

From Damage to Dignity

Cash for shelter repairs to restore safe and dignified housing in Gaza

Context:

Gaza continues to experience a shelter crisis on a catastrophic scale. As of July 2026, 1.7 million people are living across more than 1,600 displacement areas, with 88% in makeshift sites. Regular site-management support covers only 34% of sites.[1] Nearly one million people live in tents, while 5,000 households are sleeping outdoors and 52,000 are in overcrowded shared shelters.[2]

These living conditions in tents, collective centres, and makeshift shelters create severe protection, GBV (gender-based violence) and health risks. Overcrowding, inadequate lighting, lack of secure doors and partitions, and unsafe toilets and washing facilities all increase women's and girls' exposure to harassment, exploitation and violence. GBV was classed as high risk for 53% of the population in early 2026.[3] Extreme heat, poor ventilation, and unsafe cooking arrangements also increase heat stress, illness and fire risks. Rodent infestation is widespread: 90% of assessed households reported rodents inside their shelters, more than 30% reported bites or contamination of drinking water, and 33% reported contaminated food stocks.[4]

The supply gap remains significant. Around 850,000 people lacked basic emergency shelter items in June 2026, while the Shelter Cluster estimated that meeting emergency needs would require 3,500 truckloads of [5]emergency shelter and basic rapid repairs.[6] Shelter and NFI supplies remain blocked or severely restricted from entering Gaza. Only 568 truckloads of shelter materials entered between 1 and 28 June, around 20 per day, with most carrying humanitarian rather than commercial cargo.[7] Local markets remain under severe pressure: small-scale and informal trading continues, but inconsistent supplies, disrupted trade routes and reliance on a single crossing severely limit the availability of shelter materials and durable household items.[8]

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[1] OCHA, Humanitarian Situation Report, 3 July 2026 and OCHA, Humanitarian Situation Report, 25 May 2026
[2] Norwegian Refugee Council/Shelter Cluster, 18 June 2026.
[3] UNFPA, Palestine Situation Report, First Quarter 2026
[4] Comprehensive Shelter Needs Assessment,(June 2026).
[5]Norwegian Refugee Council/Shelter Cluster, 18 June 2026.
[6] Shelter Cluster, Resumption of Shelter Supplies into Gaza, August 2025
[7]Shelter Cluster/IMPACT, Shelter and Household Items Market Monitoring, 22–29 June 2026
[8] Shelter Cluster and IMPACT Initiatives, Shelter and Household Items Market Monitoring: Gaza Strip, 22–29 June 2026

Methodology brief:

Knowing that local markets remain partially functional, with some materials available and families already relying on salvaged items, people-led cash-for-shelter repairs offer a practical solution. Supported by damage assessments and technical guidance from shelter actors and local authorities, this approach enables households to lead their own recovery and has been successfully piloted by CARE in Gaza.

CARE's people-led approach builds on households' ability to source materials locally at a lower cost than bulk procurement by international organisations, supported by cash and technical assistance.

- The activity was launched after confirming that shelter was a priority need, and that households were unlikely to use the cash for other urgent needs.
- CARE coordinated with local authorities to confirm safe access to targeted neighbourhoods and verified that essential shelter materials were available locally at relatively affordable prices.
- Shelters were screened to confirm they were structurally safe and suitable for minor, non-structural repairs.
- Eligible households were prioritised based on shelter and displacement status, household composition, disability, age, protection risks and financial capacity.
- CARE engineers prepared household-specific BoQs (Bills of Quantities) based on priority needs, safety standards and verified market prices. Support averaged US$1,000 per household.
- HLP (housing, land and property) due diligence was conducted, and MoUs (Memoranda of Understanding) were signed with participants.
- Cash was provided in two conditional tranches to manage financial and technical risks while maintaining household ownership. The first 60% enabled households to source materials, hire labour and begin repairs.
- Households then had 15 days to complete the agreed works, with support from CARE and partner engineers and dedicated WhatsApp channels for technical guidance and follow-up.
- Following verification of progress and compliance with the approved BoQ, the remaining 40% was released after completion and final quality checks.

Small repairs. Big difference:

The repairs were rarely extensive. Instead, families focused on restoring the essentials that allowed everyday life to resume. These included:

- Replacing or repairing doors and windows
- Creating internal partitions for privacy
- Repairing kitchens and basic cooking areas
- Restoring toilets, showers and sanitation facilities
- Sealing damaged walls and openings with locally available or salvaged materials
- Making basic repairs to living and sleeping spaces



Small repairs, such as closing a window or adding a partition, can make a meaningful difference by improving privacy and dignity. © CARE Gaza

Despite severe shortages of construction materials, families identified locally available solutions, reused salvaged materials, and adapted repairs to their own priorities. A damaged wooden pallet became a window frame, furniture parts were repurposed as fittings, and plastic sheeting restored privacy where walls had been destroyed.

Many households also invested in their own resources, contributing additional savings, labour, or borrowed materials to complete repairs that went beyond the project support. The cash assistance became a catalyst, enabling families to build on the assistance provided and accelerate their own recovery.

Post-distribution monitoring (PDM) found that:

- **97%** of households reported that cash was the most appropriate form of assistance, **98%** accessed it safely, and **100%** used it for the intended shelter repairs.
- **92%** of households made their own decisions on how the cash was spent, demonstrating that flexible assistance enabled households to prioritise repairs based on their specific needs.
- **100%** of households reported improved shelter safety after the repairs, with the greatest improvements in protection from weather (**96%**), privacy (**95%**), safety for women and girls (**80%**), and sanitation facilities (77%).

Mona returns home:

In May 2026, after a long period of forced displacement in southern Gaza, 56-year-old Mona returned to her home in Sheikh Radwan neighbourhood, at the northern edge of Gaza City, hoping to begin rebuilding her life.

Instead, she found a house that was still standing but no longer habitable. Walls were cracked and partially collapsed, doors and windows were missing, and the bathroom had been completely destroyed. With no income to repair the damage, Mona was forced to relocate again, living as a guest with relatives in overcrowded accommodation shared by several families.

When I saw the house after the period of displacement, I felt as though I was entering a strange place, not the home I had lived in for years. Every corner was broken and destroyed, and the walls that once protected us had become partially damaged. I stood there, unable to do anything but cry… It felt as if I had lost my entire life in a single moment.

For Mona, CARE's support meant far more than repairing damaged shelter components. The works, including replacing damaged walls with tarpaulins and restoring the bathroom facilities, enabled her family to return home after months of displacement.



Mona's home before and after the rehabilitation for safer and dignified shelter amid the surrounding destruction. © CARE Gaza

The day I entered the house after the renovations was one of the most powerful moments for me. Despite the modest resources, simply opening my door, stepping into a safe and clean place, and sitting with my family under one roof was indescribable. It restored my sense of dignity and stability that I had lost during displacement.

Today, the apartment is home to three generations: Mona; her daughter and son-in-law; their two young daughters, one of whom is under five; and Mona's brother, who lost his entire family during the conflict. The intervention did not fully rebuild the house, but it restored the minimum conditions needed for the family to live together safely and with privacy and dignity. "We are all now gathered in one place, trying to start over," Mona said.

Mona's experience reflects the reality facing thousands of families across Gaza. Many homes remain standing but are too damaged to support everyday life, leaving families with an impossible choice: remain displaced in overcrowded conditions or return to homes without the most basic facilities.

Lessons for future shelter response:

- **Strengthen community-led governance**: Establish community committees, with meaningful participation of women, to support targeting, implementation, and accountability throughout the repair process.
- **Integrate communal building rehabilitation**: Combine household shelter repairs with the rehabilitation of communal buildings to address both individual shelter needs and shared community spaces, supporting more sustainable neighbourhood recovery.
- **Adopt an area-based, multi-sectoral approach**: Target geographically defined neighbourhoods and integrate shelter interventions with WASH, protection, livelihoods, and other essential services to maximise recovery outcomes and programme efficiency.



An example of how small repairs can create a safer space. © CARE Gaza