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Social Housing in the Arab Region: An Overview of Policies for Low-Income Households' Access to Adequate Housing



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List of acronyms

AED – Emirati Dirham

AMFHUD – Arab Ministerial Forum for Housing and Urban Development

BD – Bahraini Dinar

CAPMAS – Central Agency for Public Mobilization and Statistics, Egypt

CCG - Caisse Centrale de Garantie, Morocco

EGP – Egyptian Pound

FOGARIM – Fonds de Garantie pour les Revenus Irréguliers et Modestes, Morocco

FOPROLOS - Fonds de Promotion du Logement pour les Salariés, Tunisia

GAHW – General Authority of Housing Welfare, Kuwait

GCC – Gulf Cooperation Council

HDF – Housing and Development Fund, Sudan

HIB – Housing and Infrastructure Board, Libya

IQD – Iraqi Dinar

JAHP – Jordan Affordable Housing Programme, Jordan

JD – Jordanian Dinar

KD – Kuwaiti Dinar

LBP – Lebanese Lira

LDC – Least Developed Countries

MAD – Moroccan Dirham

NFHR - National Fund for Housing and Reconstruction, Sudan

NHP – National Housing Project, Egypt

OMR – Omani Rial

QR – Qatari Rial

REDF – Real Estate Development Fund, Saudi Arabia

SAR – Saudi Arabian Riyal

SDG – Sudanese Pound

SDG – Sustainable Development Goal

SHP – Social Housing Project, Egypt

SNIT - Société Nationale Immobilière de Tunisie, Tunisia

SPOLS - Société de Promotion des Logements Sociaux, Tunisia

SZHP - Shaikh Zayed Housing Program, UAE

USD – US Dollar

YER – Yemeni Rial

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Glossary of key terms

Social housing – Housing stock that is targeted at low-income sections of a population. Social housing may be produced by the state, the private sector or other organisations.

Sites and services schemes – The provision of plots of land either leased or for sale, with basic infrastructure and services on which housing can be built at low cost.

Adequate housing – Housing that fulfils at least seven criteria of Security of tenure, Availability of services, materials, facilities and infrastructure, Affordability, Habitability, Accessibility, Location and Cultural adequacy, as defined by UN-Habitat.

Being one of the most urbanised regions in the world, 56% of the Arab region's 357 million inhabitants lived in cities in 2010. This rate of urbanisation has increased 400% since 1970 and is projected to increase yet further in the coming decades. By 2050 it is predicted that **68% of the region's 646 million inhabitants will live in cities.**¹ As the Arab region has urbanised and continues to do so, the demand for housing has grown among new urban generations and others moving to the cities.

Comprising over 70% of land use in most cities, housing is evidently central to future cities and urban development.² The importance of finding solutions to the housing crisis in Arab countries **was highlighted in the 2012 edition of the Asda'a Burson Marsteller Arab Youth Survey**, where earning a fair wage and owning their own home were reported as the top two priorities.³

The complexity of housing policy is born of various aspects particular to housing itself. These include the fact that unlike any other commodity it is not moveable and it requires land on which to be built, entailing tenure rights and land ownership. Furthermore housing demand cannot be predicted to a high degree of certainty however interventions have to be made over the medium to long term in order to meet future demand.

Housing is of fundamental importance to other areas of human development such as education, employment and health, in addition to its role in terms of identity and social belonging. The latter point is especially important when considering the home as the prime place where social relations and relationships occur. The ways in which these social relations over time operate within and interact with the built context of home imbue housing with cultural values which, in turn, can form **part of occupants' sense of identity and belonging.**

Social housing denotes housing provided at low cost to the occupant and has emerged from societies' sense of solidarity with poor and vulnerable groups in the population. Government intervention may range from building housing to providing financial subsidies to support low-income households in accessing adequate housing. States' impact on housing is also seen in urban planning, housing legislation, regulation and financing. Furthermore these interventions may be made a local or central level.⁴

In analysing the provision of social housing, both the quality and quantity of social housing units are to be considered. Within the housing market the quantity or supply of housing and the affordability of units are linked. Supply is often emphasised in assessing low-income access to the housing market and affordability is typically defined as the percentage of income spent on rent or mortgage. Hence, it might be stated that housing is unaffordable if it costs over 25 per cent of monthly household income. **The UN defines unaffordable housing as "costing more than 30**

¹ UN-Habitat ROAS, 2013.

² UN-Habitat, 2016a.P.49

³ **Asda'a Burson Marsteller 2012, p. 2**

⁴ King, 2015. P.18

percent of the total monthly household income”.⁵ However, to focus narrowly on affordability is to overlook the quality of housing and the need for it to conform to the criteria of adequate housing, as outlined below.

Differing phases can be observed in how governments have approached the question of housing in urban centres. In Europe and North America the post-Second World War years saw high levels of government-built social housing. At the same time, owner occupancy emerged as the principal form of housing tenure. Since the late 1980s, however, **the ‘enabling approach’ has been prevalent with governments being “almost withdrawn from housing provision, land supply, procurement, servicing and even regulation”**⁶, relying instead on the private sector to assume these roles. **Accompanying this has been the conceptual shift from housing’s** social function to housing as a commodity with, for instance, public housing being sold in certain European countries. As UN-Habitat identifies, **“the advent of housing policy frameworks more in line with liberalization and less state intervention has mainly resulted in fewer or no formal housing opportunities for low- and some tiers of middle-income households.”**⁷ Broadly the private sector has not contributed enough affordable housing units or sufficient housing finance for low-income households to meet the demand for adequate housing, leaving many to seek housing solutions in informal settlements. As such, while **middle-class ownership of housing has been ‘enabled’**, low-income access to adequate housing has been limited.

Housing is central to the achievement of Sustainable Development Goal 11: ‘Make cities and human settlements inclusive, safe, resilient and sustainable’. Indeed **SDG 11’s target 11.1** states **“By 2030, [to] ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.”** It is clear that governments have a prime role within urban development and government policies will, to a large extent, determine the achievement of SDG 11 and its targets.

Global commitment to housing within urban development and to the right to adequate housing was renewed at the Third United Nations Conference on Housing and Sustainable Urban Development – **Habitat III (Quito, October 2016)**. **Habitat III’s outcome document, the New Urban Agenda**, pledges to **“promote housing policies based on the principles of social inclusion, economic effectiveness, and environmental protection... support the effective use of public resources for affordable and sustainable housing... and encourage mixed-income development to promote social inclusion and cohesion.”**⁸ To meet the changing needs of urban populations and to enhance housing supply, the need to develop a range of affordable and sustainable housing and tenure options is emphasised.

The New Urban Agenda underscores **the right to adequate housing’s importance to “address all forms of discrimination and violence, prevent arbitrary forced evictions, and... focus on the needs of the homeless, persons in vulnerable situations, low income groups, and persons with disabilities”**.⁹ **Furthermore housing policies are to be “integrated and age- and gender-**

⁵ UN Economic and Social Council, 2016. P. 16

⁶ UN-Habitat, 2015a. P.4

⁷ Ibid. P.4

⁸ Habitat III, 2016. Art.106

⁹ Ibid. Art.31

responsive”¹⁰ and “tak[e] into consideration socio-economic and cultural integration of marginalized communities” among others.¹¹

Within the Arab region, the first Arab Ministerial Forum for Housing and Urban Development (AMFHUD) in December 2015 produced the Cairo Declaration on Housing and Sustainable Urban Development in the Arab Region. In the Cairo Declaration signatories marked their commitment to inclusive housing policies and national urban strategies. Furthermore the Arab Strategy for **Housing and Urban Development 2030’s first of six objectives is “ensuring access to adequate, safe and affordable housing”**.¹²

The right to adequate housing is recognized within the right to an adequate standard of living, as per the 1948 Universal Declaration of Human Rights and the 1966 International Covenant on Economic, Social and Cultural Rights. As adopted by UN-Habitat, adequate housing is deemed housing that fulfills at least the following seven criteria:

- Security of tenure: housing is not adequate if its occupants do not have a degree of tenure security which guarantees legal protection against forced evictions, harassment and other threats.
- Availability of services, materials, facilities and infrastructure: housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal.
- Affordability: **housing is not adequate if its cost threatens or compromises the occupants’** enjoyment of other human rights.
- Habitability: housing is not adequate if it does not guarantee physical safety or provide adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health and structural hazards.
- Accessibility: housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account.
- Location: housing is not adequate if it is cut off from employment opportunities, health-care services, schools, childcare centres and other social facilities, or if located in polluted or dangerous areas.
- Cultural adequacy: housing is not adequate if it does not respect and take into account the expression of cultural identity.¹³

These criteria will be used throughout this paper to evaluate the success of housing policies in the Arab region. Affordability will be addressed within the framework of adequate housing, as outlined above, rather than as a factor external to adequacy.

Social housing policies are considered in this paper broadly as all government housing policies that aim to increase low-**income households’ access to adequate housing**. As such, social housing policies are not restricted to the direct government provision of housing units to low-income groups but rather include policies such as rent controls, and facilitating access to housing finance.

¹⁰ Ibid. Art.32

¹¹ Ibid. Art.33

¹² League of Arab States, UN Habitat, 2016. P.9

¹³ Cited in OHCHR, 2009. P.4

Following the Habitat III Regional Report for the Arab Region, this paper will discuss social housing in **ESCWA's 18 member countries, grouped into** four sub-regions, namely: Mashreq (Egypt, Iraq, Jordan, Lebanon, Palestine, Syria), Maghreb (Libya, Morocco, Tunisia), GCC (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, United Arab Emirates) and Arab Least Developed Countries/ LDCs (Mauritania, Sudan, Yemen).

This paper draws upon national government and ministry sources and data as well as analysis and information from international organizations, NGOs, INGOs and academia.

1_ The Mashreq

Across the Mashreq varied approaches to social housing can be observed over time, with greater or lesser degrees of government intervention in this area. Broadly these trends correspond to the strength of government institutions at points in recent history and their emphasis on social benefits and welfare. As such, state provided social housing was a feature in pre-2003 Baathist Iraq, and still remains most prominent in Egypt. Jordan has equally developed a number of programmes to provide social housing for low-income households. State social housing has been limited in Palestine and in Syria prior to the start of the civil war. Lebanon has not implemented any state social housing yet has, along with Egypt, historically intervened in the housing market in the form of rent controls. Both countries are now reforming these, with a view to fully repealing rent controls. Overall the provision of housing finance has also been insufficient to allow access to adequate housing for all. The persistence of informal housing across the Mashreq further illustrates the **failure of governments' social housing policies to provide access to adequate housing for low-income households. Iraq and Syria's future housing policies will have to confront the damage and destruction of housing stock from years of conflict.**

Egypt

Egypt's 'Sustainable Development Strategy: Egypt's Vision 2030' identifies the lack of state housing support for lower-income groups as one basic urban development challenge. To address this, the Sustainable Development Strategy states twin aims in the field of housing policy; to **"reform the institutional environment in the housing sector"** and to **"create a new generation of new cities on the new national roads"**.¹⁴ Within the first aim the Plan states the liberalisation of rent controls and expanding housing assistance to low-income households among its key elements. Incorporating social housing into new cities is seen as a second phase once these cities have been established.¹⁵

On a sub-national level, **Cairo's Vision 2050** has housing and informal settlement as one of its six main axes, and states the principles of adequacy in urban housing and slum upgrading. Vision 2050 **envisages the relocation or 'deconcentration' of households from central Cairo to its peripheries**, with the establishment of mass housing and infrastructure in 6th of October and Helwan. The inclusion of social housing units within these new urban developments may well compromise the requirement for adequate housing that requires housing be located with access

¹⁴ Arab Republic of Egypt, 2015. P.88

¹⁵ Ibid. P. 257

to a range of services and employment opportunities. Cumulatively the plan aspires to provide 2.5 million houses with services and transportation links to international standards by 2050.¹⁶

Rent control in Egypt emerged as the first social housing intervention in the early 1940s. Originally envisaged as temporary policy, rent control has remained in place in the decades that followed. This measure sought to help low-income groups in accessing housing in the context of rising **housing costs. The rent controls were tightened in the period following Nasser's 1952 coup.** From a centralised economic model, policies began to shift by the late 1960s that culminated in Anwar **Sadat's 'infitah' opening the door to more private sector investment. Within this evolution** rent control was relaxed with a number of laws, the first being in 1969. Eight years later Law 49 of 1977 was enacted that represented limited reform through detailing rules on fixing rent, duties incumbent on tenant and landlord and terms for rent controlled units to be passed down through generations. Law 136 of 1981 continued these efforts to strengthen the valuing of rents and the terms of rentals. Both the 1977 and 1981 rent laws applied only to buildings completed after their enactment.

It was in 1996, however, that the most radical reform of rent control took place. Law 4 of allowed new rental contracts to be fixed on new units and all vacant pre-1996 units in line with market values.¹⁷ Existing tenancy contracts remained in place with a maximum of one generation transfer for the first rent-control contract.¹⁸ This marked a significant departure from earlier rent controls that could be inherited indefinitely. The subsequent 2002 amendment to Law 4/1996 limited the passing on of the apartment contract so that the contract may only be passed onto one of the **tenant's immediate family members who lived in the apartment.**¹⁹ It is to be seen whether the courts will evict tenants where new rents are introduced. Luxury and furnished apartments are, however, exempt from 1996 rent controls.

In spite of legislation reforming rent control, the legacy of this policy is considerable and has impacted housing in Egypt. It is estimated that approximately 60 per cent of housing units are leased under the pre-1996 rent law, capped at 18 per cent of the real value. CAPMAS estimated 2.6 million housing units subject to 1977 rent control law alone, as of 2006. With rents in pre-1960 buildings frozen, affluent families in five to six-room apartments **"pay four to five times less than poor households renting two rooms in an informal settlement."**²⁰ CAPMAS statistics of 2006 also state that there are 7.5 million vacant housing units across Egypt, impacted by the existence of rent controls and rental legislation that make it less profitable for landlords to rent out units than keep them vacant. This distortion within the housing market as a result of rent control illustrates that access to housing is not purely a question of limited housing stock.

As alluded to above, **Egypt's rental** legislation features strict regulations on tenant eviction and these may only be evicted in four cases: "if they fail to pay three months overdue within 15 days of notice, if the tenants rent the unit to a third party, if the tenant uses the units in a way that

¹⁶ Arab Republic of Egypt, 2011.

¹⁷ World Bank, 2007. P.32

¹⁸ Ibid. P.32

¹⁹ Egypt Independent, 12/10/2012

²⁰ UN-Habitat, 2012. P. 54

disturbs the peace and in the case a temporary evacuation is required for major repairs or when **the building collapses**".²¹ Tenants may not be evicted even if the lease has expired.²² These regulations exist in addition to the responsibility of maintenance of the property falling on the landlord and rent agreements being inherited from generation to generation.

Rent controls in Egypt have, undoubtedly, facilitated access to housing for millions of households over the decades these policies have been in place. Government intervention in the housing market in this way has, however, resulted in a number of additional consequences. First, the **disincentives (in terms of profitability and legislation favoring tenants' rights) of maintaining rent controlled apartments have** "steered housing investment to concentrate solely on building housing for sale [...] and focus on the upper income segment of the market, totally ignoring the rental market and the needs of low and moderate-income housing."²³ Second, the large disparity between controlled rent and market prices mean that middle-income households are encouraged to occupy rent controlled apartments over generations at the expense of others more in need. Third, the loss of revenue to landlords as a result of rent control has seen landlords evade controls **or illegally charge renters 'key money'; an initial payment equivalent to the difference between controlled rent and the real property value.**²⁴ Where this practice exists, low-income households are barred from **accessing rent control apartments and the government's attempts to enhance access to housing for all is undermined.**

In addition to rent control legislation, Egypt has implemented a number of programmes to build housing for low-income households. This provision of housing units by the state reached its peak in the Nasser period, in keeping with the prominent role of the state, but the approach has changed substantially in more recent years.

Egypt's National Housing Project (NHP) aimed for 500,000 units to be produced between 2005 and 2011. The NHP drew on the private sector and on self-building by occupants for 95,000 and 100,000 units, respectively. NHP units cost on average 50,000 EGP, of which 30 per cent is subsidised by the state and the remaining 70 per cent paid by the buyer in monthly instalments of 160 EGP over 20 years at an interest rate of 7.5 per cent.²⁵ The government further subsidised infrastructure and public services (at a rate of 13,000 EGP/ unit), construction costs (8,000 EGP/ unit) and a subsidy of up to EGP 15,000 to developers or local governments. With this model regulation is essential to ensure low-income families are the beneficiaries. Indirect subsidies were further implemented such as selling state land at below market value and providing construction loans.

Between direct and indirect subsidies, the NHP's cost amounted 6.7 billion EGP, equivalent to 0.4 per cent of GDP in 2007. However in spite of the NHP's expenditures, the mortgage to access the housing units remained too high for the target low-income households earning under 640 EGP

²¹ Attia, 2016. P.5

²² Ibid. P.5

²³ World Bank, 2007. P.32

²⁴ Ibid. P. 32

²⁵ As of 13 June 2017, 1 USD is equivalent to approximately 18 EGP.

per month.²⁶ The NHP fell short of the pledged 500,000 units with only 360,000 units completed. Of these 360,000 units, around 50,000 have no basic services and are not used. Furthermore around 40,000 Egyptians who applied to the NHP project and paid 5,000 EGP initial payment have never received their unit and their payments remain in the hands of the government. They were instructed by the government to apply to the Social Housing Project (see below), however the eligibility criteria are not the same.²⁷

Following the conclusion of the National Housing Project in 2011, the Social Housing Project (SHP) was initiated in 2012 and pledged one million housing units by 2017 for low income Egyptians, with the aim of 200,000 units to be built per year. The cost of the SHP was stated at 150 billion EGP. The target low-income population was defined as those households earning between 1,400 and 2,500 EGP per month. In January 2014 this eligibility was revised to households earning between 1,920 and 3,333 EGP per month.²⁸ Those eligible would gain a 70 m² apartment of a value of 135,000 EGP and receive a cash subsidy of 25,000 EGP and a twenty year mortgage at an interest rate of seven per cent. The SHP is to cost a total of 130 billion EGP over five years, excluding land and utilities.²⁹

While intended to target low-income households, the cost of a SHP unit puts this social housing beyond the means of the 20 per cent of Egyptians who earn less than 1,400 EGP per month and this fact was only reinforced with the raised income criteria of 2014.³⁰ Public sector minimum wages were raised in 2015 to 1,200 EGP, with the lower limit on private sector wages as yet not implemented. As public sector employees are generally better situated than private sector counterparts with broader social security benefits, this emphasises the inadequacy of SHP targeting. Indeed **the Egyptian Initiative for Personal Rights reported in 2014 that the SHP's payments were at least 14% too costly for poor Egyptians.**³¹

It is to be highlighted that the SHP units cost 270 per cent more than the average NHP units, making the new scheme even more unaffordable for low-income groups. Furthermore, **the requirement to prove one's income excludes the majority of Egypt's workforce that is employed in the informal economy. These two factors undermine the SHP's effort to provide adequate housing for low-income Egyptians and hence the programme's housing units benefit middle rather than low-income households.**

Beyond this fundamental design issue, the SHP is also falling behind its construction targets. In order to reach one million units, 200,000 would have to be build per year and yet as of 2015 only 50,000 had been finished and of those only around 1,000 handed over to their occupants.³² The extent of informal housing (*ashwa'iyyat*) in Egypt is a manifestation of inadequate housing

²⁶ UN-Habitat, 2012. P. 55

²⁷ Gola, 2015.

²⁸ Shawkat, 2014. P.1

²⁹ Arab Republic of Egypt, 2016. P. 86

³⁰ Gola, 2015.

³¹ Daily News Egypt, 13/4/2014

³² Ibid.

policies that provoked distortions in the housing market and failed to produce units to meet the demand for low-income housing.

Jordan

Jordan's development plan 'Jordan 2025' highlights the difficulty that many Jordanian households have in finding adequate housing, stemming from a "surplus of high-end housing and a lack of supply of affordable housing for low and middle-income families despite clear market need at that level." The rise in property prices is attributed to a sharp rise in land prices in the past decade and the increased housing demand from refugee migration to Jordan. Where households have housing, overcrowding is identified as an increasing issue; overcrowding making that housing inadequate in terms of habitability.³³

Jordan's Ministry of Social Development implements housing programmes for the most vulnerable Jordanian families at 100 per cent subsidy. In this way either new units or renovated existing units are granted to eligible households. 1,500 of these units have been provided between 2002 and 2015.³⁴ Further fully subsidised units for the lowest-income households have been provided under the title of 'al-Afeefa Families'. These developments are of a smaller scale with each development comprising no more than 30 units and around 1,800 such units have been completed between 2006 and 2015.³⁵

Jordan's social housing programme is named the Jordan Affordable Housing Programme (JAHP) and targets lower-middle income Jordanians, defined as those households earning between 300 and 500 JD per month.³⁶ The scheme is implemented by private sector with central and local government acting as facilitator. JAHP has two modalities; for the rental of housing units and units for sale. These two options are intended to improve flexibility, offering home ownership to lower-middle income Jordanians and rental to low-income citizens and others, including refugees.³⁷ JAHP addresses the reality that Jordan's housing supply was consistently unaffordable for low-middle-income households. The housing units that JAHP delivers for sale are priced at 15,000 - 16,000 JD and are designed in a way that they can be expanded at a later stage. With over 600,000 registered Syrian refugees in Jordan, of whom around 81 per cent live in host communities rather than camps, demand for housing in Jordan has increased since the start of the Syrian crisis.³⁸ JAHP is designed to offer housing solutions for both Jordanian and Syrian low-income households.

In 2008, the 'Decent Homes for Decent Living' programme was launched, targeting 20,000 housing units to be provided annually over five years. The programme was directed at low-income

³³ Hashemite Kingdom of Jordan, 2015. P.31

³⁴ UN-Habitat, 2015b. P.13

³⁵ Ibid. P.13

³⁶ As of 13 June 2017, 1 USD is equivalent to approximately 0.71 JD.

³⁷ UN-Habitat, 2016b. P.10

³⁸ World Food Programme Jordan, 2016. P.1

households and the state would partly subsidise the units, with households paying at a rate of around 22,000 JD for 100 m² units. The programme was to cover the five governorates of Amman, Aqaba, Zarqa, Irbid and Madaba and land for the units was to be provided from Jordan's Housing and Urban Development Corporation. Ultimately the 'Decent Home for Decent Living' programme provided fewer than 9,000 of the target 100,000 units. This was in part due to cost overruns and the location of land that was distant from urban centres and had insufficient services. As a result, the units were too expensive for many households and inadequately located to be bought by those with the financial means. Given this, developers ceased to construct units within the scheme given that, by 2011, only between one third and one half of units had been bought.³⁹

In addition to the provision of social housing, Jordan has reformed fees and taxation in an effort to help low-income households afford housing. As such transfer fees and property registration fees were waived for apartments of under 150 m² from 2011 onwards. For apartments of between 150 – 300 m² registration fees and taxation on the sale of the property were reduced.⁴⁰ The exemptions on fees were revised from the beginning of 2012 and now only apartments up to 120 m² pay no transfer or registrations fees.

Iraq

There exists a shortage of housing stock in Iraq with the 2010 Iraq National Housing Policy predicting a shortfall of 2 million units by 2016.⁴¹ Further challenges noted in the strategy include a near absence of formal housing finance, and the absence of scaled-up programmes to ensure low-income families access adequate housing.⁴² In response to these realities, the 2010 Housing Policy proposes that the state limit its direct housing provision to fewer closely targeted social housing projects for the poorest and most vulnerable.⁴³ It envisages the state in an enabling role as regulator of the housing sector which can remove obstacles and create incentives as the private sector grows into the major housing provider. Public sector construction contractors will be consolidated into a smaller number that is focused on housing for low-income groups. At sub-national level, public-private partnerships and housing cooperatives are also proposed to tackle the housing deficit. The 2010 Housing Policy acknowledges the role of owner-built and incrementally built housing in Iraq and its importance in the medium-term until private sectors developers grow in the market.

In terms of housing finance, the 2010 Housing Policy recognises the lack of available financing options for all and the shortcomings of past financing initiatives.⁴⁴ As such, it proposes that the **state and commercial banks establish new parameters for affordability, for instance a borrower's maximum limit set at 30 per cent of household income.** Government fund would then be targeted

³⁹ UN-Habitat, 2015b. P.13

⁴⁰ Hashemite Kingdom of Jordan, 2014. P. 65

⁴¹ Republic of Iraq, Ministry of Construction and Housing, 2010. P.9

⁴² Ibid. P.9

⁴³ Ibid. P. 9

⁴⁴ Ibid. P.18

only at low-income households, low-income female-headed households and persons with disabilities in order that other groups would not benefit from favourable interest rates.⁴⁵

As of 2014, the government announced it would have been unable to reach its target of 2.5 million new housing units on time to meet demand.⁴⁶

Iraq's National Report for Habitat III identifies a number of challenges for adequate housing.

These include a lack of adequate urban land for the construction of housing units and insufficient capital both from the central budget and from developers to initiate projects.⁴⁷ Despite these challenges, the National Report sets out a future vision of one million housing units to be built, reducing overcrowding and the spread of informal settlements.⁴⁸

Iraq's interventions in social housing have a legacy dated to the 1950s when housing construction was part of broader policies in the name of modernisation. This process intensified into the **Baa'thist period with multi-story** housing units favoured and by the early 1980s the public sector produced 80-90% of housing stock.⁴⁹ The subsequent UN sanctions on Iraq and conflict from 2003 onwards spelled an end for central social housing programmes.

Affordable housing projects were implemented in the governorates of Diyala, Salah al-Din, Anbar, Wasit and Diwaniyah. These projects were designed with an average of 200 housing units per residential compound. Land was also designated for low-income housing within the national poverty alleviation strategy at the scale of 200 units per governorate.⁵⁰

Iraq's central government founded the Housing Fund in 2004 with capital of 1,000 billion IQD in addition to yearly funding allocation as a mechanism for housing financing and in particular for house construction⁵¹. This Fund offers beneficiaries repayment, but it does not operate in the Kurdistan Region of Iraq.⁵²

Lebanon

Lebanon is one of the most urbanized countries in the Arab region, with a legacy of uncontrolled urban growth and sprawl. With the national average price of residential properties ranging from 3,800 to 4,500 USD per square metre, the significant proportion of the population find themselves excluded from the housing market.⁵³ Real estate has proved a safe commodity amidst instability

⁴⁵ Ibid. P.20

⁴⁶ <http://www.iraq-businessnews.com/2014/03/24/iraq-calls-for-foreign-investment-for-new-housing/>

⁴⁷ Republic of Iraq, 2014. P. 55

⁴⁸ Ibid. P.56

⁴⁹ Shaikley, 2013. P. 20

⁵⁰ Republic of Iraq, 2014 P.55

⁵¹ As of 31 December 2004, 1 USD was equivalent to approximately 1461 IQD.

⁵² Iraqi Housing Fund http://sandoq.imariskan.gov.iq/en/?page_id=30

⁵³ UNHCR and UN-Habitat, 2014 P. 17

in Lebanon and as such has attracted a high degree of speculation and has driven up property prices. With little access to housing finance housing supply is ever more difficult for low-income households to access. As recognised by the Government of Lebanon, the state has been historically absent in terms of affordable housing with no investment in housing provision or effective intervention in land markets.⁵⁴ The few public social housing projects have been led or co-led by municipalities, are of an extremely small scale and those older developments are falling into disrepair.⁵⁵ Lebanon has no urban strategy or development plan.

The Banque de l'Habitat is a mixed company between the state and the private sector, with 20 per cent capital from the state. It offers long-term housing loans with the express aim of extending housing financing to low-income households. As of 2013, the Banque de l'Habitat's maximum housing loan is of 800 million LBP with an interest rate fixed at 4.5 per cent for those whose monthly net income is no more than ten times the minimum wage.⁵⁶ The interest rate is raised for those earning a higher amount.⁵⁷

In the absence of social housing provision by the state, rent control has been one limited means by which the government has promoted access to adequate housing for all since 1940. Rent controls became problematic with the Lebanese civil war and the depreciation of the Lebanese pound that **saw owners of rent controlled properties "left with mediocre rental income which fails to cover maintenance costs"**.⁵⁸ Rent control from pre-1992 was automatically renewed each year and is transferred to any family member occupying the property on the death of the renter.

In April 2014 a new law was passed to liberalise the rental market and eventually abolish certain rent controls. As such, rent controls dating from prior to 13 July 1992 are to be incrementally lifted. There are thought to be around 125,000 households in Lebanon on pre-1992 rent control and who will be affected by the lifting of rent control over the coming nine years

Whilst the lifting of rent controls will represent a significant increase in income for landlords, renters may be unable to meet the additional cost. The 2014 law provided for a public social fund **to lend financial support for vulnerable households in the "anticipated nine-year transition period before complete liberalization of rental contracts"**⁵⁹ however this has not yet been established. With the high value of real-estate in central Beirut, properties subject to rent control have often fallen into disrepair given that land value is more profitable than rental value with its associated maintenance costs.

With the existing **shortfall in affordable housing units, Lebanon's housing sector was unable to adequately absorb the over one million Syrian refugees in the country fleeing conflict.** As a result

⁵⁴ Government of Lebanon, Council for Development and Reconstruction, 2016. P.53

⁵⁵ UN-Habitat, 2016d. P.58

⁵⁶ As of 13 June 2017, 1 USD is equivalent to approximately 1510 LBP.

⁵⁷ **Banque de l'Habitat, 1/11/2013**

⁵⁸ Blominvest Bank, 2014.

⁵⁹ Government of Lebanon, Council for Development and Reconstruction, 2016. P.54

55 per cent of Syrian refugees are living in vulnerable conditions, with 41 per cent of them living in substandard or collective shelters or in informal tented settlements.⁶⁰

Palestine

The 2013 draft National Housing Policy reiterates Palestine's commitment to housing for low-income households with its first objective to "enable adequate, healthy and affordable housing for all citizens". In this policy the government is envisaged in an enabling role and not as a direct provider or producer of housing. As such its role is limited to creating "the legal, policy and regulatory framework through which households and housing cooperatives can successfully achieve their housing goals and through which the private sector, civil society and local governments can help citizens achieve these goals".⁶¹ Within the draft policy affordable housing is deemed to be where monthly housing payments do not exceed 25% of the household's total income. Three categories of beneficiaries are identified for social housing and these are "Public employees; Salaried private sector employees and other employees; Vulnerable households or hardship cases, including poor households headed by women, widows, veterans, and others."⁶² In line with these principles, several strategies were developed. Strategy 3.2 proposed to "Establish a government-supported housing fund to assist low-income households access affordable housing" and strategy 4.2 is to "update building and construction laws, regulations and standards to achieve improved housing affordability, housing quality and sustainable human settlements."⁶³

The Palestinian government has implemented limited social housing programmes. The Ministry of Public Works and Housing has undertaken efforts to improve low-income households' access to housing. As such, the Ministry allocated "government land at nominal prices for more than 5,800 households and implemented 16 housing projects in the Gaza Strip, accommodating over 4,000 households."⁶⁴ It also repaired houses damaged due to the Israeli occupation.

The Palestine Housing Council has provided the most significant interventions in the housing sector with over 1,000 units built in the Gaza Strip, over 400 in the West Bank's cities and close to 2,000 in Jerusalem. This non-profit institution is independent of the government and funds its activities through a range of donors.⁶⁵

Broadly Palestine suffers from a mismatch in the housing sector whereby there exists a surplus of high cost housing and a shortage of affordable housing for low-income households. This reality is compounded by the fact that housing finance is weak in Palestine, with only 8% of households reporting having used bank loans to finance their home and the vast majority of these were located

⁶⁰ Ibid. P.13

⁶¹ State of Palestine, 2013. P.4

⁶² Ibid. P.4

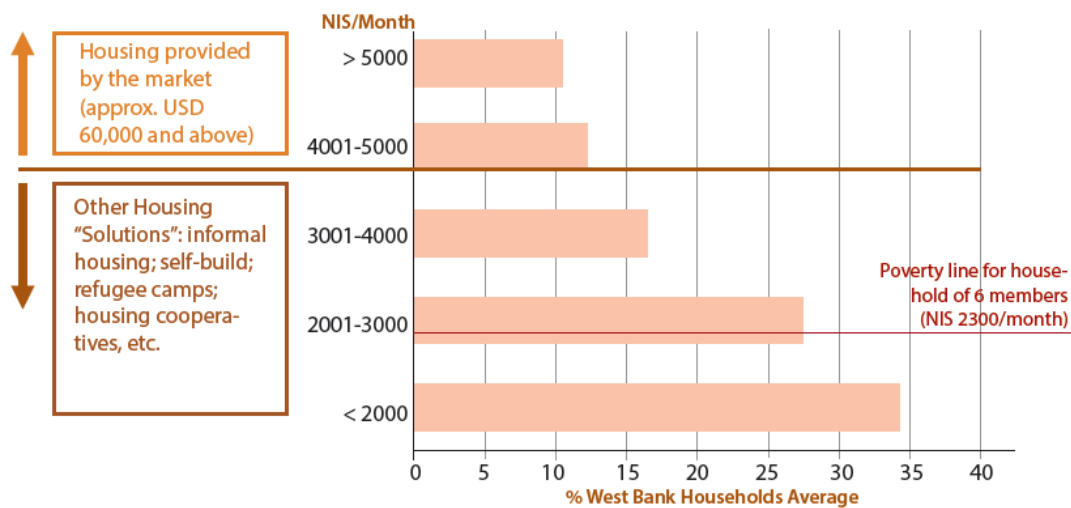
⁶³ Ibid.

⁶⁴ State of Palestine, Ministry of Public Works and Housing, 2014. P.43

⁶⁵ Ibid. P.38

in the north and middle of the West Bank.⁶⁶ It is further estimated that over 80% of all housing transactions are cash-based and unreported.⁶⁷ Figure 1 illustrates household incomes and their housing options in the West Bank. Overall, a high proportion of domestic tenure is owner-occupied with just over 10% of houses being rented across Palestine.⁶⁸ Furthermore a majority of urban and rural households self-build their homes.

Figure 1: Palestine housing options, by income level (2010)⁶⁹



Data from AI-Markaz (Affordable Housing Market Assessment in the West Bank, produced for AMAL), 2010.

p.49

Housing policies in Palestine are complicated by the restrictions and impositions of the Israeli occupation. As of 2013, 9.4% of **Palestine's population lived in refugee camps.**⁷⁰ 60% of the West Bank is dominated by a restrictive Israeli planning process that stands in the way of Palestine's urban development. The massive destruction caused by the 2014 Israeli assault on the Gaza Strip raised or damaged thousands of homes, and reconstruction is limited by the ongoing blockage imposed on the area. Even prior to this there was a shortfall of 71,000 housing units

⁶⁶ Ibid. P.37

⁶⁷ Ibid. P.38

⁶⁸ Ibid. P.42

⁶⁹ As of 31 December 2010, 1 USD is equivalent to approximately 3.5 NIS.

⁷⁰ Ibid. P.51

meaning this situation is particularly grave.⁷¹ As such between 70 and 80 per cent of Gazans live under the poverty line.⁷²

Syria

Syria's Tenth National Five-year plan (2006-2010) and the Eleventh Five-year Plan (2010-2015) underscore housing as a foundation of development. The Syrian National Report to the 2012 UN Conference on Sustainable Development identifies the gap in supply of housing for low-income households, vacancy of higher cost housing units and the expansion of informal settlements as a response to the housing market's lack of lower-cost units. These development plans prioritise upgrading of informal settlements and position the state's role in housing as a facilitator (through housing finance initiatives and serviced land) rather than a provider of finished units.⁷³

Prior to the 2011 uprising, the Syrian state had limited housing policies for low-income households. Rental laws intended to protect renters from exploitation from landlords had the adverse effect of **landlords not renting out their property "on terms which they considered prohibitively unprofitable."**⁷⁴ **Those few public housing projects that were implemented in this period "were often badly managed, and it was well-connected individuals and their (...) partners in government who benefited, gaining homes and making deals at the expense of the wider public."**⁷⁵ The result of this lack of public housing was the extent of informal housing that was reported at between 30 and 40 per cent of the housing stock.⁷⁶

As a result of the continuing conflict, approximately 760,000 houses are estimated to be at least damaged with many housing units destroyed.⁷⁷ **In Syria's eventual reconstruction phase this depleted housing stock will represent an obstacle to possible population return and in the long term effective social housing policies will be essential to strengthen access to adequate housing.**

⁷¹ UN-Habitat, 2014. P.7

⁷² Ibid. P.7

⁷³ Syrian Arab Republic, 2012 Pp 37 – 39

⁷⁴ Goulden, 2011.P.196

⁷⁵ Ibid. P.196

⁷⁶ As cited in Goulden, 2011. P.188

⁷⁷ UN-Habitat, 2016c. P.3

2_ The Maghreb

The countries of the Maghreb have all implemented government-built social housing in the post-independence era. Libya, during the Gaddafi period, had extremely high rates of state social housing with housing constituting one central entitlement for Libyan citizens at that time. **High state social housing was also a feature of Tunisia's policies around the 1960s.** However, Tunisia, like Morocco, has favoured an increased role of the private sector in housing provision. As such **both countries hold the region's most successful models of mixed government and private sector** projects where the incentives and environment exist for private developers to build housing means-tested for low-income households. In housing finance Tunisia and Morocco also are regional leaders with well developed mechanisms to allow low-income households access to housing finance.

Libya

Libya's Vision 2020 states that "sufficient and affordable housing in urban and rural areas for all Libyans is critical for building strong and prosperous communities".⁷⁸ This human development focus emphasises that housing options for all income groups is needed and, as such, housing supply must meet the demand. Vision 2020 recalls the legal, regulatory and planning reforms necessary to achieve these housing goals.

During the decades of Muammar Gaddafi's rule in Libya, housing provision formed one central pillar of the country's social contract. Alongside mass public-sector employment and subsidies, state housing constituted an entitlement for Libyan citizens. From 1989 to 1996, 75 per cent of all housing was produced by the public sector, before this state involvement lessened somewhat from 1997 onwards. State spending on housing increased in the decade prior to the 2011 uprising that ousted Gaddafi, rising as high as 30 per cent of all public investment in 2007.⁷⁹ Eligible households would receive completed housing units and have access to zero per cent interest housing loans from government banks to fund this.

The public body responsible for contracting public housing is the Housing and Infrastructure Board (HIB) within the Ministry of Housing and Utilities. The HIB was created in 2007 and targeted the construction of 200,000 units. As of 2012 Ministry figures stated that 11,121 housing units had been completed, 134,341 units were under construction and a further 94,500 units were being bid for. Those unfinished units amount to a value of 11 billion USD and since the above data was **released in 2012, HIB's housing projects have been paused given the political and security situation in Libya.**⁸⁰

⁷⁸ Libya Institute for Advanced Studies, 2014. P.51

⁷⁹ Centre for Affordable Housing Finance in Africa, 2016a. P. 153

⁸⁰ Ibid. P. 153

Libya faces an estimated housing shortage of 350,000 units however with the destruction and damage caused by armed conflict and population displacement this need is likely to be higher. Further **obstacles exist within Libya's housing market, prime among which is the question of land tenure**, which had been shaped by a particular approach of the Government to property ownership. Law 4 of 1978, for instance, restricted citizens to owning only one house and in 1986 land ownership was abolished, on the grounds of redistribution and equality.⁸¹ As a result of this and pre-Gaddafi era tenure issues, clear property registration mechanisms have been absent and private sector participation very low.⁸² Affordability is a further challenge and in particular given that a large majority of the working age population is employed in the public sector and is affected by the collapse of government and the emergence of rival leaderships. Housing remains expensive in urban centres and is often unaffordable for low-income households; in Tripoli for instance the house price to income ratio is over 5.⁸³

Morocco

Morocco's governmental development plan announced in January 2012 rests upon five pillars, the fourth of which is to develop and implement social programmes and guarantee fair access to basic services including housing and so reinforce solidarity and equality of opportunity between people, social groups, generations and regions.⁸⁴ 20,000 hectares of public land are to be dedicated to housing over a period of five years.

The Government of Morocco initiated a housing reform programme in 2004 that sought to address both the supply and demand sides of the housing sector, with aims to;

- allow the private sector to take a lead role in housing supply
- improve the institutional and regulatory environment of the housing sector, and
- increase the affordability of housing to low-income households through better targeting and market driven interventions.

These policies have cumulatively been successful with Morocco having reduced its housing deficit by around half in eleven years, with this deficit falling from 1.24 million units in 2002 to 0.64 million in 2013.⁸⁵ In addition to social housing Morocco has seen the most extensive interventions in terms of slum upgrading and clearance. Most notable has been Morocco's 'Villes sans Bidonvilles' (Cities without slums) programme.

The program, launched in 2004, sought to eradicate urban slums, with the aim of ensuring access to healthy housing to 338,400 households living in slum-like conditions.⁸⁶ Targeting 85 urban centers, as of 2016, thanks to the program, 56 cities had been cleared, which resulted in the

⁸¹ Ibid. P. 153

⁸² Ibid. P. 153

⁸³ Ibid. P. 152

⁸⁴ Kingdom of Morocco, 2012. N. pag. 9

⁸⁵ Kingdom of Morocco, 2014. P.45

⁸⁶ <http://maghreb.unwomen.org/fr/actualites-evenements/actualites/2016/01/bilan-du-programme-villes-sans-bidonvilles>

upgrading of the living condition of 1,300,000 people. 82 percent of households previously residing in slums had been provided access to acceptable housing or were part of an ongoing project ⁸⁷**Morocco's social housing programme is one of the region's most successful models** whereby the units targeted at low-income groups are financed via cross-subsidisation from the sale of market value units. Morocco's social housing projects have since 2004 been implemented primarily through Al Omrane, a government-owned holding company that subsumed the responsibilities of three government agencies; Agence Nationale de Lutte Contre l'Habitat Insalubre, Attacharouk Co. and the Société National d'Equipement et de Construction. It is Al Omrane that is responsible for social housing provision by contracting private construction companies to develop housing units.

Al Omrane implements two categories of social housing, with units priced at up to either 140,000 MAD or 250,000 MAD accordingly.⁸⁸ Those units costing no more than 140,000 MAD are designated Logement à faible valeur immobilière totale (or FVIT, Low value property housing) and these units are between 50 and 60 m². In order to be eligible for this programme household income may not be more than twice the minimum wage and must use the house as their primary residence. Property developers building these units are offered public land to build on and tax breaks.⁸⁹ These units are also designated for households resettled within the national slum upgrading programme.

Social housing at a cost of up to 250,000 ranges between 50 and 80 m² in size. This category of social housing was re-launched for the period 2010-2020 and also includes a number of incentives for developers. Eligibility conditions stipulate that households use the unit as primary residence, own no other property and have a state mortgage to finance the purchase.⁹⁰

In 2010 Al Omrane planned 107,400 units to be built distributed between low-income, middle-income households and units to be sold at market value. hence 33,000 units were designated for low-income households at a unit price of 140,000 MAD and 37,200 units for middle-income households. For Al Omrane's projects that benefit low-income Moroccans, the National Solidarity Fund contributes 65 per cent of funding. The Housing Fund contributes further financial resources.⁹¹

For social housing at 250,000 MAD, 684 sites have been initiated from 2010 to the end of March 2016, comprising 474,532 units. As for housing at 14,000 MAD, 63 sites have been initiated between 2008 and end of March 2016, with 35,324 units completed and 52,480 more units under construction.⁹²

Morocco and Tunisia have the most developed housing finance in North Africa, with mortgage lending valued at 17 per cent and 12 per cent of GDP respectively and continuing to expand.⁹³

⁸⁷ Kingdom of Morocco, Ministry of Habitat and Urban Policy, http://www.mhpn.gov.ma/?page_id=956

⁸⁸ As of 13 June 2017, 1 USD is equivalent to approximately 9.75 MAD.

⁸⁹ Kingdom of Morocco, Ministry of Habitat and Urban Policy http://www.mhpn.gov.ma/?page_id=962

⁹⁰ Ibid.

⁹¹ I2UD, 2012.

⁹² Kingdom of Morocco, Ministry of Habitat and Urban Policy http://www.mhpn.gov.ma/?page_id=945

⁹³ Centre for Affordable Housing Finance in Africa, 2013. N.pag. 3

Indeed, from the late 1960s to 2004, the government of Morocco provided subsidies on housing loans in the form of interest rate rebates and gave advance to civil servants with salaries under a certain threshold.⁹⁴

As the figure below shows, bank credit is key to finance housing, with 48% of respondents resorting to it. Indeed, this suggests that the government endeavour to provide housing finance is key to ensure access to adequate housing.

Figure 2: Housing financing mechanisms in Morocco, percentage of survey respondents (2015)

Source: Kingdom of Morocco, Ministry of Habitat and Urban Policy: Enquete nationale sur la demande en habitat : Synthese <http://visualsoft.ma/dev/mhpy/wp-content/uploads/2016/08/BROCHURE-SYNTHESE-FR.pdf>

Morocco has engaged in the area of housing finance in an effort to enhance low-income **households' access to adequate housing. As such the Fonds de Garantie pour les Revenus Irréguliers et Modestes (FOGARIM, Insurance Guarantee Fund for Irregular and Low Incomes)** was established in 2004 to encourage banks to offer long-term credit to low-income households by reducing the risk that banks incur.⁹⁵ The FOGARIM housing loan guarantees are offered by the Caisse Centrale de Garantie (CCG), a governmental agency created in 1949. Banks that offer FOGARIM financing are obliged to confirm to all FOGARIM criteria for lending and the bank then sends loan guarantee requests to CCG for approval. The CCG and banks report that the default rate on FOGARIM loans is no higher than on other mortgage loans.⁹⁶

FOGARIM has a dedicated scheme for households within the Villes sans Bidonvilles programme and other scheme for other low-income households. The upper ceiling for the **buyer's monthly payment** is set at 1,300 MAD **and the fund's guarantee is of 70%. The availability of housing loans** for those with irregular incomes constituted a significant innovation within Morocco and represents a step towards access to adequate housing for all.

As of 2014, FOGARIM had guaranteed 117,000 loans including both the Villes sans Bidonvilles and loans outside the Villes sans Bidonvilles programme.⁹⁷

FOGALOGÉ is a programmes that guarantees housing loans to Moroccan middle-class professionals living in Morocco or abroad and the government guarantees 50% of the loan. From

⁹⁴ Lam and Feather, 2016. P.192

⁹⁵ UN Habitat, 2012. P.100

⁹⁶ Centre for Affordable Housing Finance in Africa, 2016b. P.6

⁹⁷ Lam and Feather. N.pag. 7

2003, another scheme named FOGALEF was established, subsidised by the Mohamed VI Foundation, and guaranteeing loans to public sector teachers.⁹⁸

Some challenges related to FOGARIM have been identified despite the programme's success in expanding housing finance to low-income households. One such issue is that fixed periodic mortgage payments are required, whereas seasonal employment may make variable monthly repayments per season more affordable.⁹⁹ Furthermore 95% of FOGARIM loans are from three banks, indicating uptake of the scheme could be broader among banks.¹⁰⁰

Tunisia

The provision of social housing and upgrading of low-income neighbourhoods form Tunisia's two housing sector priorities within the country's 'Plan 2020' development plan launched in 2016. Within this development plan housing is part of the pillar addressing human development and social inclusion. Tunisia's Habitat III National Report also states the government of Tunisia's commitment to low and middle-income households' access to adequate housing.¹⁰¹ This is particularly urgent given that housing costs have risen in the country with average housing prices currently equivalent to five times the median annual income.¹⁰²

Tunisia's experience of social housing reached its peak in the 1960s' through housing provision by the government's Société Nationale Immobilière de Tunisie (SNIT, Tunisia National Property Company) alongside government subsidies. However the conclusion was drawn that "direct government housing provision could not solve the growing housing problem alone"¹⁰³ and the government's role was reformulated as enabling inclusive housing strategies. Through the 1980s the private sector played an increasingly important role. As of 2011, the Tunisian government produced only 3-5 per cent of all housing, with SNIT building the majority of those state units.¹⁰⁴ The Société de Promotion des Logements Sociaux (SPOLS, Promotion of Social Housing Company) also provides social housing stock. SNIT's housing projects benefit from state land on which to build. The large majority of SNIT units are for low-income households, with some higher priced units and commercial units integrated into residential projects. Those low-income units on offer have changed since the 1990s, becoming smaller to make them more affordable and to accommodate demand from smaller households.¹⁰⁵

Eligibility for SNIT low-income units is in part means-tested and households apply online or in person at SNIT offices. If paying for the unit upfront the units is delivered immediately, otherwise

⁹⁸ Centre for Affordable Housing Finance in Africa, 2016b. P.3

⁹⁹ Ibid. P.5

¹⁰⁰ Lam and Feather. N.pag 7

¹⁰¹ République Tunisienne (2016.), P. 68

¹⁰² Zawya, 23/02/2016

¹⁰³ UN-Habitat, 2011. P.13

¹⁰⁴ Ibid. P.29

¹⁰⁵ Ibid. P.29

housing financing options exist, as below. Additionally in November 2015, the Agence Foncière de l'Habitat issued a tender for constructing 4,650 social housing units across Tunisia.¹⁰⁶

Tunisia has also developed housing finance mechanisms for lower-income households since 1977. These financing mechanisms are implemented by the state Banque de l'Habitat (Housing Bank) through schemes named the Fonds de Promotion du Logement pour les Salariés (FOPROLOS, Housing Support Fund for Employees). FOPROLOS 1, 2 and 3 refer to financing options depending on income where FOPROLOS targets the lowest earning households. As such FOPROLOS 1 is designated for those households earning no more than twice the minimum wage on units of 65 m², or 50 m² if the beneficiary lives alone. FOPROLOS' **units of 75 m²** are directed at those earning 2 to 3 times the minimum wage.

Loan rates for FOPROLOS mortgages vary from 2.5 to 5.27 per cent across income brackets compared to commercial rates averaging 7.78 per cent (July 2015).¹⁰⁷ The default rate on FOPROLOS loans is only 7 per cent of outstanding loans, although the Banque de l'Habitat dedicates more resources to verifying FOPROLOS applicants' credentials.¹⁰⁸

The cost of FOPROLOS mortgages remains, however, unaffordable for many. As stated by the Centre for Affordable Housing Finance, assuming 30 per cent of income can be spent on monthly housing payments, the requirements of the cheapest FOPROLOS loan are unaffordable for 30 per cent of Tunisian households.¹⁰⁹ Furthermore households with irregular incomes are unable to benefit from the schemes.

With rising housing production costs, developers are struggling to match supply to the FOPROLOS loans, as illustrated by the fact that only 6 per cent of housing units produced from 2004 to 2013 were FOPROLOS units. SNIT stated that due to building costs rising, the cost of residential units per metre has risen by up to 125 per cent since 2011.¹¹⁰ In view of this, the new Housing Strategy presented to the Prime Minister in October 2015 proposed a revised financing scheme with extended repayment terms, revised eligibility and a lower rate of self-financing. An additional financing mechanism is also proposed for low-income households without social insurance or a bank account.¹¹¹

3_ Gulf Cooperation Council Countries

¹⁰⁶ Zawya, 23/02/2016

¹⁰⁷ Centre for Affordable Housing Finance in Africa, 2016c. Pp239-40

¹⁰⁸ UN-Habitat, 2011. P.63

¹⁰⁹ Centre for Affordable Housing Finance in Africa, 2016c. P.240

¹¹⁰ Zawya, 23/02/2016

¹¹¹ Centre for Affordable Housing Finance in Africa, 2016c. P.240

Across the GCC countries, national governments have housing provision and housing finance mechanisms that are led by the state. This corresponds with a general pattern of high social spending on national citizens made possible by oil revenues. In spite of the social housing policies in place, there remains unmet demand for housing from lower-income GCC households. In part this can be linked to real estate speculation that has produced luxury residential complexes in several GCC countries. Much of this high-end property development has been targeted at individuals outside the GCC while the housing demand from citizens has remained unmet.

Since migrant workers are not normally included in the housing policies of GCC countries, this chapter will address social housing policies covering only **GCC nationals**. **Migrant workers'** accommodation is typically short of the criteria for adequate housing and located separately from urban centres.

Bahrain

Bahrain's National Development Strategy 2015-2018 has as one of its strategic priorities to **"enhance the quality and accessibility of social services"**. **Within this is the priority to provide "affordable, quality housing for those in need" in the context of rapid population growth over the last decade that has increased housing demand.** The National Development Strategy also calls for a national housing policy to be developed.¹¹²

Bahrain's Ministry of Housing leads the country's efforts in providing housing for low-income households. This is achieved through the direct provision of housing units for sale and for rent, mortgage loans and plots of land for construction. From 1999 to 2009 the Ministry of Housing provided 13,500 social housing units (costing 510 million BD), 16,600 housing loans (costing 400 million BD), 1,850 flats at subsidised rent and 4,600 plots of land for residential use (valued at 200 million BD).¹¹³ Bahrain's waiting list for social housing is, however, estimated at 50,000 families.¹¹⁴

Given the backlog of applications for social housing, Bahrain's King Hamad bin Isa Al Khalifa ordered 40,000 residential units to be built, with 25,000 to be completed by 2018.¹¹⁵ Under the directive of King Hamad bin Isa Al Khalifa, the ministry waived half of outstanding housing loans and half of the instalment value of housing units, rental subsidies were introduced for those who spent over five years waiting for housing services and the law was amended to allow female-headed households to apply for government services.¹¹⁶

¹¹² Kingdom of Bahrain, n.d.

¹¹³ Kingdom of Bahrain, 2015.

As of 13 June 2017, 1 USD is equivalent to approximately 0.37 BD.

¹¹⁴ Ernst & Young, 2013. P.7

¹¹⁵ Oxford Business Group, 24/11/2016.

¹¹⁶ Kingdom of Bahrain, 2015.

Bahrain's national housing bank is Eskan Bank and provides mortgage loans and other financial services. Eskan Bank announced an increasing demand for social housing by 3,000 to 4,000 units per year to reach a total of 53,000 households. The bank's social housing financing, known as Mazaya, is means-tested, for example a mortgage loan to buy or build a house requires that the household income be no less than 600 BD and no more than 1,200 BD and repayment is calculated in order that monthly instalments are no more than 25 per cent of the household monthly income.¹¹⁷ The state then finances the difference between the borrower's mortgage payment and the amount required by the lender.¹¹⁸

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Kuwait

Kuwait highlights the role of housing within its National Development Plan for 2015/16 to 2019/20. In this Development Plan, Kuwait sets the target of 1,565 apartments to be completed within the five year period and 43,798 housing coupons to be granted to households.¹²⁰

In Kuwait the General Authority of Housing Welfare (GAHW) coordinates housing sector policies and develops, sells and rents housing units. The GAHW operates on a five-year planning cycle with the 2011/12 – 2015/16 cycle targeting 82,738 housing units to be made available to households.¹²¹

Those groups that are prioritised as beneficiaries are families of martyrs or prisoners of war who do not own property and families previously receiving housing benefits who can gain additional benefits if their house is valued at less than 200,000 KD.¹²² These groups have priority in a range of GAHW social housing options. These options are to receive a government-built unit of at least 400 m² and a monthly allowance of 150 KD while they wait for their home to be completed; a plot of land of at least 400m² granted at a nominal rate and a loan of 70,000 KD interest-free long-term loan from the Savings and Credit Bank for construction with a 150 KD monthly allowance until completion of the home; or a 70,000 KD loan, as above, to buy or build a housing unit of 360 m² or more.¹²³

The GAHW social housing interventions are faced with a backlog of over 100,000 applications in 2012.¹²⁴ Furthermore it has been questioned whether either the loans or the monthly allowances while awaiting house completion are sufficient given rising costs.¹²⁵

¹¹⁷ Oxford Business Group, 24/11/2016.

¹¹⁸ Ibid

¹¹⁹ Kristiansen and Sheikh, 2014.

¹²⁰ State of Kuwait (2015), *Kuwait National Development Plan 2015/2016-2019/2020*. P.36

¹²¹ <http://www.housing.gov.kw/en/AboutPHW.aspx>

¹²² As of 13 June 2017, 1 USD is equivalent to approximately 0.3 KD.

¹²³ AlShalfan, 2013. P.10

¹²⁴ Ibid. P.9

¹²⁵ Ibid. P.17

Oman

Oman offers zero per cent interest rates loans of up to 20,000 OMR to citizens whose monthly income is under 300 OMR.¹²⁶ Where a household income is under 150 OMR per month, or if the head of the household has died, they are entitled to a subsidised housing unit or plot of land. Low-income earners may furthermore qualify for subsidised land on which to build a home.¹²⁷

Oman's Housing Bank offers mortgage loans to low-income households with the value of these loans averaging 78,000 USD.¹²⁸

From 2008 to 2012, Oman provided an average of 425 social housing units per year. In 2012 4,800 housing grants were given to individuals for housing construction and a further 1,400 loans were provided for the same.¹²⁹ There exists a gap, however, between those eligible for social housing measures and lower middle-income households for whom housing remains costly yet who gain no assistance from the state.¹³⁰

As of 2015, around 6,000 households were waiting for government housing, according to the Ministry of Housing.¹³¹

Qatar

In keeping with Qatar's extensive spending on benefits for citizens, such as free healthcare and education, the Qatar National Development Strategy 2011-2016 promises financial assistance for housing to all public sector employees. The Plan further proposed extending the social benefits that the public sector enjoys to the private sector, including housing entitlements.¹³² This is suggested within a raft of policies to incentivise the private sector. In Qatar, as elsewhere in the GCC, a mismatch of housing options exists with high-end units overrepresented and housing options for middle-income households lacking, making state support to access adequate housing particularly pertinent.

As per Housing Law 2 of 2007, affordable housing is provided through land grants of 625 m² in Doha or 1,000 m² outside the capital to eligible households and through housing grants of up to 600,000 QR at an interest rate of 1 per cent for those not able to afford commercial mortgages.¹³³

¹²⁶ As of 13 June 2017, 1 USD is equivalent to approximately 0.38 OMR.

¹²⁷ Affordable Housing Institute P.120

¹²⁸ World Property Journal, 21/1/2014

¹²⁹ Albawaba Business, 5/2/2014

¹³⁰ Ibid

¹³¹ Gulf News, 8/4/2015

¹³² http://www.mdps.gov.qa/en/knowledge/HomePagePublications/Qatar_NDS_reprint_complete_lowres_16May.pdf_p.151

¹³³ As of 13 June 2017, 1 USD is equivalent to approximately 3.66 QR.

Saudi Arabia

Saudi Arabia's Ninth Development Plan (2010-2014) placed emphasis on housing, after the Eighth Development Plan fell short of its targets in this sector. The Plan identified the challenges of **“inadequate supply of housing units, low level of house ownership, lack of affordability of owned or rental housing units, [and] lack of financing of housing or residential land.”**¹³⁴ To respond to these issues, the Ninth Development Plan called for priority to be given to housing for low-income households, support for the General Housing Authority (see below) and the development of a National Housing Strategy.¹³⁵ **With a housing demand of 1.25 million units, Saudi Arabia's** Ninth Development Plan sought to meet 80 per cent of this need with one million new housing units through government provision, housing finance mechanisms and the private sector.¹³⁶ The Tenth Development Plan (2015-2019) has adequate housing for all citizens at its sixteenth goal. It targets 1.25 million units to be completed over the five years of the development plan in order to meet 85.6 per cent of the existing housing demand. Of this figure, the Ministry of Housing is tasked with 300,000 units, the Real Estate Development Fund with 250,000 and the remaining 700,000 by the private sector. It equally aims for 20,000 loans to be provided by the Real Estate Development Fund.¹³⁷

Saudi Arabia's Vision 2030 similarly places great emphasis on the issue. Stating that currently 47 per cent of Saudi families own their own homes, the objective is to increase this rate by five percentage points by 2020. This shall be achieved by introducing new laws and regulation, encouraging private sector provision, as well as finance solutions.¹³⁸

Currently, Saudi Arabia has social housing policies both in the provision of housing units and in housing finance. The General Housing Authority was founded in 2007 with a mandate that included increasing the supply of housing and building adequate housing for those in needs and the Ministry of Housing was then established in 2011 to replace the General Housing Authority.

Saudi Arabia undertakes housing provision as one mechanism to enhance citizens' access to housing. As of September 2014, the government of Saudi Arabia was implementing 48 affordable housing projects around the country, having committed 250 billion SAR project to build 500,000 affordable housing units.¹³⁹ Eligibility and priority access to these units is to be determined by criteria developed by the Ministry of Housing that consider social, financial and health factors.¹⁴⁰ **In November 2015 the government of Saudi Arabia passed a law taxing 'unexploited' land at a**

¹³⁴ Kingdom of Saudi Arabia, 2010. P.199

¹³⁵ Ibid. P.199

¹³⁶ Kingdom of Saudi Arabia, Ministry of Municipal and Rural Affairs, n.d. P.59

¹³⁷ Kingdom of Saudi Arabia, 2015. P.92

¹³⁸ Kingdom of Saudi Arabia, 2016, Vision 2030, p, 28

¹³⁹ Ibid. P.72

As of 13 June 2017, 1 USD is equivalent to approximately 3.75 SAR.

¹⁴⁰ Ibid. P.72

rate of 2.5 per cent of the value of the undeveloped land. This is intended to stimulate the land market and reduce the high cost of land on which social housing is to be built.

The Real Estate Development Fund (REDF) is Saudi Arabia's body to improve citizens' access to housing finance. The fund provides zero interest loans on private housing construction and is estimated to have implemented 62 per cent of public-led housing from 2005-2009 and its funding from the state increased rapidly from 49.9 billion SAR in 2008 to 230 billion SAR in 2013.¹⁴¹ REDF implements its housing finance through 33 branches across the kingdom but also signed agreements with private banks to facilitate access to these loans. There are no eligibility criteria for REDF mortgages, and as such applicants often face long waiting lists.

With housing supply failing to match housing demand, the government of Saudi Arabia is targeting public-private partnerships to boost the affordable housing stock. The Ministry of Housing is approaching such partnerships by strengthening regulatory frameworks and offer incentives to the private sector to construct social housing. While this is developed, close to two thirds of first-time house owners construct their own houses rather than buy finished units. 94 per cent of Saudis financed their home construction through private funds, illustrating the limited size of the mortgage market.¹⁴²

UAE

While each emirate has a degree of control over its specific housing policy, federal programmes are implemented through the Shaikh Zayed Housing Program (SZHP) with housing loans based on means testing and, in parallel, housing supply. Reducing the waiting time for Emirati citizens **to access loans is highlighted as one key performance indicators with the UAE's Vision 2021** National Agenda. The target, as laid out in Vision 2021, is two years of waiting between application and receiving a loan or housing unit.

SZHP offers interest free loans to buy or build a house for those earning over 10,000 AED.¹⁴³ Where income is under 10,000 AED, a non-refundable grant is offered. The value of either loan or grant is capped at 500,000 AED. Eligibility for women requires that she be widowed, divorced from a man who cannot provide a home for her children, unmarried and over 30 years old, or be married to a non-Emirati with children holding UAE nationality whose father cannot provide an adequate home.¹⁴⁴

Dubai's Mohamed Bin Rashid Housing Establishment supplements social housing with financing and housing provision targeted at low and middle-income households. Loans for house building are offered for values up to 750,000 AED and loans up to 300,000 AED are granted for the

¹⁴¹ Ibid. P.60

¹⁴² Affordable Housing Institute P.115

¹⁴³ As of 13 June 2017, 1 USD is equivalent to approximately 3.67 AED.

¹⁴⁴ Affordable Housing Institute P.118

renovation of homes. Government land is equally offered through this organisation for the construction of homes.¹⁴⁵

4_ Arab Least Developed Countries

The Arab Least Developed Countries of Mauritania, Sudan and Yemen have the least extensive social housing policies. Across the three countries access to housing finance is extremely limited meaning that low-income households must have accumulated enough wealth for down-payments and are excluded from commercial borrowing by prohibitive interest rates. Social housing provision has been insufficient overall, with programmes in Sudan and Yemen either fragmented or of insufficient scale to meet the housing need of low-income households.

Mauritania

Mauritania's policy strategy for 2015 – 2019 indicates the prime importance of access to housing and the government states its commitment to improving the quality and quantity of housing in Mauritania. This is to include institutional and regulatory efforts through the implementation of a national urban strategy and to put in place mechanisms for housing financing and social housing programmes.¹⁴⁶

Mauritania has a high proportion of slums; as high as 60 per cent of the population by some estimates.¹⁴⁷ Upgrading and other slum-based programmes have proved the government of **Mauritania's priority**, above other social housing programmes. Across the country owner occupation is high, at almost 75 per cent of households in 2008, yet housing is the single most expensive item of expenditure in Mauritania.¹⁴⁸

¹⁴⁵ Affordable Housing Institute P.119

¹⁴⁶ Islamic Republic of Mauritania, n.d. P.23

¹⁴⁷ Centre for Affordable Housing Finance in Africa, 2016d.

¹⁴⁸ Ibid.

Housing finance in Mauritania is extremely limited. Primarily this is due to the fact that a low percentage of the national population has formal banking; only 17 per cent of the population in 2015.¹⁴⁹ Where financial services are so limited in general, housing finance through commercial banks is necessarily low. While the Banque El Ammane pour le Développement de l'Habitat previously was the one bank specialised in housing loans, this has now been privatised and broadened its operations away from housing loans.

Past programmes to increase social housing in Mauritania have largely been donor-funded. From 2002 the World Bank funded the Urban Development Programme as an affordable housing micro-credit scheme that ultimately contributed to 5,000 housing units in Nouakchott and Nouadhibou. The Twizé programme ran from 1998 to 2008, with World Bank funding from 2003 onwards. Twizé combined interventions in terms of land tenure with housing financing and by 2008, 6,500 houses had been completed however rising costs led to its conclusion.¹⁵⁰

Sudan

Sudan's National Strategy 2007-2031 commits its public institutions to working on a range of sectors, including improving social welfare, housing and employment.¹⁵¹

Sudan has a twin approach to social housing where only in Khartoum are finished housing units provided, with other states largely adopting a sites and services approach to adequate housing given its lower cost. The model of urbanization with plots of land for single-family housing has resulted in large-scale urban sprawl and consequently the cost of extending infrastructure and services has risen.¹⁵² This stands in contrast to luxury real estate developments targeted at expatriates that have appeared as a **result of Sudan's oil wealth**.

Social housing is provided since 2001 through Khartoum's Housing and Development Fund (HDF) with two types of units for low-income households offered, varying by price. These are designated as 'social housing' and 'economic housing'. This programme has expanded with applications increasing from over 6,300 in 2003 to almost 18,000 in 2015. Since its establishment the HDF has built 61,929 'social' and 'economic' housing units. The Fund further built luxury units (3,881 units since 2001, or 34 per cent of total units) which are sold to cross-subsidise units for low-income households. Other housing options are reserved for employees of the Khartoum Local Government and local trade unions.¹⁵³

A special decree gives female-headed households special consideration when applying to receive plots of land for building a home through government housing plans and when applying for housing units from the HDF.

¹⁴⁹ Ibid.

¹⁵⁰ UN Habitat, 2012. P.101

¹⁵¹ Republic of Sudan, n.d. P.133

¹⁵² Republic of Sudan, Ministry of Environment, Forestry and Urban Development, 2014. P.21

¹⁵³ Centre for Affordable Housing Finance in Africa, 2016c. P.224

On a national level, the National Fund for Housing and Reconstruction (NFHR) was launched in 2008 to expand social housing across the country. This body targeted building 150,000 social housing units in 15 states over five years.¹⁵⁴ Funding has proven the NFHR's greatest challenge, however it secured a housing finance portfolio across eight banks of 736 million SDG as well as land at low-cost from the states involved in the project.¹⁵⁵ As such by the end of 2014 9,706 social units had been built through the NFHR, with the highest numbers in Red Sea, River Nile, South Darfur and Gezira states.¹⁵⁶

In order to apply for 'social housing' options the applicant must address their Local Committee and typically they are informed of acceptance after three months. 'Economic housing' options has no eligibility requirement in terms of household income and is available for purchase once completed.¹⁵⁷

Past sites and services programmes have faced difficulties in Sudan, with a large number of sites and services plots unoccupied as a result of inflation in recent years that made these plots and housing construction unaffordable for many. In Khartoum state alone, for example, 56.5 per cent of 311,792 serviced housing plots were vacant, as of 2010.¹⁵⁸

As noted in Sudan's Habitat III National Report, the absence of housing finance represents a major obstacle to adequate housing for all.¹⁵⁹ In May 2014 Sudan's Central Bank ordered banks to cease real estate and housing financing in an effort to redirect financing from property speculation towards sectors such as agriculture and industry. The Central Bank then relaxed this measure for the NFHR and state-level housing schemes for low-income households.

Yemen

Yemen's Strategic Vision 2025 does not address social housing or housing in general. The National Census of 2004 estimated a housing shortage of 214,866 units. In the absence of a national housing policy, urban sprawl and informal settlements are common and destruction inflicted by the ongoing armed conflict will only compound the lack of adequate housing.

Given the average income levels in the country, housing is particularly expensive. This is a result of various factors including rapid urbanization, high land and construction prices and the limited

¹⁵⁴ Republic of Sudan, Ministry of Environment, Forestry and Urban Development, 2014. P.19

¹⁵⁵ Ibid. P.43

As of 13 June 2017, 1 USD is equivalent to approximately 6.7 SDG.

¹⁵⁶ Ibid. P.43

¹⁵⁷ Centre for Affordable Housing Finance in Africa, 2016c. P.225

¹⁵⁸ As cited in Republic of Sudan, 2014. P.43

¹⁵⁹ Republic of Sudan, Ministry of Environment, Forestry and Urban Development, 2014. P.5

housing supply on offer.¹⁶⁰ The extent of home rental varies across the country, at its highest with 47.7 per cent of households renting housing in Sana'a with only 16.9 per cent of renters in Aden.¹⁶¹

Access to housing finance is limited in Yemen, with most relying on savings and loans from relatives and friends. Commercial banks offer short-term loans and high interest rates make these unaffordable for low-income Yemenis. Housing finance is especially constrained by the restriction on using personal property as collateral for loans, meaning that low-income households are further disadvantaged in entering the mortgage market. While the Housing Credit Bank (93 per cent state-owned) was founded in 1977 to offer financing for house construction, its terms of lending limits its clients largely to civil servants.¹⁶²

The President Al Saleh Housing Project is Yemen's largest national housing project. Building on the collaboration of a number of government ministries, this project has implemented 5,018 units over 8 governorates at a cost of approximately 24 billion YER.¹⁶³

Other smaller-scale projects for social housing include the Urban Development Project III in Taiz and that of Swad Sa'wan in Sana'a. The July 7 Housing Project in Al Hodeidah (4,500 serviced plots for house construction) and Hezar Housing Project, Thamud Hadramout, and Mashqaran Housing Project, Al Mahara (finished social housing units) also represented efforts towards enhancing accessing adequate housing.¹⁶⁴

With the Yemeni state playing a small role in providing social housing, it is estimated that 95 per cent of housing is privately built, often incrementally or informally built.¹⁶⁵

¹⁶⁰ Alaghbari, Salim, Dola, and Ali, 2011.

¹⁶¹ Republic of Yemen, 2016. P.36

¹⁶² Ibid. P.36

¹⁶³ Ibid. P.37

As of 13 June 2017, 1 USD is equivalent to approximately 250 YER.

¹⁶⁴ Ibid. P.37

¹⁶⁵ Republic of Yemen (2016) P. 36

Conclusion

This overview of national social housing policies has revealed a range of governmental approaches from housing provision, to housing financing and rent controls. While the capacity and the success of these approaches has varied across sub-regions and between countries. It can be said, however, that governments have been unable to keep pace with urbanization rates in supplying housing options for all. The existence of informal settlements within and peripheral to Arab cities is one manifestation of national **housing policies'** inadequate formulation and/or implementation of national housing policies.

In this context the private sector has expanded housing options for higher- income groups or engaged in real estate speculation and has not developed adequate housing options for low-income households. In those countries where there exists a culture of self-building housing, private sector developers may struggle to compete with the costs of self-building. Where the state has withdrawn from housing production and relied instead on partnerships with the private sector or enabling private sector social housing provision, successes have been observed for instance in the Mashreq, but these must be designed to comply with principles of adequate housing and within this, the requirement that housing be truly affordable for low-income households.

Countries across the Arab region are faced with the challenge of an existing backlog of social housing applicants in the face of ongoing urbanization. In Iraq, Libya, Syria and Yemen housing stock has been destroyed and damaged in conflict and the provision of housing units will be central to reconstruction efforts in these countries in a post-conflict phase. As urban centres in these countries are redeveloped, a focus on housing for low-income households and others such as person with disabilities is essential. Such an approach, rather than solely serving commercial interests, can be a tool for strengthening social cohesion and establishing future Arab cities as a space for a social mix and inclusive societies.

There remains scope for further **research on Arab countries' social housing policies** to examine the adequacy of these policies and the extent to which stated beneficiaries, notably low-income households, ultimately gained from these programmes. The criteria of affordability is the most easily evaluated with a number of social housing programmes in the region unaffordable for the stated beneficiaries of low-income households. Further study would usefully evaluate the other criteria of adequate housing. However, it remains the case that government social housing policies are faced with the challenge of prioritising certain of UN-Habitat's **criteria of adequate housing** over others.¹⁶⁶ More broadly, governments must also balance the commercial or market dimension of housing with its social function wherein lies the complexity of housing policy.

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¹⁶⁶ These seven criteria are Security of tenure; Availability of services, materials, facilities and infrastructure; Affordability; Habitability; Accessibility; Location; Cultural adequacy (*vid* Introduction)

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