



SHELTER-CCCM SECTOR | COX'S BAZAR AND BHASAN CHAR

ISNA 2026 — Shelter-CCCM findings

What 3,569 refugee households and 1,155 host community households tell us, how the camps have changed since 2025, and what it means for JRP 2027

Prepared for	Shelter-CCCM sector members and Strategic Advisory Group
Sources	Inter-Sector Needs Assessment (ISNA) 2026 — refugee and host community analyses; ISNA 2025 Shelter-CCCM tabulation (baseline)
Part 1 — refugee camps	3,569 households — 33 camps in Ukhiya and Teknaf plus Bhasan Char
Part 2 — host community	1,155 households — 11 unions in Teknaf (630) and Ukhiya (525)
2025 baseline	3,465 refugee households (ISNA 2025); no host community baseline in the 2025 tabulation
Sample per location	About 102–107 households per camp and 104–106 per union
Mean household size	Refugees 5.64 (21.0% with a member with a disability); host community 5.45 (12.1%)
Date	30 September 2026 (revised edition)



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Executive summary

Two years of continuous occupancy have caught up with the shelter stock. Nine households in ten report damage to their shelter, and more than half report three or more defects at once¹ — yet 54.4% did not repair anything in the past twelve months, and almost all of them explain that they simply have neither materials nor money. This is not a demand problem. It is a supply problem the sector can solve with materials, tools and technical support.

The second pattern is that the household kit has quietly worn out. 92.8% of households are missing at least one core non-food item and 70.8% are missing three or more, with bedding, mosquito nets and cooking utensils at the top of the list. Only 7.1% hold a complete set. Nearly half of households are borrowing to cover the gap, and two in five are simply going without.

Third, the LPG package no longer covers the cooking cycle. 77.3% of households say the refill does not last until the next distribution, and 83.8% of those households return to firewood — with the environmental, protection and fire-risk consequences the sector has documented before. More than half also need their cooking equipment repaired or replaced, which is a maintenance gap rather than a commodity gap.

Fourth, space and safety are tightening. 71.4% report high or very high overcrowding, sleeping space is the first casualty, and 30.8% report access or mobility problems for members with a disability, older persons or pregnant women — double that share in households that include a member with a disability. Nearly four households in five say their shelter needs to be stronger before the next emergency.

Finally, people want to be part of the solution and are not being asked. 26.5% are not involved in site management but would like to be, and 34.9% are rarely or never consulted. The services households ask for most are a working complaints and feedback mechanism and an information and help desk — the low-cost, high-trust core of camp management.

Taken together, the assessment gives the sector a defensible evidence base for four JRP 2027 asks: a materials-and-tools-led shelter maintenance package, a re-costed NFI replenishment cycle, an LPG package aligned to actual consumption plus equipment maintenance, and a camp-management investment centred on feedback and information. A composite index across eight pillars² identifies Camps 14, 18, 16, 8E, 11, 24, 25 and 9 as the first tier for that investment.

Compared with 2025, the camps show a deteriorating shelter stock and a shift in who pays for repairs. Roof leakage rose from 55.5% to 64.1% and unstable frames doubled to 19.2%. The share of non-repairing households citing a lack of funds jumped from 47.6% to 72.3%, and repairers buying materials on the market rose from 38.9% to 60.7% as distribution-point supply fell. Participation is the clear improvement: active involvement in site decisions nearly doubled and the share rarely or never consulted fell by 13 points.³

The host community picture is different in kind but not in urgency. Nearly half of the 1,155 host households surveyed (48.3%) live in katcha or tin-shed structures, 65.0% report at least one shelter problem and 55.9% a

¹Inter-Sector Needs Assessment (ISNA) Analysis 2026, Refugee — Cox's Bazar and Bhasan Char; sector analysis workbook (sheets "Shelter-CCCM", "Clean_Data_Main"), 3,569 valid household interviews across 34 locations. All figures in this report are calculated from that dataset unless stated otherwise.

²Composite index built from eight equally weighted pillars, each min-max normalised across the 34 locations: shelter integrity, repair blockage, space and crowding, NFI deficit, energy and LPG, tenure and eviction, participation gap, hazard exposure. A score of 100 would mean a location ranks worst on every pillar.

³ISNA 2025 Shelter-CCCM tabulation (questions A.6.1–A.6.32), 3,465 refugee household interviews. Multiple-answer results were recalculated as a percentage of households; see Annex C.



leaking roof. 55.8% hold no formal land title and 22.0% live on government khas land. 53.9% cook mainly with firewood, 30.0% have no realistic access to a cyclone shelter within 30 minutes, and 75.1% of households affected by the last disaster received no emergency assistance.⁴

Purpose and method

This note reads the 2026 Inter-Sector Needs Assessment through a Shelter-CCCM lens. It draws on the sector blocks of the assessment — shelter condition and tenure (Block C), domestic space, non-food items and energy (Block D), and site management and community participation (Block E) — and on cross-cutting items from the emergency preparedness and WASH blocks where they bear directly on shelter and settlement decisions.

Two levels of analysis are used. Sector-wide percentages come from the assessment's own tabulations. Camp-level and group-level figures are recalculated household by household from the clean dataset so that the same indicator can be compared across locations and across population groups.

Three limitations should travel with these figures. Each location contributes roughly 105 households, so camp-level estimates carry wide confidence intervals and should be read as relative prioritisation rather than precise prevalence. All indicators are self-reported and not technically verified, which is appropriate for prioritisation but not a substitute for shelter assessment. And denominators differ slightly between the two levels of analysis⁵.

The report now has two parts. Part 1 covers the refugee camps and, where the same question was asked, compares 2026 with the ISNA 2025 Shelter-CCCM results in a light blue box at the end of each section. Part 2 covers the host community in Ukhiya and Teknaf, using the separate host questionnaire, which is framed around national housing and SDG (Sustainable Development Goal) indicators rather than the camp tool.

In reviewing the earlier edition, two published sector tabulations were found to use the wrong denominator: the sources of repair materials (C.14c) and the site management services most needed (E.3). Both have been recalculated from the household dataset and corrected in this edition, and question numbers now follow the ISNA 2026 sector sheet.

⁴Inter-Sector Needs Assessment (ISNA) Analysis 2026, Host Community — sector analysis workbook (sheets "Shelter-CCCM", "EPR", "Clean_Data_Main"), 1,155 household interviews in 11 unions of Teknaf and Ukhiya.

⁵Percentages for single-choice questions use the valid-response denominator recorded in the ISNA sector sheet (for example n = 3,554 for the LPG sufficiency question), while camp-level and group-level figures are recalculated from the household dataset on the full 3,569 denominator. Differences are below one percentage point.



2026 compared with 2025 at a glance

Refugee camps: what has changed since ISNA 2025

Thirteen indicators can be matched between the two rounds with reasonable confidence.

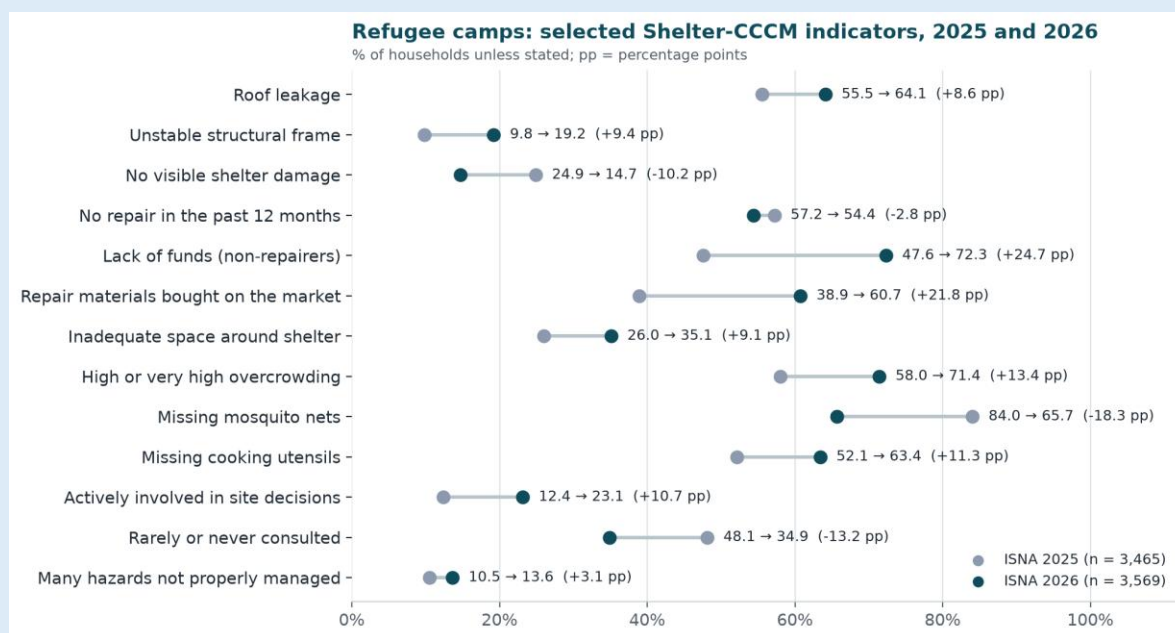


Figure 1. Selected refugee-camp indicators in ISNA 2025 and ISNA 2026.

What the comparison shows

- **Shelter condition has worsened.** Roof leakage +8.6 points, unstable frames 9.8% to 19.2%, and households with no visible damage down from 24.9% to 14.7%. Part of the rise may come from the longer 2026 damage list.
- **Repair has become a cash problem.** The repair rate barely moved, but lack of funds as a barrier rose by 24.7 points and market purchase of materials by 21.8 points while distribution-point supply fell from 80.8% to 67.9% of repairers.
- **Space pressure is rising.** Inadequate space rose from 26.0% to 35.1% and high or very high crowding from 58.0% to 71.4%, although fewer households now choose “very high”.
- **Participation has improved, safety has not.** Active involvement rose from 12.4% to 23.1% and poor consultation fell from 48.1% to 34.9%, but households reporting many unmanaged hazards rose from 10.5% to 13.6%.

Method: 2025 multiple-answer results were published as shares of all responses; they have been recalculated here as a percentage of households (3,465 respondents, or the relevant sub-group). Several 2026 questions were reworded or given extra answer options, so differences of less than about three points should not be read as real change. LPG, housing, land and property, and the split between private bathing and toilet facilities were not asked in 2025.



Part 1 — Refugee camps

3,569 households in 33 camps in Ukhiya and Teknaf and on Bhasan Char

Shelter integrity: damage is near-universal, repair is blocked

91.7% of households live in the standard mid-term shelter and 92.6% have been in the same shelter for more than two years. That length of exposure shows: 85.3% report at least one form of damage and 55.7% report three or more. Only 14.7% report no visible damage at all. Roof leakage leads at 64.1%, followed by damaged wall coverings (45.5%) and damage from rodents or insects (41.8%). Structural signals are less common but far from marginal — 19.2% report an unstable frame and 17.2% report water entering the shelter during rain or flooding.

Shelter damage reported by households

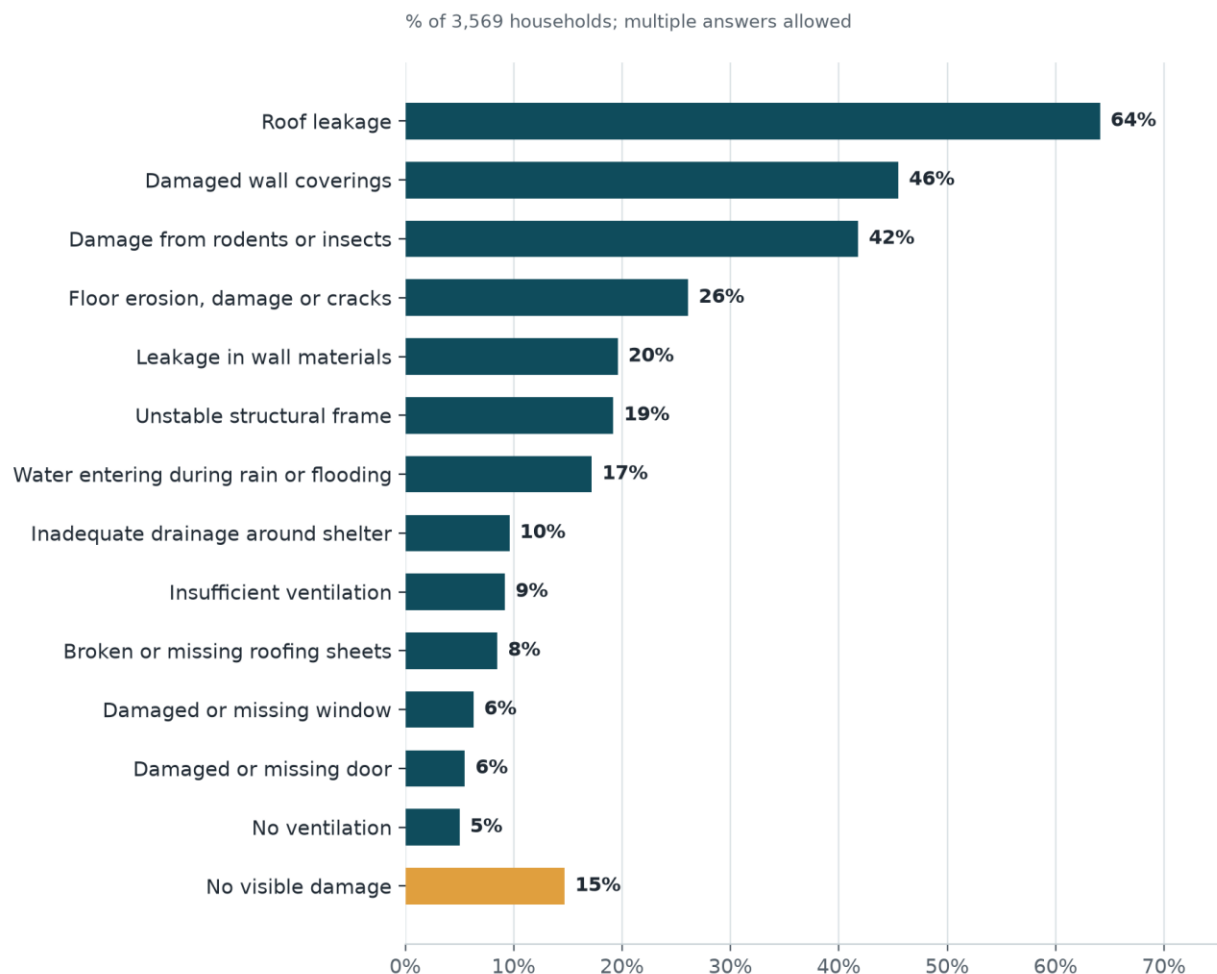


Figure 2. Shelter defects reported by households (ISNA 2026, question C.3).

The repair picture is the actionable half of this story. 45.5% of households repaired something in the past twelve months; 54.4% did not. Among the 1,941 households that did not repair, 77.1% cite a lack of materials or tools and 72.3% a lack of funds, while only 14.7% say their shelter is still in good condition and under 1%



say they were unaware of support. Across the whole sample, 46.3% of households are repair-blocked by materials or money — the single largest addressable gap in this dataset.

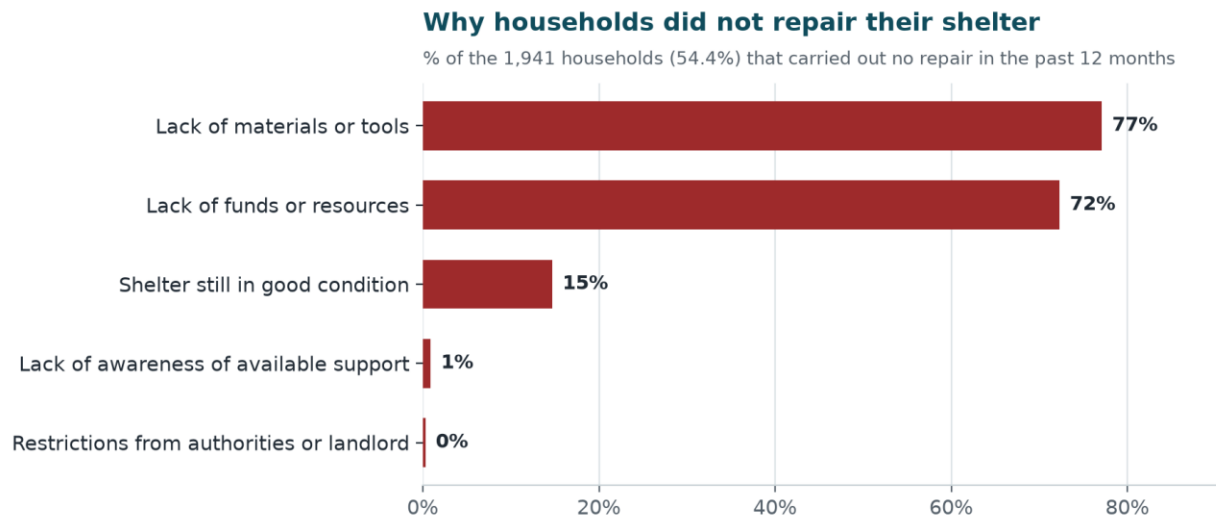


Figure 3. Reasons given by the 1,941 households that carried out no repair (question C.14b).

Where repairs did happen, households did most of the work themselves: 45.6% repaired by themselves, 40.6% with an NGO or partner and 13.9% through a family member. Of the 1,624 households that repaired, 67.9% received materials from a shelter distribution point and 60.7% bought materials on the market, often both — households are already co-financing maintenance out of household resources.

Programming implication: a maintenance package built around materials and tools, paired with technical guidance and targeted labour support for households that cannot build, would convert existing household willingness into repaired shelters at a lower unit cost than partner-delivered reconstruction.



2026 compared with 2025 — shelter integrity and repair

Damage is up on almost every structural item except broken roofing sheets, and the repair economy has shifted onto households: fewer repairers now get materials from a distribution point and far more buy them, while lack of money has become almost as common a barrier as lack of materials.

Indicator (% of households unless stated)	ISNA 2025	ISNA 2026	Change
Regular refugee shelter (MTS type)	96.8	91.7	-5.1 pp
Upgraded shelter (as recorded in the ISNA)	2.9	5.6	+2.7 pp
Roof leakage	55.5	64.1	+8.6 pp
Damaged wall coverings	47.4	45.5	-1.9 pp
Damage from rodents or insects	26.8	41.8	+15.0 pp
Floor erosion or damage	20.5	26.1	+5.6 pp
Unstable structural frame	9.8	19.2	+9.4 pp
Broken or missing roofing sheets	16.9	8.5	-8.4 pp
No visible damage	24.9	14.7	-10.2 pp
Household extended the shelter	12.3	17.8	+5.5 pp
No repair in the past 12 months	57.2	54.4	-2.8 pp
Lack of materials or tools (% of non-repairers)	79.6	77.1	-2.5 pp
Lack of funds (% of non-repairers)	47.6	72.3	+24.7 pp
Materials from a shelter distribution point (% of repairers)	80.8	67.9	-12.9 pp
Materials bought on the market (% of repairers)	38.9	60.7	+21.8 pp

Sources: ISNA 2025 questions A.6.1–A.6.11 (n = 3,465; 1,983 non-repairers; 1,482 repairers); ISNA 2026 questions C.1–C.14c (n = 3,569; 1,941 non-repairers; 1,624 repairers). The 2026 damage list added four options, which may lift some rates.

Space, crowding and accessibility

35.1% of households say the space around their shelter is inadequate, and the severity scale is stark: 19.1% report very high overcrowding and 52.4% high, so 71.4% sit in the two worst categories. Among households that report inadequate space, the functions they lose are sleeping (85.9%), cooking (52.3%), maintaining privacy (48.4%) and receiving relatives or new arrivals (43.3%).

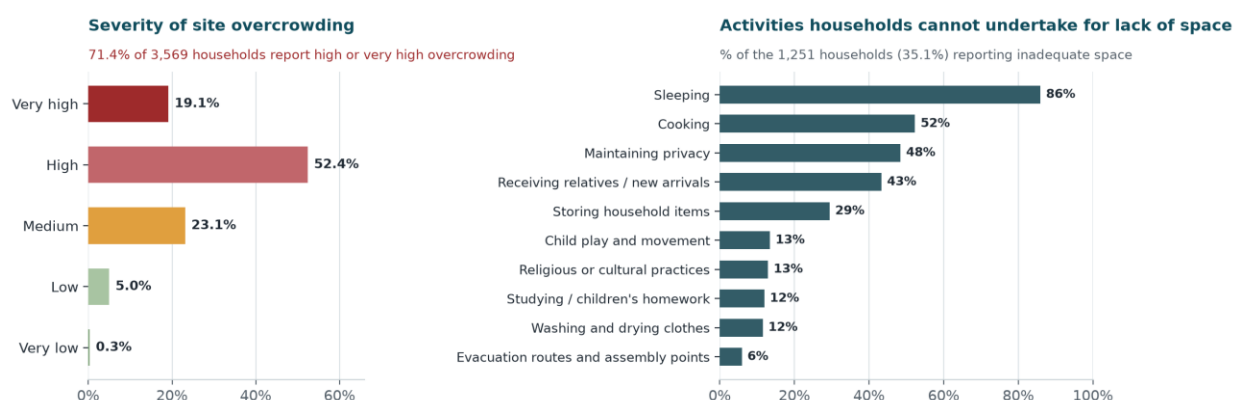


Figure 4. Overcrowding severity and the household functions lost where space is inadequate (questions E.4, C.12).

Inside the shelter, the same pressure appears as functional inadequacy: sleeping space is inadequate or non-functional for 47.2% of households, cooking space for 41.0%, energy provision for 39.0% and storage for 29.3%. 39.4% have no designated cooking space at all, and where cooking is problematic the reasons are the



absence of a proper cooking space (77.8%), missing utensils (40.4%), smoke and ventilation (24.4%) and fire risk (17.6%).

Accessibility is the sharpest equity finding in the assessment. 30.8% of households report that members with a disability, older persons or pregnant women have difficulty moving around the shelter or the site, with 8.3% reporting frequent difficulty. In households that include a member with a disability, that figure reaches 60.3%. Combined with 89.4% of households having no private toilet and 12.0% no private bathing area, the case for accessibility- and privacy-led site improvement is straightforward.

2026 compared with 2025 — space, crowding and accessibility

More households say the space around their shelter is inadequate, and every function inside the shelter except energy is now reported as problematic more often. Overall crowding ratings moved up, but the answer pattern changed: most households who said “very high” in 2025 now say “high”, so the combined figure is the safer comparison.

Indicator (% of households unless stated)	ISNA 2025	ISNA 2026	Change
Space around the shelter is inadequate	26.0	35.1	+9.1 pp
Cannot sleep properly for lack of space (% of those with inadequate space)	83.5	85.9	+2.4 pp
Cannot maintain privacy (same base)	54.2	48.4	-5.8 pp
Cannot cook (same base)	47.2	52.3	+5.1 pp
High or very high overcrowding	58.0	71.4	+13.4 pp
Very high overcrowding only	51.9	19.1	-32.8 pp
Cooking space functional with issues or not functional	36.5	41.0	+4.5 pp
Sleeping space functional with issues or not functional	40.6	47.2	+6.6 pp
Storage functional with issues or not functional	23.0	29.3	+6.3 pp
Access or mobility problems in the past six months	21.5	30.8	+9.3 pp

Sources: ISNA 2025 A.6.6–A.6.8, A.6.12–A.6.17, A.6.28; ISNA 2026 C.12, C.12a, C.13, D.1–D.3, E.4. The 2026 access question asks specifically about members with a disability, older persons and pregnant women, which may raise reporting.

Non-food items: the household kit has worn out

92.8% of households are missing at least one core non-food item and 70.8% are missing three or more; only 7.1% hold a complete set. Bedding tops the list at 70.4%, followed by mosquito nets (65.7%) and cooking utensils (63.4%) — all consumable, all overdue for replacement after years of use.



Core non-food items reported missing

% of 3,569 households; multiple answers allowed

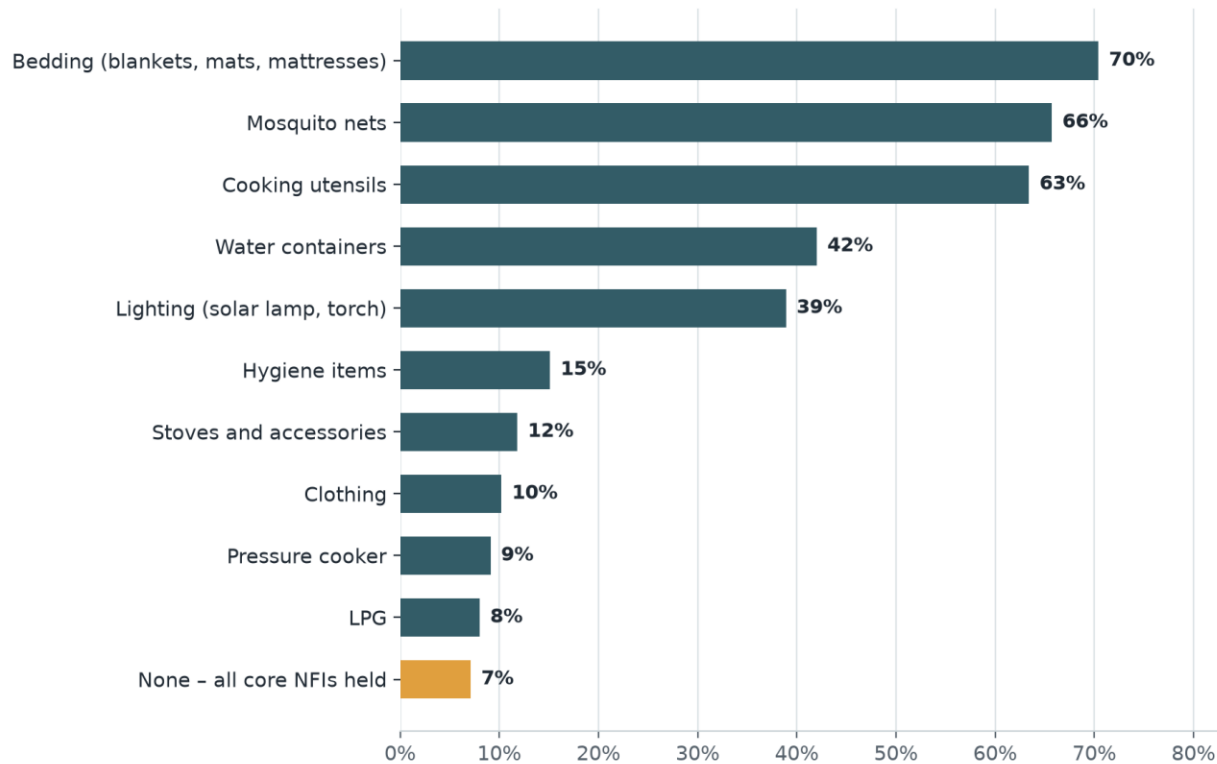


Figure 5. Core non-food items reported missing (question D.5).

Coping strategies confirm that the gap is being absorbed by households rather than closed by assistance: 48.1% borrow, 41.1% reduce or skip the need altogether, 31.3% buy despite the financial hardship it causes and 25.3% share with neighbours. 5.8% say they are not coping at all and the gap is causing serious problems. The scale and consistency of these gaps support a planned replenishment cycle for consumable items rather than case-by-case top-ups, and the mix of purchase and borrowing strengthens the case for testing cash or voucher modalities where markets function.



2026 compared with 2025 — non-food items

The picture is mixed. Gaps in mosquito nets and bedding narrowed, which is consistent with distributions since 2025, but missing cooking utensils rose by 11 points. Households are coping differently: far fewer say they are not coping at all, while borrowing and sharing have become much more common.

Indicator (% of households unless stated)	ISNA 2025	ISNA 2026	Change
Missing mosquito nets	84.0	65.7	-18.3 pp
Missing bedding	80.8	70.4	-10.4 pp
Missing cooking utensils	52.1	63.4	+11.3 pp
Missing lighting (lamp, torch)	46.5	38.9	-7.6 pp
Missing water containers	43.3	42.0	-1.3 pp
Coping by borrowing from neighbours or relatives	33.7	48.1	+14.4 pp
Coping by reducing or skipping the need	43.2	41.1	-2.1 pp
Coping by buying despite financial difficulty	26.5	31.3	+4.8 pp
Coping by sharing with other households	17.3	25.3	+8.0 pp
Not coping — causing serious challenges	30.7	5.8	-24.9 pp

Sources: ISNA 2025 A.6.20–A.6.21 (n = 3,465); ISNA 2026 D.5 (n = 3,569) and D.6 (3,315 households missing at least one item). The 2025 list included shelter repair materials (46.8% missing), which is not in the 2026 list.

Energy and LPG: the package does not cover the cycle

77.3% of households report that their LPG refill does not last until the next refill. Of those 2,747 households, 83.8% return to firewood, 16.6% purchase LPG elsewhere and 15.4% share or borrow. Eight percent face a gap of eleven days or more between refills. Separately, 55.4% of households need their stove, regulator or cylinder repaired or replaced — an equipment maintenance gap that no increase in gas volume alone would fix.

Cooking energy: the LPG pipeline is not holding

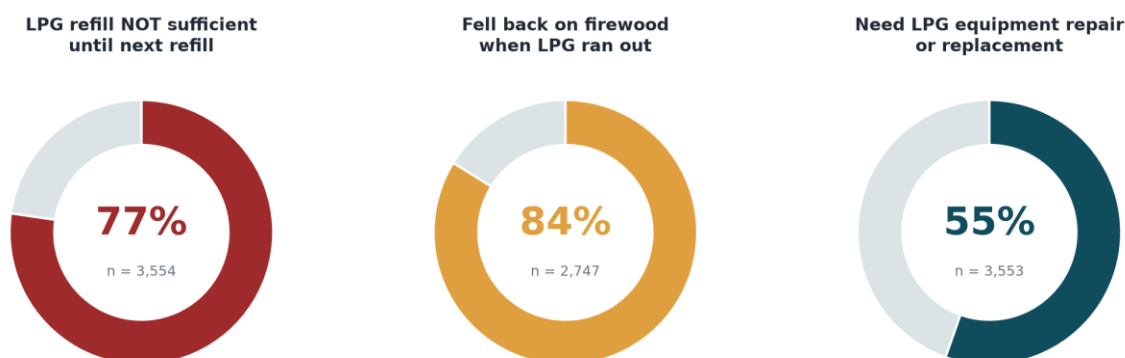


Figure 6. LPG sufficiency and the coping strategies used when the refill runs out (questions D.8, D.10, D.11).

Larger households are hit hardest: 85.0% of households with seven or more members report insufficient LPG, against 77.0% overall — a straightforward argument for household-size-adjusted allocation. On lighting, 55.5% rely on home solar systems and 45.5% on solar lamps, but 12.6% of all households report their domestic solar is not working and 23.4% still use candles, which is a fire-risk indicator inside congested shelter blocks.

Programming implication: pair volume alignment with a maintenance and repair service for cooking equipment, and treat firewood substitution as a measurable protection and environment indicator, not only an energy one.



2026 compared with 2025 — energy and lighting

LPG sufficiency, the refill gap and equipment condition were asked for the first time in 2026, so the figures in this section are the baseline for future rounds. On lighting, candle use has fallen and fewer households report problems with their energy provision.

Indicator (% of households unless stated)	ISNA 2025	ISNA 2026	Change
Uses candles for lighting	29.9	23.4	-6.5 pp
Energy provision functional with issues or not functional	45.8	39.0	-6.8 pp

Sources: ISNA 2025 A.6.18, A.6.24; ISNA 2026 D.4, D.7. The 2025 energy question referred to solar-based electricity only, and 2026 added home solar systems as a lighting option, so solar-lamp use is not compared.

Housing, land and property: occupancy without documentation

83.0% of households occupy their plot free of charge under a Government-assigned arrangement, while 13.8% pay rent — 7.1% to members of the host community, 4.8% to a host claiming ownership of Government-assigned land and 1.9% to other refugees. Among renters, 87.4% pay in money.

Documentation is almost entirely absent: 73.9% have never held any written document, 24.7% rely on a verbal agreement with a landowner or the Camp in Charge, and 0.3% hold a written agreement. Perceived eviction risk over the next six months is 8.4% overall, but 23.2% among renting households and 15.5% in Teknaf against 6.8% in Ukhiya. 5.7% have already experienced an eviction or a threat in the last six months, most often linked to delayed rent (1.9%) or to organised groups (1.0%).

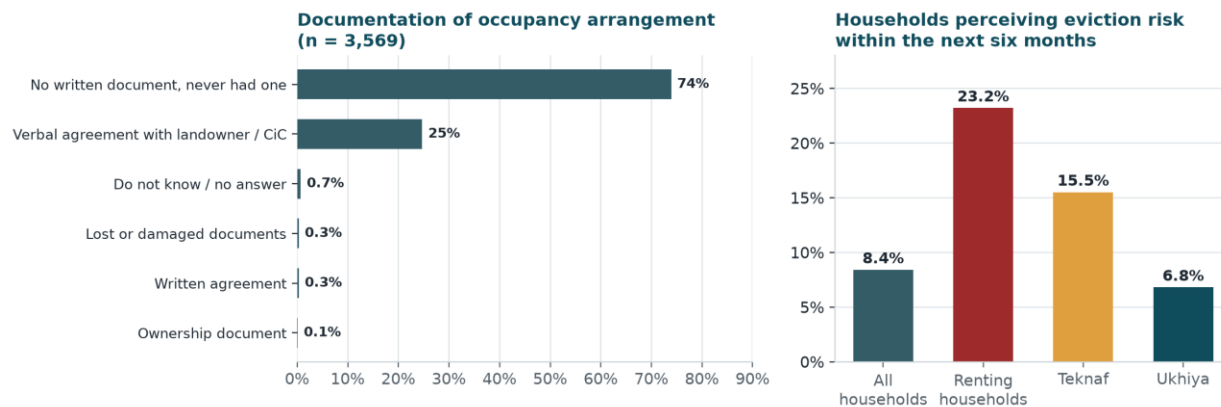


Figure 7. Documentation of occupancy and perceived eviction risk (questions C.7, C.8).

This is the empirical basis for the sector's housing, land and property agenda: a small but clearly identifiable renting group carries three times the average eviction risk, concentrated in Teknaf, and almost no household holds documentation that could be used to contest a removal.



2026 compared with 2025 — housing, land and property

No comparison is possible. ISNA 2025 did not ask about occupancy arrangements, rent, documentation or eviction, so the 2026 results in this section are the first sector baseline on housing, land and property in the camps.

Site management, participation and safety

Community structures exist and are known — only 1.3% report no structure at all, and 86.2% identify the Camp Site Management Committee as involved in their area, against 24.5% for women's committees and 19.2% for neighbourhood groups. The problem is depth of participation, not presence of structures. 26.5% of households are not involved but would like to be, 13.4% are not involved and do not wish to be, and 23.1% are actively involved. On consultation, 20.0% are rarely consulted and 14.9% never, while 38.2% describe consultation as happening “sometimes, but not always inclusive or timely”.

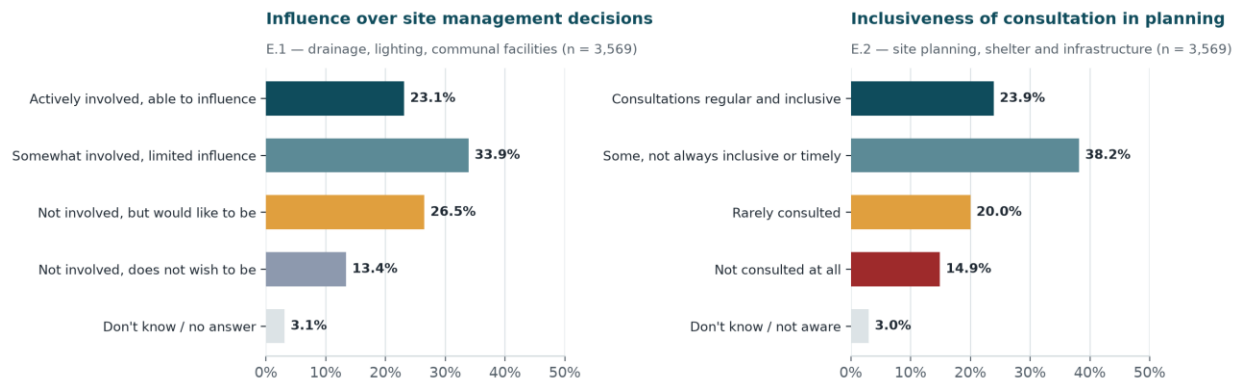


Figure 8. Household involvement in site management and quality of consultation (questions E.1, E.2).

Asked which site management services are most needed, the 3,305 households that answered put accountability first: a complaints and feedback mechanism (56.5%) and an information and help desk (51.0%), ahead of shelter and settlement care and maintenance (34.5%), community safety and risk identification (23.9%) and disaster preparedness (23.5%).



Site management services households consider most needed

% of the 3,305 households that answered E.3; multiple answers allowed

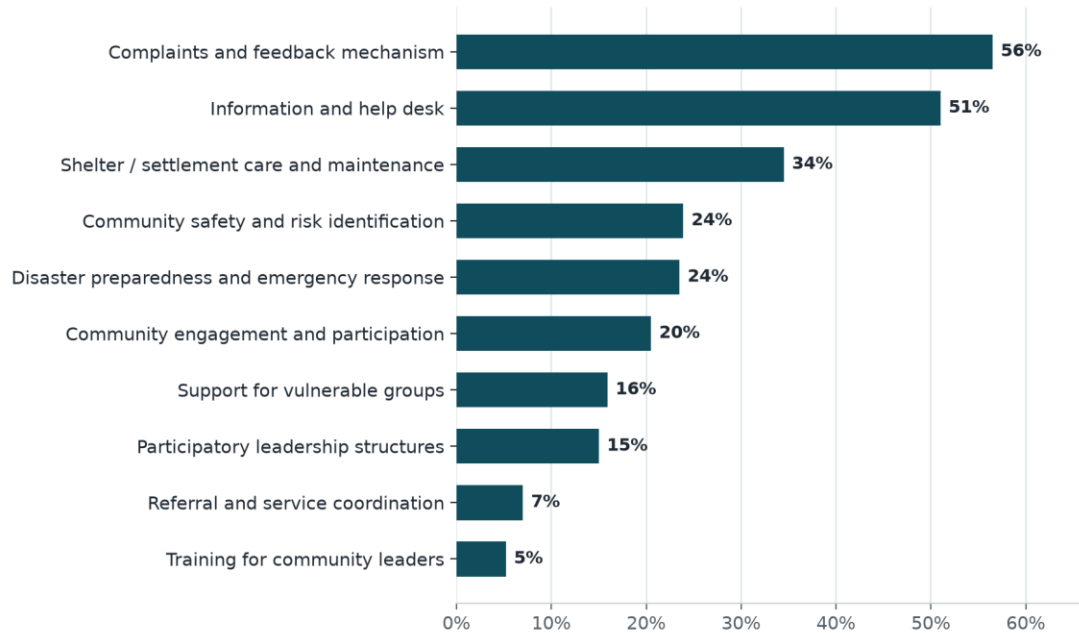


Figure 9. Site management services households consider most needed (question E.3).

On safety, 41.3% describe their site as generally safe, 42.0% report some hazards with efforts being made, and 13.6% report many hazards that are not properly managed. Households also read their environment accurately: 98.7% value vegetation for shade, 50.5% for landslide reduction and 10.6% for flood reduction, which is a useful entry point for community-led site improvement and greening work.

The preparedness signal is unambiguous. 79.3% of households say a stronger shelter is needed before the next emergency, 45.6% describe their location as landslide-prone and 20.2% as flood-prone — consistent with the sector's existing landslide and flood risk prioritisation.



2026 compared with 2025 — site management, participation and safety

This is where the camps have moved most clearly in the right direction. Active involvement nearly doubled, the share not wanting to be involved more than halved, and poor consultation fell by 13 points. Committees are now far more often described as elected by the community. Safety is the exception: fewer households describe their site as generally safe and more report unmanaged hazards.

Indicator (% of households unless stated)	ISNA 2025	ISNA 2026	Change
Actively involved and able to influence decisions	12.4	23.1	+10.7 pp
Somewhat involved, limited influence	18.0	33.9	+15.9 pp
Not involved but would like to be	34.1	26.5	-7.6 pp
Not involved and do not wish to be	30.0	13.4	-16.6 pp
Consultations regular and inclusive	20.6	23.9	+3.3 pp
Rarely or never consulted	48.1	34.9	-13.2 pp
Management structure elected by the community	17.5	44.7	+27.2 pp
Camp or Site Management Committee identified	80.1	86.2	+6.1 pp
No site management structure	2.1	1.3	-0.8 pp
Site generally safe and hazards addressed	48.7	41.3	-7.4 pp
Many hazards not properly managed	10.5	13.6	+3.1 pp
Needs a complaints and feedback mechanism (all households)	26.8	52.3	+25.5 pp
Needs an information and help desk (all households)	43.2	47.2	+4.0 pp
Needs care and maintenance (all households)	37.4	32.0	-5.4 pp

Sources: ISNA 2025 A.6.25–A.6.32 (n = 3,465); ISNA 2026 E.1–E.7 (n = 3,569). Service needs are shown on the full sample in both years for comparability. The 2025 committee question allowed one answer only, so women's committees and neighbourhood groups are not compared.

Who is worst affected

Disaggregation shows that the sector's standard packages under-serve four groups in specific, measurable ways.

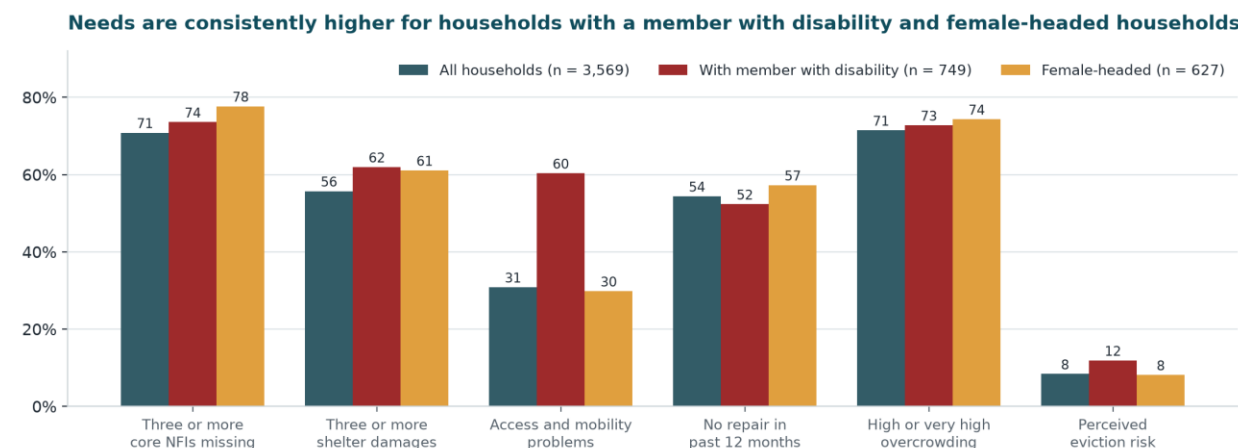


Figure 10. Selected indicators by population group, showing where each group diverges from the sector average.

Group	n	3+ damages	No repair	Repair blocked	3+ NFIs missing	LPG short	Crowd.	Access issues	Poor consult.	Eviction risk
All households	3569	55.7	54.4	46.3	70.8	77.0	71.4	30.8	34.9	8.4



Group	n	3+ damages	No repair	Repair blocked	3+ NFIs missing	LPG short	Crowd.	Access issues	Poor consult.	Eviction risk
Households with a member with disability	749	61.9	52.3	45.9	73.6	81.4	72.8	60.3	33.5	11.9
No member with disability	2820	54.0	54.9	46.4	70.1	75.8	71.1	23.0	35.2	7.4
Female-headed (respondent = head)	627	61.1	57.3	48.8	77.7	70.2	74.3	29.8	37.8	8.1
Male-headed (respondent = head)	1500	54.8	52.7	44.5	68.1	76.9	67.4	30.2	31.8	8.9
Renting households	491	62.3	47.9	41.3	72.9	76.0	65.8	30.3	33.0	23.2
Large households (7+ members)	1123	57.3	54.3	46.5	73.5	85.0	72.4	35.5	34.4	10.0
Ukhiya	2733	56.9	54.4	48.0	71.1	77.2	74.5	31.1	35.8	6.8
Teknaf	731	58.3	50.8	40.2	69.4	75.8	67.4	32.4	32.0	15.5
Bhasan Char (Hatiya)	105	7.6	80.0	44.8	73.3	79.0	20.0	13.3	31.4	0.0

All values are percentages of the group, calculated from the household dataset. "Crowd." = high or very high overcrowding; "LPG short" = refill does not last until the next distribution; "Poor consult." = rarely or never consulted.

Households with a member with a disability report accessibility problems at 60.3% against 23.0% for other households, and also more multiple damage (61.9% versus 54.0%) and more insufficient LPG (81.4% versus 75.8%). Female-headed households are worse off on almost every material indicator — 77.7% missing three or more non-food items against 68.1% of male-headed households, 61.1% with three or more damages, and 37.8% poorly consulted. Renting households carry a 23.2% eviction risk against 8.4% overall. Large households of seven or more report 85.0% insufficient LPG. Bhasan Char behaves differently on almost every indicator — far less damage (7.6% with three or more) and no reported eviction risk, but 80.0% carrying out no repair, 73.3% missing three or more non-food items and universal reliance on communal bathing facilities.

Where to concentrate: composite prioritisation

To move from indicators to a defensible geographic priority list, the eight thematic pillars were normalised across the 34 locations and averaged with equal weight (see the method note in Annex C). The resulting index ranks locations relative to one another; it is a prioritisation instrument, not a severity measurement.



SCCCM composite priority index by camp

Equal-weight mean of eight normalised pillars: shelter integrity, repair blockage, space and crowding, NFI deficit, energy and LPG, tenure and eviction, participation gap, hazard exposure

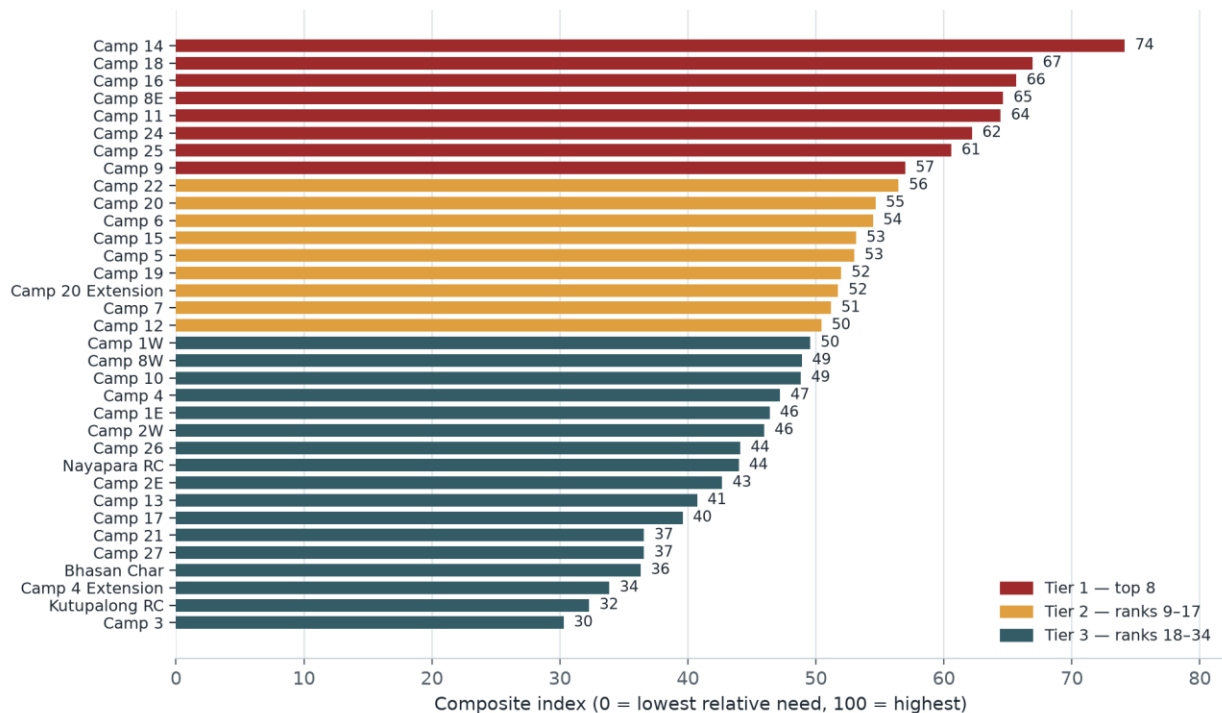


Figure 11. Composite Shelter-CCCM priority index by location, 34 locations ranked.

Tier 1 (ranks 1–8): Camp 14 (74), Camp 18 (67), Camp 16 (66), Camp 8E (65), Camp 11 (64), Camp 24 (62), Camp 25 (61), Camp 9 (57).

Tier 2 (ranks 9–17): Camp 22, Camp 20, Camp 6, Camp 15, Camp 5, Camp 19, Camp 20 Extension, Camp 7, Camp 12 (scores 56 to 50).

The tiers are not driven by a single indicator. Camp 14 combines the highest repair blockage and participation gaps with high hazard exposure; Camp 20 and Camp 25 lead on shelter integrity; Camp 9 and Camp 16 on non-food item deficit; Camp 6 and Nayapara Registered Camp on space and crowding; Camp 27, Camp 25 and Camp 26 on tenure and eviction. Camps 3, Kutupalong Registered Camp, Camp 4 Extension and Bhasan Char sit at the bottom of the composite ranking, which reflects relative position rather than the absence of need.

Suggested use: apply Tier 1 for the first tranche of shelter maintenance and non-food item replenishment under JRP 2027, and use the pillar scores in Annex A to select the right intervention per location rather than applying a uniform package.

What this means for JRP 2027 — refugee camps

1. Shelter maintenance led by materials and tools. 46.3% of households are repair-blocked by materials or money while 45.6% of past repairs were self-performed. Cost a package around material kits, tool access and technical support, with labour support reserved for households that cannot build.

2. A planned non-food item replenishment cycle. With 70.8% missing three or more items and only 7.1% complete, bedding, mosquito nets and cooking utensils should be treated as a scheduled replenishment obligation, with cash or voucher modalities tested where markets and monitoring allow.



3. LPG volume plus equipment maintenance. 77.3% insufficiency and 55.4% equipment need justify household-size-adjusted allocation together with a repair and replacement service; firewood substitution at 83.8% should be reported as a protection and environment outcome.

4. Camp management centred on accountability. The services households rank highest — complaints and feedback (56.5%) and information and help desks (51.0%) — are among the least capital-intensive in the sector portfolio, and 26.5% of households are ready to participate if asked.

5. Accessibility and privacy as design requirements. 60.3% of households with a member with a disability report access problems; accessibility, privacy and evacuation routes should be standard criteria in shelter design and site improvement, not add-ons.

6. Housing, land and property protection for renters. 23.2% eviction risk among renters and 73.9% with no documentation support a targeted tenure-security response, prioritised in Teknaf.

7. Preparedness ahead of the next season. 79.3% asking for a stronger shelter, 45.6% in landslide-prone locations and 13.6% reporting unmanaged hazards define the pre-monsoon reinforcement and mitigation caseload.



Part 2 — Host community

1,155 Bangladeshi households in 11 unions of Teknaf and Ukhiya

Profile and approach

The host community strand of ISNA 2026 interviewed 1,155 households in 11 unions — six in Teknaf (630 households) and five in Ukhiya (525), about 105 per union. Households average 5.45 members, 65.4% have lived in the same union all their lives, and 12.1% include a member with a disability. Half of respondents were women (50.2%).

The host questionnaire covers shelter, housing and land in eleven questions (C.1 to C.11) and emergency preparedness in four (J.1 to J.4). It uses national housing categories — katcha (bamboo, wood or mud walls under a tin or thatch roof), semi-pucca (brick walls, tin roof) and pucca (brick or concrete throughout) — and SDG-style indicators, so results are presented on their own terms. Union-level and group-level figures are recalculated from the household dataset; with about 105 households per union they indicate relative position rather than precise prevalence.

Housing stock and shelter condition

Almost half of host households (48.3%) live in non-durable structures: 39.4% in katcha houses and 8.9% in tin-shed or makeshift structures. 37.2% live in semi-pucca and 14.4% in pucca houses. Two households in three (65.0%) report at least one problem with their shelter and 45.4% report two or more. A leaking roof is by far the most common problem (55.9%), followed by cracked or damaged walls (32.9%), flooding during heavy rain (23.5%), no secure door or lock (14.9%) and damage from a recent storm or cyclone (10.0%).

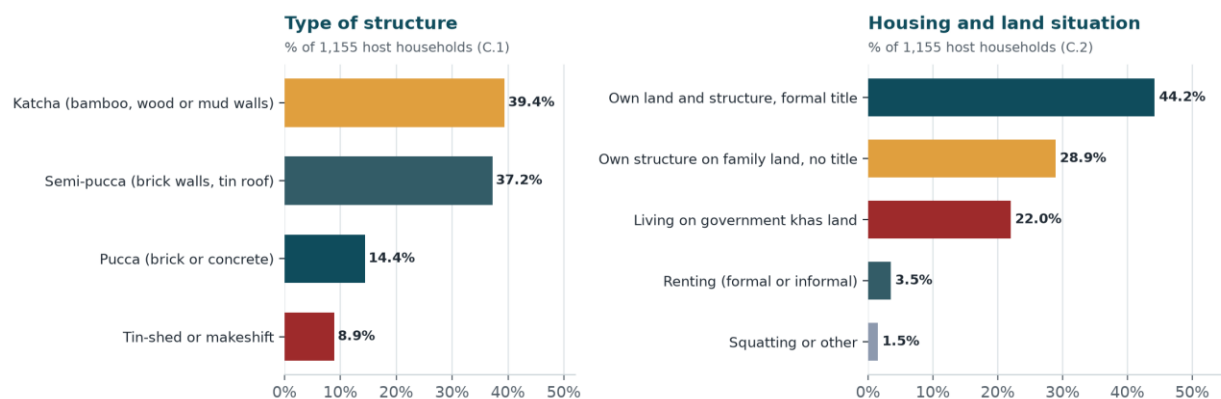


Figure 12. Host community housing structure and housing and land situation (questions C.1, C.2).

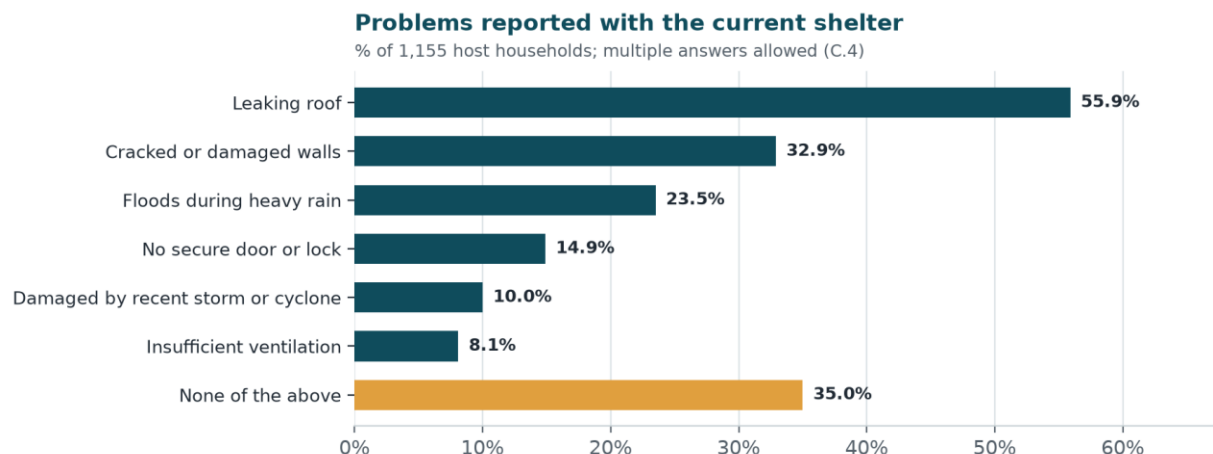


Figure 13. Problems host households report with their current shelter (question C.4).

Structure type drives condition. Among katcha and tin-shed households, 90.1% report at least one problem and 79.9% a leaking roof. Households with a member with a disability also report more problems (73.6% against 63.8%) and more roof leakage (65.0% against 54.7%). Flooding is mainly a Teknaf problem: 31.3% of Teknaf households report water entering during heavy rain against 14.1% in Ukhiya, peaking at 47.6% in Teknaf Sadar.

Programming implication: roof repair, raised plinths and secure doors for katcha and tin-shed houses would reach the bulk of the host shelter caseload, and give the sector a visible, low-cost host community component alongside its camp work.

Tenure, land and pressure from the camps

44.2% of host households own their land and structure with a formal title or deed. A further 28.9% own the structure on family or inherited land without title, 22.0% live on government khas land, 3.5% rent — mostly on verbal or informal terms — and 1.5% squat or report another arrangement. In all, 55.8% hold no formal title. Khas land is more common in Ukhiya (28.8%) than Teknaf (16.3%), and highest in Palong Khali (38.1%), Raja Palong (34.9%), Whykong (34.6%) and Haldia Palong (32.7%). 46.6% of households have no access to agricultural land, fishing grounds or other natural-resource livelihoods.

Khas-land households are the most exposed group in the host sample: 72.4% live in katcha or tin-shed structures, 79.1% report a shelter problem and 70.9% cook mainly with firewood. Renting is rare (40 households) but costly: in the past month 60.0% of renters say housing costs crowded out food spending, 25.0% health and 17.5% education.

Host households experience the camps mainly through land and environment. 71.9% say land prices have changed significantly, 56.9% see less forest for firewood or building, 26.6% find water sources less reliable or more polluted and 18.8% report more flooding or drainage problems near their home. Open disagreements with refugees over housing, land or property are reported by 4.2% of households (2.4% as a significant ongoing issue), most often about community land absorbed by the camps.

Cooking fuel, cyclone shelters and preparedness

39.2% of host households cook mainly with commercially purchased LPG, while 53.9% rely on firewood or biomass — 30.0% self-collected and 24.0% purchased — and 6.5% on charcoal. Firewood use is highest in Haldia Palong (69.2%), Teknaf Sadar (67.6%) and Palong Khali (66.7%). Almost all households (96.0%) light their homes from the national grid.

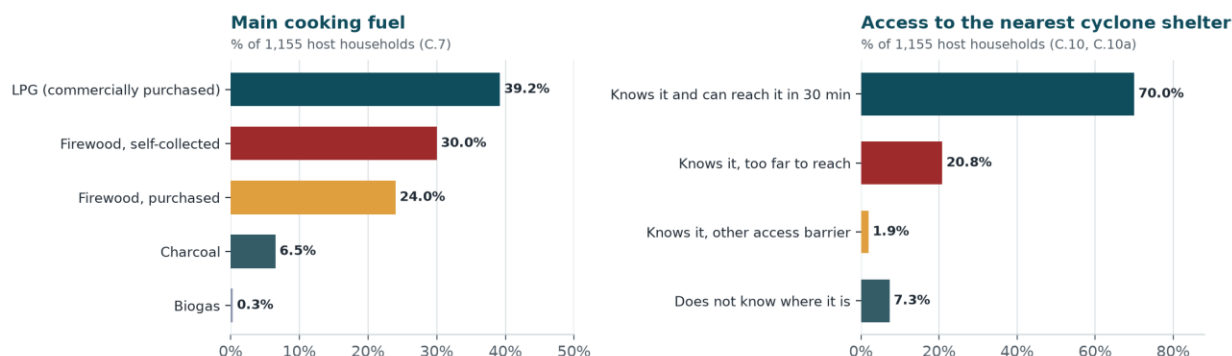


Figure 14. Main cooking fuel and access to the nearest cyclone shelter (questions C.7, C.10, C.10a).

92.7% of households know where the nearest government cyclone shelter is, but only 70.0% of all households can realistically reach it within 30 minutes. 20.8% say it is too far, 1.9% face another barrier such as a member who cannot travel or a road that floods, and 7.3% do not know where it is. Access is weaker in Ukhiya (37.0% without realistic access) than Teknaf (24.1%), and weakest in Palong Khali (45.7%), Haldia Palong (40.4%), Raja Palong (36.8%) and Teknaf Pourasabha (35.2%).

Before the last disaster, 44.0% of households stored food and water and 43.0% strengthened or repaired their house, but 32.4% took no preparedness measures at all — 38.3% in Ukhiya, and more than half in Palong Khali (54.3%) and Raja Palong (51.9%). 28.6% either received no warning, received it too late or could not act on it. Of the 854 households affected by a disaster, 75.1% received no emergency assistance and only 11.1% received it within 24 hours. Asked what would help most, households name earlier and more reliable warning (52.1%), faster response (50.0%), awareness and preparedness training (39.0%) and stronger houses and infrastructure (35.4%).

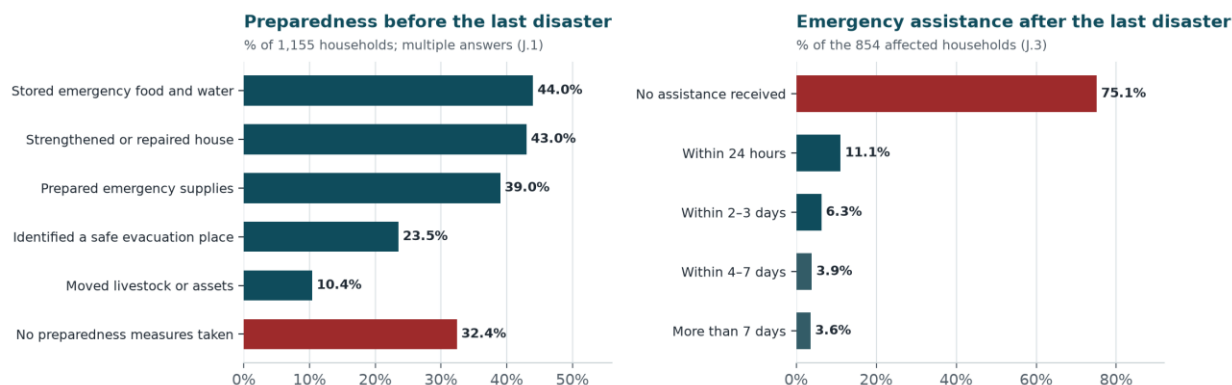


Figure 15. Household preparedness and timeliness of emergency assistance after the last disaster (questions J.1, J.3).

Where host needs concentrate

No single union leads on every indicator, which argues for matching the intervention to the union. Baharchara (Teknaf) combines the highest share of non-durable housing (67.6%) with 78.1% reporting shelter problems. Teknaf Sadar has the highest problem rate (81.9%) and the most flooding (47.6%). Palong Khali (Ukhiya) stands out on preparedness — 54.3% took no measures, 45.7% lack realistic cyclone-shelter access and 91.9% of affected households received no assistance — with Whykong and Raja Palong close behind on the assistance gap.

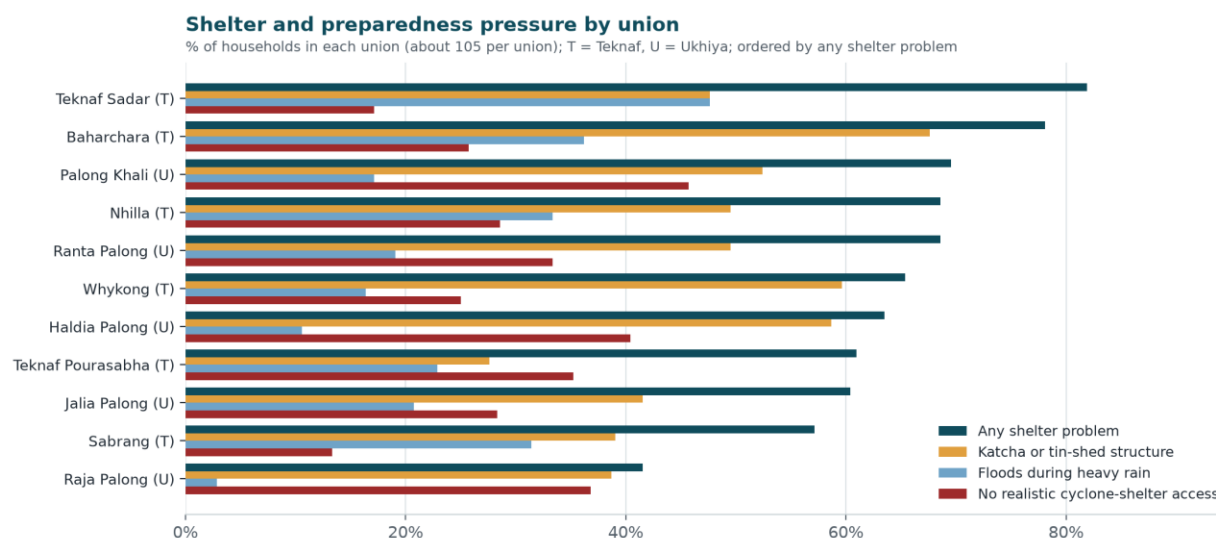


Figure 16. Shelter and preparedness pressure by union (host community).

Union	Upazila	n	Katcha or tin-shed	Any shelter problem	Leaking roof	Floods in heavy rain	Khas land	Fire-wood fuel	No cyclone-shelter access	No prep.	No assist. (affected)
Baharchara	Teknaf	105	67.6	78.1	67.6	36.2	18.1	52.4	25.7	29.5	82.4
Nhilla	Teknaf	105	49.5	68.6	58.1	33.3	12.4	49.5	28.6	21.9	61.8
Sabrang	Teknaf	105	39.0	57.1	53.3	31.4	7.6	49.5	13.3	37.1	72.9
Teknaf Poursabha	Teknaf	105	27.6	61.0	46.7	22.9	7.6	41.9	35.2	22.9	72.2
Teknaf Sadar	Teknaf	105	47.6	81.9	69.5	47.6	18.1	67.6	17.1	13.3	63.0
Whykong	Teknaf	104	59.6	65.4	55.8	16.3	34.6	55.8	25.0	40.4	90.5
Haldia Palong	Ukhiya	104	58.7	63.5	57.7	10.6	32.7	69.2	40.4	28.8	78.2
Jalia Palong	Ukhiya	106	41.5	60.4	56.6	20.8	15.1	42.5	28.3	27.4	54.3
Palong Khali	Ukhiya	105	52.4	69.5	61.0	17.1	38.1	66.7	45.7	54.3	91.9
Raja Palong	Ukhiya	106	38.7	41.5	30.2	2.8	34.9	41.5	36.8	51.9	89.6
Ranta Palong	Ukhiya	105	49.5	68.6	59.0	19.0	22.9	57.1	33.3	28.6	80.2

All values are percentages of households in the union; “no assistance” is a percentage of households affected by the last disaster. Shaded cells mark the three highest unions in each column. “No cyclone-shelter access” = does not know the nearest shelter or cannot realistically reach it within 30 minutes.

By household type, non-durable housing is the strongest marker of need: katcha and tin-shed households report shelter problems at 90.1%, roof leakage at 79.9% and firewood as their main fuel at 71.5%. Households on khas land and renters have the widest assistance gap after disasters (83.0% and 83.8% of affected households received nothing).

Group	n	Katcha or tin-shed	Any problem	Leaking roof	Two or more issues	Firewood	No shelter access	No prep.	No assist. (affected)
All host households	1155	48.3	65.0	55.9	45.4	53.9	30.0	32.4	75.1
Member with a disability	140	55.0	73.6	65.0	52.9	57.9	29.3	29.3	75.7
No member with a disability	1015	47.4	63.8	54.7	44.3	53.4	30.0	32.8	75.0
Female-headed (respondent = head)	125	50.4	66.4	56.8	44.8	55.2	25.6	32.0	65.6

Group	n	Katcha or tin-shed	Any problem	Leaking roof	Two or more issues	Firewood	No shelter access	No prep.	No assist. (affected)
Male-headed (respondent = head)	491	46.6	65.8	56.0	47.3	49.1	29.9	29.5	73.3
Large households (7+ members)	263	44.5	65.0	58.9	46.0	49.8	30.0	27.8	74.4
Katcha or tin-shed structure	558	100.0	90.1	79.9	73.8	71.5	35.1	32.6	77.1
Living on khas land	254	72.4	79.1	68.5	56.3	70.9	35.8	35.4	83.0
Renting	40	50.0	75.0	55.0	52.5	35.0	30.0	27.5	83.8

Percentages of each group. Female- and male-headed households are identified where the respondent is the head of household.

Refugee and host households side by side

The two populations share a roof problem and a forest problem, and differ sharply on tenure and sanitation. Roof leakage affects 64.1% of refugee and 55.9% of host households. 64.5% of refugee households fall back on firewood when LPG runs out and 53.9% of host households use it as their main fuel — together the main pressure on remaining tree cover that 56.9% of host households already see shrinking. By contrast, 44.9% of host households hold a formal title or written rental agreement against 0.4% of refugee households with any written occupancy document.

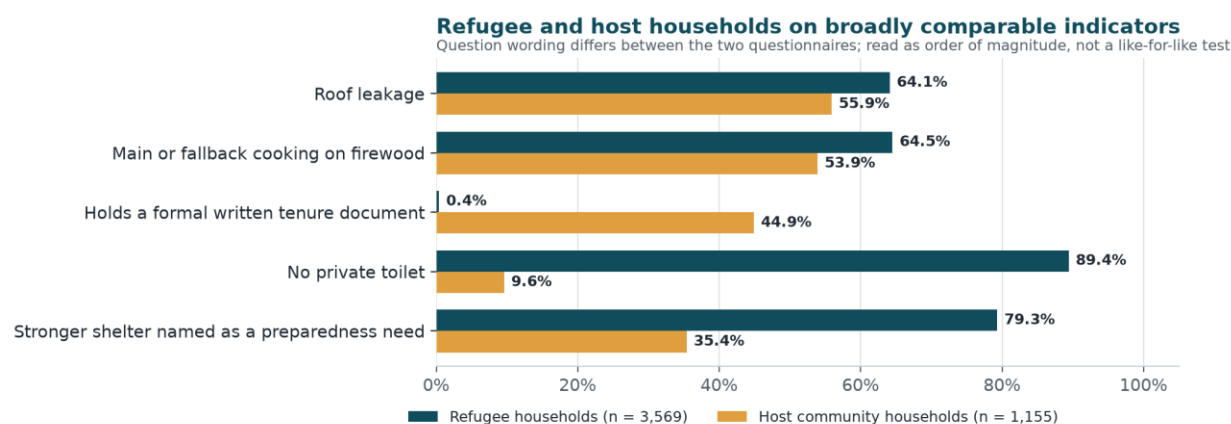


Figure 17. Refugee and host households on broadly comparable indicators.

What this means for JRP 2027 — host community

1. A targeted host shelter component. 48.3% of host households live in katcha or tin-shed housing, and 90.1% of them report a shelter problem. Roof repair, flood-proofing and secure doors, prioritised for khas-land households and for Teknaf Sadar, Baharchara and Palong Khali, would reach most of the caseload.

2. Cyclone-shelter access as a planning output. 30.0% have no realistic access within 30 minutes, rising above 40% in Palong Khali and Haldia Palong. Travel-time mapping with disaster risk reduction partners would identify where shelters or safe routes are missing.

3. Host households in preparedness and response plans. 32.4% took no preparedness measures and 75.1% of affected households received no assistance. Pre-positioning and post-disaster shelter support should explicitly include host unions next to the camps.

4. Energy and environment as a shared agenda. With 53.9% of host households on firewood and refugee LPG shortfalls pushing camp households to the same forests, clean-cooking and reforestation work should be planned across the camp boundary.



5. Housing, land and property and social cohesion. 55.8% without formal title, 22.0% on khas land and 71.9% reporting land-price change call for tenure-sensitive programming and for monitoring the 4.2% reporting land or housing disputes with refugees.

2026 compared with 2025 — host community

No comparison is possible. The ISNA 2025 Shelter-CCCM tabulation provided for this review covers refugee households only, so the host community figures in Part 2 should be treated as the 2026 baseline for monitoring under JRP 2027.

Annex A — Location-level results

All values are percentages of households in the location unless otherwise stated. Sample is approximately 102–107 households per location, so figures indicate relative position rather than precise prevalence.

Rank	Location	n	Index	Tier	3+ damages	No repair	Repair blocked	3+ missing	NFIs	LPG insufficient	High crowding	Access issues	Poor consultation	Eviction risk	Landslide-prone
1	Camp 14	105	74.1	Tier 1	70.5	79.0	70.5	81.0		81.9	74.3	32.4	45.7	5.7	60.0
2	Camp 18	105	66.9	Tier 1	77.1	67.6	65.7	77.1		84.8	85.7	27.6	39.0	10.5	54.3
3	Camp 16	105	65.7	Tier 1	68.6	71.4	69.5	89.5		70.5	84.8	33.3	41.9	6.7	41.0
4	Camp 8E	105	64.6	Tier 1	68.6	69.5	64.8	83.8		85.7	81.9	33.3	37.1	7.6	59.0
5	Camp 11	105	64.4	Tier 1	64.8	73.3	65.7	86.7		80.0	90.5	33.3	36.2	6.7	58.1
6	Camp 24	103	62.2	Tier 1	63.1	68.0	59.2	74.8		77.7	68.9	29.1	44.7	20.4	23.3
7	Camp 25	102	60.6	Tier 1	92.2	40.2	37.3	89.2		89.2	66.7	42.2	22.5	26.5	6.9
8	Camp 9	107	57.0	Tier 1	57.0	50.5	43.9	90.7		89.7	71.0	27.1	44.9	8.4	53.3
9	Camp 22	105	56.5	Tier 2	68.6	74.3	71.4	84.8		64.8	71.4	28.6	32.4	7.6	53.3
10	Camp 20	103	54.7	Tier 2	86.4	46.6	46.6	85.4		72.8	63.1	48.5	27.2	11.7	68.0
11	Camp 6	105	54.5	Tier 2	81.0	42.9	40.0	81.0		76.2	80.0	35.2	30.5	9.5	62.9
12	Camp 15	106	53.1	Tier 2	63.2	50.0	46.2	82.1		78.3	80.2	30.2	33.0	3.8	50.0
13	Camp 5	105	53.0	Tier 2	61.9	44.8	39.0	73.3		76.2	80.0	33.3	47.6	4.8	57.1
14	Camp 19	106	52.0	Tier 2	59.4	53.8	46.2	82.1		82.1	76.4	28.3	30.2	8.5	51.9
15	Camp 20 Extension	103	51.7	Tier 2	57.3	50.5	45.6	87.4		80.6	35.9	28.2	40.8	9.7	66.0
16	Camp 7	106	51.2	Tier 2	50.9	44.3	37.7	81.1		75.5	56.6	30.2	47.2	8.5	66.0
17	Camp 12	106	50.4	Tier 2	48.1	63.2	52.8	67.9		76.4	74.5	37.7	34.0	8.5	50.9
18	Camp 1W	106	49.6	Tier 3	62.3	65.1	55.7	67.0		75.5	80.2	32.1	34.9	3.8	35.8
19	Camp 8W	105	48.9	Tier 3	43.8	59.0	50.5	65.7		79.0	80.0	26.7	27.6	4.8	48.6
20	Camp 10	105	48.8	Tier 3	46.7	63.8	55.2	51.4		84.8	81.9	40.0	35.2	3.8	63.8
21	Camp 4	106	47.2	Tier 3	59.4	52.8	45.3	77.4		64.2	63.2	31.1	36.8	3.8	50.0
22	Camp 1E	106	46.4	Tier 3	42.5	64.2	51.9	56.6		71.7	87.7	24.5	33.0	6.6	20.8
23	Camp 2W	105	46.0	Tier 3	51.4	48.6	41.9	67.6		75.2	61.9	31.4	48.6	8.6	63.8
24	Camp 26	106	44.1	Tier 3	61.3	39.6	31.1	67.0		70.8	61.3	25.5	34.9	22.6	33.0
25	Nayapara RC	105	44.0	Tier 3	40.0	44.8	25.7	63.8		81.9	79.0	30.5	40.0	12.4	20.0
26	Camp 2E	105	42.7	Tier 3	53.3	40.0	32.4	42.9		79.0	77.1	33.3	44.8	6.7	42.9
27	Camp 13	106	40.7	Tier 3	45.3	47.2	45.3	64.2		69.8	70.8	21.7	33.0	4.7	49.1
28	Camp 17	105	39.6	Tier 3	51.4	41.0	34.3	47.6		78.1	75.2	40.0	26.7	2.9	52.4
29	Camp 21	105	36.6	Tier 3	39.0	48.6	27.6	52.4		75.2	69.5	41.9	23.8	1.9	54.3

Rank	Location	n	Index	Tier	3+ damages	No repair	Repair blocked	3+ missing NFIs	LPG insufficient	High crowding	Access issues	Poor consultation	Eviction risk	Landslide-prone
30	Camp 27	105	36.6	Tier 3	44.8	40.0	29.5	54.3	71.4	55.2	29.5	25.7	17.1	38.1
31	Bhasan Char	105	36.3	Tier 3	7.6	80.0	44.8	73.3	79.0	20.0	13.3	31.4	0.0	9.5
32	Camp 4 Extension	102	33.9	Tier 3	50.0	47.1	37.3	52.9	79.4	62.7	17.6	18.6	7.8	40.2
33	Kutupalong RC	104	32.3	Tier 3	26.0	36.5	30.8	41.3	77.9	81.7	22.1	34.6	6.7	17.3
34	Camp 3	106	30.3	Tier 3	32.1	40.6	33.0	65.1	62.3	78.3	29.2	20.8	6.6	27.4

Annex B — Acronyms

Acronym	Meaning
AAP	Accountability to Affected Populations
BDT	Bangladeshi Taka
CBI	Cash-Based Intervention
CiC	Camp in Charge
CFM	Complaints and Feedback Mechanism
CSMC	Camp Site Management Committee
DP	Distribution Point
DRR	Disaster Risk Reduction
EPR	Emergency Preparedness and Response
GBV	Gender-Based Violence
GIS	Geographic Information System
HH	Household
HLP	Housing, Land and Property
ISNA	Inter-Sector Needs Assessment
JRP	Joint Response Plan
LPG	Liquefied Petroleum Gas
MTS	Mid-Term Shelter
NFI	Non-Food Item
NGO	Non-Governmental Organisation
pp	Percentage points
RC	Registered Camp
RRRC	Office of the Refugee Relief and Repatriation Commissioner
SAG	Strategic Advisory Group
SDG	Sustainable Development Goal