

# الإسكان الميسر: التحديات والسياسات

## Affordable Housing: Challenges and Policies

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## The most important components



Housing and its  
importance



The concept of  
affordable housing



Affordable  
housing within  
sustainability



The demand for  
housing



Affordable  
Housing policies

## Housing in urban context



إن الإسكان ليس مجرد مكان يحمينا من العوامل الخارجية ويوفر لنا الخصوصية والأمان. وفي الشرق الأوسط، نشأت أغلب برامج الدعم كرد فعل على انتشار الإسكان غير الرسمي والفقر والطلب على الإسكان.

Housing is more than a place that protects us from the external elements and provides us with privacy and security. In the Middle East, most of the subsidy programs came about as a reaction to the proliferation of informal housing, poverty, and housing demands.

## Housing in urban context



إن قضية الإسكان ليست متعلقة بالمسكن أو الإطار الفيزيقي فحسب، بل إنها قضية متعلقة بالأسر التي تسعى للحصول على مسكن ضمن إطار بيئة عمرانية ترتقي بأساليب المعيشة أيضاً، هذه الأسر التي تنتقل من مكان إلى آخر داخل المدينة أو حتى خارجها للحصول على مسكن مناسب.

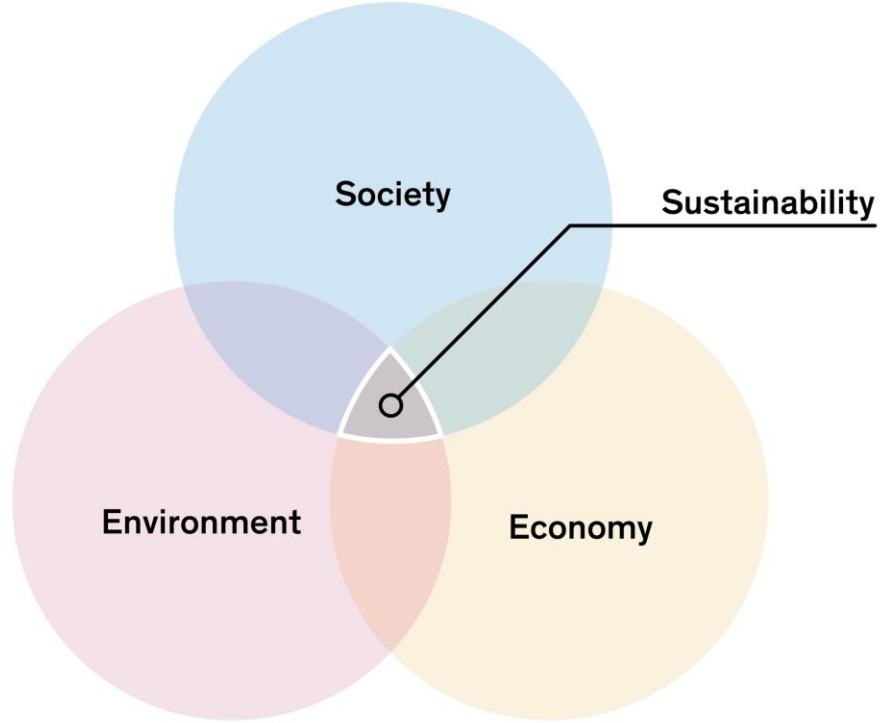
The housing issue is not only related to the dwelling or the physical framework, but it is also related to families who seek to obtain housing within the framework of an urban environment that also improves living standards, these families who move from one place to another within the city or even outside it to obtain suitable housing.

## The Concept of Affordable Housing



يتم تعريف الإسكان الميسر التكلفة على أنه وحدات سكنية بتكلفة إجمالية تقع ضمن "حدود معقولة" لأولئك الذين لديهم دخل متوسط

Affordable housing is define as the housing units with a total cost that lies within "reasonable limits" to those that have a median income

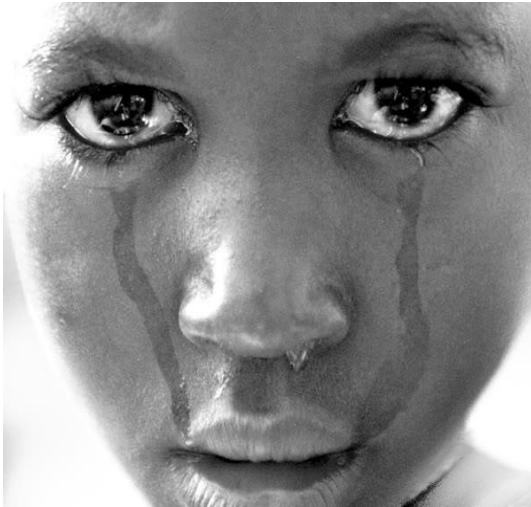


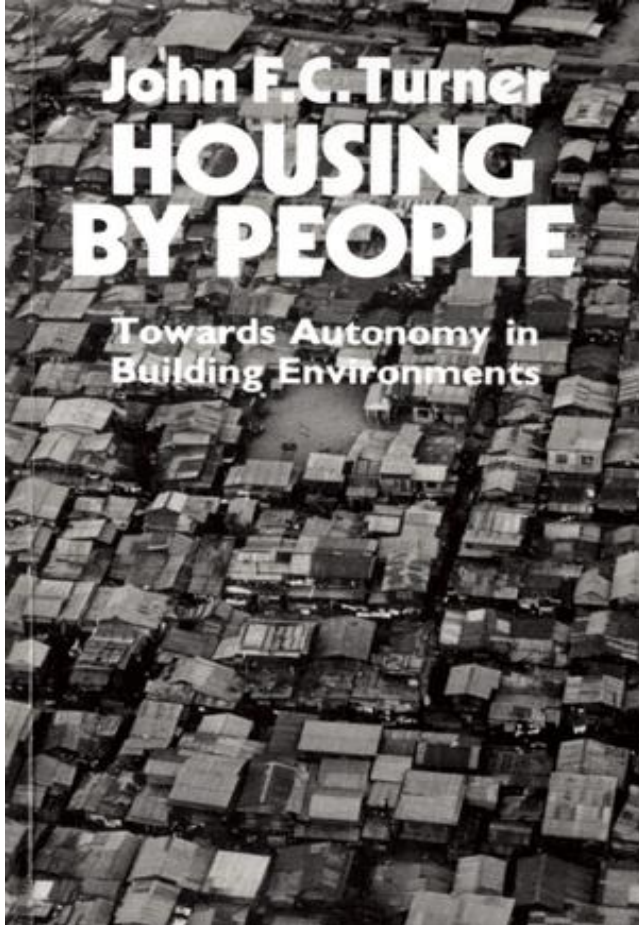
مفهوم الإسكان الميسر ينطوي على العديد من المتغيرات المعقدة توزيع المساكن وتكاليف الإيجار، أنواع المساكن ونوعية السكن، دخل الأسرة، سياسات التمويل وقدرة الأسر على الاقتراض، سياسات سوق الإسكان التي تتحكم في العرض والطلب، الجانب الاجتماعي و تنوع تفضيلات الأسر.

The concept of affordable housing involves many complex variables: housing distribution and rental costs, housing types and quality, household income. Financing policies and households' ability to borrow, housing market policies that control supply and demand, the social aspect and the diversity of household preferences.

الإسكان الميسر لا يعني استيعاب ذوي الدخل المنخفض أو متوسطي الدخل في مساكن. ولكن توفير البيئة السكنية المتكاملة بما فيها الفرص المتكافئة وحق الوصول الى أماكن العمل.

The provision of affordable housing does not only mean to accommodate the low-income or middle income in houses, but also provides all facilities, utilities, and employment opportunities for them.





إن البلدان ذات الموارد المحدودة لا يمكن أن تحقق الكثير عند الاعتماد على بناء معايير وبرامج حديثة مستوردة أو مكلفة ولا تعالج قضايا الإسكان. ولكن الحل هو في تحسين البنية التحتية للخدمات وتمكين وتحفيز توفير السكن محليا لهذه الدول.

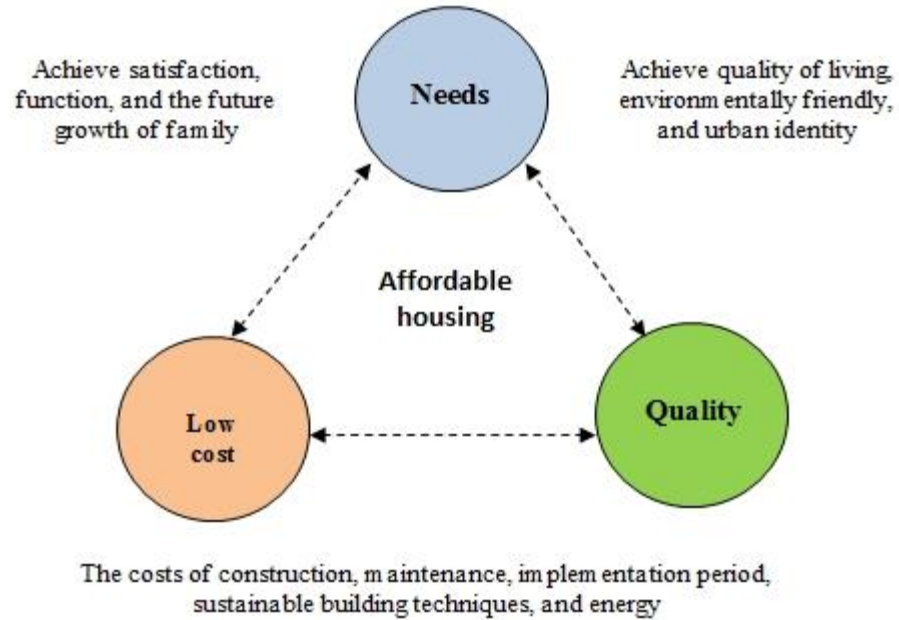
Countries with limited resources cannot achieve much by relying on building modern standards and programs that are imported or expensive and do not address housing issues. But the solution is to improve the infrastructure of services and enable and stimulate the provision of housing locally in these countries.



## A broader concept of affordable housing

Improving the economic living standards of "affordable living." This concept should take into account "indirect costs" such as mobility costs, utility costs, and social costs.

تحسين مستويات المعيشة الاقتصادية من خلال "العيش الميسور". وينبغي لهذا المفهوم أن يأخذ في الاعتبار "التكاليف غير المباشرة" مثل تكاليف التنقل، وتكاليف المرافق، والتكاليف الاجتماعية.



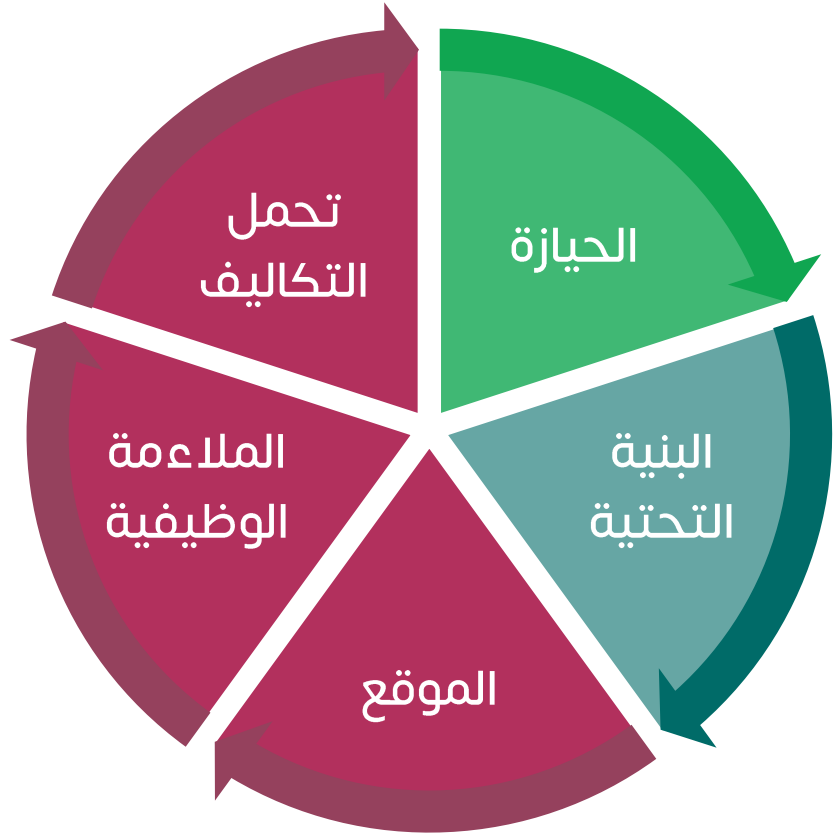
يؤكد الهدف 11.1 من أهداف التنمية المستدامة للأمم المتحدة على "ضمان حصول الجميع على مساكن وخدمات أساسية ملائمة وآمنة وبأسعار معقولة، وتحسين الأحياء الفقيرة بحلول عام 2030".

Target 11.1 of the United Nations Sustainable Development Goals emphasizes "By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums"



تعمل المدن المستدامة على تطوير برامج الإسكان التي تتكيف مع جميع الفئات الاقتصادية وتراقب مخزون الإسكان في المدينة. تضع المدن المستدامة لوائح لمنع المضاربة العقارية لضمان سوق إسكان عادلة. بالإضافة إلى ذلك، تشجع المدن المستدامة المستثمرين على توفير بدائل إسكان اقتصادية واستغلال الأراضي الشاغرة داخل المدينة من خلال التشريعات الحضرية العادلة

Sustainable cities develop housing programs that are adapted to all economic classes and monitor the city's housing stock. Sustainable cities establish regulations to prevent real estate speculation to ensure a fair housing market. In addition, sustainable cities encourage investors to provide economic housing alternatives and exploit vacant lands within the city through fair urban legislation.



إن "الحق في السكن اللائق والميسر" هو هدف رئيس في سياسات الإسكان التي يؤكد عليها برنامج الأمم المتحدة للمستوطنات البشرية. وتشدد هذه الوثائق على ضرورة توفير الحد الأدنى من أمن الحيازة، والبنية التحتية، والموقع، والملائمة الوظيفية، والقدرة على تحمل التكاليف. كما تدعو أهداف التنمية المستدامة SDGs إلى "ضمان حصول الجميع على مساكن وخدمات أساسية ملائمة وآمنة وميسورة التكلفة".

The "right to adequate and affordable housing" is a key goal in the housing policies emphasized by UN-Habitat. These instruments emphasize the need for minimum levels of security of tenure, infrastructure, location, functional adequacy and affordability. The Sustainable Development Goals (SDGs) also call for "ensuring access for all to adequate, safe and affordable housing and basic services."



- The absence of effective housing policies
- The weakness of subsidy housing programs
- The lack of land management and sprawl controlling
- The international financial crisis
- Population growth and rapid urbanization
- The lack of affordable options

- غياب سياسات الإسكان الفعّالة
- ضعف برامج الإسكان المدعوم
- الافتقار إلى إدارة الأراضي والسيطرة على التوسع العمراني
- الأزمة المالية العالمية
- النمو السكاني والتوسع الحضري السريع
- الافتقار إلى الخيارات الميسورة التكلفة



إذا تجاوزت نسبة الإنفاق ٣٠% من دخل الأسرة سوف يؤثر ذلك على بقية احتياجات الإنسان الضرورية كالأكل والشرب والتعليم، والصحة، والمواصلات..

### Affordability standard

If the spending rate exceeds 30% of the family income, this will affect the rest of the basic human needs such as food, drink, education, health, and transportation.



إن تحديات إسكان محدودي الدخل أو متوسطي الدخل تأتي نتيجة حتمية لخلل في سياسات الإسكان البديلة والتي تستوعب جميع الشرائح الاجتماعية، حيث يتركز الطلب على الإسكان في المدن الكبرى وتصبح قيمة المسكن خارج الحدود الاقتصادية للمجموعات الاقتصادية محدودة الدخل. ويصاحب أزمة الإسكان خلل في سياسات التنمية الإقليمية، حيث تتركز التنمية الحضرية في المدن الكبرى على حساب المدن الصغيرة والريفية.

The challenges of housing for low- and middle-income people are the inevitable result of a flaw in alternative housing policies that accommodate all social segments, as the demand for housing is concentrated in large cities and the value of housing becomes outside the economic boundaries of low-income economic groups. The housing crisis is accompanied by a flaw in regional development policies, as urban development is concentrated in large cities at the expense of small and rural cities.

## The main challenges that face affordable housing

- Insufficient housing supply
- The housing ownership rate
- Land values, rental costs, and construction costs
- Real estate speculation and land monopoly
- The lack of regional development plan
- The lack of developed land (affordable)
- The lack of diversification of funding sources of subsidy

نقص المعروض من المساكن، معدل ملكية المساكن، قيم الأراضي وتكاليف الإيجار وتكاليف البناء، المضاربة العقارية واحتكار الأراض، الافتقار إلى التنمية الإقليمية والهجرة الداخلية، الافتقار إلى الأراضي المطورة (بأسعار معقولة) الافتقار إلى تنويع مصادر تمويل الدعم



## الإسكان الميسر يجب ان يستهدف جميع المجموعات المستضعفة (vulnerable groups)

Extremely Low-income  
Very low-income  
Low-income  
Median income

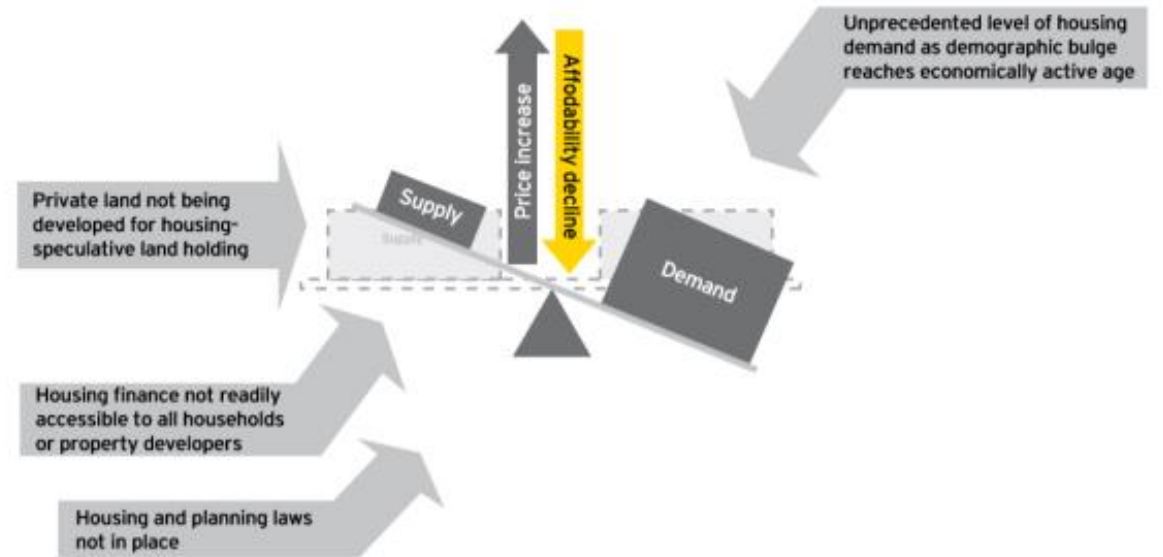
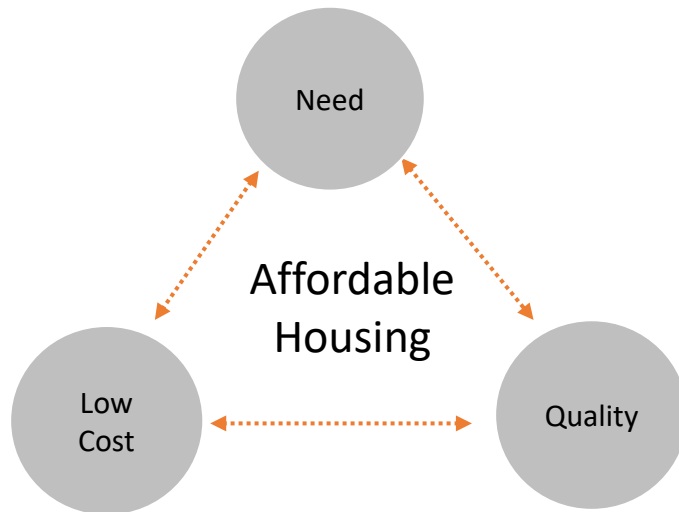
الدخل المنخفض للغاية  
الدخل المنخفض جدا  
الدخل المنخفض  
الدخل المتوسط

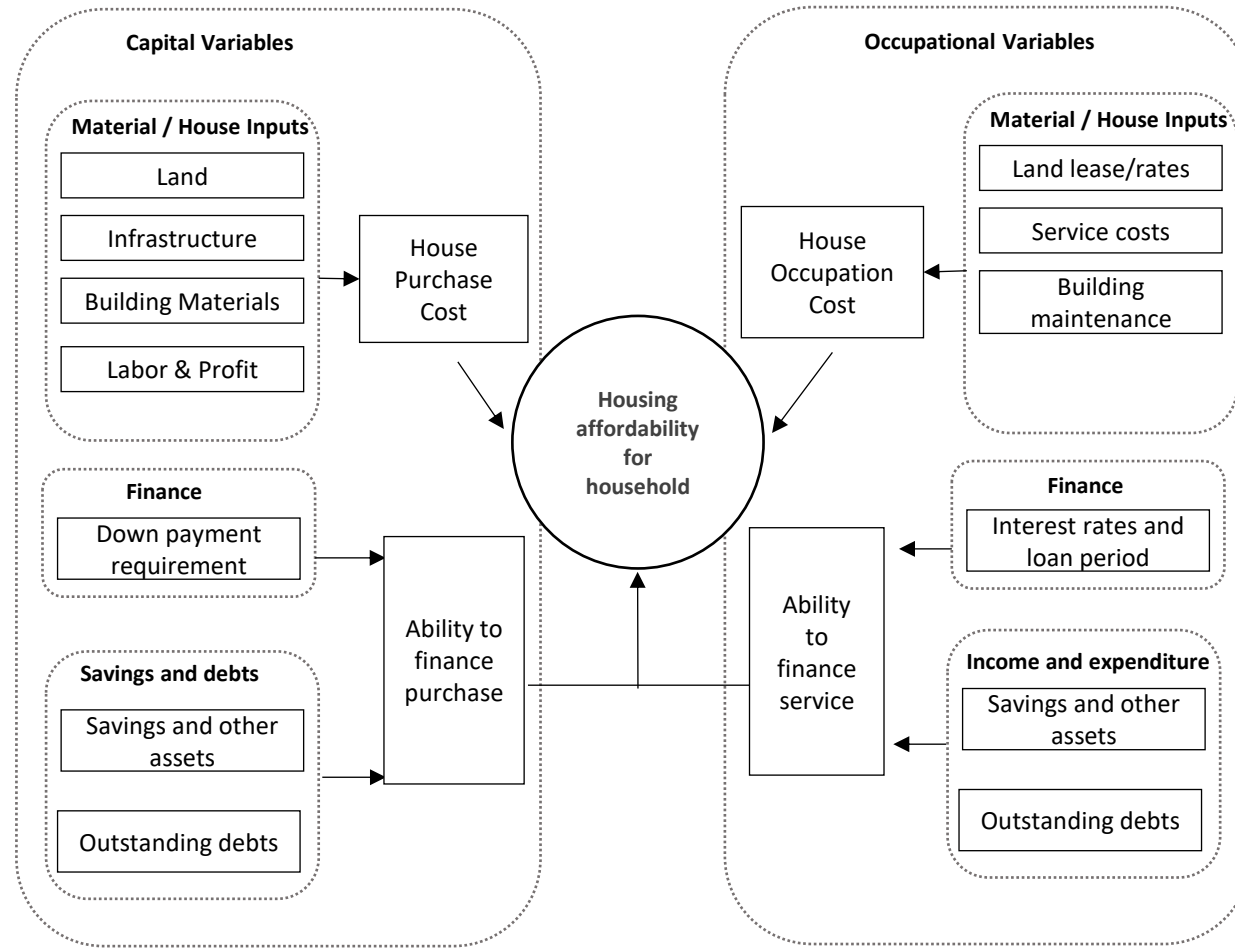
extremely low income (< 30% of AMI), very low income (50% of AMI), low income (80% of AMI), and middle income (within the range of AMI)

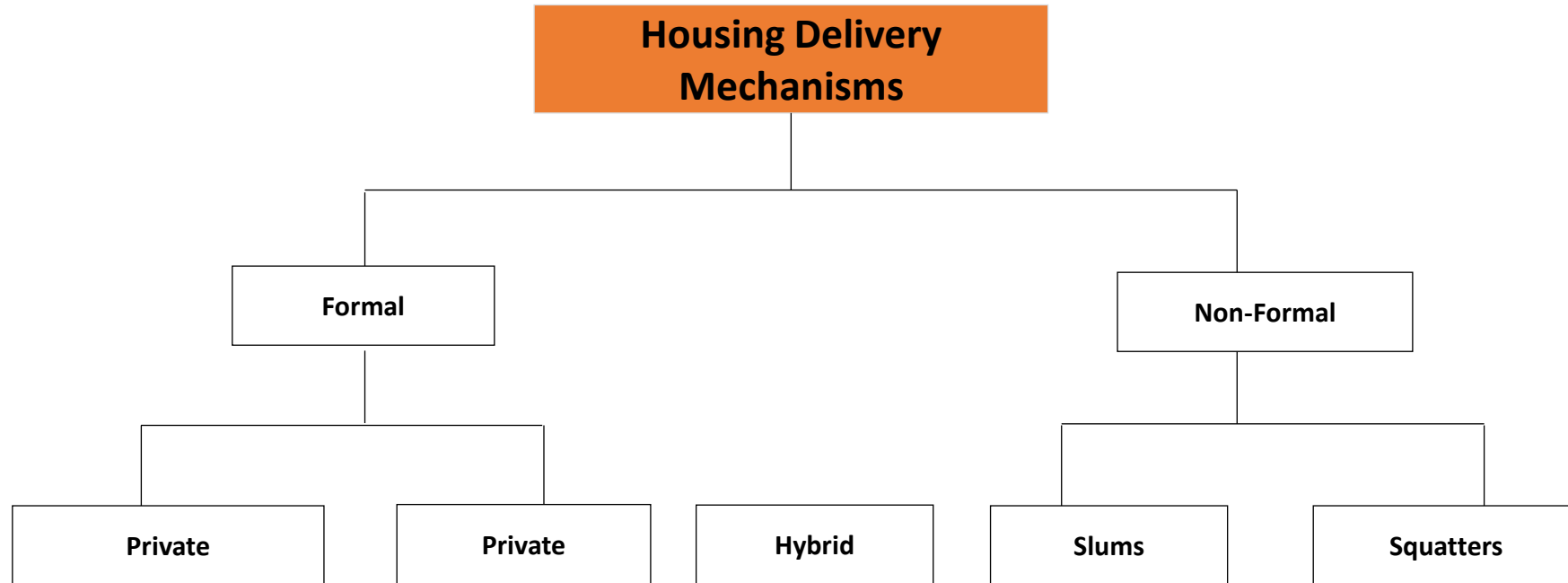
الاسر المسنة او ذات العائل الواحد  
Elderly families or single-parent

homeless; or other special needs  
السكان بلا مأوى او ذوي الاحتياجات الخاصة

## Three Elements of the Affordable Housing Definition



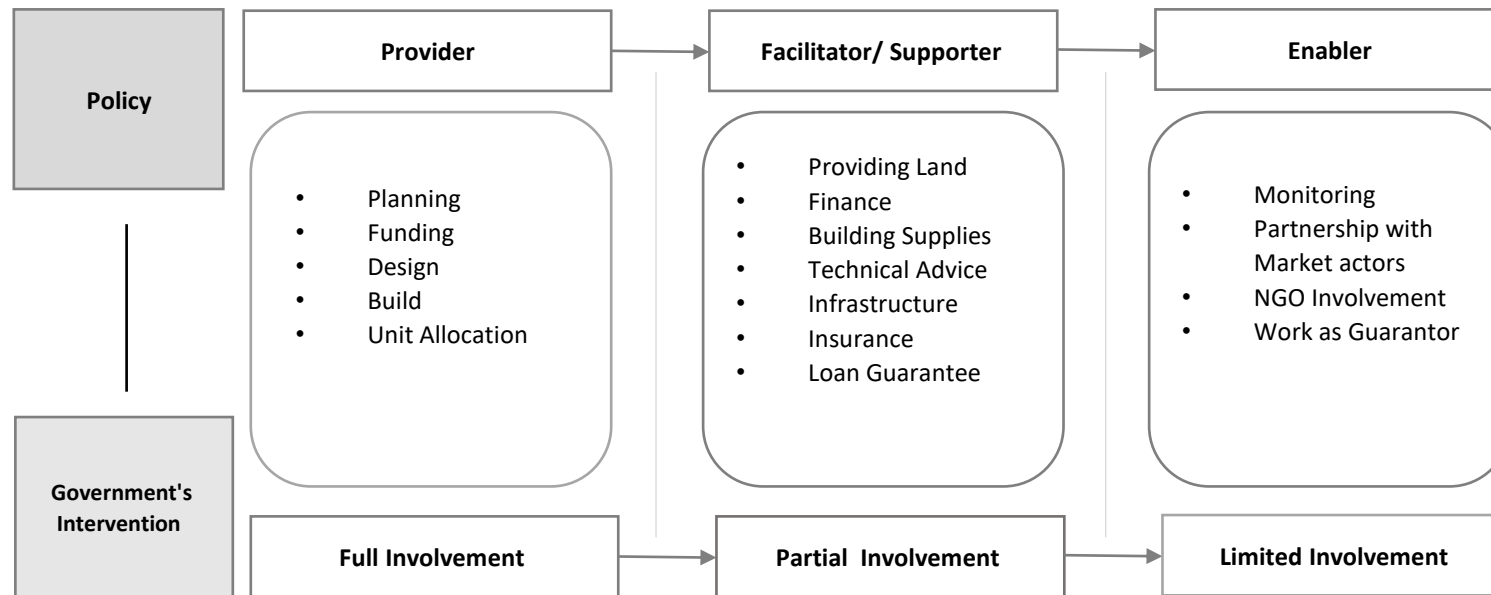




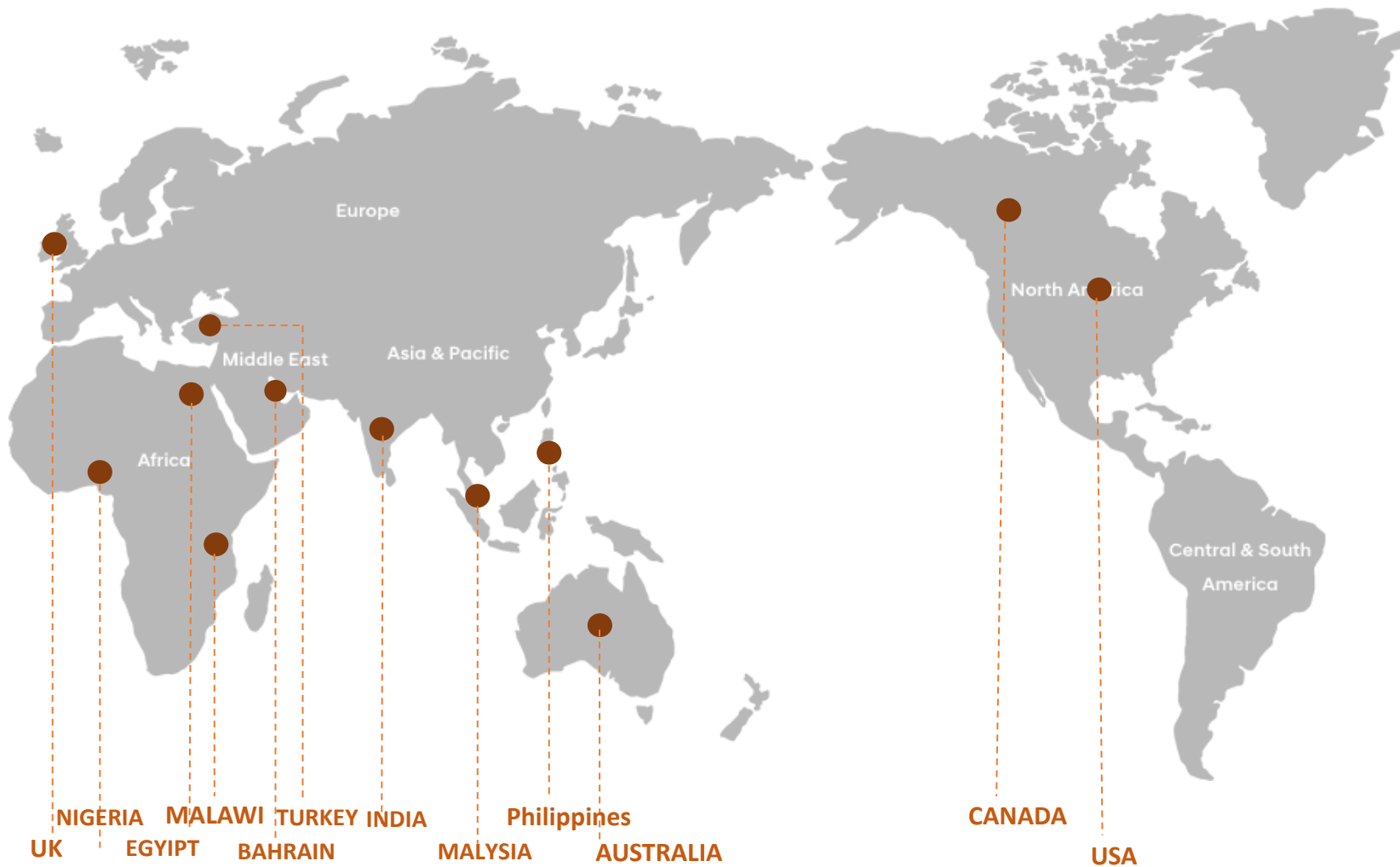


## The Affordable Housing Continuum





- The enabling approach refers primarily to the development of a supportive context or environment for private entrepreneurs and other market actors.
- Its primary objective has been to improve the efficiency of the housing sector, concentrating on eliminating constraints on both the supply and the demand side (Angel, 2000).
- The effectiveness of the enabling approach increasingly hinges on the degree of success of the partnerships between different stakeholders (Sengupta, 2006).
- The enabling approach to housing has been developed by governments in various countries to address the challenges of affordable housing faced by low- and middle-income groups seeking to access adequate housing.
- The enabling approach remains the primary framework in global recommendations for the housing sector despite variations in the effectiveness and outcomes among different countries that implement it.





Author	Study Area	Aim/Objective	Result	Conclusion
Hassan [1]	Egypt	Emphasize the prerequisites to enhance the success of the enabling approach to achieve adequate provision of housing.	The outputs of Egypt's various national housing programs and schemes were unaffordable. During the studied period, the supply of social housing represented only 0.2% of the total increase in the population and only 3–5% of the housing demand of middle- and low-income groups	In order to uphold housing principles (housing rights, sustainability, and economic growth), several prerequisite actions should be considered, including the following: Establish a regulatory framework, Reform related government institutions, Ensure the availability of housing supply components, Enhance partnerships, Engage with the informal sector as a partner, Enable housing finance and land assembly, The balance between alleviation of poverty and economic growth should be considered at the same time.
Cao and Keivani [2]	China	Examined Chinese housing policies in the context of the World Bank's housing market enabling strategy.	The advantages of housing privatization have been captured by the elite group. Limited access for low-income groups. High levels of inflation in housing prices. Extensive market speculative activity. Major failure of government institutional and regulatory mechanisms.	Inefficient and inequitable housing outcomes of the enabling housing market strategy as a result of the failure of both government and market.
Sengupta et al. [3]	Brazil, India	Establish where housing policies in Brazil and India stand between the provider and the enabling approach. Is there a single distinctive model?	Various forms of public housing were implemented by the two governments to support low-income households. Governments in both Brazil and India adhered to the enabling housing framework and the state took the responsibility to provide housing for the poor. Governments in both Brazil and India have adopted elements of both the provider and the enabling approach. Whilst these are still evolutionary, they constitute a focal basis for the eventual transition from the enabling approach back to the provider approach.	The research findings challenge the previous assumption that the ideal housing policy for the urban poor in the Global South should involve a passive transfer of control (either to the market or the private sector). More awareness should be considered to provide more innovative housing subsidy programs to the poor.

[1] Hassan, G. F. (2011). The enabling approach for housing supply: Drawbacks & prerequisites– Egyptian experiences. *Alexandria Engineering Journal*, 50(4), 421-429.

[2] Cao, J. A., & Keivani, R. (2014). The limits and potentials of the housing market enabling paradigm: An evaluation of China's housing policies from 1998 to 2011. *Housing Studies*, 29(1), 44-68.

[3] Sengupta, U., Murtagh, B., D'Ottaviano, C., & Pasternak, S. (2018). Between enabling and provider approach: Key shifts in the national housing policy in India and Brazil. *Environment and Planning C: Politics and Space*, 36(5), 856-876.

Author	Study Area	Aim/Objective	Result	Conclusion
Farzana [1]	Dhaka, Bangladesh	Identify the relationship between neoliberalism and the housing affordability crisis in Dhaka by analyzing the political and economic transformation of Bangladesh toward neoliberalism.	Due to mismanagement and corruption, the public–private partnership (PPP) housing scheme was not successful. There was a lack of transparency in appointing the private developer as a partner for PPP housing schemes. Neoliberal reforms in the housing sector of Dhaka comprise a lack of rent controls, deepening of the housing finance market and modifications in economic and planning law to organize the real estate market, which have led to more unaffordable housing for the majority of Dhaka’s population	A market enabling housing approach only catered to the interests of the higher-income group and caused unexpected price appreciation of housing.
Yap [2]	Asia	Review low-income housing policies and practices in Asia.	Many cities only have reactive programs that rehabilitate informal housing (without regularizing land tenure) but no proactive programs that make informal housing obsolete. Most public housing agencies have been unproductive because they have failed to learn from the rise of informal housing.	Enabling housing approaches have proven to be effective in many Asian cities. They have partnerships with the private sector as the main, if not sole, supplier of middle-income housing. The housing challenges of the low-income urban population cannot be addressed unless the urban poor have access to urban land, but this needs and requires government intervention and urban planning policies on the land market.
Umoh [3]	Abuja	Explore the enabling approach to housing by investigating the MHS in Abuja, Nigeria.	The enabling approach with the MHS in Abuja is challenged by the political realities on the ground and the problems with governance and accountability	When politics are not considered in developing or embracing the enabling approach, the intended output and impact of the developed housing enabling framework cannot be successfully achieved. The enabling approach needs a deep analysis of which partners are enabled and the potential unintended consequences of this enablement.

[1] Farzana, F. Neoliberalism and Housing Affordability Crisis in Dhaka Where Market-Enabling Efforts Failed. In *Accessible Housing for South Asia: Needs, Implementation and Impacts*; Springer International Publishing: Cham, Switzerland, 2022; pp. 85–102.

[2] Yap, K.S. The enabling strategy and its discontent: Low-income housing policies and practices in Asia. *Habitat Int.* 2016, 54, 166–172.

[3] Umoh, N.N.E. Exploring the Enabling Approach to Housing through the Abuja Mass Housing Scheme. Ph.D. Thesis, Massachusetts Institute of Technology, Cambridge, MA, USA, 2012.

Author	Study Area	Aim/Objective	Result	Conclusion
Jones et al. [1]	South Africa	Judge the success of the housing policy principles on the World Bank's list and view the list critically in light of the experience of South Africa.	The housing subsidy program had a number of features that, in effect, were detrimental and hindered the 'people's housing process'. To enhance low-income groups' access to affordable housing, the role of savings seems to be far more important than access to finance. The government needs to consider Non-Governmental Organizations' (NGOs') role within the enabling frameworks.	The World Bank's enabling approach does not provide a map for policymakers on how to formulate the specific policy. The enabling approach can be considered a useful means of assessing the direction of change of housing policies over time, a transition from the 'do not' side of the list toward the 'do' side, but it provides no suggestion as to how these principles should be translated into concrete policy reform.
Taruvinga et al. [2]	China, Ghana	Assess the extent to which neo-liberal housing policies have responded to the evolution of low-income housing policy over time and to define the key features of the present neo-liberal housing policies.	The World Bank's enabling approach instruments implemented in China showed that liberalization of the housing markets resulted in an increase in private-sector capital in the housing market. Elites captured the benefits of the housing privatization program. Non-market factors related to China's social and political institutions were highly influential regarding the distribution of housing in an inequitable manner. Higher-income groups pushed up house prices. In Ghana, lack of finance has been identified as an impediment to the provision of low-income housing. Unclear land titles and the lack of bankable titles over traditionally allocated land also inhibited access to mortgage finance. There was a lack of access to land.	The housing market enabling approach alone is incapable of and inadequate in solving the housing challenge for low-income groups, and social housing is advocated for vulnerable groups, in addition to tighter market regulation in the face of market and state failures in low-income housing provision.

[1] Jones, G.A.; Datta, K. Enabling markets to work? Housing policy in the 'new' South Africa. *Int. Plan. Stud.* 2000, 5, 393–416

[2] Taruvinga, B.G.; Mooya, M.M. Neo-liberalism in low-income housing policy—problem or panacea? *Dev. South. Africa.* 2018, 35, 126–140

Author	Study Area	Aim/Objective	Result	Conclusion
Batra [1]	Europe	Examine the current methods used in PPP housing delivery in European countries in order to evaluate their suitability for housing provision, with a specific emphasis on the social consequences.	To promote the use of PPPs, reduce risks, and incorporate lessons learnt from prior experiences, centralized dedicated bodies and standard agreements can be utilized to improve the implementation of PPPs for housing provision. Having a single board for housing to manage the implementation of PPPs among independent projects can improve social integration and enhance the accessibility of the end-user. Balance between a combination of direct negotiation and competitive discussion in the procurement process is crucial for the success implementation of PPPs in housing	The study concludes by emphasizing the necessity of adjusting the PPP strategy to better align with the interests of other stakeholders, especially the end-users. It emphasizes the need to prioritize social inclusion and social sustainability and implement clear protocols for PPPs in housing to foster a reliable and dependable environment for investors. The combined efforts of commercial and governmental partners, together with active community involvement, have a wide-ranging influence on the achievement of success.

[1] Batra, R. Review of public–private partnerships across building sectors in nine European countries: Key adaptations for PPP in housing. Eng. Constr. Archit. Manag. 2023, 30, 2904–2927.

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شكراً لكم

Thank you all

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