Nine years on, still under tarpaulin

Why Rohingya refugee shelters are still in poor condition after years of funding, what the 2026 budget could and could not do, and the minimum investment needed to turn the situation around from 2027

In brief

- **Two in three refugee households still live in makeshift shelter.** Only 29% of the 183,056 households in the 33 camps live in a sound Transitional Shelter (MTS) or Temporary Safer shelter (TSS); about 121,000 live in makeshift/emergency bamboo-and-tarpaulin shelter[1].
- **Past funding kept shelters standing; it never bought change.** Bamboo and tarpaulin wear out within one to two years, so most shelter money has gone into replacing the same materials again and again.
- **In 2026, shelter activities were only 29.6% funded:** USD 10.9 million received or committed against USD 36.9 million required[2].
- **At that level, conditions will get worse, not better.** By 2031 only about 10% of households would be in adequate shelter, some 34,500 fewer than today[3].
- **The minimum to stop the decline is about USD 26 million a year.** About USD 57 million a year would bring 95% of households into adequate shelter by 2031.

1. The situation today

Bangladesh hosts some 1.2 million Rohingya refugees, including about 150,000 who have arrived since early 2024[4]. In Cox's Bazar, 1,168,006 people live in 33 camps on steep, deforested hills[5]. The camps were built in an emergency in 2017 and have never been rebuilt to a planned standard. Each person has around 10.7 m² of camp space[6], against a planning minimum of 30 to 45 m²[7].

[1] SCCCM JRP 2027 Master Data Analysis workbook (version 14, October 2026): Camp_Shelter_Facility_Summary (shelter type and condition, July 2026 population), Breaking_Point_2027_2031 and Funding_Impact_2027_2031. Internal Shelter-CCCM sector file; figures are recalculated from the sector master data compilation.

[2] Shelter-CCCM sector financial tracking, 20260604 - Shelter-CCCM_RO_v2.xlsx, sheet ANALYSIS (columns Total Req. Funding and Total Rec+Com): eight shelter construction, repair and maintenance lines of the JRP 2026. Internal file; the sector Summary sheet reports the position as of 30 June 2026 (excluding US-OCHA Tranche II).

[3] Breaking-point model, Breaking_Point_2027_2031 sheet of the master workbook (default parameters). It follows all 183,056 households year by year, prices maintenance, repairs, emergency kits, upgrades, end-of-life rebuilds and FIREBREAK works with sector unit costs (TSS USD 1,450; MTS USD 850; ES kit USD 160), and funds them in priority order. Site works, logistics, labour and staff costs are not included, so all amounts are minimums. Deterioration rates and repair-cost proxies are sector planning assumptions still to be validated.

[4] United Nations Bangladesh, "UN and partners appeal for USD 710.5 million to meet the critical needs of Rohingya refugees and Bangladeshi host communities", 20 May 2026. https://bangladesh.un.org/en/315903-un-and-partners-appeal-usd-7105-million-meet-critical-needs-rohingya-refugees-and

[5] See note 1.

[6] Norwegian Refugee Council, HLP challenges in Rohingya camps: identifying strategies to improve security of tenure, June 2024. https://www.nrc.no/globalassets/pdf/reports/hlp-challenges-in-rohingya-camps-identifying-strategies-to-improve-security-of-tenure-for-rohingya/icla-hlp-assessment---strategies-to-improve-security-of-tenure-for-rohingya-june-2024.pdf

[7] UNHCR, Camp Planning Standards (Planned Settlements): minimum 45 m² per person including shelter, infrastructure and household gardening (30 m² without gardening). https://sswm.info/sites/default/files/reference_attachments/UNHCR%202015c%20Camp%20Planning%20Standards%20(Planned%20Settlements).pdf

The shelter stock reflects this history. Of 182,534 shelters assessed in 2026, 56% are still makeshift/emergency shelters, and 61% show moderate, severe or major damage. Almost half (45%) stand in areas at moderate or higher landslide risk, and a quarter are exposed to flooding[8].

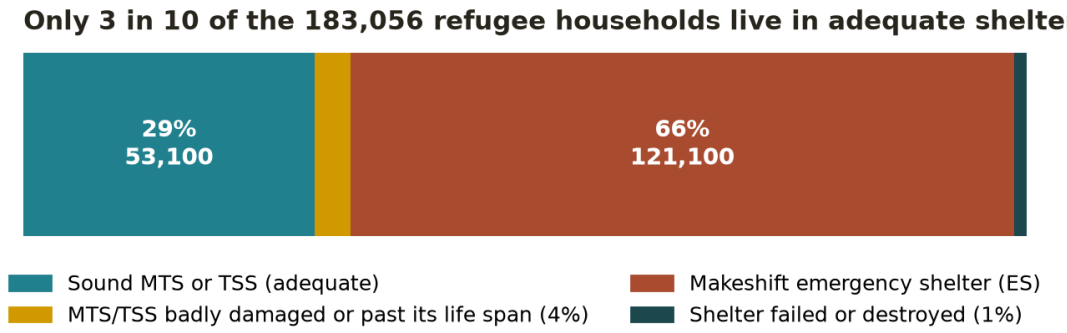


Figure 1. Shelter situation of the 183,056 refugee households at the start of 2027. Adequate shelter means a standing MTS or TSS that is not severely damaged and not past its life span. Source: master workbook, Breaking_Point_2027_2031.

These shelters fail every year. Between 1 January and 15 September 2026, partners reported 2,879 incidents (wind-storms, landslides, fires and floods). They damaged 19,042 shelters and destroyed 522 more, affected 141,823 people, displaced 20,243 and caused 53 deaths[9]. In July alone, landslides killed at least 17 refugees and displaced more than 3,000[10].

2. Why years of funding have not changed conditions

Donors have contributed nearly USD 5.42 billion to the Rohingya response since 2017[11]. It is fair to ask why shelters still look like they did in the first years. There are four reasons.

- **The materials do not last.** Until December 2024, shelters had to be built with bamboo and tarpaulin only, which need replacing about every two years[12]. Untreated bamboo can fail within months; the camps use around 20 million bamboo poles a year[13]. In 2025, 69.6% of households reported insect damage to the structural bamboo of their shelter[14]. Every year, a large part of the shelter budget simply replaces what has rotted.
- **Stronger shelters were approved, then not funded.** In December 2024 the Government approved stronger temporary shelters, three semi-permanent models and the reconstruction of 50,000 shelters. The funding

[8]See note 1.

[9]Dataset-reported-incidents.xlsx, Shelter-CCCM sector: 2,879 incidents reported by camp and site management partners across 33 camps between 1 January and 15 September 2026, summarised on the Incident_Camp_2026 sheet of the master workbook. Internal file.

[10]Human Rights Watch, "Bangladesh: Landslides Deadly for Rohingya Refugees", 13 July 2026. https://www.hrw.org/news/2026/07/13/bangladesh-landslides-deadly-for-rohingya-refugees

[11]See note 4.

[12]International Crisis Group, "Time to Reset Bangladesh's Approach to the Rohingya", 8 July 2026. https://www.crisisgroup.org/cmt/asia-pacific/bangladesh-myanmar/time-reset-bangladeshs-approach-rohingya

[13]The Business Standard, "20m poles a year for Rohingya camps shrink bamboo forest fast in Ctg, Cox's Bazar", 21 December 2025. https://www.tbsnews.net/bangladesh/environment/20m-poles-year-rohingya-camps-shrink-bamboo-forest-fast-ctg-coxs-bazar

[14]Shelter-NFI Data Needs Assessment Report 2025, Rohingya Refugee Response. https://rohingyaresponse.org/wp-content/uploads/2026/03/SHELTER-NFI-DATA-NEEDS-ASSESSMENT-Report-2025.pdf

cuts announced in January 2025 halted the plan[15]. Stronger shelters cost about three times as much up front[16], but they last far longer.

- **Shelter has received a small and shrinking share.** The 2026 Joint Response Plan (JRP) fell to USD 710.5 million, 26% less than in 2025[17]. Shelter-CCCM asked for USD 128 million[18], and in July it was reported as only 42% funded[19]. Within the sector, the activities that build and repair shelters did even worse (section 3).
- **Under-funding makes the problem more expensive.** A repair that is not done this year becomes a severe failure next year, and a failed shelter must be rebuilt in full. At the 2026 funding level, the sector model estimates USD 8.6 million of avoidable extra cost from delay over 2027–2031[20].

In short, funding has been enough to keep people under a roof, but never enough to break out of the cycle of replacing short-lived materials. That is why conditions look unchanged.

3. What the 2026 budget could and could not do

The JRP 2026 included USD 36.9 million for shelter construction, repair and maintenance. Only USD 10.9 million (29.6%) was received or committed[21]. That is well below the 42–45% funding level of the sector as a whole.

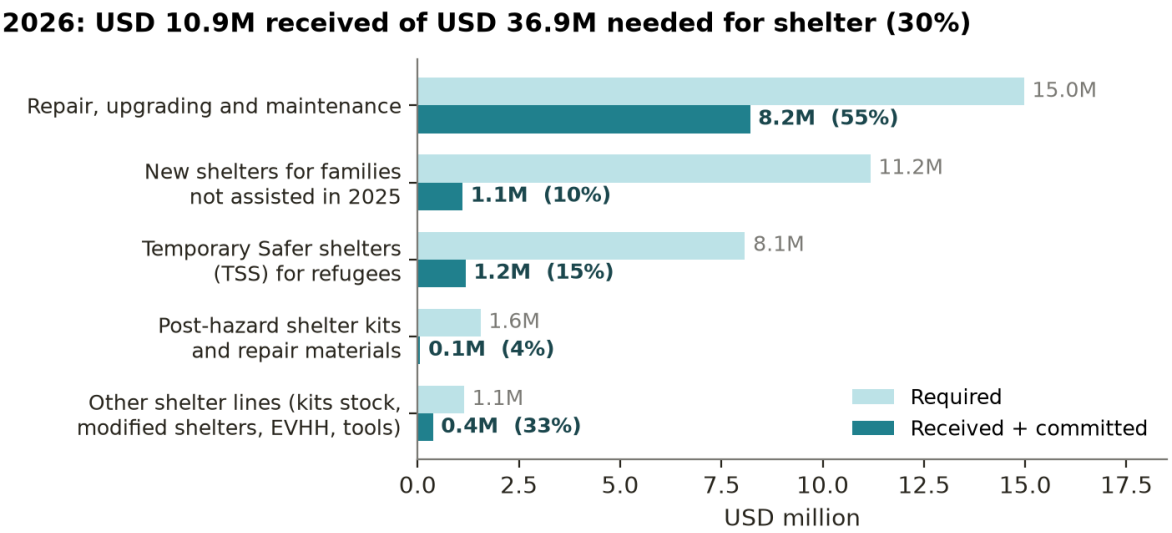


Figure 2. JRP 2026 shelter activities: required against received and committed, USD million. Source: Shelter-CCCM financial tracking (RO file, ANALYSIS sheet).

The money that came in went mostly to repairs and upgrades of existing shelters (55% funded). This kept many shelters standing. What it could not do was move families out of makeshift shelter: new shelters for families not assisted in 2025 were 10% funded, TSS for refugee households 15%, and post-hazard shelter kits and repair

[15] See note 10.

[16] See note 12.

[17] Oxfam, "Rohingya crisis enters tenth year as funding cuts put lifesaving services at risk", 24 August 2026. https://www.oxfam.org/en/press-releases/rohingya-crisis-enters-tenth-year-funding-cuts-put-lifesaving-services-risk-oxfam

[18] See note 4.

[19] See note 10.

[20] See note 1.

[21] See note 2.

materials 4%. Emergency shelter kits held in stock for cyclones, monsoon and fire were less than 1% funded[22]. With stocks this low, every monsoon starts from behind.

4. What happens if funding stays at the 2026 level

The sector model follows every household from 2027 to 2031. If shelter keeps receiving the 2026 share of its needs, the equivalent of about USD 16.6 million a year, the gains of the first year are lost as shelters reach the end of their life and cannot be rebuilt[23]. By 2031, only about 10% of households would live in adequate shelter, against 29% today. Between about 104,000 and 110,000 households, some 650,000 to 700,000 people, would still live in makeshift shelter[24].

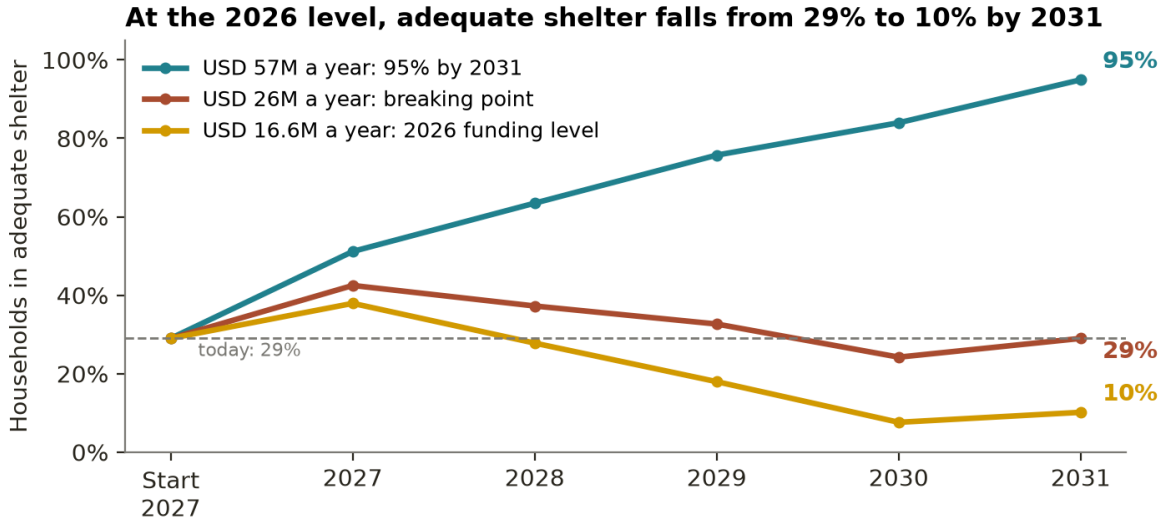


Figure 3. Share of households in adequate shelter, 2027–2031, under three flat annual budgets. Source: master workbook, Breaking_Point_2027_2031.

5. The minimum needed to create change

The model identifies a breaking point: the smallest flat budget that stops conditions getting worse. Below it, every year of funding still ends with fewer families in adequate shelter than the year before.

Annual shelter budget, 2027–2031	Adequate shelter in 2031	What it means
About USD 16.6M (2026 funding level)	10%	34,500 fewer households in adequate shelter than today
USD 26.4M (breaking point)	**29%**	**Holds the line: no better, no worse than today**
USD 57.1M (flat)	95%	Almost every household in a sound MTS or TSS
Full requirement, USD 46.7M–63.2M a year	100%	USD 279.7M over five years; every need met each year

These amounts cover shelter hardware and repair at sector unit costs only. Site works, logistics, labour and staff are excluded, so the real cost will be higher[25]. The breaking point is therefore a floor, not a target.

[22] See note 2.

[23] See note 3.

[24] See note 1.

[25] See note 3.

Put simply: shelter funding at the 2026 level is well below what is needed just to stand still. Real change starts above USD 26 million a year and needs around USD 57 million a year, sustained for five years.

6. The SCCCM Sector's ask to donors

1. **Fund shelter at or above the breaking point in 2027.** Commit at least USD 26 million to shelter construction, repair and maintenance, and plan to scale towards USD 57 million a year.
2. **Give multi-year, predictable funding.** Shelter materials must be renewed every few years. Three- to five-year commitments let partners rebuild on time instead of paying more later for failed shelters.
3. **Invest in shelters that last.** Fund the safer TSS and MTS models already approved by the Government, and bamboo treatment, rather than repeated emergency kits.
4. **Start where risk is highest.** Prioritise families in emergency shelter on high-risk slopes and the five most critical camps identified by the sector (Camps 12, 10, 7, 8W and 13).
5. **Protect monsoon and cyclone preparedness.** Restore the pre-positioned shelter stock and pre-monsoon maintenance, which were almost unfunded in 2026.
6. **Back the policy dialogue.** Support the Government and the sector on additional land, decongestion and continued approval of disaster-resistant designs. Shelter safety is a protection issue, not a step towards permanent settlement[26].

Shelter is where refugees sleep, store food, study and recover from illness. It is also the first line of defence against the monsoon. After nine years, donors have the evidence that patching is not enough. A modest, sustained increase now will cost less than continuing to rebuild the same shelters every year.

About the figures

Funding figures for 2026 come from the Shelter-CCCM financial tracking file and cover eight shelter construction, repair and maintenance lines. Shelter conditions and incidents come from the sector master data and the 2026 incident dataset. Projections come from the breaking-point and funding-impact models of the SCCCM JRP 2027 Master Data Analysis workbook, using default parameters. Deterioration rates and repair-cost proxies are planning assumptions still to be validated with partners, and the cost of TSS moderate repairs is not yet available. The model results show orders of magnitude and direction, not exact forecasts.

Acronyms

Acronym	Meaning
ES	Emergency Shelter (bamboo and tarpaulin)
ESK	Emergency Shelter Kit
EVHH	Extremely Vulnerable Household
FIREBREAK	Sector programme of fire-safe layout and shelter upgrades
HLP	Housing, Land and Property
MTS	Transitional Shelter (mid-term shelter)
NFI	Non-Food Items
TSS	Temporary Safer shelter

[26] See note 10.