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# **Planning for Affordable Housing: Mechanisms and Policies to Balance Cost and Quality: Riyadh Case Study**

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# 1. introduction

Affordable housing is one of the most significant development challenges in major cities, serving as a cornerstone for achieving social stability, enhancing quality of life, and supporting balanced urban growth. The concept of affordable housing extends beyond simply reducing housing prices; it encompasses providing suitable housing in terms of quality, location, and services, within the reach of various segments of society, enabling them to own or rent without excessive financial burdens. This underscores the need for integrated policies and mechanisms that strive to achieve a precise balance between price and quality, ensuring the sustainability of urban development and equitable access to housing.



## 2. Theoretical framework

### Housing policies

Housing policies have varied globally and locally, ranging from regulatory interventions and support and financing programs to developing the housing supply, regulating the land market, and public-private partnerships. However, the effectiveness of these policies depends on their ability to address imbalances in the real estate market, reduce the supply and demand gap, and achieve a balance between economic, social, and urban planning considerations.



## 2. Theoretical framework

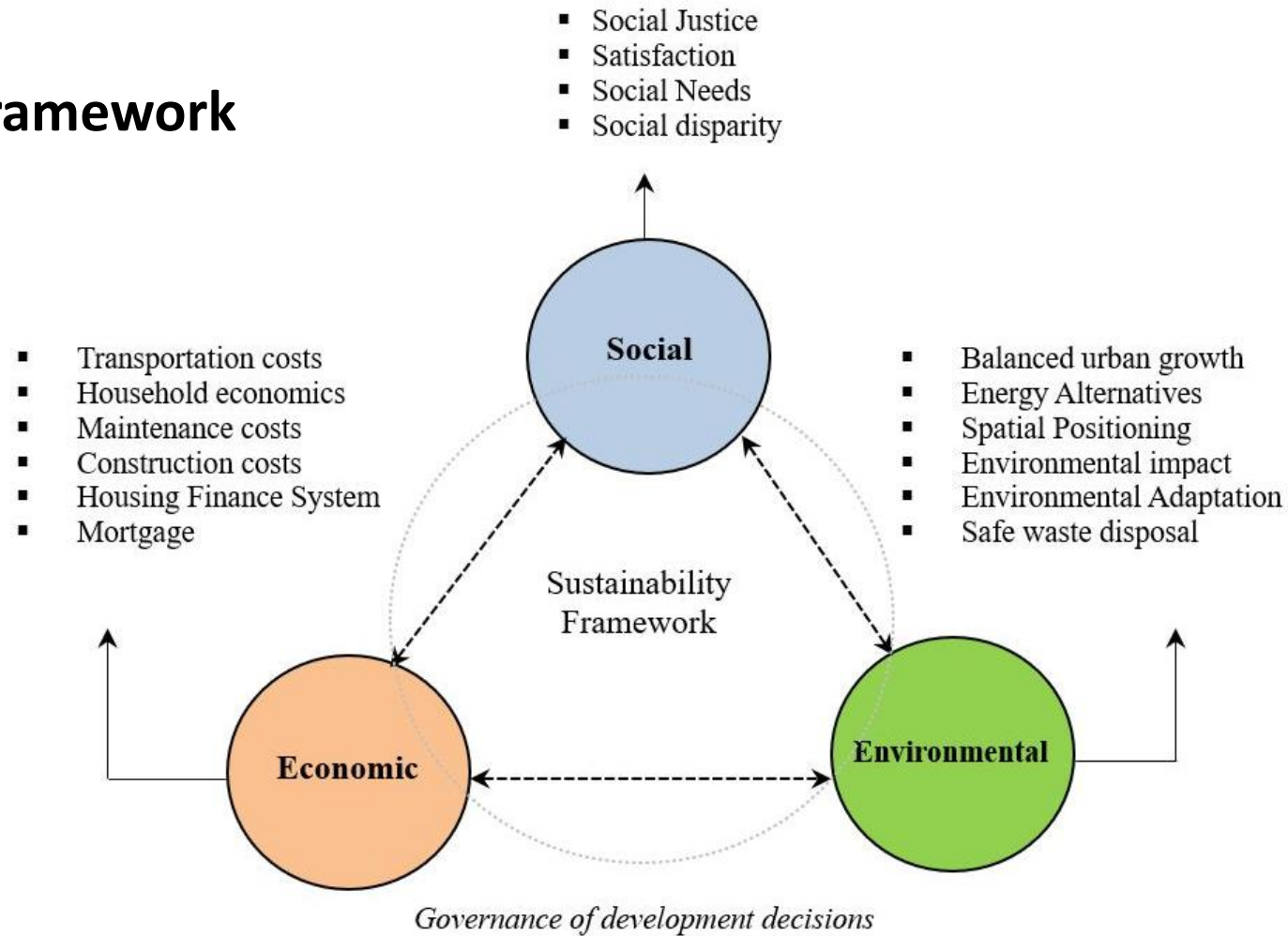
### The concept of affordable housing

**Affordable housing** is defined as a housing model that aims to provide suitable, safe, and high-quality housing within the affordability.

The concept of **affordable housing** transcends the economic dimension related to price and financing, encompassing social dimensions such as promoting housing equity, family stability, and social integration, as well as environmental dimensions related to resource and energy efficiency, achieving urban sustainability, and providing integrated living environments that reduce waste and support quality of life.

**Affordable housing** is not simply “low-cost housing,” but rather reflects a balanced development approach that seeks to achieve economic efficiency, social justice, and environmental sustainability within an integrated urban framework.

## 2. Theoretical framework



Source: (Alzamil, 2025)



## 2. Theoretical framework

### The holistic concept of affordable housing

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



Target 11.1 states “ensuring access for all to adequate, safe and affordable housing and basic services and improving slums.”



### 3. Research Methodology

This study employs a descriptive-analytical approach, reviewing and analyzing the theoretical frameworks related to the concept of affordable housing, its mechanisms, and its economic, social, and environmental dimensions. It also reviews relevant literature and previous studies on housing facilitation experiences and real estate market intervention policies. Furthermore, the study analyzes the governmental efforts and regulatory and legislative policies adopted in Saudi Arabia to address housing challenges, focusing on Riyadh as a case study reflecting urban transformations and increasing pressures on the housing market.



## 4. Local framework

Riyadh stands out as a significant case study in this context, given its rapid population and urban growth, accompanied by a marked increase in land and housing prices and growing challenges to housing affordability, particularly for young people and middle-income families. These transformations have highlighted the need for urgent interventions to reform the real estate market through a package of decisions and policies aimed at increasing supply, stimulating urban development, curbing monopolistic practices, and improving land use efficiency within urban areas. From this perspective, this study seeks to review the concept of affordable housing, its mechanisms and policies, and analyze the housing situation in Riyadh, ultimately assessing the impact of recent reform decisions on restoring balance to the real estate market and achieving the goals of sustainable urban development.



## 4. Local framework

### Planning and targets?

The Sustainable Development Goals (SDGs) emphasize a holistic approach to housing production that achieves social justice, social inclusion, and partnership among stakeholders, especially for low-income groups. Saudi Vision 2030 also aims to achieve a comprehensive transformation of the housing sector and raise the rate of homeownership among citizens to 70% by 2030.



## 4. Local framework

### The problem:

Urban planning and housing remain largely untapped in the context of finding creative solutions from a regional or local planning perspective. Housing is often viewed in many discussions as simply the place of residence or the residential building, which strips it of its economic, social, and environmental contexts and proposes superficial solutions that are largely based on real estate alternatives for small housing units and cheap building materials, or financing solutions that burden families.



## 4. Local framework

Statistics from the General Authority for Statistics indicate that the population of Riyadh reached 7,009,120 in 2022, representing 82% of the total population of the Riyadh region, which stands at 8,591,748. Over the past decade, Riyadh has witnessed an unprecedented surge in residential property prices due to increased demand, population migration, and investment concentration. Consequently, the city has expanded horizontally to meet the demand for housing. This expansion has contributed to urban challenges that are not entirely aligned with the Sustainable Development Goals, most notably the soaring property prices.



## 4. Local framework

Although homeownership among Saudi families has reached 63.74%, this is not an entirely positive indicator. Owning a home is not a suitable option for a family burdened with mortgage debt, which can consume more than 50% of their budget. In fact, more than 24% of families still need to repay their mortgage loans.



## 4. Local framework

The housing stock in the Riyadh region represents 2,273,197 units, of which 1,894,070 are located in Riyadh city. This means that the housing stock in Riyadh city constitutes 83% of the total housing units in the Riyadh region. This is a realistic result considering that 82% of the Riyadh region's population resides in Riyadh city alone.

Type of residential unit	Number of Residential Units	Percentage
Apartment	884,334	46.7
Villa	406,413	21.5
Traditional House	41,828	2.2
Residential Floors	197,871	10.4
Apartment in a villa	263,043	13.9
Other	77,693	4.1
Apartment in traditional house	12,432	0.7
Residential Floor in traditional house	10,456	0.5
<b>Total</b>	<b>1,894,070</b>	<b>%100</b>



## 5. Results

### Strategic principles

**Regional Planning:** Building a balanced regional development plan for the Riyadh region. The imbalance in current regional development is clearly noticeable, which affects the increase in migration rates to the city of Riyadh and increases the likelihood of the growth of random settlements on the outskirts of the city or in areas close to it.

**Diversifying Housing Options:** There is a need to expand housing options in Riyadh, including support for cooperative housing, developmental housing, and private housing for private sector employees. Cooperative housing has not yet been successful, raising questions about the reasons for its lack of success.

**Sustainable production:** Developing regulations for real estate development companies, the most important of which is financial solvency, to ensure the building of a professional system based on the development of residential neighborhoods, starting from the infrastructure and up to the housing units, in order to reduce real estate speculation on vacant lands.



## 6. Conclusion

This paper addresses affordable housing planning: mechanisms and policies for balancing cost and quality, using Riyadh as a case study. The study is based on an in-depth review of the concept of affordable housing, viewing it not merely as a place for residents but as a form of sustainable development, and comparing it to the realities of local housing. The study concludes with four strategies to support affordable housing in Riyadh: sustainable regional planning, diversification of support programs, and the production of sustainable housing. Implementing these policies faces challenges in aligning the structural framework of the housing sector with sustainability indicators. Therefore, the study recommends developing an operational model to verify the implementation of the Sustainable Development Goals in national, regional, and local plans.



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# Thank you all