# Country profile



# Lebanon

#### Habitat for Humanity in Lebanon

Since 2001, Habitat for Humanity Lebanon has reached across economic and social divisions to identify, understand and confront the causes and realities of inadequate shelter throughout Lebanon. Habitat Lebanon strives to fulfill its mission by building, rebuilding, renovating and rehabilitating houses through partnership models to reach the families in need of housing services across Lebanon.

#### The housing need in Lebanon

From 1975 until the early nineties, civil war in Lebanon destroyed not only lives, homes and infrastructure, but also its fragile society. An estimated one million people were displaced by fighting, and hundreds of thousands were injured, killed or disappeared. The damage to property alone was around US\$25 billion.

Many more homes and lives were destroyed in the July–August 2006 war which also displaced one million people and damaged more than 100,000 houses. Reconstruction from these wars left Lebanon heavily in debt, and continued political unrest has prevented its economy from recovering fully. Unemployment is around 20 percent and many jobs pay very low wages, despite the high cost of living, which traps families in a cycle of poverty. Rapid urbanization due to displacement and economic deprivation has resulted in ghettos of poverty in Beirut and other cities.

In March 2011 Lebanon opened its doors to the Syrians following the outbreak of war in Syria. Five years later there is no end in sight for the violence in Syria and the presence of more than 1.2 million Syrian refugees is increasingly putting pressure on the already stressed economy, infrastructure and society of Lebanon. This has highly impacted the Lebanese vulnerable groups who as a result are getting poorer.

#### How Habitat addresses the need in Lebanon

Habitat Lebanon addresses the housing need through the Housing and Micro Finance Program, the Orphans and Vulnerable Groups program and the Housing Program for Palestinians.



### COUNTRY FACTS\*

Capital	Beirut
Main country facts	Gained independence in 1943
Population	6.18 million
Urbanization	87.8 percent live in cities
Life expectancy	77.4 years
Unemployment rate	6.4 percent
Population living below poverty line	28.6 percent

\*Sources: CIA World Factbook, World Bank, UN

## HABITAT FACTS

When Habitat started in Lebanon 2001

Families served More than 5,700

Volunteers hosted More than 80

#### Housing solutions

Repairs/improvements and rehabilitation Housing microfinance loans



#### Housing microfinance program

Responding to the widespread but unmet demand from low-income families for affordable housing, Habitat Lebanon runs a housing microfinance program in partnership with a local MFI (Al Majmoua) offering micro loans to people who would otherwise not have access to credit. Current homes are in need of restoration--with a variety of specific repair needs varying from waterproofing to providing proper sanitation for kitchens and bathrooms—or are houses under construction. This program provides low-interest micro loans and Construction Technical Assistance which allow families to finally change these longstanding problems.

#### **Housing program for Palestinians**

The presence of Palestinians in Lebanon dates back to the Nakba Day in 1948. A study conducted by the American University of Beirut and UNRWA in 2010 reports 425,640 Palestinian refugees registered with UNRWA in Lebanon. Many Palestinians in Lebanon live in dark, damp and overcrowded camps or informal settlements where construction and home rehabilitation is difficult and unaffordable for the average family. With the help of local Palestinian partners, Habitat Lebanon identifies families in need of housing aid and intervenes to rehabilitate their homes. Priority is given to people with disabilities, woman-headed families, the elderly, large families consisting of seven or more members and homes with faltering structures that are deemed dangerous to their inhabitants.

#### **Orphans and vulnerable groups**

Habitat Lebanon works in partnership with local NGOs that focus on vulnerable families to find and address the most urgent housing problems throughout the country. The families in this program are mostly headed by widows, single parents, have disabled members or suffer from financial and social burdens. Home repairs for these families include installing proper sanitation for kitchens and bathrooms, reinforcing unsafe structures through column installation, and waterproofing or replacing roofs. Families repay small, subsidized loans, with repayment schedules adjusted to their financial circumstances, and contribute volunteer labor as construction allows. Habitat also conducts a series of trainings for homeowners or potential beneficiaries in financial literacy.

#### Meet a Habitat family

In a small house in the village of Qsaybeh, lives a single mother, Afaf, and her daughter. The young girl was born with a pelvic defect and requires costly medical care. Afaf's home was built many years ago and equipped with a Turkish-style toilet, which makes using the bathroom extremely difficult for someone with a pelvic defect. Habitat rebuilt Afaf's bathroom and its infrastructure. The house is now safer, cleaner and more practical for its members. Another positive surprise was that Afaf's community saw the renovation of her house and offered to help her in the project. As her income is very low, they all chipped in so she could pay back the small loan that Habitat asked from her.

#### What you can do

You can help Lebanese families improve their living conditions by taking one or more of the following actions:

#### DONATE

Go to habitat.org/donate and designate your gift to Habitat Lebanon.

#### VOLUNTEER

Join one of the scheduled Global Village trips to Europe, Middle East and Africa or lead your own. For more information go to: habitat.org/gv

#### TITHE

Establish a strong and rewarding tithe partnership to help build houses globally! Quote **866800**, **LEBANON** on your checks sent to: Habitat for Humanity International, Attn: Affiliate Tithe, 121 Habitat St., Americus, GA 31709





To learn more about Habitat projects in Lebanon please contact us.

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