



NORWEGIAN
REFUGEE COUNCIL

NO PLACE TO CALL HOME

How Syria's displaced millions struggle to
keep a roof over their heads



No place to call home:

How Syria's displaced millions struggle to keep a roof over their heads

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Front cover photo: Ghazal, 4, lives with her sister, mother and grandmother in Irbid, Jordan. Like thousands of other Syrian refugees, they face a daily struggle to pay for their housing and basic needs. Photo: Alisa Reznick/NRC

Names of individuals quotes in the case studies have been changed to protect their identity. The quotes were collected during NRC focus group discussions.

Back cover photo: Raed, 20, a Syrian refugee living in an informal settlement in Lebanon. Inadequate shelter for millions of Syrian refugees means they are extremely exposed to the freezing winter cold and forcing them into further displacement. Photo: Tiril Skarstein/NRC

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Executive summary

Five years after the conflict in Syria began, the situation for the almost four million refugees living across the Middle East, and many of the communities who are generously hosting them, is increasingly defined by an unfolding shelter crisis. Those who have escaped the violence in Syria are struggling to find basic shelter for their families. Host communities are also severely affected as they are forced to compete with refugees to access services or secure a roof over their heads. This is creating a strain on inter-communal relations, with the risk of further tensions as the crisis goes on.

Supporting the countries that neighbour Syria to address the shelter needs of both refugees and local communities is critical. Local housing markets and municipal infrastructure are unable to cope. Rent is the single highest expenditure for the majority of refugees, representing up to 90 per cent of their monthly household income. A growing proportion of refugees depend on external assistance and struggle to pay rent because of difficulties in establishing livelihoods.

In both Jordan and Lebanon, documentation related to housing, such as rental contracts, is a requirement for refugees to legally remain in these countries in line with national legislation. It also affects their ability to access basic services. Without such documentation, many refugees fear deportation back to Syria and so limit their movements, or adopt other negative coping strategies, including those that can in some cases impact negatively on the security of host nations.

As the situation becomes more desperate, more refugees from Syria will have little option but to return to their war-torn country, or attempt to join the tens of thousands of Syrians who have already risked their lives at sea to reach European Union countries.

To help address these challenges, the Norwegian Refugee Council (NRC) recommends the following actions.



Amal, 3, lives in Jordan with her sister, mother and grandmother since they fled Syria in early 2014. They found their house through the NRC Urban Shelter Programme which supports the creation of new housing units in northern Jordan through an innovative shelter programme. Photo: Alisa Reznick/NRC

Recommendations

International governments and donors should:

- Urgently increase overall humanitarian and development support for refugee-hosting countries, including improving public infrastructure and services, and financing alternative shelter solutions that increase the overall housing stock;
- Work with host governments to develop, finance and implement national housing strategies in support of vulnerable households;
- Support provincial and local authorities and host communities to develop integrated approaches to shelter. Areas with large numbers of refugees, where pressure on available housing for both refugees and local people is highest, should be prioritised. In Iraq, such approaches should also consider the needs of internally displaced persons (IDPs);
- Work together with refugee-hosting governments to identify opportunities for supporting access to reliable livelihoods in ways which also benefit the local economy.

Refugee-hosting governments should:

- Develop or update national housing strategies to address pre-existing shelter issues that have been exacerbated by the presence of large numbers of refugees from Syria (or IDPs in the Iraq context);
- Ensure that refugees in Lebanon and Jordan are able to regularise and/or renew their legal residency, register with UNHCR and the authorities and access basic health, education and other services, irrespective of where they live. Documents that are administratively or financially difficult for refugees to obtain (such as lease agreements or housing pledges) should not be required for visa renewal or registration with the authorities;

- Create procedures under which refugees can employ independent coping mechanisms without being penalised or criminalised, as is possible in the Kurdistan Region of Iraq (KR-I). This can include facilitating livelihoods opportunities in sectors where local people do not participate to fill gaps in the labour market and/or by supporting resilience and livelihoods interventions by NGOs.

Humanitarian aid agencies should:

- Prioritise shelter responses in host communities where the majority of refugees (and in KRI-I, also IDPs) live. Consider implementing activities that can increase the available housing stock and provide occupancy free of charge for a minimum of 12 months (or controlled rent in the KR-I context), in addition to cash interventions;
- Work with local communities and authorities to ensure outreach and programming that facilitate social cohesion to help mitigate the tensions that are being created by competition for housing and other services;
- Scale up programmes that support mediation and negotiation between landlords and refugees (and in KR-I also IDPs), including through collaborative dispute resolution, legal counselling and raising awareness on due process for evictions;
- Support initiatives to standardise lease agreements between landlords and tenants that safeguard landlords' property rights while also protecting tenants against forced eviction and exploitation. Standard agreements should be in the joint names of male and female heads of households and should ensure that all relationships between tenants and landlords are regulated in accordance with relevant national legislation.

Introduction

The vast majority of refugees from Syria are living in villages, towns and cities in Jordan, Lebanon, Turkey and the Kurdistan Region of Iraq (KR-I) where they have to pay rent.¹ Decreasing international assistance and limited opportunities to legally earn enough money to pay for rent mean that meeting the basic need for shelter is a daily struggle. Host communities are also feeling the strain, and the lack of adequate shelter and related infrastructure is one of the key sources of tension between refugees and host communities in countries neighbouring Syria.

With no resolution to the conflict in sight, it is likely that refugees will remain displaced in the region for some time to come. This year, many will be faced

with difficult decisions about their futures. In the face of reduced international assistance, rising debt and limited legal livelihoods opportunities, there are strong indications that some will be forced to return to Syria or undertake perilous journeys to third countries, as many have already done.

The NRC works in Lebanon, Jordan, Iraq and Syria, providing, amongst other assistance, shelter for refugees and host communities. Though Turkey also faces significant challenges in supporting the refugee population living there, the situation there is not covered in this report as NRC has not been operating aid programmes inside the country.



NRC staff member and a Jordanian landlord during a site visit on a property that falls under the urban shelter programme for rehabilitation.
Photo: Dara Masri/NRC

An unprecedented housing crisis

The arrival of millions of refugees in countries neighbouring Syria has put a tremendous strain on national economies and infrastructure, leaving hundreds of thousands of people without access to adequate, affordable accommodation. Local housing markets have been unable to cope with the enormous numbers of people seeking safety and shelter, while municipal infrastructure and services are overwhelmed in areas where most refugees are located. In Jordan alone in 2015 there are at least 48,000 housing units less on the market to meet the combined needs of Jordanians and refugees living outside of camps.² Lebanon, where there are no official camps for Syrian refugees, had been facing a deficit of affordable housing, amounting to a housing crisis, since long before the start of the conflict in Syria.³

The housing shortfall in the host countries has driven up rental prices to levels beyond what most refugees – and many local people – can afford. In the KR-I, the combined impact of the refugee and internal displacement crises has caused rents in cities to rise by up to 20 per cent over the past year alone.⁴ According to official government statistics,

rental prices in Jordan are estimated to have risen by an average of 14 per cent since January 2013.⁵

Rent is the single largest expenditure for most refugee households in host communities. In Lebanon, refugees often pay as much as \$200 per month⁶ – representing up to 90 per cent of their monthly income⁷ – to live in makeshift garages, sheds and unfinished buildings. In Jordan, half of the refugee households across the north of the country assessed by NRC report paying at least \$211 for rent per month,⁸ while according to a study by the Office of the UN High Commissioner for Refugees (UNHCR), rent in Jordan accounts for more than 55 per cent of refugees' expenses.⁹

Unaffordable rent

"Each month we struggle to pay the rent. We are always scared we could be evicted. If we are evicted, I'll have no option but to return to Syria. I am scared to think of what could happen to us there."

Abbud, Syrian father of eight, living in northern Jordan



Raoufa, 62, is the head of household. She found her accommodation through NRC's Urban Shelter Programmes which works with Jordanian landlords to finish their incomplete houses on condition that they allow a Syrian family to stay for a minimum of 18 months. Photo: Alisa Reznick/NRC

Paying rent

A growing proportion of refugees depend on external assistance, but it is still becoming increasingly difficult for most to pay rent because of the restrictions they face in establishing autonomous livelihoods.

In Lebanon, complex, costly and arbitrarily applied regulations introduced in late 2014 mean that refugees registered with UNHCR who wish to extend their stay in the country have to sign a number of certified documents, including a pledge that they will not work. Refugees have a choice between renewing their residency visas and giving up their ability to work, and therefore the possibility to pay for a place to stay, or risking living in Lebanon illegally in the eyes of the authorities. In Jordan, refugees, like all foreign nationals, require a government-issued permit to work, which entails strict procedures and prohibitive costs for most.¹⁰ In 2014, UNHCR estimated that fewer than 1 per cent of Syrian refugee households living in Jordan had one or more members with a valid work permit.¹¹

Refugees who work without permission in either Lebanon or Jordan risk detention, fines or even deportation back to Syria. Despite the risks, however, many are left with no choice but to seek some form of illegal income. In Jordan, the Ministry of Labour estimates that around 160,000 refugees from Syria are working without a valid permit, mostly in unrestricted sectors such as agriculture, construction, food service and retail, where they are underpaid.¹² In the KR-I, where refugees from Syria are permitted to work, they tend to be mainly concentrated in agriculture, construction and low-skilled and skilled service labour.¹³

Earning a living

"The most important thing is to be able to work – I don't want to have charity and we want to do things for ourselves, we want to work and have the same rights as others."

Zeina, a Syrian woman living in northern Jordan

Child labour

Faced with few opportunities to earn a sufficient income themselves, parents are often left with little choice but to send their children out to work, sometimes based on the assumption that they are less likely to be arrested for working illegally. According to the United Nations Children's Fund (UNICEF), at the end of 2013 some 10 per cent of refugee children in the region were working.¹⁴ In the KR-I, the figure is as high as 25 per cent for 12–17-year-olds.¹⁵ In Jordan some 14 per cent of refugees from Syria assessed by NRC reported that they would be paying their next rent instalment with some contribution from child labour.¹⁶ As the UN has noted, the short-term and intermittent nature of work available, as well as the legal risks, mean that '[t]he prevalence of child labour is likely to be even higher than reported numbers suggest'.¹⁷

In addition to often poor working conditions and the risk of exploitation, child labour is one of the main

reasons why many refugee children from Syria living across the Middle East cannot attend school. In Iraq, for example, in 2013 only 10 per cent of male child refugees from Syria aged 15–17 were attending school, most commonly due to the high rate of child labour among this group.¹⁸ In Jordan, at least 40 per cent of children are not attending any kind of formal education, with child labour being one of the three main reasons for non-attendance for children living outside of formal camps.¹⁹

Children at work

"I'm the only one in the household who works. I'm the eldest. I work on a building site. I carry rocks and cement. If I don't work, no one in my family would eat."

Ahmed, a 15-year-old Syrian boy living in northern Jordan

Rising levels of debt

Since most refugees from Syria are unable to earn an adequate income to pay rent or cover other basic necessities, they are forced to take on ever increasing levels of debt. Debt levels are often high or rising even when humanitarian assistance is being provided to refugees.

In the KR-I, the average level of indebtedness among refugees from Syria overwhelmingly exceeds the average monthly household income.²⁰ In Jordan, a May 2015 assessment found that more than 60 per cent of refugees from Syria living outside of camps have taken on high levels of debt, even if receiving assistance from aid agencies.²¹ A similar survey in Lebanon noted that beneficiaries of NRC's shelter assistance programme had incurred more debt during 2014 than they had in 2013, despite

living in rent-free accommodation.²² Increasing debt is related to the need to pay rent over a prolonged period of time. It significantly affects refugees' relationships with host communities as families fall behind on rent, leading to conflict with landlords. A 2014 study published by CARE International found that a third of all refugees in Jordan were in debt to their landlords.²³

Borrowing money

"I used my savings and sold jewellery to pay the rent. I have to sometimes borrow money from people to buy milk and diapers."

Amira, Syrian woman with five children,
living in the Bekaa Valley, Lebanon

Overcrowding

Most refugee families are forced to share accommodation with others in order to keep up with rent payments. In Jordan, more than half of all families assessed by NRC are sharing accommodation with at least one other family to save costs.²⁴ UNHCR found a similar situation in Lebanon, estimating that between 33 per cent and 50 per cent of all refugee families share their accommodation with at least one other family.²⁵ In the KR-I, 17 per cent of refugees reside in housing shared by more than two families.²⁶

As studies from other crises have shown, living in overcrowded accommodation has many detrimental effects on families, ranging from poorer academic performance by children (related to the lack of space for studying) to increased levels of domestic violence.²⁷ Refugees from Syria to whom NRC has

spoken raised concerns about adult men and women and adolescent girls and boys from extended families having to share cramped rooms for prolonged periods of time. Humanitarian actors have documented rising levels of violence in the home and an increase in early marriages, two trends to which crowded shelter conditions may contribute.²⁸

The stress of having to share accommodation

"It feels like we're in prison because we can't go out. Even now, we tell the children not to jump and run around because we're on the third floor and we don't want to make too much noise and disturb the neighbours."

Hanan, a Syrian woman living in northern Jordan

Sub-standard shelter

In addition to having to share accommodation with others, increasing numbers of refugee families have no choice but to move to poorer-quality accommodation in order to save money or because it is all that is available.

NRC assessments in Jordan reveal that one in five Syrian refugee households live in shelter which does not offer them basic protection from the elements. These include houses with leaking roofs or plastic sheets in place of windows, despite the cold, wet winters in the north of the country.²⁹ A further 23 per cent of refugee households assessed are living in accommodation where kitchens and bathrooms do not meet minimum standards.³⁰ In Lebanon, NRC found that almost 50 per cent of refugees interviewed were living in poor conditions – including unfinished housing, or accommodation without a toilet or running water, or exposed to the elements.³¹ An additional 18 per cent of refugees live in informal settlements consisting of makeshift shelters most often without basic facilities.³²

As finding the money to pay rent becomes more difficult (or for other related reasons such as disagreements with landlords), people are forced to move multiple times, most often into ever worsening standards of accommodation. In Jordan, 40 per cent

of families applying for shelter support from NRC reported having to move three or more times in the previous year.³³ Similarly, in Lebanon 35 per cent of those who moved did so because the rent was too expensive. Of those who had moved, 18.6 per cent had been evicted by their landlord.³⁴

The stress of constant moving

“It’s hard for me to find friends when we move and then have to move again to a new place, it just ruins it for me. I wish we could stay in one place.”

Ahmed, a 10-year-old boy who fled Syria with his family to northern Jordan

Moving frequently can negatively affect the whole family. It has a particular impact on children, who can face difficulties when changing schools, including losing access to education services entirely. In Jordan, moving house also has an impact on health-care, because access to subsidised health services is possible only in the district where a family is formally registered with the Ministry of Interior (MoI). Problems and delays in obtaining permission to change address mean that refugee families living in Jordan often have to travel long distances to seek medical treatment.

NRC’s shelter programme

In response to the lack of shelter to accommodate refugees in Lebanon and Jordan, NRC supports landlords in these countries to complete unfinished housing units in exchange for providing vulnerable refugee families with a minimum standard of shelter for a rent-free period of 1–2 years (in effect, providing occupancy free of charge to refugees). NRC is piloting similar shelter programming among refugees from Syria in the KR-I, with the difference that Iraqi landlords can enter into rent control agreements, since refugees from Syria are permitted to work in the KR-I.

While this intervention does not always resolve the issues of shared accommodation, it does offer refugee families shelter that meets minimum standards, combined with a degree of security of tenure.

However, even with rent-free accommodation, livelihoods and other restrictions related to legal status, combined with cuts in overall assistance, mean that refugees are forced to adopt harmful survival strategies to pay for basics such as healthcare, education and food.

Tenure insecurity

In addition to rising rental prices, the lack of livelihoods opportunities and weak acceptance by host communities, the problems in finding adequate shelter are compounded by a lack of legal protection against forced evictions and exploitation by landlords.³⁵

In Jordan, 20 per cent of refugee families from Syria living in host communities do not have any form of rental contract.³⁶ The lack of a formal agreement with a landlord means that refugee tenants are at greater risk of being evicted or of facing housing disputes. NRC found that some 10 per cent of the refugees assessed in Jordan were under immediate threat of eviction, most often because the landlord was unaware of how many people were living in their property, because the landlord wanted to raise the rent or because the family was behind on payments.³⁷

In Lebanon, a similar situation exists. Surveys conducted in late 2014 and early 2015 found that, while 86 per cent of refugees pay rent for their accommodation,³⁸ in some areas as few as 15 per cent have any form of written lease agreement.³⁹ Of those evicted, 98 per cent did not have a formal agreement.⁴⁰ In the KR-I, almost 50 per cent of all refugee households surveyed lacked either a written rental contract or any sort of verbal rental agreement, while 12 per cent had neither, increasing their vulnerability to sudden rent rises.⁴¹ Where agreements do exist, there is limited understanding of their terms and conditions.⁴²

In similar contexts, NRC has found that when lease agreements are drawn up in the name of male heads of household it can create problems for women in the family, exposing them to eviction in the case of separation or the death of a husband or of other male family members who are listed on the agreement.⁴³

Impact of evictions

Khadija fled from Syria to Jordan in November 2012, where she has been displaced six separate times. Since arriving in Jordan, she has, in turn, lived with her seven children and her sick husband in Zaatari refugee camp, stayed temporarily with her brother-in-law and been evicted from her privately rented accommodation. She is now facing eviction from her current home as she cannot pay the rent, and her landlord has said that he will take her to court to recover what she owes.

Shelter and legal status

In both Jordan and Lebanon, the lack of documentation related to residency and housing (such as rental contracts) affects refugees' ability to access basic health and education services and even to legally remain in these countries in line with national legislation. As a result, refugees are often forced to adopt negative coping strategies, including restricting their movement, limiting access to schools and clinics and using fraudulent documents.⁴⁴

In Lebanon, UNHCR-registered refugees who are trying to renew their residency visas have to produce a number of documents, including evidence that they have a place to live.⁴⁵ There are strong indications that the inability to obtain documents related to housing has been one of the main reasons for refugees not being able to renew their residency visas.⁴⁶

In Jordan, authorities require all refugees to have an Mol 'service card'. This card is needed to access public health and education services, but is valid only if refugees remain in the area where they are registered.⁴⁷ As of the start of 2015, a lease agreement is one of the preconditions for registration and for the issue of a service card. Refugees living in urban areas of Jordan without valid service cards are not only deprived of access to many essential public and humanitarian services⁴⁸ but are also at increased risk of being forced to relocate to refugee camps.⁴⁹

In KR-I, there are significant differences between governorates with respect to how easy it is to obtain residency permits, which are required to rent accommodation. While 80 per cent of refugee households have residency permits in Dohuk governorate, in Sulaymaniyah governorate the figure is only 18 per cent. This may be attributable to the less stringent regulations and more streamlined processes for gaining residency in Dohuk compared with other governorates.⁵⁰

Without valid residency documents, refugees could face deportation back to Syria, in contravention of customary international law and human rights principles.⁵¹ Others, who cannot secure basic livelihoods, access schools or hospitals or find an adequate place to live, may be forced to return to their home country, or attempt to find their way to Europe or other locations outside the Middle East. According to UNHCR, 32 per cent of asylum seekers (69,000 people) who arrived in the European Union by sea in 2014 were from Syria.⁵²

Desperate choices

"Sometimes men get so stressed that they get sick or leave and go back to Syria, saying that it is better to die there."

Moussa, a male refugee from Syria living in northern Jordan



Noor, 17, washing the dishes outside her home in Irbid, Jordan. NRC is helping Noor's family through a programme of financial incentives and technical support to Jordanian landlords to finish their semi-constructed housing, providing Syrian families with 12 to 24 months of rent-free accommodation in return. Photo: Alisa Reznick/NRC

Conclusions

With no end in sight to the crisis in Syria, the Middle East is facing an unprecedented shelter crisis. Governments in the region, with support and resources from the international community, have a responsibility to ensure that families fleeing the violence in Syria, and the people who are generously hosting them, have the means to afford basic shelter. Humanitarian organisations such as NRC need to continue to provide flexible and tailored shelter solutions, especially those that aim to increase available housing capacity. However, more sustainable and larger-scale solutions are urgently needed. Regional governments and the international community, including international financial institutions, need to work together to develop, resource and implement new and comprehensive national housing strategies that aim to address shelter shortages and other challenges.

Comprehensively tackling the shelter situation presents an opportunity to strengthen refugees' coping mechanisms in ways which also benefit

host communities. Critically, this needs to include the creation of legal, independent livelihoods for refugees, focusing on sectors that will contribute to national economies and support broader community needs. This will reduce dependence on humanitarian assistance and will make it possible to direct international funding towards the needs of the most vulnerable refugees and host communities.

Given the difficulties in obtaining written rental contracts, which are required for registration and legal stay in some refugee-hosting countries, alternatives need to be found. Refugees need to be able to temporarily reside in countries neighbouring Syria without fear of punishment or deportation.

If these issues cannot be addressed, poor host communities will continue to be negatively impacted and refugees will be increasingly forced towards extreme coping mechanisms, whether in the areas hosting them, by returning to war-torn Syria or at sea en route to third countries.

Notes

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5. Government of Jordan (GoJ) Department of Statistics, Consumer Price Index. http://www.dos.gov.jo/dos_home_e/main/economic/price_num/index.htm
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7. Oxfam (2013) 'Survey on Livelihoods of Syrian Refugees'. <https://www.oxfam.org/en/research/survey-livelihoods-syrian-refugees-lebanon>
8. NRC (2014) Household Assessment Database, with 4,964 cases representing close to 42,000 refugees from Syria.
9. UNHCR (2015) 'Living in the Shadows: Jordan Home Visits Report 2014'.
10. ILO (2015) 'Access to Work for Syrian Refugees in Jordan: A discussion paper on labour and refugee laws and policies', March 2015.
11. UNHCR (2015) 'Living in the Shadows: Jordan Home Visits Report 2014'.
12. ILO (2015) 'Access to Work for Syrian Refugees in Jordan'. See also World Bank (2014) Jordan Economic Monitor: 'Resilience and Turmoil', Spring 2014. A recent NRC assessment of refugees from Syria living in host communities found that 60 per cent of those surveyed were able to earn some income from work. Of these, two-thirds were earning less than \$300 per month and were supporting an average of 10 people. Jordanian government statistics show that while the national unemployment rate remained stable between 2011 and 2014 (12.1 per cent in 2011 and 12.3 per cent in 2014), northern governorates hosting a higher number of refugees saw an increase in unemployment of almost 3 per cent. Government of Jordan (2015) Department of Statistics press release, 22 January 2015. http://www.dos.gov.jo/dos_home_e/main/archive/Unemp/2014/Emp_2014-q4.pdf
13. REACH Initiative (2015) 'Multi-Cluster Needs Assessment of Syrian Refugees Residing in Host Communities – Iraq Assessment Report', April 2015.
14. UNHCR (2013) 'The Future of Syria: Refugee Children in Crisis'.
15. Ibid.
16. NRC Jordan (2015) 'In Search of a Home: Access to adequate housing in Jordan', May 2015. Data from the Pre-Registration Database (based on 3,809 initial registration questionnaires); UNHCR (2015) 'Living in the Shadows: Jordan Home Visits Report 2014'; and UN Women (2013) 'Inter-Agency Assessment: Gender-Based Violence and Child Protection Among Syrian Refugees in Jordan'.
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18. UNHCR (2013) 'The Future of Syria: Refugee Children in Crisis'.
19. Jordan Education Sector Working Group (2015) 'Joint Education Needs Assessment', March 2015.
20. REACH Initiative (2015) 'Multi-Cluster Needs Assessment of Syrian Refugees Residing in Host Communities – Iraq Assessment Report', April 2015.
21. UNHCR Jordan (2015) 'Jordan Refugee Response Vulnerability Assessment Framework Baseline Survey', May 2015.
22. NRC (2015) 'Evaluation: NRC's Lebanon host community shelter programme (2013–2014)'. <http://www.nrc.no/?did=9197508-.VXG3cmDntbw>
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25. UNHCR Lebanon (2015) 'Shelter Survey' (PDF PowerPoint presentation).
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28. UNICEF (2014) 'A Study on Early Marriage in Jordan'; International Rescue Committee (2014) 'Are We Listening? Acting on Our Commitments to Women and Girls Affected by the Syrian Conflict'.
29. NRC Jordan (2015) 'In Search of a Home: Access to adequate housing in Jordan'. Data from Urban Shelter Household Assessments database (4,964 household assessments, representing close to 42,000 refugees from Syria).
30. Ibid.
31. NRC Lebanon Shelter Database. Of those interviewed, 48.9 per cent were living in poor conditions e.g. unfinished buildings, no toilet or water or open to the weather. UNHCR puts the figure even higher: UNHCR Lebanon (2015) 'Shelter Survey', p.9. See also NRC Jordan (2015) 'In Search of a Home: Access to adequate housing in Jordan'.
32. NRC Lebanon Shelter Database.
33. NRC Jordan (2015) 'In Search of a Home: Access to adequate housing in Jordan'. Data from Pre-Registration Database (based on 3,809 initial registration questionnaires).
34. UNHCR Lebanon (2015) 'Shelter Survey'.
35. NRC (2014) 'Increasing Security of Tenure through Relationship Building and Written Lease Agreements'. <http://www.nrc.no/arch/img/9195238.pdf>
36. UNHCR (2015) 'Living in the Shadows: Jordan Home Visits Report 2014'.
37. NRC Jordan (2015) 'In Search of a Home: Access to adequate housing in Jordan'. Data from Urban Shelter Household Assessments database (4,964 household assessments, representing close to 42,000 refugees from Syria).
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40. Ibid.
41. REACH Initiative (2015) 'Multi-Cluster Needs Assessment of Syrian Refugees Residing in Host Communities – Iraq Assessment Report', April 2015.

42. NRC (2014) 'Information, Counselling and Legal Assistance Assessment: Kurdistan Region of Iraq'.

43. NRC (2013) 'Realities from the Ground: Women's Housing, Land and Property Rights in the Gaza Strip'.

44. For example, see NRC (2014) 'The Consequences of Limited Legal Status for Syrian Refugees in Lebanon'. http://www.nrc.no/arch/_img/9179861.pdf

45. This is evidence of housing provided in the form of a 'pledge' by the landlord/landowner or the local mukhtar (head of a village or neighbourhood).

46. As noted earlier, a signed and notarised pledge by the refugee not to work is also required for UNHCR-registered refugees. Those not registered with UNHCR must provide a 'pledge of responsibility' by a Lebanese national and additional documents. In both cases, an annual fee of \$200 must also be paid for each family member over 15 years old.

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