

Considering The Use of Rental Assistance at June 2025 Gaza SAG Position Paper

Introduction

The MoPWH policy from 2014 and 2017 considered the use of rental subsidy in response to destruction and displacement from escalations. The context of Gaza at June 2025 is entirely different to the context that the MoPWH policy was written for and this position paper sets out why **rental assistance is not considered appropriate at this time, including for very vulnerable cases.**

This recommendation is applicable for both supporting households to access housing units or land (i.e. tent plots/make-shift shelter plots).

Note the term 'rental assistance' is used rather than 'cash for rent' or 'rental subsidy' because it highlights all the other components of rental assistance, such as exit strategy support, tenure support, housing living conditions support that 'cash for rent' does not emphasise.

Recommendations

The Gaza SAG does not support rental assistance at this time for the following reasons:

1. Fundamentally, due to the wide spready destruction in Gaza we **do not believe there is a functional rental housing market able to absorb an increased in demand (i.e. this would lead to associated rental price inflation). We do not believe there is enough supply of adequate housing that would meet minimum standards.** 70% of total structures in Gaza are destroyed, as per the [UNOSAT remote damage assessment findings](#) from April 2025.
2. There are **limited exit strategies** (e.g. development of income generating activities) at this time, and as such rental assistance risks leaving households in the same (or worse if exiting a collective centre) vulnerable position at the end of the supported rent period.
3. It **does not make sense to support extremely vulnerable cases** (e.g. Women headed households) with this response option when **they likely have even less capacity to develop exit strategies** such as income generating activities.
4. Other programming response options seem more appropriate to support displaced people at this time.
5. Rentals for even partially damaged 1 or 2 bed apartments in Gaza city can be over 1000 USD per month. This means that this **response option is a high cost for a likely unsustainable solution.**
6. With basic needs (such as food) being extremely high, the risk of the assistance being used to cover other needs is high without significant conditionality and agencies do not have the operational ability to undertake the follow-up necessary for this conditionality at this time.
7. The normal checks related to HLP rights (landlord is the owner, security of tenure with an agreement) and the living conditions and structural safety check would not be possible in this context.
8. Liquidity issues - currently 30-42% charges on cash transfers.
9. Risks of creating a pull-factor for households to stay in a certain area, as no place in Gaza is safe and there are recurring evacuation orders.
10. Risk of undermining hosting arrangements (where family and friends host/accommodate displaced without the motivation of financial gain).