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ASSESSMENT REPORT

ANALYSIS OF SHELTER NEEDS OF DISPLACED FAMILIES IN
THE NORTHERN WEST BANK

AUGUST 2025

www.sheltercluster.org

EXECUTIVE SUMMARY

Between May and June 2025, a large-scale household assessment was conducted in northern West Bank to examine the living conditions and shelter needs of internally displaced persons (IDPs) displaced by intense military operations in the camps earlier in the year. The assessment employed a clustered sampling methodology at the village level, resulting in a robust dataset of 2,960 household surveys.

A cluster sampling approach was adopted in order to reach a geographically dispersed population of IDPs displaced from camps in Tulkarem and Jenin. The sample ensures representativeness of this specific population as recorded in UNRWA's tracking database - across the areas where they were located at the time of data collection. The sample was designed using a 95% confidence level and a $\pm 5\%$ margin of error, ensuring representativeness across a wide geographic distribution of IDP communities and resulted in surveys undertaken for 2,960 households.

The sampling frame targeted approximately 162 communities, among which 110 communities hosted 10 or fewer displaced households. The majority of the displaced population was found to be concentrated in urban centers and key villages, including Jenin (3,558 IDPs), Tulkarem (4,556 IDPs), Dhinnaba (3,419 IDPs), Iktaba (2,370 IDPs), Birqin (1,560 IDPs), and others such as Az Zababida, Bala, Khirbit A-Tayyah, and Anabta. The scale and distribution of the sample allowed the analysis to identify key trends and variations in shelter conditions across different locality types (urban vs. rural) and socioeconomic strata.

The assessment highlights several critical findings:

- **Shelter Conditions:** 67% of households reside in paid rentals, 17% are hosted by relatives, and 7% live in free rentals. A notable 21% live in unfinished buildings and 14% of total households reporting 10 or more people share the same shelter.
- **Multiple Displacements:** While the surveyed displaced households were displaced by military operations in early 2025, the majority (63%) of households indicated being forced to further relocation – an average of 2.5x per household – due to unsuitable or overcrowded shelter conditions.
- **Vulnerability and Affordability:** Only 8% of households renting reported being able to pay rent regularly and 60% of respondent households reported the loss of their livelihoods and income sources following displacement. Rent affordability, eviction risks, and insufficient income were among the most pressing concerns.
- **Shelter Safety and Adequacy:** 33% of households reported not feeling safe in their current shelters, citing military presence, eviction threats, and poor conditions. Around 28% of households reported that their shelters are considered inadequate for winter, especially among those in collective or makeshift shelters.
- **Non-Food Items (NFIs):** 67% of households reported insufficient cooking utensils, and 68% lacked adequate bedding or personal items.
- **Access to Services and Infrastructure:** 19% of households reported no access to basic services (such as transportation, healthcare, education, social services, etc.) mainly due to remote location and financial constraints. Challenges in WASH facilities and privacy were also noted, especially among hosted families.
- **Preferences for Shelter Solutions:** While private rental accommodation was the preferred option, prefabricated shelters and collective sites were widely rejected (by nearly 80% of respondents), indicating a strong preference for dignified, self-contained living environments.

This assessment findings provide critical evidence to inform humanitarian planning, resource allocation, and shelter programming. The findings emphasize the need for a multi-faceted shelter response, integrating rental support, rehabilitation of unfinished buildings, and winterization assistance, with cross-cutting attention to gender, disability, and security of tenure. The findings also underscore the importance of linking shelter support with livelihoods and income restoration, to foster sustainability and reduce dependency among displaced populations.

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INTRODUCTION

In early 2025, northern West Bank experienced a series of intense and prolonged military operations, leading to the large-scale displacement of tens of thousands of residents, particularly from the Jenin, Nour Shams, and Tulkarem refugee camps. Nearly the entire population of these camps have been forcibly displaced due to the destruction or severe damage of shelters and critical infrastructure. UNRWA's tracking efforts have indicated that over 37,000 individuals have been displaced as of April 2025, with most now residing in alternative and often inadequate shelter arrangements, including rented accommodations, host family setups, collective shelters, unfinished buildings, and makeshift structures.

The evolving situation on the ground suggests that this displacement may not be short-term. Field reports indicate that many shelters within the camps have been destroyed or rendered uninhabitable due to widespread structural damage. Furthermore, recent patterns of military operations suggest a shift in the spatial layout of camps, reportedly aiming to open wide roads and change the urban fabric, raising serious concerns about the feasibility of return for affected populations. Even if the return were technically allowed, a significant proportion of displaced families would be unable to find habitable homes, thus requiring interim and potentially long-term shelter solutions.

To address this complex scenario, the Shelter Cluster initiated a comprehensive household-level assessment to capture the current shelter conditions, vulnerabilities, and coping capacities of displaced families. The objective was to generate evidence-based insights to inform the humanitarian response and explore feasible and context-appropriate temporary shelter solutions for potentially protracted displacement.

This exercise reflects not only a data-gathering initiative but also a significant operational collaboration among key stakeholders, particularly UNRWA and the Ministry of Social Development (MoSD). Their joint leadership in coordinating fieldwork has proven vital in harmonizing efforts across agencies. The experience also highlights the value of institutionalizing such collaborative frameworks, with pre-developed tools and coordination mechanisms now available for rapid activation in future emergencies.

Importantly, this assessment evolved into a multi-sectoral effort, integrating modules from the WASH and Food Security Sector (FSS) clusters. This holistic approach marks a cornerstone in advancing cross-cluster collaboration, ensuring that assessments capture the multi-dimensional nature of displacement-induced vulnerabilities. While this report presents detailed findings from the shelter component, the respective clusters will provide standalone analytical outputs and will jointly produce a concise inter-cluster summary reflecting the interconnected needs identified.

By bridging existing information gaps, this assessment aims to contribute to evidence-driven humanitarian programming and improved strategic planning. It further lays the groundwork for coordinated, targeted, and multi-sectoral interventions that respond to both the immediate and emerging needs of internally displaced populations across the northern West Bank.

1 METHODOLOGY

The rationale behind this assessment stemmed from a clear information gap regarding the shelter and accommodation conditions of the IDPs in northern West Bank. The absence of accurate and up-to-date data was a major constraint on designing evidence-based and effective shelter responses. As such, the Shelter Cluster, in collaboration with key partners, initiated a multi-stage assessment process, which included the following steps:

a. Sample Design and Targeting

- The sampling strategy was informed by UNRWA's tracking data, which mapped the geographic distribution of displaced households. While the target group primarily includes refugees displaced from the camps (96% of sample), a small number of non-refugee households living around the camps were also displaced due to military operations (4% of sample) and were thus also included in the sample.
- A clustered sampling method at the village level was adopted to ensure statistical representativeness. However, due to the relatively small sample size in other governorates, findings should be taken as representative at governorate level for Jenin and Tulkarem governorates, but findings for other governorates should be considered only indicative
- The sample was calculated to achieve 95% confidence level with a $\pm 5\%$ margin of error, covering approximately 2,960 households across 162 communities.

b. Questionnaire Development and Validation

- A preliminary assessment tool was drafted by the Shelter Cluster team.
- This draft was circulated among core stakeholders, including UNRWA, the Ministry of Social Development (MoSD), and other cluster partners for review and input.
- A full-day technical workshop was conducted in Ramallah, bringing together representatives from MoSD's northern directorates, UNRWA field officers, the WASH Cluster, and Shelter Cluster partners. The group collectively reviewed and refined the questionnaire based on practical feedback and context-specific needs.

c. Finalization of Assessment Tools

- The final version of the questionnaire was updated and shared again with all stakeholders to ensure full integration of comments and consensus.
- The tool was digitized using KoBo Toolbox and deployed in both Arabic and English formats to facilitate field implementation.

d. Coordination and Capacity Building

- Coordination meetings were held to align efforts across participating organizations. Focal points were nominated to streamline communication and oversight throughout the assessment period.
- With the support of Action Against Hunger (AAH), a series of four training sessions were delivered to field enumerators from UNRWA and MoSD in both Jenin and Tulkarem governorates. An additional online session was conducted for other participating cluster partners.
- Feedback from training and piloting phases was used to finalize the KoBo form before full deployment.

e. Field Implementation

- The field data collection began in May 2025, covering the geographic spread of IDPs as per the UNRWA tracking.
- Daily uploads were submitted to the central server to enable real-time data validation and quality assurance.
- A cut-off date was agreed upon to conclude data collection and ensure timely analysis.

f. Data Cleaning and Analysis

- After the completion of fieldwork, Shelter Cluster's Information Management (IM) team carried out a data cleaning and verification process.
- Quantitative analysis was conducted to identify trends in shelter conditions, vulnerabilities, and IDP coping mechanisms, as presented in this report.

2 DEMOGRAPHICS

a. Demographics of households

The total number of individuals in the 2,960 households is 12,791 individuals. A total of 12,791 individuals were reported across 2,960 households, with an average HH size of 4.3. The population was evenly divided by gender (49.6% male and 50.4% female). Children under 18 made up 46% of the population including 11% under the age of two. Elderly individuals (over the age of 60) comprised 12%, and 5% of individuals were reported to have a disability, with most cases described as severe.



Figure 1 - Demographics of surveyed households

b. Women Headed, Elderly, Child Headed Households

The survey indicates that 25% of the surveyed households were headed by vulnerable groups, including elderly (above 60), women, or children. Among these, the most common were either women-headed households (15%) or elderly-headed households (14%). Notably, approximately 5% of all households were headed by elderly women, reflecting a significant intersection of age and gender-based vulnerability.

c. Disability

Overall, 16% of surveyed households reported having at least one member with a disability. Among these, physical disabilities were the most commonly reported, cited by roughly 50% of all households with a person with disability. Physical disabilities were followed by visual and intellectual impairments.

Shelter partners providing support through rental or alternative accommodation should take specific measures to assist vulnerable household members in carrying out essential daily activities. This may include improving lighting and visual contrast in homes to support individuals with visual impairments, as well as ensuring physical accessibility for individuals with severe mobility limitations, for example, through the installation of ramps, handrails, or accessible sanitary facilities.

d. Registered with Ministry of Social Development (MoSD)

49% of surveyed households reported being registered with either the Ministry of Social Development (MoSD) or UNRWA for social support. This likely reflects pre-existing socio-economic vulnerabilities that have been further exacerbated by displacement, particularly as more than 60% of respondent households reported the loss of their livelihoods and income sources following displacement.

This high level of pre- and post-displacement vulnerability underscores the urgent need for enhanced and sustained support from both MoSD and humanitarian partners, to address the compounding effects of displacement on already vulnerable population.

e. Refugee Registration

As expected from an assessment that surveyed displaced refugees based upon a tracking of these households from UNRWA, 96% of those responding to the question reported having refugee status. The remaining 4% include those who were residing on the periphery of the camps and were displaced due to military operations, but do not have refugee status with UNRWA.

f. Original Homes and Personal Belongings

While this response requires further field verification, it can be considered a strong indication of the overall scale of shelter destruction and damage, whether based on direct observation or the informed estimation of IDPs. Due to highly restricted access to the affected camps, precise verification remains challenging.

Respondents were asked whether their original homes were damaged or destroyed, and 82% answered yes. Among these, 68% reported that their homes were damaged, while 32% indicated that their homes were completely destroyed. In addition to the loss and damage to housing, 87% of respondents reported a significant loss of personal belongings, including essential household items such as appliances, furniture, and clothing.

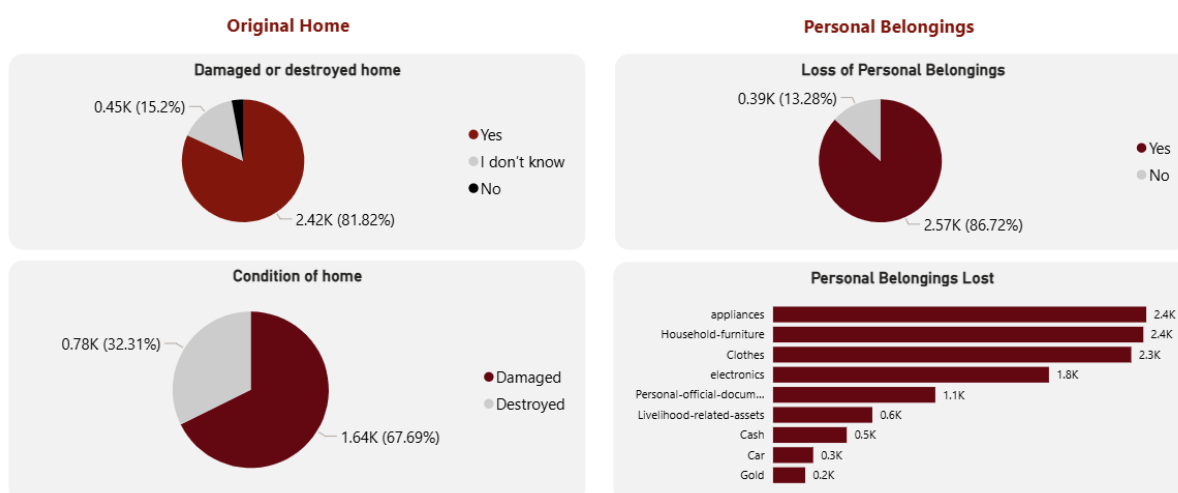


Figure 2 - Conditions of original homes and loss of personal belongings

3 ANALYSIS OF SHELTER NEEDS IN DISPLACEMENT

a. Types of Accommodation

As seen in the chart below, 67% of households reported living in paid rental accommodation, while 17% reported being hosted by relatives. 7% were in free rental accommodation, and around 3% were in self-built (makeshift shelter).

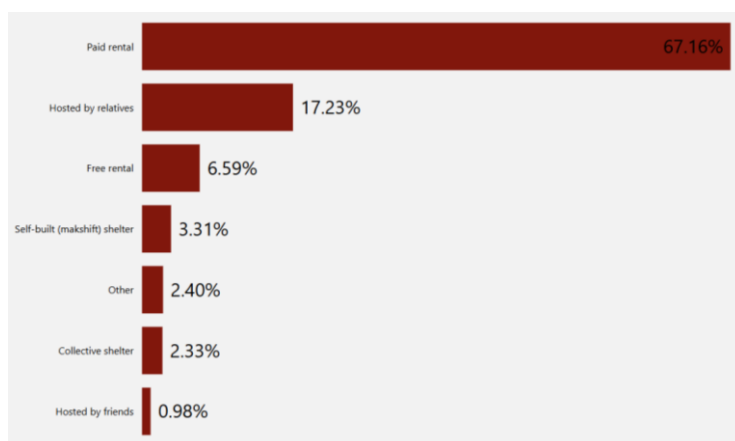


Figure 3 - Types of accommodation

When split by location (graph below), there are some differences that are worth noting; while there are only minor differences in percentages amongst those renting in Jenin and Tulkarem, respondents in Tulkarem had a higher percentage of households being hosted by relatives (23% versus 11% in Jenin), while respondents in Jenin had a higher percentage of those in free rentals (10% versus 4% in Tulkarem), which could indicate more leniency from landlords in Jenin. Other locations had significantly less respondents so it cannot be taken to be statistically representative.

Across the different types of accommodation that respondents are residing in, 21% are living in unfinished buildings. These are buildings that are constructed but could require plastering, tiling and other finishings to become habitable.

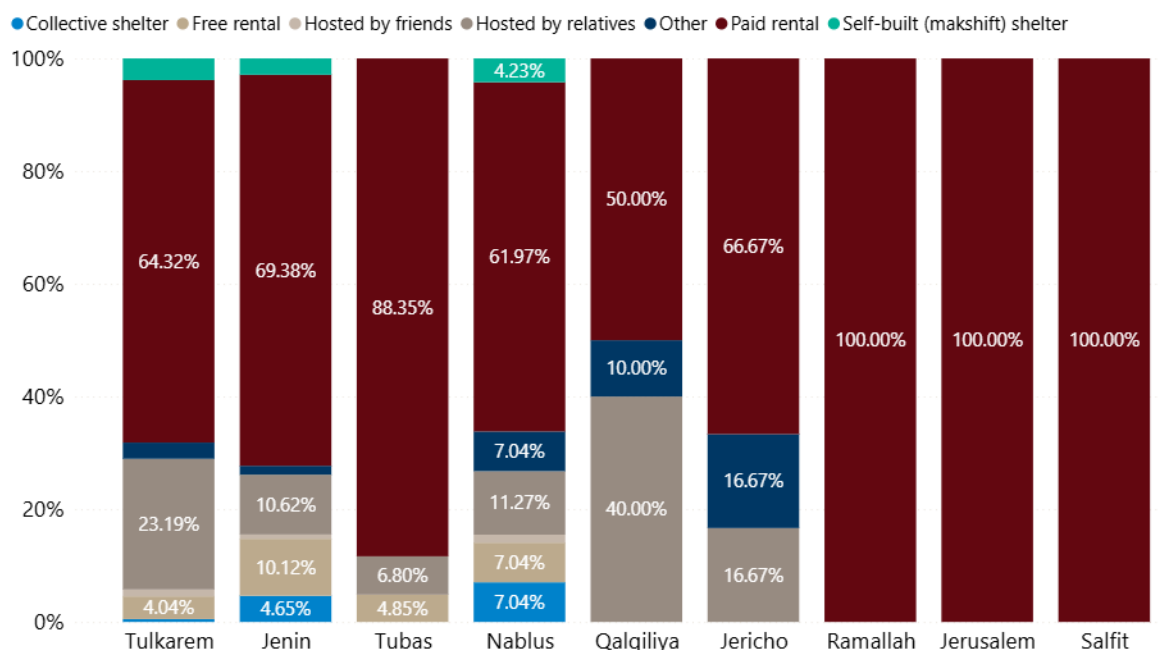


Figure 4 - Breakdown of types of accommodation by governorate

b. Numbers in Shelter

The mean average number reported living in each shelter was 6.3. Looking at the two key locations in this assessment, respondents in Tulkarem reported a higher average of number of people living in the shelter (7.13) compared to respondents in Jenin, who reported an average of 5.3 individuals living in the same shelter. Additionally, the average number of people living in the shelter can depend on the shelter type (as shown in figure below), where the number increases for those that are being hosted by relatives (7.89), hosted by friends (8.9) or living in a self-built shelter (7.15). Additionally, 13.5% of all households surveyed reported having 10 or more people living in the shelter.

The mean average number of households sharing the shelter was reported as 3.0.

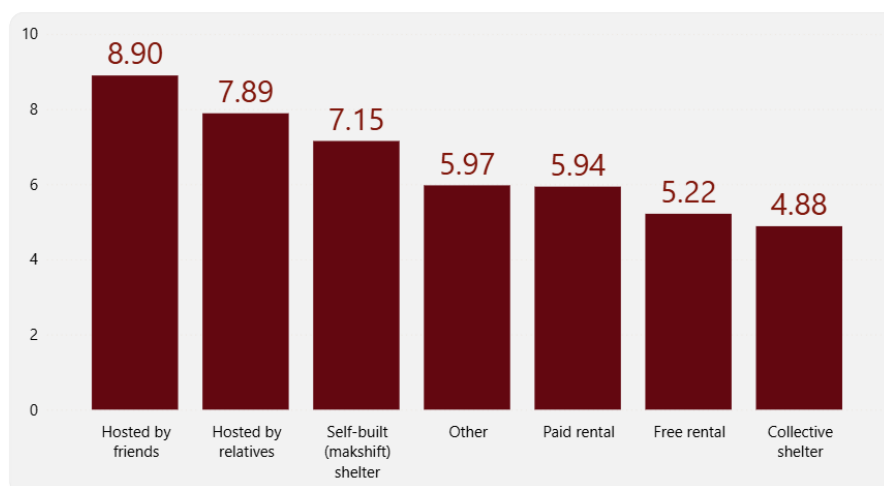


Figure 5 - Average number of people living in shelter per type of accommodation

c. Shelter Conditions in Displacement

Changing residence multiple times: 63% of respondents have changed residence more than once since their displacement and, on average, families who have moved have done so 2 to 3 times. While there could be multiple reasons for it, 64% of those who had changed residences reported changing their shelters because it was not suitable and 40% said the shelter was too small for their family, which indicated inadequacy of shelters for the majority of the IDP families.

Inability to pay rent: of those who reported living in rental accommodation, only 8% were able to pay rent regularly. Those who reported not being able to pay rent said it was primarily due to not having an income, followed by the rental cost being too high. There was a slight difference across the two key locations; in Jenin, 9% of those renting said they were able to pay rent compared to 7% of respondents renting in Tulkarem. Additionally, of the total who are living in rental accommodation (whether free or paid), 89% said that it was not easy to find a place to rent. The reasons most commonly reported were rental prices being high, lack of housing units and due to the displacement.

The inability to pay rent comes up also as the primary reason why households are sharing shelters; 39% of respondents are sharing the shelter they are residing in with other households with the most common reason given was that they have no income to pay rent individually. The percentage of household reporting sharing a shelter increased when looking at female respondents, 48% versus 36% of male respondents. A second but still significant reason is the lack of available housing units for rent. Finally, 23% of respondents reported that they have either been evicted or feel they are at risk of eviction from the property. The figures below show the average rental cost in per number of rooms in the shelter (left) and the average monthly expenses of water and electricity.

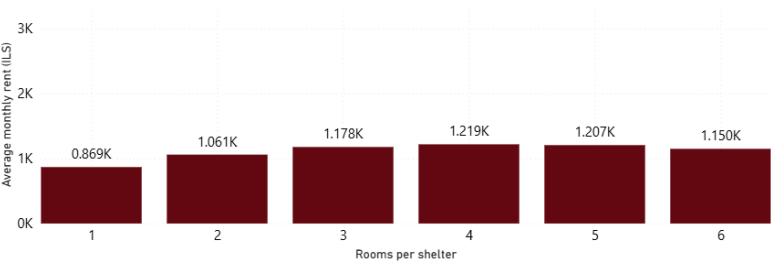


Figure 6 - Average monthly rent per number of rooms in shelter in ILS

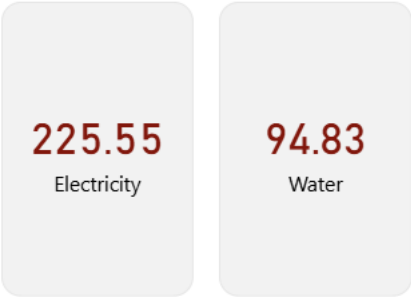


Figure 7 - Average monthly shelter-related expenses in ILS

Lack of income: Following on the inability to pay rent, almost half of the respondents reported having no income, and the majority of total respondents reported a decrease in income in the last month since the survey due to their displacement. Only 17% of respondents had a regular income (average 2,160 ILS). While the percentage of households reporting a regular income did not change when comparing the sex of the respondent, it is worth noting that women responding reported a lower average monthly income (1,600 ILS) compared to men (2,320 ILS).

Challenges in shelters: Challenges related to the shelters across shelter types were mostly the lack of privacy (stated by 43% of respondents), overcrowding (36%), safety concerns (27%) and risk of eviction (27%). Figure below shows the number of responses per challenge. It is worth noting here that respondents could select multiple responses in this question.

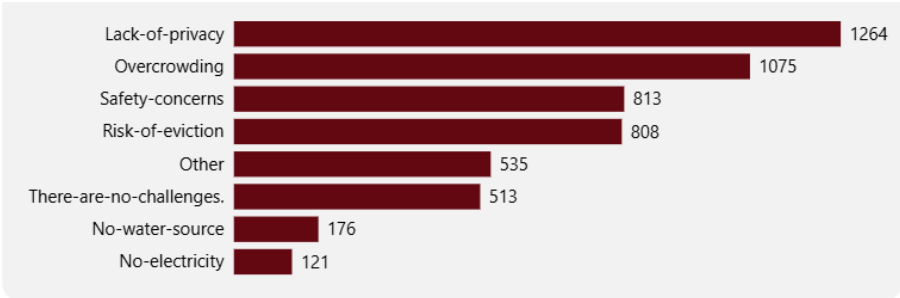


Figure 8 - Challenges in accommodation

Safety: When asked whether respondents felt safe in their shelter, 33% said no. Reasons mentioned were the ongoing military operations and presence of military forces in the area. Respondents also said they face constant threats of eviction, poor housing conditions, and lack of basic services. The proximity to settlements and frequent army raids were mentioned as increasing the risk to residents, especially children.

Ventilation and protection from the elements: 83% of all respondents reported adequate ventilation in the shelter and, when asked to assess whether the shelter would be adequate in the winter, 72% said that their shelter would provide protection from the elements and be warm enough. However, the figure below breaks these percentage by shelter type. While number of respondents per shelter type ranges, unsurprisingly, those living in collective shelters were more likely to report inadequate ventilation and inadequacy of the shelter for the winter. Similarly, those living in makeshift shelters were also more likely to report that their shelters will be inadequate in the winter.

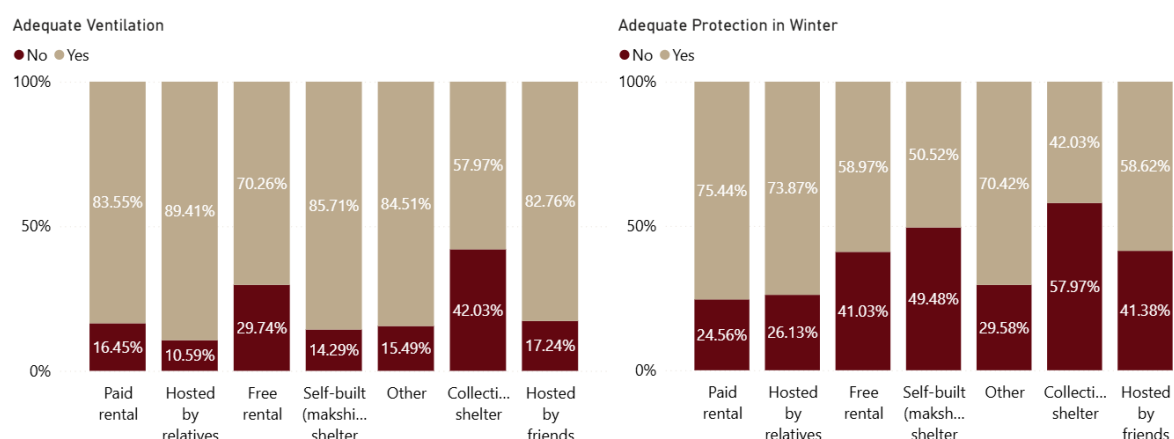


Figure 9 - Adequacy of ventilation and protection in winter

Cooking areas and WASH facilities: overall, 67% of respondents reported having a dedicated cooking area while 27% reported that it was partial and insufficient. Similar to the above, this changes when looking at different type of shelters, as shown below. Out of the 69 respondents who reported living in a collective shelter, only 19% reported a dedicated cooking area.

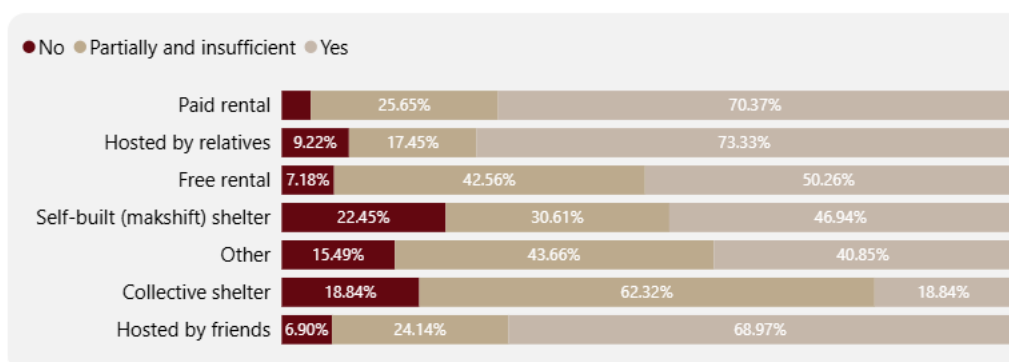


Figure 10 - Availability of dedicated cooking area by type accommodation

For WASH facilities, 72% of overall respondents reported that the toilets and bathing areas were sufficient. Those living in paid rentals were more likely to report having sufficient toilets and bathing areas.

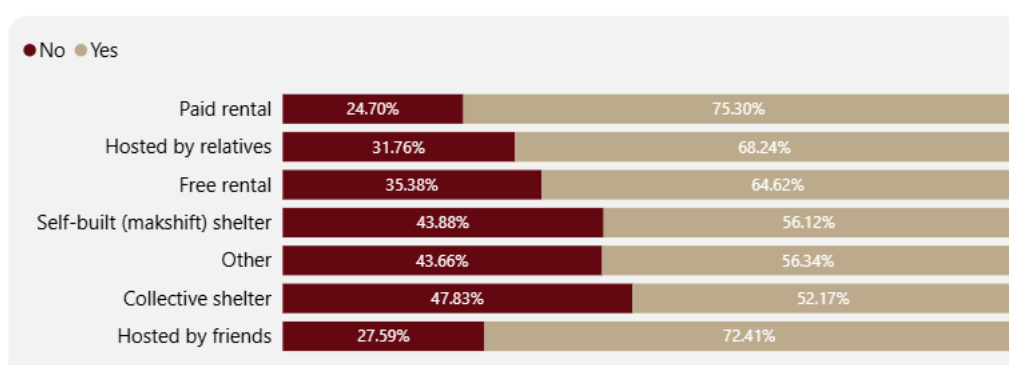


Figure 11 - Sufficiency of toilet and bathing areas by type of accommodation

Access to basic services - With regards to access to basic services, 19% of respondents said they had no access. The main reasons were that they live in remote and isolated areas, far from towns and main roads. Financial difficulties were also reported as a barrier to being able to afford private transportation. The figure below shows the number of respondents reporting access to each service.

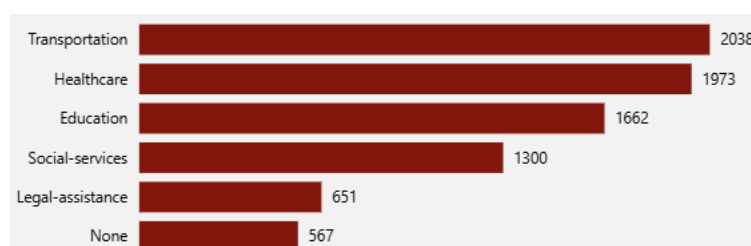


Figure 12 - Access to basic services

Hosted in shelters: 26% of respondents are being hosted (whether by relatives or friends) and common concerns with the hosting arrangements are related to privacy and overcrowding.

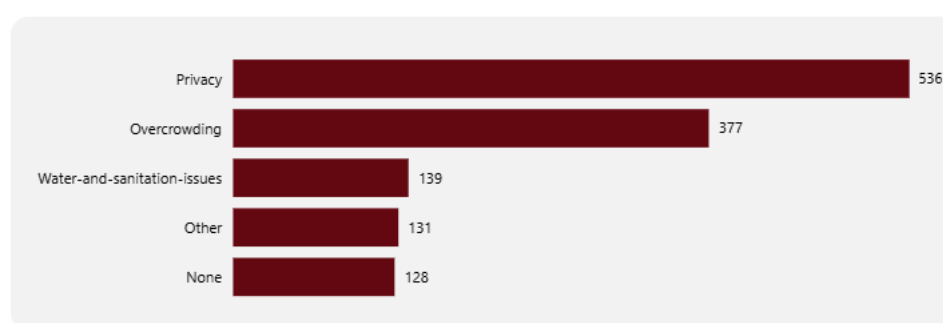


Figure 13 - Concerns related to hosting arrangement

Of those being hosted, it's almost an even split between those who say they can stay for a long period, those that do not know whether they will be able to stay for a long period, and those who cannot. Additionally, over half of those being hosted reported requiring non-food items (mattresses, blankets, kitchen sets, etc.) and around a third said they require new toilets and new kitchens. 53% reported that they believe these modifications would be acceptable to host families; 30% said they would not be acceptable, while the rest needed to confirm.

Non-Food Items (NFIs): 67% of all respondents reported that the cooking utensils they have are either partial and insufficient or lacking and 68% reported that non-food items like mattresses, blankets and covers were either partial and insufficient or lacking.

Unfinished Buildings: As mentioned above, 21% of respondents reported that they are living in unfinished buildings. Those households were more likely to report worse shelter conditions when looking at the questions are cooking areas, WASH facilities, protection from the elements and ventilation (see figure 14 below). While it was difficult for renters to comment on the ability to complete the finishing of buildings, 87% of owners living in unfinished buildings (n=90) said it can be completed for long-term use. Most would require electrical materials, internal doors and water installation materials followed by tiles, plastering and external doors.

Living in an unfinished building or not

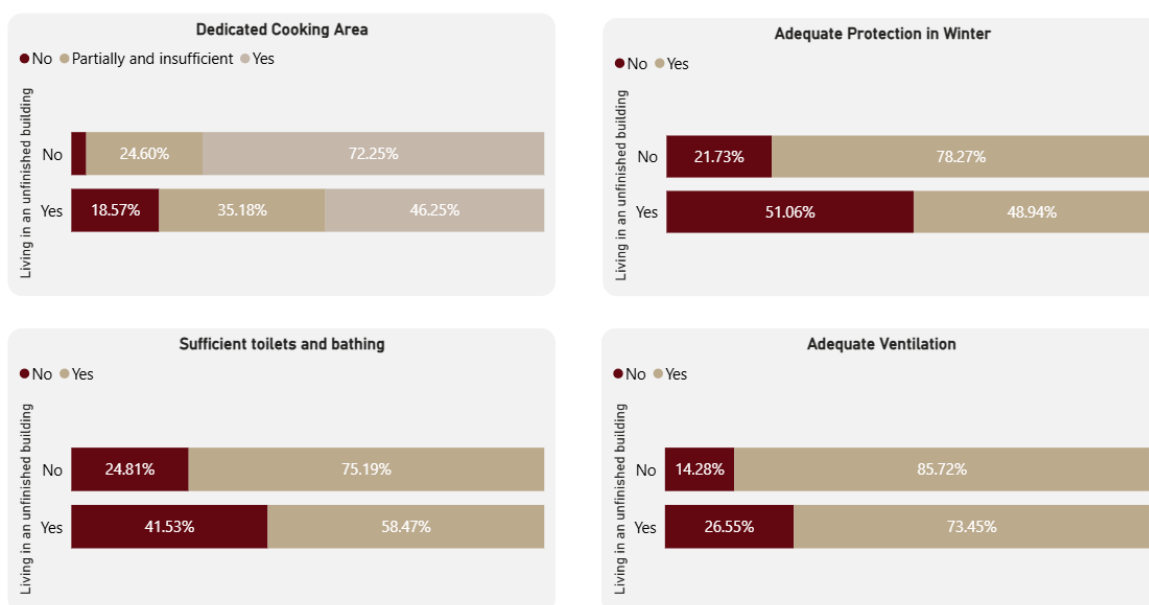


Figure 14 - Shelter indicators for those living in finished or unfinished buildings

d. Preferences for Shelter Solutions

The survey asked respondents to rank their preferred temporary shelter solutions, where 1 was the most preferred and 6 was the least preferred. The following graph provides a breakdown of how respondents ranked the solutions:

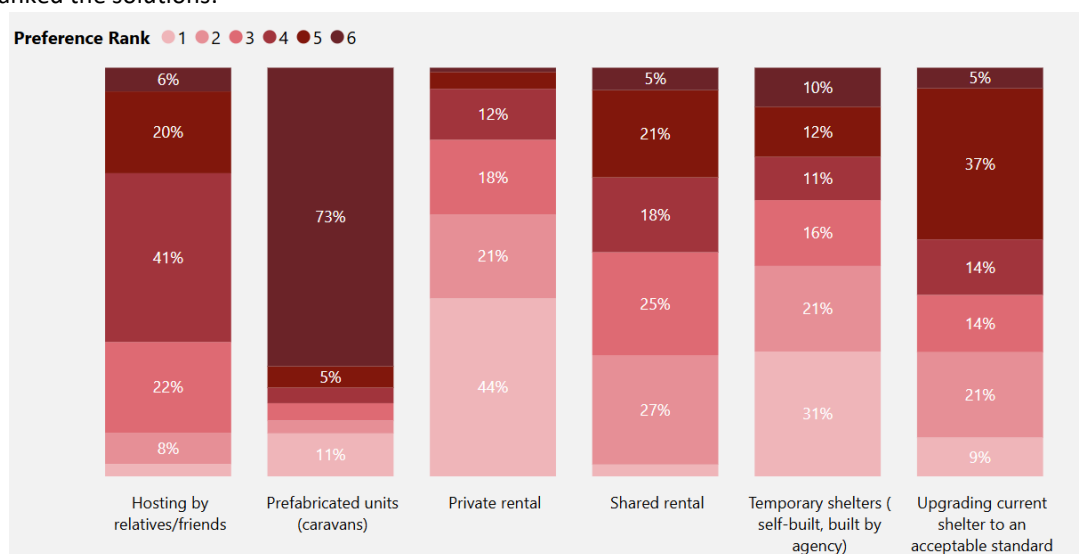


Figure 15 - Ranking of shelter solutions

From the above, private rentals were the option most likely to be ranked 1, followed by self-built (makeshift) shelters. On the other hand, prefabricated units (caravans) were the least preferred option. Further to the above, almost 80% said they would not accept living in a prefabricated unit when asked directly. Of the 20% of those who said they would accept living in a prefabricated unit, 40% reported that they own land where a caravan can be installed or temporary shelter built. When asked if they would agree to live in a collective site with temporary prefabricated shelters, 76% of respondents said no.



4 RECOMMENDATIONS

HLP and Tenure Security

As part of the design of shelter interventions in the West Bank, it is important that partners assess and understand Housing, Land and Property (HLP) rights and due diligence that is needed for each intervention in order to ensure the security of tenure of IDPs in their shelters.

- Secure rental agreements are important to protect families from threats of eviction.
- Formal agreements with property owners are needed when investments are made in their property.

Non-Food Items (NFIs)

- Households are in clear need of essential household items. The survey covered specific types of NFIs (cooking utensils and bedding items), but partners that aim to provide household items are encouraged to undertake rapid assessments to gather information on other NFI needs that were not covered in this assessment.

Shelter Solutions

- Shelter needs are varied depending on the type of shelter that households are residing in and the response will require different options which the Shelter Cluster will develop guidance on suitable future interventions in line with the assessment findings. Key considerations are outlined below. **Rental needs should be addressed:** Rental support can be an appropriate, short-term to medium-term solution to support a family's stay in a suitable shelter but should be designed to be linked to other more sustainable interventions, such as livelihoods to ensure an exit strategy,
- **Consider rehabilitation or completion of buildings:** Rehabilitation, including for those who are hosted, or the completion of unfinished buildings to improve living conditions should be considered for those living in sub-standard shelters. These interventions also have the added benefit of increasing the stock of adequate housing units in the market.
- **Consider weatherproofing:** Shelter upgrades, especially for those living in makeshift shelters and collective shelters, can be provided to ensure their shelters protect them from the elements during the winter.
- **Address shelter and NFI concerns of hosting communities:** Hosting communities, and especially those who are hosting IDPs in their homes, can face some of the same challenges that IDPs face. Partners designing a shelter response should consider the needs and concerns of hosting communities.
- **Take into consideration gender-specific vulnerabilities:** A gender briefing note will be published shortly to address gender-specific vulnerabilities and needs.