacy. Rainfall leakage, for example, increased from 34% among households in buildings with minor damage to 71% among those in severely damaged buildings.

Temporary shelters showed the same relationship between

condition and adequacy, but deficiencies were common even in structures assessed as being in good condition. Lack of privacy increased from 45% among households in tents and makeshift shelters in very good condition to 72% among those in very poor condition, with ventilation following a similar pattern. This indicates that deterioration compounded the weaknesses of temporary shelters but was not their sole cause: **even well-maintained tents and makeshift shelters often provided inadequate privacy, ventilation, and protection from surrounding environmental hazards.**

Larger households face additional overcrowding

Figure 18: Insufficient space and lack of privacy in the shelter by household size



Space and privacy constraints increased steadily with household size. Insufficient living space rose from 29% among households with one to three members (n=329) to 42% among those with four to six members (n=921) and 53% among those with seven or more members (n=702). Lack of privacy similarly increased from 39% to 48% and 56%, respectively. By contrast, the prevalence of other shelter issues, including rodents, vectors, rainfall leakage and limited ventilation, varied little by household size.

6.6 How Shelter Conditions Compound Severity

The combined effect of the conditions detailed above is reflected in the Pillar 1 severity distribution. 43% of households were classified in Phase 4 (Critical) and 7% faced shelter conditions so poor they were considered a risk to life and were classified in Phase 5 (Catastrophic). Only 12% fell within Phases 1 or 2.

Figure 19: Proportion of households by Pillar 1 phase

Pillar 1 Phase	Proportion of Households
Phase 1 - Minimal	1%
Phase 2 - Stressed	11%
Phase 3 - Crisis	37%
Phase 4 - Critical	43%
Phase 5 - Catastrophic	7%

Shelter type played an important role in these outcomes. **Households living in tents and makeshift shelters recorded the highest average Pillar 1 scores** among the most common shelter types, at 3.25 (n=1,063) and 3.27 (n=182), respectively. Households in unfinished houses or apartments recorded a similarly elevated average of 3.07 (n=73). Scores were lower among households living in collective centres (2.52, n=91) and finished houses or apartments (2.33, n=500).

However, **shelter type alone did not explain Pillar 1 severity**. Damage and deterioration compounded weakness in weatherproofing, ventilation, privacy, and usable space, while flooding and infestations affected households across all shelter types (including those in comparatively better-condition shelters). This indicates

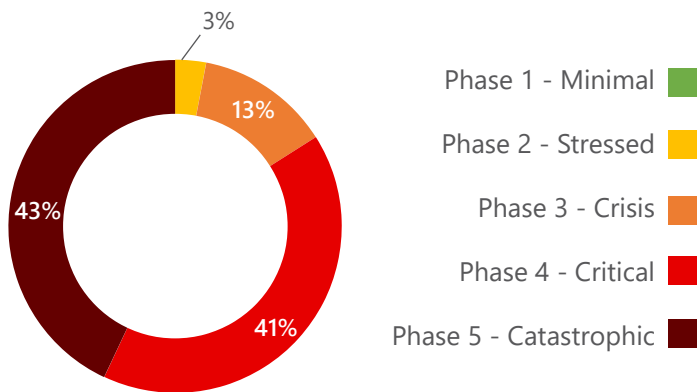
some physical shelter risks were also linked to wider environmental and public health conditions.

Taken together, these findings point to the **need for a wide range of shelter interventions tailored to households' accommodation type and specific conditions**. Priorities include repairing damaged buildings, replacing or reinforcing deteriorated tents and makeshift shelters, improving weatherproofing and flood mitigation, addressing infestations, and adapting shelters to improve privacy, accessibility, ventilation, and internal space.

These physical conditions also shape whether households could use their shelters as safe and dignified living spaces, as examined under Pillar 2.

7. Pillar 2: Domestic Space and Functions

Figure 20: Distribution of households by Pillar 2 severity phase



Domestic life at a glance:

64% could not store sufficient food and water

71% experienced sleeping difficulties

72% did not usually bathe in a private dedicated bathing facility at their shelter

Living conditions represented the most severe dimension of shelter need.

Pillar 1 established the widespread damage and deterioration affecting households' shelters. Pillar 2 shows that these structures also frequently failed to function as adequate living spaces. Across heating, cooling, lighting, cooking, sleeping, storage, and hygiene, households repeatedly faced limited energy, unaffordable or unavailable fuel and equipment, inadequate space, and shortages of essential household items.

3 hours of lighting per day on average

84% had ineffective heating solutions

91% had ineffective cooling solutions

68% lacked adequate cooking space or items

7.1 Keeping Shelters Lit and at a Safe Temperature

Energy access was extremely limited across the assessed population. **Households faced overlapping challenges** in lighting their shelters, maintaining safe indoor temperatures, and accessing fuel.

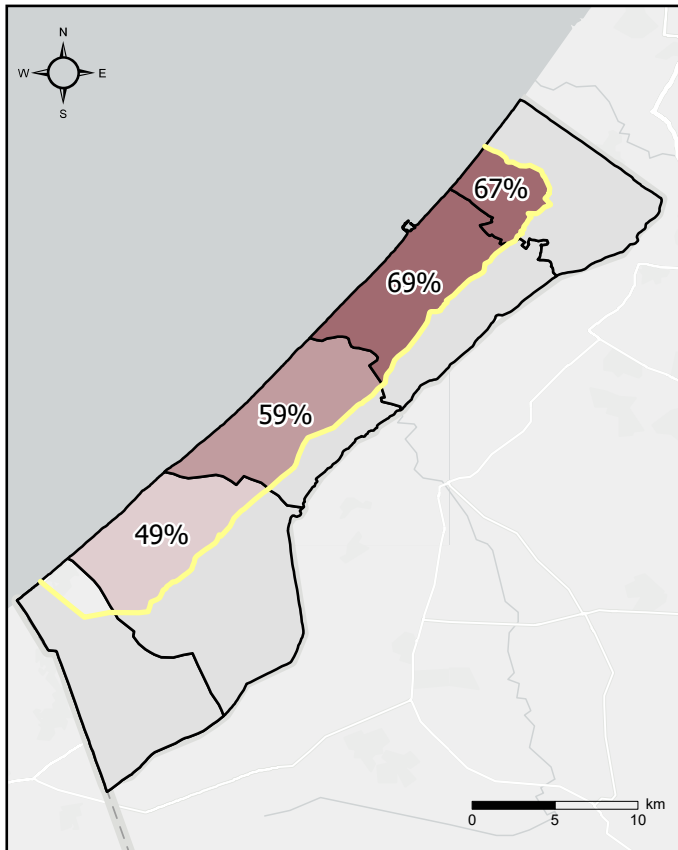
Keeping shelters warm

By early January 2026, the Palestinian Ministry of Health had reported eight child deaths from hypothermia in Gaza, underscoring the potentially fatal consequences of prolonged cold exposure.¹⁰ Although 92% of households had some form of cold-weather protection measures (n=1,951), these consisted primarily of blankets (87%),

winter clothing (67%) and floor-insulation mats (32%) (items that warmed household members rather than the shelter itself). Consequently, 84% reported that their available solutions were mostly or entirely ineffective (n=1,950).

Heat retention varied considerably by shelter type. Failure to retain heat was reported by 73% of households in tents (n=1,063) and 66% in makeshift shelters (n=182), compared with 45% in unfinished houses or apartments (n=73), 35% in collective centres (n=91), and 13% in finished houses or apartments (n=500). **Tents and makeshift shelters therefore left households particularly exposed** to low temperatures, even when blankets and winter clothing were available.

Fuel was both unaffordable and difficult to obtain: 70% of households could not afford heating fuel, electricity, or other materials, while 67% reported that heating solutions were hardly available or entirely unavailable. Among households using fuel-dependent heating methods (n=234), 51% collected fuel outside. 57% of those collecting fuel spent more than 30 minutes travelling to collect it and return home.



Map 3: Proportions of households requiring over 30 minutes to access heating fuel by governorate

84% of households reported that their heating solutions were mostly or entirely ineffective

34% of households with heating fuel primarily burnt plastic, tires, garbage, or cardboard (n=234)

1 in 10 households reported lighting an open fire inside the shelter

Burning waste materials and using open fires in poorly ventilated shelters may increase households' exposure to smoke and fire. This coping strategy also requires households to search through accumulated waste for materials to burn, as documented in Gaza during the winter,¹¹ presenting serious dignity concerns: **households were forced to rely on refuse to meet the basic need of keeping warm.** Together, these constraints left households without reliable or safe ways to maintain adequate indoor temperatures.

Keeping shelters cool

91% of households reported that their cooling solutions were mostly or entirely ineffective

Exposure to high temperatures presents serious health risks within overcrowded, poorly ventilated shelters, with over a million people enduring summer heat in tents in Gaza. The Shelter Cluster identified heat stress, dehydration, overcrowding, poor ventilation, shelter deterioration, fire hazards, and reduced dignity among the main summer shelter risks.¹²

Households had very limited means of managing indoor temperatures. Overall, 43% had no cooling solution. Opening small windows was the most commonly reported measure, used by 52%, while only 5% had access to fans. Across the assessed population, 91% reported that the measures available to them were mostly or entirely ineffective (n=1950).

Figure 21: Proportion of households by reported barriers to cooling

Reported barrier to cooling	Proportion of Households
Cannot afford electricity or cooling materials	68%
Cooling solutions are hardly available or unavailable	63%
Outdoor temperatures are too high for available solutions	63%
Shelter does not retain cool air	51%
Unreliable electricity supply	12%
Cooling solutions are only sometimes available	5%

Multiple choice question; percentages may not add up to 100%.

Lighting after dark

Households reported an average of approximately three hours of lighting per day (n=1,935). Consequently, 42% of respondents sometimes had sufficient lighting to carry out normal activities after dark, while 39% rarely or never did, constraining households' ability to move around and carry out essential activities safely.

3 average number of hours of lighting per day

39% of households rarely or never had sufficient lighting to carry out normal activities after dark

More than half relied primarily on flashlights or mobile-phone lights (54%), while 24% used battery-powered lights. **Affordability was the most commonly reported barrier.** 67% could not afford lighting equipment, fuel, or charging. Other barriers included insufficient equipment (57%), available lighting did not meet household needs (48%), limited or unreliable lighting hours (43%), and damaged equipment (32%).

Lighting duration and adequacy varied little across shelter types or governorates, indicating that limited lighting was widespread across the assessed population.

7.2 Functional Domestic Space: Cooking, Sleeping, and Storing Essentials

Cooking

68% of households lacked sufficient kitchen space or cooking items to prepare meals

Among households that cooked (n=1898), 68% lacked the space or essential items needed to prepare meals within their shelter. Three-quarters reported insufficient utensils, kitchen sets, or eating sets (75%), while 64% had insufficient cooking fuel and 63% could not afford it.

Fuel shortages also shaped what households burned to prepare food. Among households reporting a separate primary cooking fuel (n=1668), 33% primarily used wood, while 24% used plastic or tires and another 24% used garbage or cardboard.

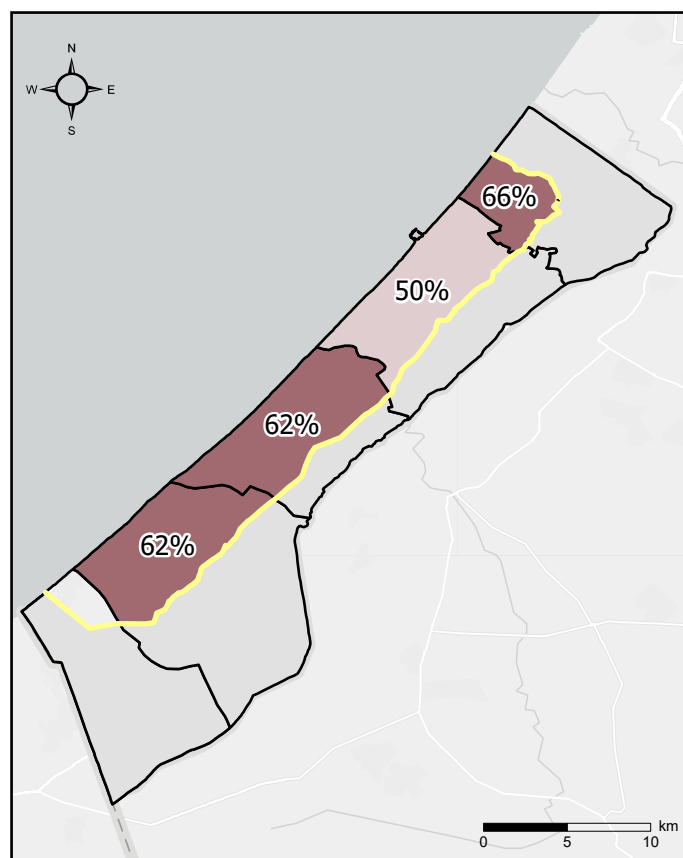
48% primarily burned plastic, tires, garbage, or cardboard to prepare food (n=1,668)

The proportion relying on these materials for cooking was higher than among households using fuel for heating. Their use for meal preparation presents serious health risks from toxic smoke and food contamination.

Obtaining cooking fuel also required considerable time and effort. More than half of households collected their cooking fuel outside the shelter (52%), and 58% needed more than 30 minutes to travel to collect fuel and return home (n=1,668).

Cooking was therefore constrained at every stage: households lacked equipment and appropriate space, could not consistently afford or access fuel, spent considerable time collecting it, and frequently relied on materials that created additional health and safety risks.

Together, these constraints illustrate the range of challenges undermining households' ability to prepare meals safely and with dignity.



Map 4: Proportions of households requiring over 30 minutes to access cooking fuel by governorate

Sleeping

71% of households reported difficulties sleeping

Only 29% of households had sufficient space and essential sleeping items for all members and reported no issues. Overall, 71% of households experienced difficulties due to inadequate space, missing items, or other constraints. This included 29% who lacked adequate space or essential sleeping items altogether. Among households reporting sleeping difficulties (n=1,350), 70% lacked bedding, mattresses, sleeping mats, bed nets, or other essential items, 52% reported having insufficient space, and 16% reported that the available sleeping area was unsafe.

Sleeping constraints increased with household size. The proportion lacking sufficient sleeping space or essential items rose from 15% among households with one to three members (n=329) to 28% among those with four to six members (n=921) and 37% among households with seven or more members (n=701).

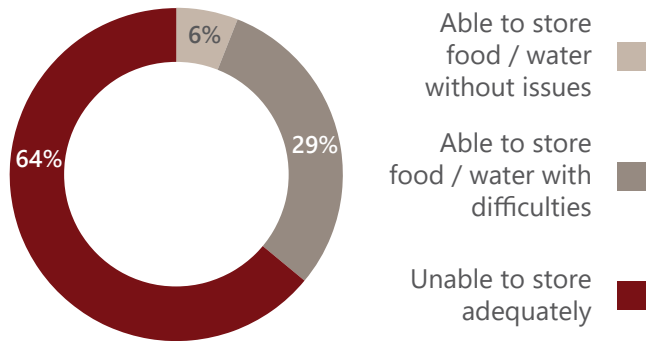
Sleeping challenges therefore reflected the combined effects of inadequate space, missing essential items, and unsafe sleeping areas.

Storing food and water

64% of households could not adequately store sufficient food and water

Nearly two-thirds of households could not adequately store sufficient food and water, making safe storage a major constraint on domestic life.

Figure 22: Proportion of households by ability to safely store food and water



Among households asked about storage barriers (n=1,831), 86% reported that food spoiled quickly, while 67% lacked adequate water-storage containers and 64% lacked adequate food-storage containers.

Together, these barriers limited households' ability to preserve available supplies and build even a small buffer against future disruptions. This illustrates how inadequate shelter conditions can deepen food and water insecurity during supply- or conflict-related shocks.

These constraints were compounded by the effort required to obtain drinking water and households' exposure to flooding and pests. Households spent an average of more than 30 minutes collecting drinking water and returning home.

Of households affected by flooding, 60% reported damage to stored food (n=1,358), while 83% of households reporting rodent-related impacts identified rodents entering or consuming food (n=1,893). **Existing supplies therefore remained vulnerable to spoilage, flooding, pests, and contamination.**

7.3 Sanitation, Bathing, and Personal Hygiene

Dedicated and private bathing spaces were widely unavailable, particularly in temporary accommodation. Half of households reported using a toilet or latrine as their regular place to bathe, while 11% bathed inside their shelter using a bucket or basin and 7% had no regular bathing place. Just over half of households in both tents and makeshift shelters relied on toilets or latrines for bathing.

Barriers to safe and hygienic sanitation facility usage was widely reported, with 55% reporting insufficient lighting at night and 49% lacking sufficient water (n=1,951). Shortages of basic hygiene items, such as soap, shampoo, and toothbrushes, were reported by 61% of households.

50% of households bathed in a toilet or latrine

61% lacked sufficient personal hygiene items

46% lacked sufficient menstrual materials

Menstrual hygiene presented additional challenges. Among households where both the respondent and at least one household member were women (n=488), 46% lacked sufficient menstrual materials to change them as often as desired, and the same proportion could not consistently wash and change materials in privacy at home.

Together, shortages of water and hygiene items, inadequate facilities, limited lighting and insufficient privacy constrained households' ability to maintain personal and menstrual hygiene safely and with dignity.

7.4 What is Constraining Daily Life Inside Shelters?

Households' ability to carry out basic domestic activities was constrained by a recurring set of barriers. Affordability, limited availability of essential items, inadequate space, and unsuitable facilities affected multiple aspects of daily life rather than a single activity in isolation.

Cross-cutting barriers	Heating, cooling and lighting	Cooking	Sleeping	Food and water storage	Hygiene and clothing
Unaffordable fuel, equipment	•	•			
Limited availability of essential items	•	•	•	•	•
Insufficient space and privacy		•	•	•	•
Unsuitable or unsafe facilities	•	•	•	•	•

Figure 23: Cross-cutting constraints on domestic life

Affordability constrained several domestic functions simultaneously. Households could not afford heating fuel or materials (70%), cooling electricity or materials (68%), lighting equipment, fuel, or charging (67%), or cooking fuel (63%).

Limited availability compounded these cost barriers. Shortages of fuel, equipment, containers, bedding, and hygiene items affected nearly every domestic function and aligned closely with the priority NFI needs presented later.

Inadequate space and unsuitable facilities restricted cooking, sleeping, storage, bathing, and privacy, sometimes requiring activities to take place in unsafe or unhygienic spaces.

7.5 How Living Condition Constraints Compound Severity

After almost three years of hostilities, the living conditions pillar recorded the highest severity of the three SSC pillars. **Overall, 84% of households were classified in Phase 4 or Phase 5, including 43% in the highest phase.** Only 3% fell within the two lowest phases.

Figure 24: Proportion of households by Pillar 2 phase

Pillar 2 Phase	Proportion of Households
Phase 1 - Minimal	0%
Phase 2 - Stressed	3%
Phase 3 - Crisis	13%
Phase 4 - Critical	41%
Phase 5 - Catastrophic	43%

The defining feature of Pillar 2 was the breadth of severe conditions across the assessed population, rather than their concentration within a particular governorate or accommodation type. Across governorates, the proportion of households classified in Phases 4 or 5 ranged from 79% in Deir al-Balah to 89% in Khan Younis, with similarly high proportions in Gaza (83%) and North Gaza (84%). Although the balance between Phases 4 and 5 varied, severe living-condition constraints were widespread in every governorate.

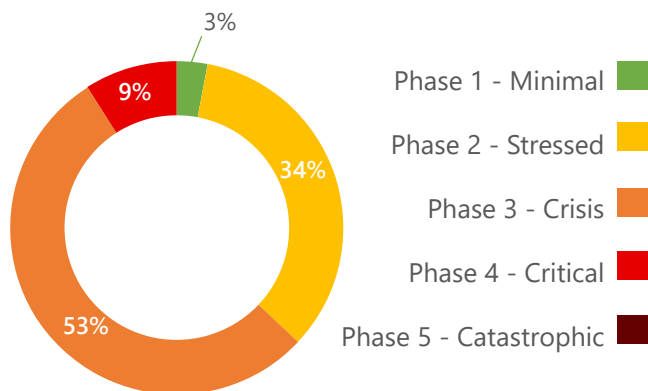
Structural conditions alone did not reliably identify households facing critical domestic-living constraints, as high Pillar 2 severity remained widespread even among households whose shelters appeared comparatively adequate. Phases 4 or 5 were recorded among 59% of households living in undamaged buildings (n=69) and 62% of those in buildings with minor damage (n=260).

Pillar 2 highlights again that shelter adequacy depends not only on the physical structure, but also on whether households can carry out essential daily activities within it. Shortages of water, fuel, energy, equipment and essential household items meant that even comparatively well-maintained shelters frequently failed to function as adequate living spaces. **Programmes relying primarily on shelter type or visible damage to identify vulnerability risk overlooking households facing severe functional constraints.**

Conditions beyond the shelter could further intensify these difficulties. Pillar 3 examines how shelter location, surrounding hazards, and access to essential services affected households' ability to meet their basic needs.

8. Pillar 3: Location, Access to Services, and Hazards

Figure 25: Distribution of households by Pillar 3 severity phase



Pillar 3 examines how shelter location and the surrounding environment affected access to essential services and exposure to hazards. While water sources, health facilities and markets were generally nearby, **proximity did not ensure effective access.** Households faced service interruptions, unavailable or unaffordable supplies, transport constraints and the burden of collecting water. Almost all were also exposed to hazards near their shelters, compounding the constraints identified under Pillars 1 and 2.

8.1 Access to Drinking and Domestic Water

Households' ability to use drinking and domestic water for their household functions is directly implicated by their ability to access water facilities. As households accessed water primarily through trucking and shared supply points rather than direct delivery to shelters, most therefore had to travel to collection points, transport water in containers, and store it at the shelter.

Drinking water

Access to drinking water depended heavily on water trucking and households' ability to collect, transport and store water. Water trucking was the primary drinking-water source for 63% of households, followed by communal or shared storage tanks (12%) and water sellers or kiosks (10%).

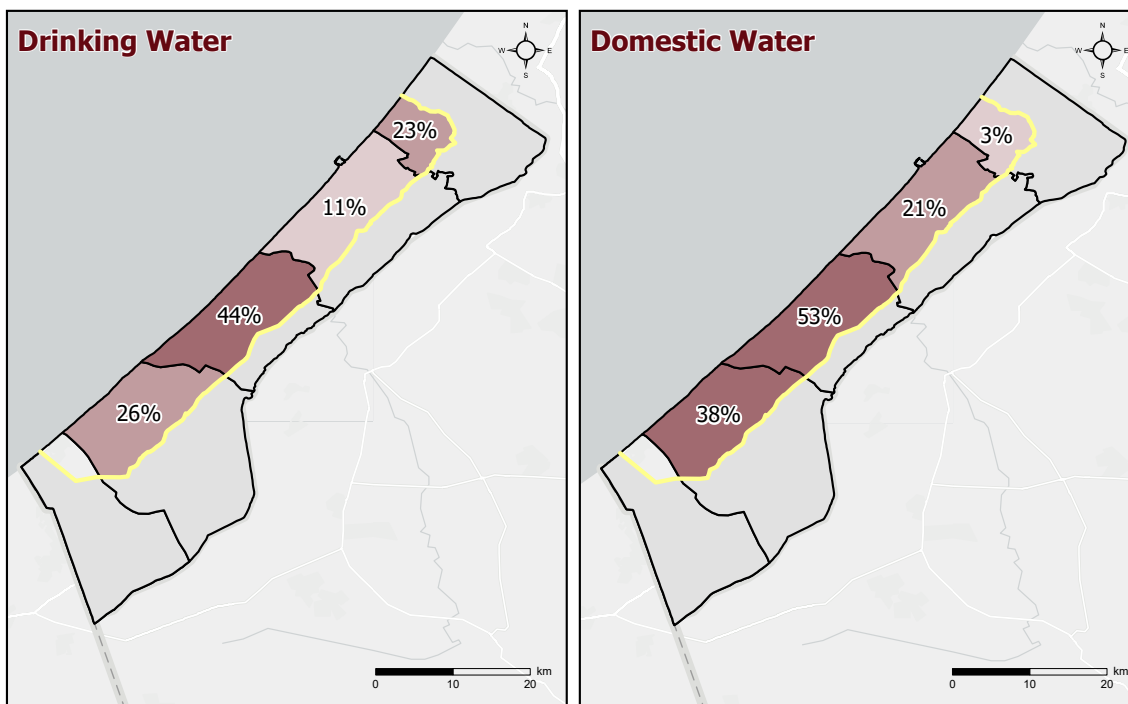
Only 15% received drinking water directly at their shelter, while most households collected drinking water themselves (84%). Among those collecting drinking water (n=1650), 74% completed the round trip within 30 minutes, while 26% required longer.

Domestic water

More than two-thirds of households (68%) used a different source for domestic and drinking water. Among them, water trucking was the most common domestic water source (68%), followed by taps within the shelter (29%), irregular piped connections (24%), wells (18%) and static storage tanks (10%).

Most collected domestic water using containers (59%), while 33% received it directly at their shelter. Among households collecting domestic water (n=840), 64% completed the round trip within 30 minutes, while 36% required longer.

Map 5: Proportions of households requiring over 30 minutes to access water by governorate



For both drinking and domestic water, the availability of a source did not necessarily ensure that households could obtain, transport, and store sufficient quantities for daily use. The time and effort required to collect water, combined with limited storage capacity, constrained its use within shelters. As identified under Pillar 2, insufficient water affected bathing for 50% of households and toilet use for 49%, while 67% lacked adequate water-storage containers.

8.2 Access to Healthcare, Education, and Markets

Healthcare

Shelter vulnerabilities, including environmental hazards, unregulated temperatures and reliance on dangerous fuel sources, can drive health outcomes. Consequently, an inability to access or afford healthcare compounds these vulnerabilities, as households struggle to address health issues exacerbated by underlying shelter conditions. In Gaza, only 62% of households reported always being able to access healthcare without interruption; 24% experienced irregular access and 12% could rarely access care when needed. 73% were able to access a health facility within a 30-minute walk.

The main barriers concerned service availability and affordability rather than distance. Among households reporting healthcare barriers, 69% cited unavailable medicines, treatments, or services and 34% cited healthcare costs. Transportation also remained an important barrier. 27% of households had no means of

reaching a facility and 20% could not afford transport. The situation was noticeably more severe in North Gaza, where the absence of transportation was reported by 63% of households there, compared with 22–29% across the other governorates.

Education

Just over half of households with school-aged children reported reliable access to education during the previous 30 days (54%, n=1392). A further 21% experienced interruptions, 11% rarely had access, and 14% reported no access.

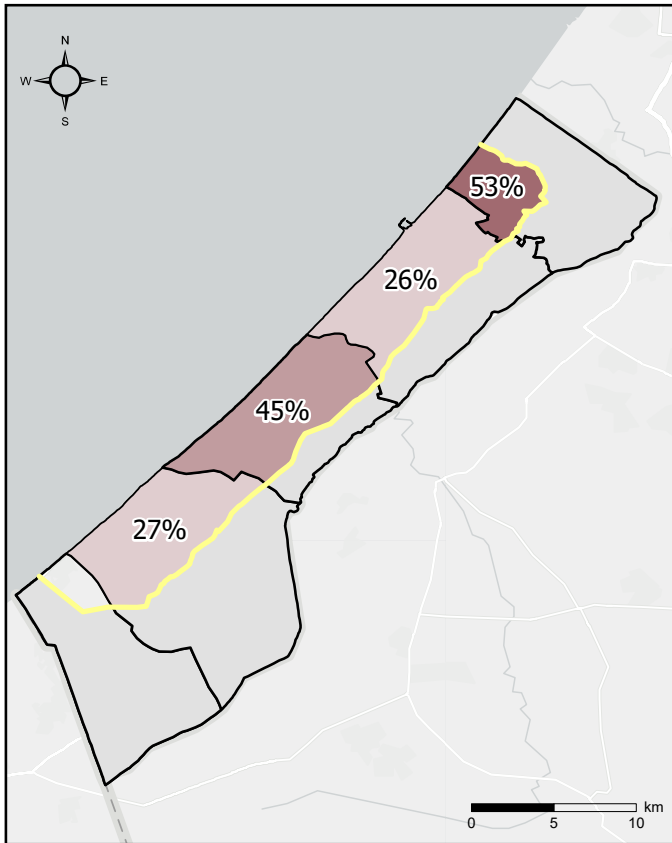
Education showed the clearest geographic variation among the services assessed. Reliable access was reported by 77% of households with school-aged children in North Gaza (n=191) and 73% in Khan Younis (n=433), compared with 49% in Deir al-Balah (n=373), and 35% in Gaza governorate (n=395). No education access was reported by 22% of households in Gaza governorate, compared with 8–13% elsewhere.

Markets

Markets were generally physically reachable, but access often required substantial travel. Overall, 60% of households reported that markets were always accessible when needed and 23% experienced only occasional interruptions. Around two-thirds could reach a market within 30 minutes (68%), while 32% required longer.

Physical reach did not, however, mean that households could obtain the goods they needed. **Affordability was the dominant barrier, reported by 81% of households.** Transportation was the second most common constraint (32%), followed by safety concerns and limited product availability (16% each). **Market access was therefore constrained primarily by households' ability to purchase and transport goods rather than by the complete absence of functioning markets.**

The nature of these constraints varied geographically. A higher proportion of households in Deir al-Balah identified physical distance as a barrier, while higher proportions in North Gaza reported transportation and safety concerns. In North Gaza, 85% reported limited transportation options and 36% felt unsafe travelling to markets, compared with 25%–39% and 10%–20%, respectively, elsewhere. This helps explain why journeys could be longer in North Gaza even where distance itself was not the most frequently reported concern.



Map 6: Proportions of households requiring over 30 minutes to markets by governorate

Physical proximity does not ensure effective access

Across water, healthcare, and markets, physical proximity did not ensure that households could use services effectively. Water collection continued to require time and transport containers, healthcare facilities frequently lacked required medicines, treatments, or services, and the cost of available goods restricted households' use of markets. Transportation created an additional barrier across several services.

These constraints were broadly reported across shelter types and governorates, indicating that they were linked to wider service systems and household purchasing power rather than accommodation type alone. Education was the principal exception, with substantial geographic variation in the reliability of access.

Figure 26: Physical access and constraints to key services

Service	Physical access	Main constraint on effective access
Drinking water (n=1951)	74% collected within 30 minutes	Reliance on container-based collection
Domestic water (n=1951)	64% collected within 30 minutes	Collection burden and irregular supply
Healthcare (n=1951)	73% reached a facility within 30 minutes	Unavailable medicines and services
Markets (n=1951)	68% reached a market within 30 minutes	Cost of available goods
Education (n=1392)	54% had reliable access	Interruptions and geographic disparities

8.3 Hazards in the Immediate Surroundings

98%

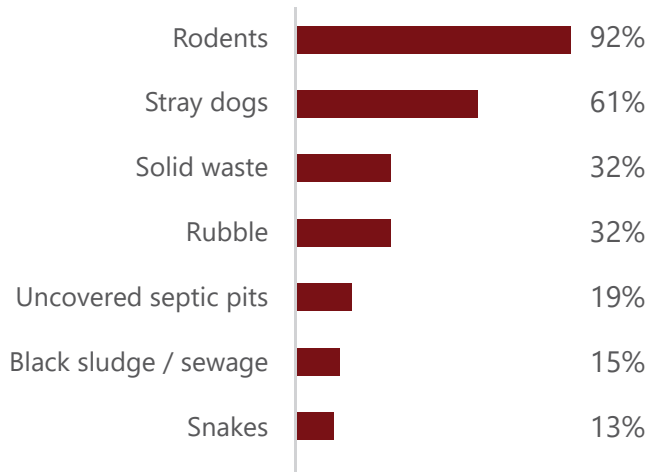
of households reported having at least one environmental hazard within 10 metres of their shelter

Environmental hazards were nearly universal and often overlapping, creating risks to households' health, physical safety, and ability to move safely around their shelters. Overall, 98% of households reported at least one hazard within 10 metres of their shelter, and approximately 86% faced two or more hazards (n=1,951).

Rodents were the most widely reported hazard (92%), followed by stray dogs (61%), piles of solid waste (32%), rubble (32%), uncovered sewage pits (19%), and black sludge or sewage (15%). Rodents, accumulated waste, and exposed sewage increase risks of disease and contamination, while rubble, uncovered pits, and stray animals can create physical obstacles and risks of injury.

Because these hazards were located within the immediate surroundings of shelters, they could also impede safe access to water points, toilets, markets, and other essential services, particularly for children, older persons, and persons with mobility difficulties.

Figure 27: Most commonly reported environmental hazards



Select-multiple question; percentages may not add up to 100%.

Waste accumulation remained a concern even where households had access to disposal mechanisms. Most households disposed of solid waste in designated areas (64%) or through formal collection services (31%), yet piles of waste were still present within 10 metres of 32% of shelters. This suggests that household disposal practices alone could not address waste accumulating in the wider environment. Separately, 11% dumped or burned waste within their household plot, creating additional exposure to smoke, fire, pests, and contamination.

Although exposure was widespread across all governorates, the hazards affecting safe movement and living conditions differed geographically. Stray dogs were reported by 90% of households in North Gaza, compared with 52%–64% elsewhere. Uncovered sewage pits were reported by 28% in North Gaza and 31% in Khan Younis, compared with 12%–13% in Gaza and Deir al-Balah. Rubble showed the largest difference, affecting 87% of households in North Gaza and 57% in Gaza, compared with 18% in both Deir al-Balah and Khan Younis.

Environmental conditions therefore formed an important part of shelter vulnerability: **even where the shelter structure itself offered some protection, hazards immediately outside it could expose households to illness and injury and restrict their safe access to essential facilities and services.**

8.4 How Surrounding Conditions Shape Severity

Pillar 3 was less severe overall than Pillars 1 and 2. This should be understood in the context of the scoring framework: response options under Pillar 3 were generally assigned lower severity scores during validation as fewer represented conditions considered to be severe or extreme. The distribution therefore does not indicate an absence of access constraints or environmental hazards,

but rather that these generally contributed more moderate rather than severe or extreme levels of shelter needs.

Figure 28: Proportion of households by Pillar 3 phase

Pillar 3 Phase	Proportion of Households
Phase 1 - Minimal	3%
Phase 2 - Stressed	34%
Phase 3 - Crisis	53%
Phase 4 - Critical	9%
Phase 5 - Catastrophic	0%

A defining feature of Pillar 3 was the disconnect between the physical presence of services and households' ability to use them. Water points and markets were often within a reasonable distance, but collection burdens, transportation constraints, unaffordable costs, service interruptions, and unavailable supplies prevented proximity from translating into reliable access. **Measures based only on distance would therefore understate the barriers households faced in meeting their basic needs.**

Hazards immediately outside shelter further affected whether services could be reached and used safely. Rubble, uncovered sewage pits, accumulated waste, stray dogs, and other hazards created risks of illness and injury and could obstruct movement to water points, sanitation facilities, markets, and other essential services.

Limited variation in overall severity across shelter types and governorates suggests that these reflect wider constraints in service availability, affordability, transportation, and environmental management. However, similar overall scores concealed different local combinations of hazards and barriers to service access. Addressing Pillar 3 vulnerabilities therefore requires both system-wide improvements to service access and locally tailored measures responding to the specific conditions households face.

9. How Conditions Accumulate Across the Three Pillars

Conditions across the three pillars reinforced one another. Damage and deterioration reduced shelters' protection and usable space, while shortages of water, fuel, energy, equipment, and essential household items limited households' ability to cook, sleep, store supplies, and maintain hygiene. Service-access barriers and hazards in the surrounding environment further intensified these constraints.

These interactions were evident across the assessment. Households frequently had to collect water but lacked adequate containers to store it. Flooding affected shelters as well as food stocks, sanitation facilities, and essential household items. Rodents present in and around shelters contaminated food and damaged possessions inside them.

Limited energy and unaffordable fuel simultaneously affected heating, cooling, lighting, and cooking.

Neither governorate nor visible shelter conditions provided a reliable proxy for these overlapping vulnerabilities. Overall severity was widespread geographically, but households in different areas faced different combinations of physical deficiencies, functional constraints, service barriers, and environmental hazards. Severe domestic-living constraints also remained widespread among households occupying comparatively well-maintained tents and buildings. Targeting should therefore consider multiple dimensions of shelter adequacy rather than relying primarily on location, accommodation type, or observable damage.

Household composition was also associated with severity. Households with seven or more members and those including at least one person with a disability each had approximately twice the odds of experiencing severe shelter needs.^{*****} Household size and specific vulnerabilities should therefore be considered alongside physical, functional, and environmental shelter conditions when identifying households for assistance.

Addressing these conditions requires integrated support covering physical shelter, essential domestic activities, access to services, and hazards in the surrounding environment. Construction materials and repairs must be complemented by assistance addressing water and storage, energy and fuel, essential household items, hygiene, service access, and environmental risk reduction.

What do Households Need Next?

10. Movement Intentions

69% of households have no concrete plan regarding future movement

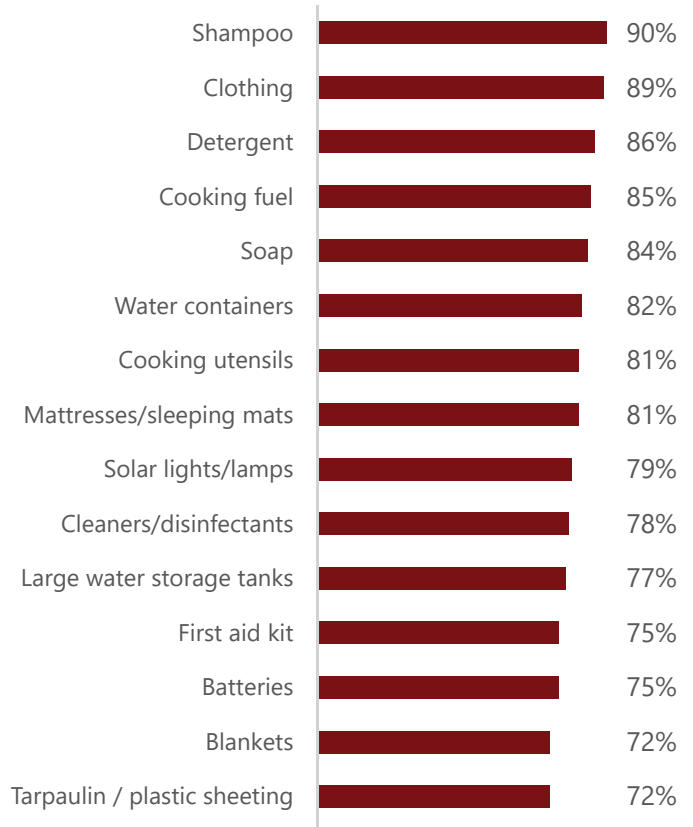
Most households remain uncertain about what they will do next. Overall, 69% report having no concrete plan to move or remain in their current location. Uncertainty is particularly widespread in North Gaza and Khan Younis, where 83% and 81% of households, respectively, report having no concrete plan.

This uncertainty remains the dominant pattern across shelter types, damage levels, tent conditions, and occupancy arrangements. Among households living in tents or makeshift shelters who intend to move (n=201), 76% plan to take their current shelter with them. However, 64% do not know when they will move. Households therefore continue to depend on their current shelters and require assistance where they are presently living, even when they expect to move later.

11. Household Needs

Households report extensive needs across every category assessed. More than 9 in 10 households reported needing at least one of the listed items within each category. Figure 29 presents the 15 most widely reported essential household, personal, and shelter-related needs.

Figure 29: Most commonly reported shelter and NFI needs



Select-multiple question; percentages may not add up to 100%.

Households' most widely reported needs aligned closely with Pillar 2, which recorded the highest severity of the three pillars. Hygiene and cleaning products, clothing, cooking fuel and utensils, water-storage containers, mattresses, lighting, and energy supplies are all essential to cooking, sleeping, storing food and water, maintaining hygiene, and using shelters after dark. **The scale of these needs demonstrates that shelter assistance must also address the daily functions that make a structure usable as a living space.**

Physical shelter materials also remain widely needed. Nearly three-quarters of households report needing tarpaulins or plastic sheeting (72%), while 59% need a tent and 35% need tools for shelter repair. These needs reflect the widespread damage, deterioration, leakage, and exposure documented under Pillar 1. Together, the reported needs cover both the condition of the shelter and households' ability to live inside it safely and with dignity.

The overall pattern is consistent across the Gaza Strip, although several differences appear in the types of items reported. Tarpaulins are particularly widely needed in North Gaza (94%), compared with 67% in Gaza, 72% in

***** Multivariable logistic regression: households with seven or more members compared with households with one to three members (AOR = 2.02; 95% CI: 1.48–2.76; p < 0.001); households including at least one person with a disability compared with those without (AOR = 1.95; 95% CI: 1.51–2.53; p < 0.001). Households with four to six members also had higher odds than those with one to three members (AOR = 1.52; 95% CI: 1.13–2.04; p = 0.005).

Khan Younis, and 76% in Deir al-Balah. The need for tents is higher in Deir al-Balah (68%) and Khan Younis (65%) than in Gaza (44%) and North Gaza (40%). Cooking fuel is reported as a need by 96% of households in North Gaza, compared with 81%–88% elsewhere. Solar lights are also more widely reported in North Gaza (90%) and Gaza (87%) than in Khan Younis (70%).

Households' reported needs closely mirror the conditions driving severity across the SSC. The breadth of these needs reflects the breadth of shelter severity itself, spanning the physical structure, the domestic activities it must support, and the services and hazards surrounding it. Addressing these conditions therefore requires wraparound support across all three

Conclusion

12. Implications of the Findings

The assessment demonstrates that Gaza's shelter crisis remains overwhelmingly severe and widespread. An estimated 1.98 million people were classified in Shelter Severity Phases 3, 4, or 5, and all accessible governorates were classified in Phase 4. **Households require support not only to repair or replace temporary shelters, but also to restore the essential conditions that allow them to cook, sleep, maintain hygiene, store food and water, and live safely and with dignity.**

The scale of assistance remains far below these needs. Only 10% of households reported receiving shelter or NFI assistance during the month preceding data collection, while households reported extensive needs across every category assessed. This gap cannot be addressed through targeting improvements alone. Restrictions imposed by Israeli authorities on the entry of shelter materials, fuel, solar-energy equipment, construction inputs, heavy machinery, and other critical supplies continue to limit emergency distributions, household repairs, site improvements, debris clearance, and the restoration of essential services. **Without sustained and predictable entry of these materials and equipment, humanitarian actors will remain unable to respond at the scale or with the range of assistance required.**

Uncertainty around future movement reflects households' limited ability to make concrete plans under current conditions. Most households had no clear plan to remain, relocate, or return, while many of those intending to move did not know when they would do so. This uncertainty should not be interpreted as a preference to remain in place: **households need greater safety, adequate shelter options, and functioning services in order to make informed and voluntary decisions about their next steps.** In the meantime, assistance must address immediate needs where households are currently living while remaining flexible enough to support eventual voluntary relocation or return.

Meaningful progress towards recovery will remain limited while such a large proportion of the population continues to experience Crisis, Critical, or Catastrophic shelter conditions and the materials required to address them remain unavailable. Reducing emergency shelter severity and restoring minimum conditions for safe and dignified living are necessary foundations for recovery.

13. Recommendations

For Donor States



Ensure predictable humanitarian and commercial entry. States should support efforts to enable the rapid, unimpeded and sustained entry of humanitarian relief at volumes that reflect assessed needs. This should include tents, tarpaulins, repair and construction materials, fuel, solar-energy equipment, water-storage items, heavy machinery and debris-clearance equipment. Entry procedures must be predictable and sustained, and volumes must reflect assessed needs so agencies can replenish depleted stocks and maintain operational pipelines.

Predictable commercial entry is also essential to the shelter response. The sustained entry of essential commercial goods and construction materials would increase availability and help reduce and stabilise market prices. It would allow more households with sufficient resources to purchase materials and undertake repairs independently, reducing reliance on humanitarian assistance. It would also support local procurement and cash-based shelter assistance where markets can respond safely and effectively.



Fund the immediate shelter and NFI response. The scale of identified need substantially exceeds current response capacity. States should provide predictable, multi-year and flexible funding for emergency shelter and NFI assistance, seasonal preparedness, contingency stocks and sustained delivery pipelines. Funding should reflect the near-universal scale and severity of need, not short-term distribution targets alone.



Expand transitional shelter alongside continued emergency assistance. States should fund urgent emergency shelter assistance while enabling safe repair and more durable transitional options. Support should include dignified, climate-appropriate transitional shelters and the water, sanitation, energy, drainage and other services they require.

Transitional shelter must complement, not replace, the repair and reconstruction of damaged housing. Its location, design and duration must reflect household preferences and avoid creating barriers to households returning to, repairing or reconstructing their homes. States should also enable the entry of the materials, equipment and technical capacity required for safe repair, debris clearance and basic-service restoration. A diverse range of transitional shelter options should be supported, underpinned by the sustained availability of essential materials such as timber, steel, cement, CGI, nails and tools.



Protect housing, land and property rights throughout recovery and reconstruction. States should support the integration of appropriate housing, land and property safeguards and due diligence into recovery and reconstruction assistance. Programming should avoid contributing to prolonged displacement, loss of housing, land or property claims, or barriers to future return and reconstruction.

Recovery and reconstruction approaches should avoid restricting assistance to designated areas or excluding displaced owners, tenants or other rights holders. Debris clearance and planning should safeguard existing ownership, tenancy and occupancy claims. Support should preserve available evidence of these claims and avoid creating barriers to Palestinian households voluntarily returning to, reclaiming, repairing or reconstructing their homes where safety and access permit.

For Humanitarian Actors



Prioritise domestic functionality within shelters. Humanitarian actors should prioritise households' ability to cook, sleep, maintain hygiene, improve thermal temperature, store food and water, and use lighting safely and with dignity. Assistance should include essential household items, safe energy and fuel solutions, bedding, cooking equipment and adequate food- and water-storage containers, alongside improvements to the physical shelter. Assistance modalities should be determined through market monitoring, and strengthen local markets and manufacturing capacities where possible.



Tailor assistance to shelter type, condition and reparability. Agencies should use differentiated interventions aligned with Shelter Cluster guidance and based on each shelter typology and condition. These should include repairs and safety improvements for damaged buildings, replacement or improvement of deteriorated tents and makeshift shelters, and targeted measures to improve weatherproofing, ventilation, privacy, accessibility and usable space.



Apply multidimensional targeting and prioritisation. Shelter conditions alone do not inform vulnerability criteria for eligibility or priority of shelter assistance. Aligned with Shelter Cluster vulnerability criteria, agencies should carry out targeting based on household composition, accessibility, physical shelter condition, barriers to essential domestic activities and access to services. The assessment findings indicate that larger households and households including persons with disabilities were more likely to experience severe shelter needs.



Address environmental, health and safety hazards around shelters. Agencies should expand area-based interventions addressing drainage and flooding, accumulated waste, exposed sewage, rubble, uncovered pits, stray dogs and unsafe access routes. Shelter, WASH, protection, health, site management and other relevant actors should coordinate and layer these interventions because household-level assistance cannot resolve hazards across entire sites and neighbourhoods.



Implement a dedicated multisectoral response to rodent infestations. The near-universal prevalence of rodents constitutes an exceptional shelter and public-health crisis, not a routine pest-control issue. A coordinated multisectoral response combines waste management, safe pest-control measures, shelter improvements with durable construction materials, and covered food- and water-storage containers.



Strengthen housing, land and property documentation and referrals. Agencies should help households document ownership, tenancy and occupancy arrangements and access appropriate housing, land and property information, legal assistance and referral pathways. Support should preserve claims during displacement, reduce exposure to eviction and disputes, and help ensure that households can participate in future remedies and recovery processes.

Documentation and assistance should cover all people with substantiated housing, land and property claims, including displaced owners, tenants and occupants, and those whose records were lost or destroyed.



Meet urgent shelter needs while preparing for safe, rights-based recovery. Agencies should immediately sustain shelter and household distributions, replace failed temporary shelters, undertake feasible repairs and improve sites and essential services. Where access, safety and technical feasibility permit, and where households freely choose to participate, agencies should also prepare for debris clearance, more substantial repairs, basic-service restoration and early recovery.

Recovery planning must not assume that displacement has become permanent or that the shelter emergency has stabilised. It should support voluntary return and household choice, protect housing, land and property claims, and avoid assistance models that consolidate relocation, exclude displaced rights holders or erase evidence of ownership, tenancy and occupancy.

Endnotes

¹ [Shelter Cluster - Multisource Damage Mapping for Gaza - Jan 2026 | Shelter Cluster](#)

² [SCP National Cluster Meeting 24 June 2026 | Shelter Cluster](#)

³ [Advocacy Strategy SCP March 2026 | Shelter Cluster](#)

⁴ [Shelter and HH Items Market Monitoring Report June 2026 | Shelter Cluster](#)

⁵ [Gaza Displacement Site Verification Assessment Baseline Findings for May 2026 Humanitarian Planning and Coordination | Site Management Cluster](#)

⁶ [Shelter Cluster National Response Strategy 2026-2027 | Shelter Cluster](#)

⁷ [Shelter Cluster Rain Storm December 2025 | Shelter Cluster](#) and [Advocacy and Urgent Action for Winterization | Shelter Cluster](#)

⁸ [Tents supplied to displaced Palestinians 'inadequate for Gaza winter' | Gaza | The Guardian](#)

⁹ [Why HLP Matters - From Crisis to Recovery and Reconstruction - occupied Palestinian territory | ReliefWeb](#)

¹⁰ [Daily Report 6 January 2026 | State of Palestine Ministry of Health](#)

¹¹ [Today's top news 22 July 2026 | OCHA](#)

¹² [Gaza: Israel's shelter restrictions force nearly a million people to endure summer heat in tents | NRC](#)

Annex 1. Detailed Methodological Note

Coverage and Scope

The assessment was designed to produce statistically representative estimates of accessible households across four governorates in the Gaza Strip: North Gaza, Gaza, Deir al-Balah, and Khan Younis. The target population comprised households located within areas covered by the operational sampling frame and considered accessible at the time of sample selection and data collection.

The sampling frame was constructed using OCHA population surface dated 6 May 2026, which provides a spatially explicit, model-based estimate of the current population distribution. This approach was used in preference to pre-crisis census enumeration areas, given the substantial changes in population distribution resulting from displacement and destruction of residential infrastructure. The population surface was converted into a cell-level grid, with eligible populated grid cells serving as Primary Sampling Units (PSUs). Cells with an estimated population greater than 60 persons were retained, while neighbourhoods classified as “No Go Areas” under the latest operational access dataset were excluded prior to sample selection.

The resulting estimates therefore represent the accessible population covered by the OCHA-based operational sampling frame in use at the time of data collection. They should not be interpreted as representative of the entire pre-crisis population of the Gaza Strip, populations residing outside the operational frame, or areas that could not be safely accessed.

Sampling Approach and Statistical Precision

The assessment employed a stratified two-stage probability-based cluster sampling design. Governorates constituted the primary strata. At the first stage, PSUs were selected independently within each governorate using systematic probability proportional to size (PPS) sampling, with the estimated population of each eligible grid cell used as the measure of size. At the second stage, households were selected within sampled PSUs using a pre-generated, ordered sequence of random spatial points. This approach was adopted because comprehensive household listing was not operationally feasible in the assessment context.

The original design comprised 210 planned PSUs across the four governorates included in the final assessment. During field implementation, 209 PSUs were successfully surveyed, including reserve PSUs used to replace inaccessible or unavailable clusters where necessary. One planned PSU could not be implemented and was treated as cluster-level nonresponse. Following data cleaning and quality assurance, the final analytical sample comprised 1,951 households across the 209 implemented PSUs.

Survey weights accounted for household selection probabilities and differential PSU implementation. Governorate-level nonresponse adjustments were applied to reduce the potential for nonresponse bias. All population estimates and confidence intervals were calculated using the complex survey design, accounting for stratification by governorate, clustering at the PSU level, and household sampling weights.

The weighted effective sample size was approximately 1,738 households, equivalent to around 89% of the nominal analytical sample after accounting for unequal weighting. At the aggregate level, the survey achieved an approximate maximum margin of error of ± 2.4 percentage points at the 95% confidence level for estimates near 50%. Approximate maximum margins of error at the governorate level were ± 5.9 percentage points in North Gaza, ± 4.2 percentage points in Gaza, ± 4.3 percentage points in Deir al-Balah, and ± 4.0 percentage points in Khan Younis.

These margins of error provide an overall indication of survey precision and assume maximum sampling variability. Indicator-specific 95% confidence intervals, which account for the full complex survey design, should be used in preference to the general margins of error when interpreting individual findings or comparing population groups.

Research and Data Collection Methods

Data were collected through a structured household survey administered by trained enumerators. A total of 2,141 household interviews were completed during fieldwork. Data collection took place from 14 to 28 June 2026. Following the application of predefined data quality and cleaning protocols, 190 interviews were excluded, resulting in a final analytical dataset of 1,951 households.

Quality assurance procedures were implemented throughout data collection and processing. These included enumerator training and field supervision; built-in electronic questionnaire validation and skip logic; daily monitoring of submitted

interviews; automated checks for logical consistency, completeness, and outliers; GPS verification against assigned sampling locations; interview-duration review; manual review of flagged interviews; standardisation and recoding of open-text responses where required; and verification of sampling identifiers and household eligibility.

No qualitative interviews or focus group discussions formed part of the methodology described in this section. The findings presented here are based on the structured household survey.

Data Collection Levels

Data were collected at the household level within sampled PSUs. The sampling and analytical structure therefore comprised the following levels:

- Governorate level: the primary stratification and reporting level;
- PSU level: the first-stage cluster level used for sample selection and variance estimation; and
- Household level: the unit of interview, observation, and analysis.

Governorate-level estimates are produced for North Gaza, Gaza, Deir al-Balah, and Khan Younis. No governorate-level estimates are produced for Rafah in this round because field deployment there was suspended due to the deterioration in the operational and security environment.

Data Analysis Methods

Analysis was conducted using design-based methods appropriate for a complex probability sample. Descriptive statistics, including weighted percentages and means, were estimated using survey weights and the full survey design. Variance estimation accounted for stratification by governorate, clustering at the PSU level, and unequal household selection probabilities.

Unless otherwise stated, reported percentages and means are weighted estimates of the target population covered by the operational sampling frame. Estimates are accompanied by 95% confidence intervals. These intervals should be used when assessing statistical precision and comparing indicators or population groups.

Reliability flags are applied to estimates affected by small sample sizes or high sampling variability. Such findings should be interpreted with caution.

Unless otherwise stated, findings presented in this report are based on household self-reported experiences and perceptions collected through structured interviews. Indicators relating to adequacy, effectiveness, accessibility, priority needs, barriers, and movement intentions therefore reflect respondents' assessments of their living conditions rather than direct technical measurements. Technical observations, including building damage and tent condition, were supported by trained engineers accompanying enumerators where applicable.

Multivariable Analysis

A survey-weighted multivariable logistic regression model was used to examine household characteristics independently associated with severe shelter needs, defined as classification in SSC Phase 4 or 5. The model included household-head gender, household disability, chronic illness, pregnancy, household size, governorate and receipt of humanitarian assistance in the previous month. Shelter type, shelter condition and occupancy arrangement were excluded because they contributed to the severity score and would therefore introduce circularity. Displacement status was excluded because the small number of non-displaced households did not allow stable estimation. The model accounted for survey weights, stratification and clustering, with results reported as adjusted odds ratios and 95% confidence intervals. As the analysis was cross-sectional, identified relationships should be interpreted as associations rather than causal effects.

Operational Adjustments to the Sampling Frame

Since finalisation of the initial sample allocation, the operational environment in Rafah has deteriorated substantially. Recent shifts in the Yellow Line, combined with increased crossfire and airstrikes, resulted in advice from security stakeholders not to conduct data collection in the governorate during this round.

Consequently, no governorate-level estimates are produced for Rafah. The governorate remains part of the broader conceptual framework of the assessment and may be reincorporated in future rounds if access and security conditions improve.

Similar operational adjustments were made to selected sample locations near the Yellow Line in North Gaza, where increased kinetic activity heightened the risks associated with field deployment. Where necessary and feasible, inaccessible or unavailable sampled PSUs were replaced using reserve PSUs selected through the same probability-based procedure and retained in a predefined order.

These adjustments do not alter the underlying probability-based sampling methodology. The assessment is designed to provide estimates representative of the accessible population covered by the operational sampling frame in use at the time of data collection. As in previous rounds, the safety of enumerators, implementing partners, and respondents remained the primary consideration in all field deployment decisions.

Main Limitations and Their Consequences

The findings should be interpreted in light of the following limitations:

- **Restricted geographic coverage and access:** Areas classified as inaccessible or unsafe were excluded from the operational sampling frame or could not be implemented during fieldwork. In particular, no data were collected in Rafah, and selected locations near the Yellow Line in North Gaza were adjusted due to increased operational risk. Consequently, the findings are representative of the accessible population covered by the operational frame, rather than all households currently residing in the Gaza Strip. If households in inaccessible areas differ systematically from those in accessible areas, the findings may under- or overestimate conditions affecting the wider population.
- **Reliance on a modelled population surface:** The sampling frame is based on the OCHA population surface rather than a complete and current household listing. Given the scale and pace of displacement, modelled population estimates may not perfectly correspond to the location or density of households at the time of data collection. This may result in residual coverage error, particularly in areas experiencing rapid population movement.
- **Approximation in household selection:** Household selection relied on random spatial points because comprehensive household listing was infeasible. Although this preserves an approximately probabilistic selection process, the method depends on the ability to identify eligible households in the vicinity of sampled points and may be affected by spatial misalignment between modelled population locations and actual settlement patterns.
- **Nonresponse and incomplete cluster implementation:** One planned PSU could not be implemented, and achieved interviews varied across PSUs. Although nonresponse adjustments were incorporated into the survey weights, residual nonresponse bias may remain if households or clusters that could not be interviewed differ systematically from those successfully surveyed.
- **Exclusion of interviews during data cleaning:** Of 2,141 completed interviews, 190 were excluded following predefined quality assurance procedures, primarily because of interview-duration concerns, GPS inconsistencies, absence of respondent consent, or sampling-protocol issues. These exclusions improve the internal quality of the analytical dataset but may affect coverage if excluded interviews were systematically different from those retained.
- **Unequal weighting and design effects:** The effective sample size was lower than the nominal analytical sample because of unequal survey weights and the clustered design. This reduces statistical precision relative to a simple random sample of the same size. Indicator-specific confidence intervals should therefore be used when interpreting findings.
- **Rapidly changing context:** The operational, security, displacement, and humanitarian context may change quickly. The findings represent conditions reported during the data collection period of 14–28 June 2026 and should not be assumed to describe conditions before or after that period.
- **Seasonality of selected indicators:** While most indicators reflect conditions at the time of data collection, several questions intentionally captured experiences during the preceding winter (for example, flooding and heating conditions). Findings relating to thermal comfort, weather exposure and shelter performance should therefore be interpreted within their seasonal context.

Overall, the assessment provides statistically representative estimates for the accessible population covered by the operational sampling frame at the time of data collection. The probability-based design, weighting procedures, complex survey analysis, and quality assurance measures support robust inference within this defined scope. However, limitations related to access, modelled population data, household selection, nonresponse, and the rapidly evolving operational context should be considered when interpreting and applying the findings.

Annex 2. Validation of the Shelter Severity Classification Scoring Framework

The scoring framework used for the Comprehensive Shelter and NFI Needs Assessment (CSN) was developed through a structured technical validation process. The purpose was to ensure that the severity assigned to each survey response reflected the realities of the Gaza context and was consistent with the definitions underpinning the Shelter Severity Classification (SSC).

Participants and Preparation

The initial scoring framework was developed by the oPt Shelter Cluster. It was subsequently reviewed and adjusted through consultation with Shelter Cluster partners, including NRC, IOM, CRS, PARC, Acted, AIOPC, UNRWA and Islamic Relief Worldwide, as well as representatives from the Health, Site Management, and WASH Clusters.

Before the validation workshop, participants attended a training session which introduced the CSN methodology, the Gaza-adapted SSC framework, the scoring approach and the validation process. Participants were also provided with the preliminary scoring framework and an interactive dashboard showing the initial severity results, allowing them to examine how individual indicators and response categories contributed to household, pillar and overall severity scores.

The workshop was held shortly thereafter and began with a presentation of the preliminary assessment findings, including the distribution of household severity scores, the main drivers of severity under each pillar and contextual considerations relevant to the Gaza response.

Severity Classifications

The scoring framework classified each substantive response option according to five severity phases. These definitions provided the common basis for reviewing and validating the scores:

Phase	Classification	Description
1	Minimal	Households have adequate shelter conditions and access to essential services and NFIs, with no or only minor constraints affecting their well-being.
2	Stressed	Households face some limitations in shelter conditions or access to services and NFIs, but are generally able to meet basic needs without resorting to harmful coping strategies.
3	Crisis	Households experience significant gaps in shelter adequacy, living conditions, or access to services and NFIs, resulting in compromised well-being and the use of coping strategies to meet basic needs.
4	Critical	Households face severe deficiencies in shelter conditions or access to essential services and NFIs, exposing them to serious risks to health, safety, and dignity.
5	Catastrophic	Households are living in extremely inadequate or life-threatening conditions, with critical gaps in shelter, services, or NFIs that pose risks to survival, health, or physical safety.

Scoring Framework

The scoring framework translated household responses into severity scores ranging from Phase 1 (Minimal) to Phase 5 (Catastrophic). Each relevant answer option was reviewed and assigned a score according to the level of deprivation, risk or loss of shelter functionality it represented.

Participants reviewed the framework indicator by indicator in three thematic breakout groups:

- **Pillar 1 – Shelter conditions:** The safety, habitability, accessibility, and physical condition of the shelter.
- **Pillar 2 – Living conditions:** Households' ability to perform essential domestic functions, including sleeping, cooking, maintaining personal hygiene, storing water and food, and accessing lighting and thermal comfort, safely and with dignity.
- **Pillar 3 – Surrounding area:** Access to essential services, including water, markets, healthcare, and education, and exposure to environmental and conflict-related hazards.

Each pillar contains a number of indicators, which are measured through one or more survey questions. Individual response options are assigned a severity score ranging from **1 (Minimal) to 5 (Catastrophic)**. Where an indicator is informed by multiple questions, the highest response-option score is retained rather than averaging values. This approach prevents severe shelter conditions from being diluted by less severe responses. For example, the indicator **Physical Safety** includes both shelter type and shelter condition. While the response option *tent* is assigned a severity score of 2, a tent reported to be in *very poor* condition (major deterioration of flooring, walling, and roofing, with a structurally weak frame) is assigned a score of 4. In this case, the condition of the shelter supersedes the shelter type, and the indicator therefore takes the higher score rather than the average.

Indicator scores are then summed within each pillar and normalised to a **0–5 scale** before being multiplied by the pillar weighting, reflecting the estimated contribution of each pillar to overall shelter severity. For example, a household scoring 15 out of a maximum possible 19 in Pillar 1 would receive a normalised pillar score of 3.95 out of 5. As Pillar 1 contributes 50% of the overall SSC score, this corresponds to a weighted pillar score of 1.97. This process is repeated for each of the remaining pillars, and the weighted pillar scores are summed to produce a final household severity score ranging from 0 to 5. Each household is then assigned to an SSC severity phase based on its final score. Household classifications are subsequently aggregated to calculate the distribution of households across severity phases by governorate. Consistent with the IPC People in Need (PiN) methodology, households classified in Phase 3 (Crisis) or above are considered to be in need when calculating Shelter PiN estimates.

Review of Response-Option Severity Scores

For every indicator, participants considered whether the score assigned to each answer option accurately reflected its severity in Gaza. The discussion was guided by the SSC severity definitions and informed by assessment findings, operational experience and sectoral expertise. In particular, participants considered:

- the extent to which the condition affected shelter safety, habitability or functionality
- the consequences for household health, dignity and protection
- whether the response indicated a manageable constraint or the inability to meet an essential shelter-related need
- whether the assigned score was proportionate to comparable conditions captured elsewhere in the framework
- whether contextual conditions in Gaza justified increasing or decreasing the preliminary score

Where participants agreed with the preliminary categorisation, the score was confirmed. Where a score was considered too high or too low, the group agreed a revised severity level and recorded the justification for the change. Proposed changes to questionnaire wording were documented as lessons for future assessments but did not alter the completed dataset or the scope of the scoring validation.

Consensus and Finalisation

At the end of the breakout sessions, each group presented its proposed changes and supporting rationale in plenary. Outstanding issues were discussed collectively until consensus was reached. The agreed response-option scores were then consolidated into the final scoring framework.

The validated scores were applied to the assessment data to calculate indicator and pillar scores, the overall household SSC classification and the resulting People in Need estimates. This process ensured that the final classification was based on a transparent and collectively agreed interpretation of shelter severity, combining a consistent analytical framework with the contextual and technical expertise of Shelter Cluster partners and related sectors.

Annex 3. Glossary

Acronym	Definition
AIOCP	Arab and International Organization to Construct in Palestine
CSN	Comprehensive Shelter Needs Assessment
HH	Household
HLP	Housing, Land and Property
NFI	Non-food item
NRC	Norwegian Refugee Council
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
PARC	Palestinian Agricultural Development Association
PiN	People in Need
RHU	Relief Housing Unit
SSC	Shelter Severity Classification
UNRWA	United Nations Relief and Works Agency
WASH	Water, Sanitation and Hygiene