

## ASSESSING THE EGYPTIAN PUBLIC HOUSING POLICIES AND GOVERNANCE MODES (1952-2020) Towards Achieving a Sustainable Integrated Urban Approach

Hager M Abdel-Rahman<sup>1</sup>, Yasser M Elsayed<sup>2</sup>, and Doaa Abouelmagd<sup>3</sup>  
Architecture Department, Faculty of Fine Arts, Helwan University, Egypt<sup>(1,2,3)</sup>

[hagerabdelrahman94@gmail.com](mailto:hagerabdelrahman94@gmail.com)<sup>1</sup>, [yasser@sarh-co.com](mailto:yasser@sarh-co.com)<sup>2</sup>, [dabouelmagd@f-arts.helwan.edu.eg](mailto:dabouelmagd@f-arts.helwan.edu.eg)<sup>3</sup>

### ABSTRACT

*Providing adequate public housing to the continuously growing population of Egypt has been one of the most urgent problems in Egypt over the past 70 years. During that period, the leading provider of public housing has been the State that faced major problems in coping with the high demand for affordable housing, and the quality of the units with regards to household's requirements.*

*This paper discusses and analyzes the development of the international housing policies for low-income categories, spanning from direct provision of housing to the sustainable integrated approach, compared with Egypt's public housing policies and governance modes during the last 70 years. This paper divides the 70 years period into four main phases according to the State political and economic approach in each phase. It started with the first intention for public housing projects through socialism, passing by the open-door policy, capitalism, and the variety of housing schemes. Finally, the State initiatives after 2011 through the national social housing program.*

*The discussion ends by comparing and assessing the qualities and the disadvantages of these periods' policies and governance modes to pave the way towards achieving a sustainable integrated urban housing provision approach as per the last new urban agenda announced in Quito 2016.*

### KEYWORDS

Public Housing; Housing Policies; Housing Governance.

### INTRODUCTION

By 2050, the world's urban population will double, introducing a challenging situation towards sustainability in housing, infrastructure, and essential services (New Urban Agenda, 2017). Thus, following the United Nations Global Goals to ensure prosperity and housing right for everyone. The UN 11<sup>th</sup> goal aims to increase affordable housing and consider upgrading the slums. In addition, ensure that all people around the world have the right to access to affordable, adequate, safe housing and settlements (United Nations Development Programme, 2020). The United Nations conference on housing and sustainable urban development (Habitat III) in Quito 2016 proposed the new urban agenda, representing the new shared vision of cities and settlements for all 'right to the city.' The sustainable integrated urban approach aims to achieve suitable and affordable housing as a key tool for achieving an adequate standard of living. The principles of the agenda are; to promote access to physical, social infrastructure and services to all human beings equally, and to demolish all forms of poverty (New Urban Agenda, 2017). On the other hand, Egypt's population is rapidly growing, causing housing and urban problems. In addition, about 40% of the population lives in informal settlements (CAPMAS, 2020). Egyptian society has witnessed many attempts to provide affordable housing to face the population increase over the past decades. However, the problem of low-income housing was

clearly due to the lack of purchasing power among low-income categories, the lack of funding resources, and the low profitability of such housing projects (Nadim W., 2010). Thus, State initiatives towards public housing provision was not able to cope with population growth. The paper will discuss the evolution of Egypt's public housing policies and governance modes. Through the analysis of four main political periods that affected public housing provision in Egypt, in order to recommend how to follow the sustainable integrated urban approach in future housing policies in Egypt.

## 2. LITERATURE REVIEW

Since the launching of Habitat III, several UN reports and publications revealed the main aims and goals of the new agenda (e.g. New Urban Agenda, 2017; UNDP, 2020). Moreover, several scholars and researchers discussed the implementation of the New Urban Agenda and Sustainable Development goals on local levels, cities to format local strategies that support its implementation. The work of (Valencia C. et al, 2019), who worked on seven cities in four continents, highlighted the necessity of setting boundaries, applying indicators for progress, using integrated governance, synergies, trade-offs, and integrating of local and global actors. The work of (Robin E. et al, 2019), that reviewed 23 global data initiatives, showed the importance of knowledge production to grantee the success of the implementation. Finally, the work of (Caprotti F. et al, 2017), who indicated the potentials of the new agenda within the urban spaces created by the global urban policy. Also, it has questioned the role of the citizens and experts in drafting the new context. The previous researches and literature show the necessity of working on the Egyptian national level for a further understanding of the complications and potentials of applying the new urban agenda towards the formation of local strategies. The literature on the national level includes national reports that document the State initiatives towards public housing policies (e.g. Egypt's National Report, 2016; AbdelHamed M. 2019). However, these reports are very genreal concerning statistic's explanation about the projects and State expenditures and do not clarify how these initiatives cope with the new urban agenda. As a fact, the Egyptian State since the 1950s is the main provider of public housing and in recent years, the State has been working in slum upgrading, and provision of housing in parallel.

Review of literature shows research work on the effect of the international policies with respect to the Egyptian housing policies, regarding the political effect, the proposed programs, and the social transformations resulted from such policies (e.g. Hassan G., 2017; Ahmed K. 2012; Abouelmagd D., 2011). The evolution of these public housing policies within the economic approaches affects (e.g. Soliman A., 2009; El Kafrawy A., 2012). As well as, periods' classification effect on housing market (e.g. Abouelmagd D., 2012; Abouelmagd. D et al, 2013). Other researchers have worked on the financial system of specific case studies (e.g. Ahmed O. et al. 2017). Analyzing the role of entities and stakeholders involved in housing provision for housing governance, decision-making, negotiation, and implementation (e.g. Chaarawi Z. et al., 2016; Afify A., 2015). Therefore, the gap concluded from the literature review, includes from one side the relation between public housing policies and governance modes and from the other side the relation with the international policies. Thus, lessons learned from the analysis and assessment of the Egyptian political periods (1952-2020) are the guide towards conclusion and recommendations on how to follow the sustainable integrated urban approach.

### **3. RESEARCH PROBLEM**

Although the Egyptian State has been the main provider of the public housing projects in the last seven decades, many challenges, and complications have faced the implementation of the national housing policies and governance modes in relation to international housing and urban policies. Nowadays, the new urban agenda is considered a new challenge as it focuses on the citizens and cities, and requires integrated governance and participation of different actors and stakeholders. Therefore, this paper discusses the evolution of the public housing projects and policies in Egypt (1952-2020), and analyzes them in the context of the international housing policies.

### **4. METHODOLOGY**

The research applies a comparative methodology to assess and analyze the public housing policy development from 1952 to 2020, with the governance modes. In addition, discussing the pros and the cons of the following four key periods: socialism, open-door policy, capitalism, and post 2011-revolution period. This discussion will be through the lessons driven from the international policies in each period in order to compare the implementation of the national policy to the international ideas. Finally, reaching conclusions, results, and recommendations to cope with the sustainable integrated urban approach.

### **5. INTERNATIONAL PUBLIC HOUSING POLICIES**

International Housing policies had four major shifts since post WWII, and with the three habitat conferences in 1976, 1996, and 2016. In this part, the research discusses the evolution of the international housing policies and their main directions within these shifts.

#### **5.1 Direct Provision Policy**

This policy started directly after WWII with the universal declaration of human rights in 1948 and the right to adequate housing for all. Urban expansion of the cities during the 1950s and the 1960s was through direct housing provision, directing housing policies towards planned cities, at the same time, other informal settlements began appearing which led later to the slum clearance policy. Urban development and providing infrastructure were done by local authorities with the government's cooperation, but the financial burden prevents the continuity of their roles (Tipple G., 2010).

#### **5.2 The Self Help And Partially Provision Policy**

From 1970 to 1980, the State encouraged low-income projects through a different tenure option based on self-help. In this scheme, the State provided land plots, low-cost building materials, services, and infrastructure. States' role was to develop roads, drains, water supply, and other infrastructure for the provided settlements. Although this approach was suitable for low-income categories, it causes a financial burden on the State to keep providing subsidies without cost recovery (Davidson F., Payne G., 1983).

#### **5.3 The Enabling Approach**

From late 1980, the world recognized the need for the housing market to be operated effectively (The World Bank, 1993). States are no more responsible for directly providing housing, however enabling the housing market to work in a good environment. Allowing housing supply

components, land, finance, infrastructure, labor, and building material. Furthermore, to promote collaboration with other actors; informal sector, developers, financiers, suppliers of building material, and service providers (Hassan G., 2017).

#### **5.4 Sustainable Integrated Urban Approach**

In October 2016, the United Nations hosted a conference focusing on housing and sustainable urban development (Habitat III) in Quito, which proposed the new urban agenda '*right to the city*.' Its sustainable integrated urban approach aims to achieve suitable and affordable housing as a key tool for achieving an adequate standard of living. Following social, economic, and environmental dimensions to achieve safe and affordable housing for different economic and social categories. As well as, considering the location and the urban distribution, to prevent social and urban isolation. Developing regulations in the housing sector, building codes, and standards. Depending on up-to-date data to analyze supply and demand for housing. Besides, promoting different tenure solutions such as; rental, cooperatives, self-help, and community land trusts, through updated policies, financing models and mechanisms. The new Urban Agenda encourages widening the range of multi-stakeholder partnerships to include financial institutions, private sector and money lenders, cooperatives, microfinance banks and regional development banks. Achieving the partnership will be through policies, financial and administrative frameworks, and procedures that encourages investment in public and affordable housing (New Urban Agenda, 2017). Thus, the role of the state represents the key tool for assessing the suitability of housing policies. In addition, considering State expenditure, a range of stakeholders involved, compared to followed governance modes.

In the following section, the paper is analyzing the Egyptian housing policies (1952-2020) to analyze the international policies on the Egyptian level.

### **6. HOUSING MARKET UNDER SOCIALISM 1952-1970**

Before 1952, Egypt had a wide ethnic range of population and foreign-born capitalists, developing neighborhoods for middle to upper-income category and were the only developer of utilities and services. After 1952, the State's target was to gain the society political support and maintain its control. Thus, the State was motivated to provide a functional housing market to help low-income categories. (Soliman A., 2009).

#### **6.1 Housing Policy Under Socialism**

The Ministry of Housing put a five-year housing plan named National Policy for Housing, aiming to fulfill the expectations of the poor (Soliman A., 2009). The policy was seeking social equity in the right of adequate housing, so the State regulated the housing market through rent control laws (El Kafrawy A., 2012). This period was divided into two phases; before the war in 1967, in which the State was in full responsibility with public housing provision. After war 1967 till war the next in 1973, where housing production was reduced in favor of putting all the expenditure in military affairs. The main policy's aim was to provide public housing projects in a major way through the rental system. Thus, leading the production of prototypical units without services or facilities to lower housing supply cost (Wakely P., 2014). This was obvious through the linear uniform patterned design of master plans, showing no effective design for public spaces or services (see fig.1). In addition, the inflexibility of the unit's design that did not respond to household requirements led to shocking transformations in blocks, urban densities, and living conditions (see fig. 2&3). Rent control laws were seeking housing

affordability through freezing and reducing rents by 35% of its value in 1944, which later on caused a reduction in construction. The housing development and private construction companies' nationalization, showed how the State was the sole provider. On the long term, this policy caused the private sector to abandon the rental housing market. Thus, low- income housing stock was suffering from production deficiency (The World Bank, 2007).



Figure 1, Ain el sera public housing layout

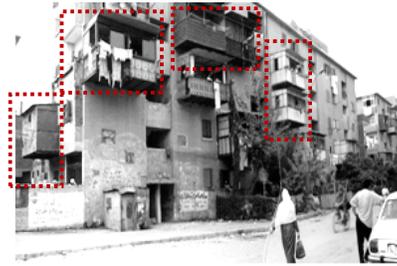


Figure 2, Transformations in Ain el sera (Tipple G., 2000)

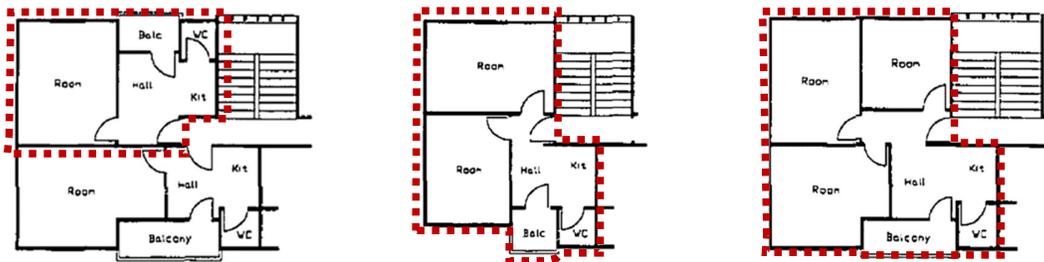


Figure 3, Iskan Shaabi units of area 28, 36 and 48 m<sup>2</sup> respectively (Tipple G., 2000)

## 6.2 Housing Governance Under Socialism

The State was the major actor in this period governance mode, directing housing policies using its own power. The State was responsible for providing financing, regulating, and monitoring. Governing through Coordinative mode, where the decision-making role is exclusive for the State and other entities have no role. The State ensures the service delivery and regulates the conditions under which the private sector and producers compete. In addition, the managerial mode in which the State is the city manager, caretaker, and the entity with the best knowledge. The governing logic of this managerial regime depends on an authoritative decision by the State (Chaaraw Z. et al, 2014). Public housing development companies, local authorities, governorates, and contracting companies as ATLAS and MADINET NASR Company were involved in housing market construction under the control of the State (The World Bank, 2007).

## 7. HOUSING MARKET UNDER OPEN DOOR POLICY 1970-1981

After the political and economic changes caused by the 1973 war, the open-door policy was introduced in 1974. It increased the flow of building materials by allowing foreign investments and subsidies. Sadat dreamed of achieving economic prosperity for all the Egyptians through encouraging intervening in the housing market. As well as, cooperating with private developers, cooperative housing societies, self-help techniques, and allowing the formal private housing sector to enjoy a wholly free market (Soliman A., 2009).

### 7.1 Housing Policy Under Open Door Policy

President Sadat did not dispense with all of the socialist direct provision policies, in addition, his national plan highlighted the shortage in affordable housing directed to low and middle-income categories (El Kafrawy A., 2012). The plan followed the open-door policy through increasing the allowed investment budget per year for contracting companies to be LE 100,000 then LE 500,000. It was a State initiative to encourage the private sector to intervene in the public housing market and urban development sector (The World Bank, 2007). Removing the bidding limit for the foreign-owned companies in the production of building materials with the public sector. Keeping rents of low-income units below 7% of the cost to encourage the private sector to be a part of the public housing market (Hassan G., 2017).

The national plan was trying to cope with the international self-help policy through directing public housing to new communities through planning and appraising land in addition, it classified land into different categories which included; urban development, tourism, and agriculture, (Hassan G., 2017). The State issued the new towns policy in 1977, later known as "Law of New Communities," to direct public housing towards the cheap land of the desert. It initiated the 1<sup>st</sup> generation new towns in remote places, to be the best location for low and middle-income housing projects (see fig 4). The State also reduced its responsibilities toward public housing through transferring the rented units to the household ownership after paying a symbolic price (Abouelmagd D., 2011).

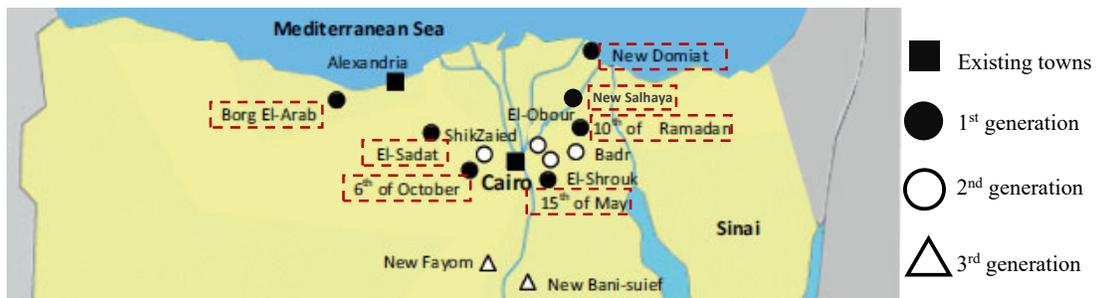


Figure 4, The three generation of new towns map in Egypt, focusing on the 1<sup>st</sup> generations towns (Hegazy I., Moustafa W., 2013)

This policy caused, on the long-term, vacant units' phenomena for low-income housing projects, especially in these new towns due to the lack of services and facilities to attract households. In addition, formal construction was more expensive than the informal construction, so low-income groups went towards informal settlements or extensions of public housing (see fig. 5&6) (Chaaraw Z. et al, 2014). Finally, the private sector invested in upper-income housing "the profit-driven production" to avoid rent restrictions (Hassan G., 2017).



Figure 5, original vs. extended building at Medinet Nasr public housing (Tipple G., 2000)



Figure 6, low-income housing project in October city-1980 (Sims D., Abd-El Fattah H., 2016)

## **7.2 Housing Governance Under Open Door Policy**

The State was the main actor in this governance mode, cooperating with the private sector, and gaining its power from elites. The role of the government had changed from the director of housing policy to a facilitator that encourage the return of the private sector to the housing market and urban development sector to fulfill the demand and tackle the public housing shortage. Governing through pro-growth mode that aims at facilitating growth and removing obstacles, where agreement is the role of political exchange between actors. The State is responsible for regulating the housing market competition by defining the fundamental roles and minimizing the intervention in the corporate sector. In addition, the corporatist mode that describes the city as a democratic and political system, involving social groups and other entities. The State finances most of the services delivered but does not have any regulatory role, a mediator to manage conflicts between different State institutions and gather resources (Chaaraw Z. et al, 2014).

Entities involved in the housing market were classified as; the State facilitating economic growth. Local government monitoring the implementation of new laws, the private sector, and co-operatives involving in housing provision. The State improved the housing market environment through restructuring the public sector companies and setting up new laws in favor of urban development (El Kafrawy A., 2012).

## **8. HOUSING MARKET UNDER CAPITALISM 1981- 2011**

Coping with the international goals and policies, the Egyptian State considered the right to gain adequate shelters is a clear part of the social contract signed with the Egyptian citizens. Thus, Mubarak's administration pursued the economic agenda followed by Sadat, favoring the private sector and foreign investments. He prevented government monopolies, reduced subsidies for economic activities, proposed a solution that prevent control over prices, and decreased corporate taxes. As well as, increased the role of the private sector and developed new urban communities (El Kafrawy A., 2012).

### **8.1 The Housing Policy Under Capitalism**

In this period, the housing policy was divided into two phases, according to time and the implementation of housing approaches as explained below.

#### **8.1.1 Phase One 1982 -2005**

Following President Sadat's economic agenda, the policy tried to involve the private sector in housing provision and directing the housing market towards new urban communities. The State established a new authority of New Urban Communities and Land Reclamation in 1979, responsible for putting an urban plan for new cities and settlements, away from existing urban agglomeration boundaries (Ahmed K., 2012). The main purpose of these communities was to encourage the expansion of economic activities and create new jobs. The State target categories were the low-incomes especially the newly formed families, through small 2-bedroom 70 m<sup>2</sup> prototypes with different elevation themes, and low-density master plans (see fig 7).



Figure 7, Elevations, plan for youth housing project (The Executive Agency for The YHP, 2005).

It also encouraged housing cooperatives through direct presidential order to invest in low and middle-income housing. Through Family housing projects and cooperatives projects subsidized with building materials, serviced lands, and infrastructures to achieve below market rate housing (The World Bank, 2007). These policies revealed on the long term some problems regarding new towns planning, infrastructure, and services in the initial phases. Thus, generating deserted urban communities with vacant units, or used as an investment. On the other hand, direct provision schemes caused fiscal burden regarding housing affordability, due to the raise in housing construction and infrastructure cost in new towns. As well as, massive increase in subsidies loans between 1982 and 2004 (Hassan G., 2017).

### 8.1.2 Phase Two 2005-2011

The housing policy followed the presidential promises, directing housing initiatives towards low incomes through the National housing program (NHP). This policy involved new agencies like NUCA, banks, governorates, and Awqaf. Also activated the partnerships with the private sector to help in financing the units and decrease the pressure on the governmental budget (Ahmed O. et al, 2017). The NHP provided many schemes to fit different categories requirements, with different tenure options, offering soft loans to buy or build a house or a shelter. Such as (Ibni Betak) following the enabling approach, through promoting subsidized 150 m<sup>2</sup> land plots with its facilities and infrastructure to build a nuclear unit (see fig 8). The scheme of (Awla Bel Riaya) housing with 42 m<sup>2</sup> units for young low-income individuals or small families (see fig 9). The State signed a protocol with banks to lend the low-income categories the loans to be paid over 20 years through monthly installments with of 7.5% annual rate. However, on the long-term, the cost of building materials and land have raised due to market decisions taken by private sector developers involved in public housing provision. There was a duplication in the responsibilities of localities, ministry of housing and the informal settlements development fund (ISDF), which later prevented the achievement of many goals of the program (The World Bank, 2007).



Figure 8, Respectively; Elevation for Ebni Betak scheme in sherouk city, Ground floor plan, First floor plan 75 m<sup>2</sup> unit's area.

Figure 9, Elevation for Awla Bel Riaya scheme in October city  
(New Urban Communities Authority, 2020)

## 8.2 Housing Governance Under Capitalism

The collaboration of multi actors characterized the governance mode in this period, and they are the State, the private sector, and other international organizations. The policies were driven by businessmen and housing developers, which allowed the provision of different project schemes within self-help, partially provision, and enabling policies. The mode of governance was affected by project scheme and policy, governing with corporatist and managerial mode. In addition, the clientelistic mode where the role of State is to distribute resources gained through taxation or some regional redistribution programs on development, based on the profiteering exchange (Chaaraw Z. et al, 2014). Within these modes, the State tasks were the provision of housing, regulation of laws, enforcing zoning restrictions, and engaging developers in the provision of low and moderate-income affordable housing. Also, providing subsidized loans, handling the whole process of housing acting as an active housing developer that initiates and manages the robust process of housing provision with its all levels (Hassan G., 2017).

## 9. HOUSING MARKET POST REVOLUTIONARY PERIOD (2011-2020)

After the January 25<sup>th</sup> revolution, the ministry of housing presented the Egypt housing strategy at the Arab League's seminar on the right to adequate housing, as part of its efforts towards realizing that fundamental right (Shawkat Y., 2019). A cabinet decree introduced the national social housing program (NSHP), intending to provide one million units for low-income categories (The World Bank, 2015). The NSHP is a successor to Mubarak's NHP, offering ready-built and finished apartment units, in ownership and rental system (Shawkat Y., 2018).

### 9.1 Housing Policy Post Revolutionary Period

During the period from 2011-2014, different ministerial leadership took actions to execute the NSHP. Social Housing Law 33 of 2014 assigned the program to the Ministry of Housing, Utilities, and Urban Development. As well as the establishment of the social housing fund (SHF), a legal entity responsible for determining the project fund (The World Bank, 2015). The social housing policy aims at increasing access to affordable housing through mortgage loans that promotes the presence of multi entities and stakeholders. Thus, the State put the following steps to achieve the policy goal; SHF supports the supply-side by being directly responsible for the construction of units. It supports the demand-side by promoting households and investors with financial support. Improves the housing sector through introducing and formulating policies, regulations, decrees, and procedures to support social housing. Promotes different

entities to participate in the policy, such as the private sector developers, banks, foreign donors, and lenders. Enhances inclusion and facilitating access to mortgage loans to be the financial system of this policy. Sets guidelines for social housing and affordable housing programs: location, house types, size, costs, beneficiary qualifications, rent setting, management, financing, and subsidies systems (The World Bank, 2015). The NSHP offers housing across the income spectrum; the first scheme is for low-income categories with specified income range, offering ready-built and finished 2&3 bedrooms apartment units with areas 75&90 m<sup>2</sup> for ownership and a very limited number of rental units. The design of the unit is not flexible, without great difference between the two offered prototypes, also poor designs for elevations (see fig 10). The household covers almost two-thirds of units offered through a subsidized loan. The other ownership scheme (Premium social housing) has no income restrictions and no cash subsidies, selling the same prototypes at cost or with a small profit margin to Egyptians abroad (Shawkat Y., 2018).

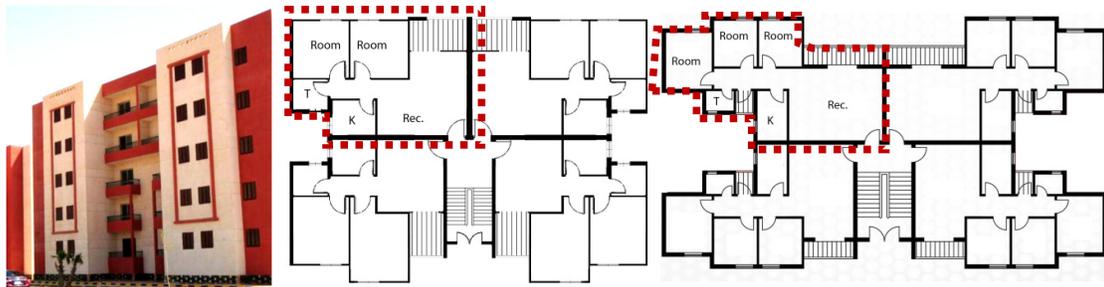


Figure 10, Respectively NSHP elevation and 75& 90 m<sup>2</sup> unit's plan (author's drawings)

Even though the policy achieved some goals, since 2014, it seems to have neither a logical explanation nor an appropriate study for other goals. The policy promised to build one million units without an explanation for this target number and their distribution throughout Egypt. There were no demand studies for what low-income households want and could afford relative to unit areas and design. In addition, there is no balance between provided schemes in terms of tenure options, unit locations, and unit areas (Shawkat Y., 2018). However, the State policy has some effects on the housing market, encouraging the housing sector to offer affordable housing by offering below-market-rate funds. In addition, encouraging banks and other mortgage companies to offer funds through the affordable mortgage initiative (AMP) (The World Bank, 2015).

## 9.2 Housing Governance Post Revolutionary Period

The governance mode in this period was based on the idea of collaboration of the State, the private sector, banking entities, and civil society. The State with its entities is the source of power directing the policy, leading with authoritative governing logic.

Even though, there are many actors involved in housing provision, but the governance mode is managerial. Since, the main actor and decision-making role is inclusive for the State (Chaaraw Z. et al, 2014). Within this mode, the State tasks are providing, financing, regulating, and monitoring the housing market. Also, encouraging developers to invest in low and moderate-income affordable housing and providing them subsidized loans (Hassan G., 2017).

## 10. DISCUSSION AND ANALYSIS

### 10.1 International Public Housing Policies Evolution

This research initiated the discussion by the evolution of the international housing policies. The direct provision policy presented a total reliance on the role of States in public housing provision. That was followed by the self-help and partially provision policy, where the States encouraged different tenure options through supplying land plots, services, and infrastructure. This policy depended on decreasing the role of States and allowing public housing through self-help. The States then realized that allowing a good environment for the housing market was more efficient than direct public housing provision. This idea was promoted through the enabling approach that depended on the collaboration of multi actors among with State. Finally, discussing the sustainable integrated urban approach aiming to provide adequate public housing for all considering social, economic, and environmental dimensions.

These discussions confirmed the importance of decreasing the role of the State in public housing provision. Also, the beneficial role of integrating self-help and enabling approaches rather than direct State provision. As well as, the importance of involving multi stakeholders and depending on integrated and sustainable financial models, considering the suitable governance mode. Thus, integrating housing policies and governance modes maintains a key role in achieving adequate public housing coping with the sustainable integrated urban approach dimensions.

### 10.2 The Four Periods Policies Towards Achieving The Sustainable Integrated Urban Approach

This research identifies the housing provision approaches in Egypt in the last 70 years. These approaches include housing policies, governance modes, stakeholders, and entities involved in housing markets and financial policies. All of these factors were affected by the political, economic, and social approaches of the Egyptian State in each phase. As a result, different housing programs and schemes were produced to solve the high demand for low-income housing. During the socialism period, the State followed the international policy of direct provision, promoting direct subsidies to build low rental prototypes of the public housing project (Iskan Shaabi). These prototypes were unsustainable and did not fit all the targeted category's needs, leading to social and physical transformations in the following periods. The State was the sole provider, ignoring any other entity, causing enormous financial burden towards keeping housing provision. On the other hand, the managerial mode with authoritative logic did not allow a suitable housing market environment.

The open-door policy phase showed vast attention to partnership with other entities and directing investments towards new urban communities through the corporatist mode that allow urban growth. In addition, the State set the guidelines for housing policies, and promote public and private entities to provide housing units for different groups. These steps showed a cope with the international partial provision policy, and a significant change in public housing policies. However, minimizing the State role in controlling prices, guiding the supply side and targeting subsidies, and keeping on (Iskan Shaabi) project with the same unsustainable designs.

All of the previous factors led to an additional housing shortage, increase in social and physical transformation, and the increase of the informal settlements' phenomenon. The Capitalism period practiced more involvement of more entities in public housing provision, and directing

public housing towards new urban communities. The policy followed the self-help and partial provision approach as per the international policy through both the managerial and clientelistic mode. Providing the housing market with a wide range of tenure schemes for public housing that fit different categories, through the designs and financing models. After 2005, the State managed the entire process of housing provision from construction, financing to the distribution of housing. It followed the corporatist and clientelistic governance mode in the NHP, where the role of State was to distribute resources on the development sector. In addition, regulating laws, enforcing zoning restrictions, engaging developers in the provision of subsidized loans, as well as, low and moderate-income affordable housing. This allowed the policy to cope with the international enabling approach, offering a wide range of sustainable housing schemes, which fit most of the targeted categories. After the 25<sup>th</sup> January revolution, the State directed public housing policies through managerial governance mode. The State governed with a different logic through allowing multi-stakeholders, financial entities, banks, and housing developers to involve in public housing provision under its control. The NSHP promised to build one million units for low-income categories through mortgage loans. On the other hand, this policy offers two prototypes for the target category, with minimum variety in areas and designs. In addition, focusing on the ownership tenure option, discarding the social inclusion of the category through directing toward new communities only. The policy steps gave an indicator of coping with some of the sustainable integrated urban approach economical dimensions, while ignoring social and environmental dimensions.

The main findings of the four periods in Egypt's housing market concluded from the next comparison (see table 1), are as follows: Achieving a variety in tenure options is important for fitting the low-income category different financial abilities, and decreasing the burden on the State expenditures. Therefore, the rental option followed in the socialism period Iskan Shaabi projects showed a successful policy dealing with low-income categories. However, the strict rules relative to the rental tenure option harmed the public housing market and led to moving of the private sector away from investing in the low-income housing.

In addition, the variety showed in capitalism and NHP in rental, ownership, family housing, and land plot options fulfilled the requirements of different social and cultural needs of low-income categories. Accordingly, we must take into consideration the governance mode that allows the State to have an authority for monitoring such different tenure schemes and unit's maintenance, selecting target category. For the aim of avoiding unsustainable housing, physical transformation in units and the increase of informal settlements.

Providing prototypes that allow variety in designs, areas, and forms is necessary in public housing projects and this variety must depend on studying the social and cultural needs of the target groups. Therefore, the prototypes offered in NSHP showed that these units will be another form of socialism (Iskan Shaabi), and will not fit the category needs. Thus, the policy followed in the capitalism period showed a successful model in offering wide range of prototypes, promising to fit different social and cultural needs. In addition, it proves that the success of the policy depends on recognizing the requirements of the target groups.

Point of comparison	Socialism 1952-1970	Open door policy 1970-1981	Capitalism 1982-2005	Capitalism 2005-2011	Post revolution 2011-2020
International policy	Direct provision	Partial participation	Enabling approach		Sustainable integrated urban approach
Achieved policy	Direct provision	Direct provision and partial participation	Partial provision and self-help	Enabling approach	Direct provision
Policy objectives	-Social equity - Fulfilling housing demand	Economic growth	-Housing schemes to all segments -Different public housing concepts		Fulfilling huge public housing demand
Governance mode	-Managerial -Coordinative	-Pro-growth -Corporatist	-Clientistic -Managerial	-Corporatist -Clientistic	Managerial
Power directing policies	Governmental entities	Elites	Businessmen and housing developers		The State
Benefited groups from the policy	low income categories	Categories with money power to invest in new cities		Low income categories -Newly formed families	low and moderate income categories
Governing Logic in Housing Policy	Authoritative government	Deliberation in decision making	Benefits exchange with all entities		
Role of government	Provider (financing-regulating-monitoring)	Facilitator (mediating)	Financing-mediating-regulate	Provider (financing-regulating-monitoring)	
Actors and stakeholders involved in housing provision	'solo provision' Central government presented in ministry of housing	'liberal Market Economy' -Central government presented in ministry of housing, authority of new urban communities -Private sector	'Multi Actors' -Central government presented in ministry of housing, authority of new urban communities -Private sector -cooperatives -International organizations -NGO 's	'Multi Actors' -Central government presented in ministry of housing, central bank, authority of new urban communities -private sector -International organizations -Banks	'Multi Actors' -Central government presented in ministry of housing, central bank, authority of new urban communities -Private sector -Banks
Tenure options	Rental system with a fixed range for fully finished units		Ownership system for fully finished units	-Ownership system for fully finished units -Plot of lands in new urban communities with its services and infrastructure -Rental units	-Ownership system for fully finished units with mortgage system -Rental units for fully finished units
Housing Schemes	Public housing (Iskan Shaabi)	-Public housing ( low-income housing&Iskan Shaabi) -Private sector low income housing	- low-income housing -Mubarak youth housing -Future housing -Family housing -Emergency housing	-National housing units (NHP) -Beit el Aela -Qura el Zahir el Sahrawy -Ebny Betak -Awla Bel Riaya	-National social housing units (NSHP)

Table 1, Comparison between the four periods in Egypt's public housing (source: author)

The governance modes that allow the participation of multi stakeholders and entities prove to be more successful. In addition, it allows many financial models that help decrease the burden on the State towards public housing provision. Therefore, the corporatist mode followed in the urban growth period and new urban communities' policy. As well as the clientelistic mode, followed in the NHP, allowed the State to be an organizing and monitoring entity over other entities. Meanwhile, the managerial mode followed in socialism and NSHP periods showed the high authoritative role of the State, keeping other entities away from public housing provision. Finally, the NSHP policy and governance modes, showed some failures in following the aims of the new urban agenda. From a social point of view, the program did not allow social mix, rather located, and distributed public housing projects in remote communities. As well as, the previously mentioned points of the units' prototypes and tenure options. On the other hand, the program steps rightly considering the economical dimensions through promoting partnership of multi-stakeholders in urban development and housing provision. In addition, the financial schemes, administrative frameworks, and procedures practiced allowed for the promotion of sustainable financial policy.

## 11. CONCLUSIONS AND RECOMMENDATIONS

This paper discusses the problem of public housing provision as one of the most urgent problems in Egypt over the past 70 years. The government has been facing major challenged to meet the high demand on affordable housing as well as meeting clients' needs in terms of the housing specifications. The paper also discusses the development of the international housing policies for low-income categories. Starting from direct provision to sustainable integrated approach of housing provision, with its three dimensions in formulating housing policies. This evolution was compared to Egypt's public housing policies, governance modes during the last four political periods. Where each period of the policy was affected by the State political and economic approach.

The socialism era was the very early initiative for providing subsidized public housing through the State, introducing low-cost rental prototypes, showing a significant failure in engaging other entities in housing provision. The open-door policy and the urban growth initiatives followed through directing the housing market to new urban communities outside the crowded zones of the Delta, allowing the partnership with other entities. Then, the capitalism policy, which keeps partnership with other entities in order to widen the range of housing provision, offering housing market a wide range of policies and schemes. Finally, the national social housing program inaugurated in 2011 by the government.

To sum up, the research compared the four periods to assess the pros and cons of these periods' policies and governance modes. As well as, the effect of policies and governance modes on the provided schemes were assessed. The learned lessons that need to be taken into consideration in future policies to pave the way towards achieving a sustainable integrated urban housing approach, and to avoid repeating failures of previous policies recommended the following:

- Public housing policies must follow social, economic, cultural, and environmental aspects in designing prototypes. Offering various and multiple tenure options that suits different categories.
- The shift to a market-based economy, in which the State is only a regulator for the housing market to improve public housing performance. Policies must be sustainable and flexible to economic and political changes to ensure accelerated growth and sustainable housing market. Offering various housing schemes through multi providers to enhance the quality of adequate housing principles.

In addition, there are recommendations to cope with the sustainable integrated urban approach:

- Socially, through developing housing policies that address the links between housing, education, employment, and health. Allowing social mix by locating and distributing public housing projects in locations that avoid isolated and detached housing developments.
- Building an accurate database that includes incomes, needs, requirements, and preferences, to facilitate offering adequate and affordable housing. Mixing between dealing with informal settlements policies and public housing policies, as both are firmly linked in their effect and result.
- Economically, through formulating transparent financial models, administrative frameworks, and procedures, in order to create sustainable financial policy. Analyzing the role of State in housing provision and controlling State expenditure through widening the range of stakeholders and entities involved.
- Environmentally, through allowing a fair access of all categories to basic services, infrastructure, and public spaces. As well as, allowing modern and renewable energy, safe and sanitized basics as water and food, waste disposal, sustainable mobility, health care, culture, and information and communications technologies.

## 12. REFERENCES

- AbdelHamed M. (2019) Egypt Social Housing Program. AUHF conference, Retrieved from [https://publicadministration.un.org/unpsa/Portals/0/UNPSA\\_Submitted\\_Docs/2019/70e05bf3-5504-4505-97ae-257701ab28ba/Oct%202019%20AUHF%20conference\\_27112019\\_111246\\_ee15aea7-9ab7-41b9-9d1b-32977746a5ec.pdf?ver=2019-11-27-111246-867](https://publicadministration.un.org/unpsa/Portals/0/UNPSA_Submitted_Docs/2019/70e05bf3-5504-4505-97ae-257701ab28ba/Oct%202019%20AUHF%20conference_27112019_111246_ee15aea7-9ab7-41b9-9d1b-32977746a5ec.pdf?ver=2019-11-27-111246-867)
- Abouelmagd D., (2011) Public Housing and Public Housing Policies in Greater Cairo, European Network for Housing Research (ENHR) 2011, Mixite an urban housing question, Toulouse 5-8 July 2011, Retrieved from <https://www.enhr.net/documents/2011%20France/WS09/Paper-%20ABOUELMAGD%20Doaa-%20WS09.pdf>
- Abouelmagd D. (2012), Public Housing and Livelihood a comparative study in Greater Cairo, PhD Thesis, VUB, Brussels, Belgium & KU Leuven, Belgium, ISBN 978-90-8649-553-5.
- Abouelmagd.D, Corijn.E and Kesteloot.C; (2013), Housing projects for low-income groups and modes of economic integration: a comparative study in Greater Cairo, Tijdschrift voor Sociale en Economische Geografie, Wiley- Blackwell doi:10.1111/tesg.12026, Online ISSN: 1467-9663.
- Afify A., (2015) Improvement of Low-Cost Housing Conditions; Policies and Constraints in Egyptian Context. Retrieved from [http://www.cpas-egypt.com/pdf/Ayman\\_Afify/10thPaper.pdf](http://www.cpas-egypt.com/pdf/Ayman_Afify/10thPaper.pdf)
- Ahmed K., (2012) Residents' socio-cultural dissatisfaction in the two stages of public housing in Cairo, Egypt: What has changed in the third 'current' one? Urban Design International. Vol. 17, (p. 159–177). doi:10.1057/udi.2012.9
- Ahmed O., Khalifa M., Abdel Rahman A., (2017) The Affordability of The Provided Housing Units in Egypt; Case Study of The National Housing Program (NHP). The 1st International Conference: Towards A Better Quality of Life-Technische Universität Berlin Campus El Gouna. doi :10.2139/ssrn.3163562. Retrieved from [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3163562](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3163562)
- Al-Mashrua' al-qawmy lil-iskan (2012). Ministry of Housing, Utilities and Urban Development.
- Arab Republic of Egypt National report (2016), Quito: Third United Nations conference on housing and sustainable urban development (HABITAT III). Retrieved from <http://habitat3.org/documents-and-archive/preparatory-documents/national-reports/>

- Central Agency for Public Mobilization and Statistics (CAPMAS). Retrieved June 2020 from <https://www.capmas.gov.eg/>
- Caprotti F., Cowley R., Datta A., Castán V., Gao E., Georgeson L., Herrick C., Odendaal N. & Joss S. (2017) The New Urban Agenda: key opportunities and challenges for policy and practice, *Urban Research & Practice*, Vol. 10:3, (P. 367-378), DOI: 10.1080/17535069.2016.1275618
- Charawi Z., Khalifa M., Maarouf D., Abdellatif, M. (2016). Evaluation of Stakeholders' Relationship in Housing Provision Process in Egypt: Case Study of 6th October City. *Procedia Environmental Sciences Proceedings* Vol. 34, (p. 618-630), Retrieved from <https://www.sciencedirect.com/science/article/pii/S1878029616300767>
- Davidson F., Payne G., (1983), *Urban Projects Manual. A guide to preparing upgrading and new development projects accessible to low income groups. Based on the approach used for the Ismailia demonstration projects, Egypt.* Liverpool University Press. ISBN 0-85323-685-2
- Egypt's National Report, 2016. Third United Nations conference on housing and sustainable urban development (HABITAT III). Quito
- El Kafrawy A., (2012). *Housing policy and finance in Egypt: extending the reach of mortgage credit.* PhD Thesis, School of Social & Political Sciences, College of Social Sciences, University of Glasgow, Retrieved from <http://theses.gla.ac.uk/3299/1/2012elkafrawyphd.pdf>
- Hassan G., (2017). *Review and Re-Evaluation of The Successive Housing Policy in Egypt.* Retrieved from <https://www.cpas-egypt.com/pdf/Ghada%20Farouk/Research's/English/008-REVIEW-AND-RE-EVALUATION-OF-THE-SUCCESSIVE-HOUSING-POLICY-.pdf>
- Hegazy I., Moustafa W., (2013), *Toward revitalization of new towns in Egypt, case study: Sixth of October.* *International journal of sustainable built environment.* Vol. 2, (p. 10-18). Retrieved from [https://www.academia.edu/37618205/Toward\\_revitalization\\_of\\_new\\_towns\\_in\\_Egypt\\_case\\_study\\_Sixth\\_of\\_October](https://www.academia.edu/37618205/Toward_revitalization_of_new_towns_in_Egypt_case_study_Sixth_of_October)
- Ministry of Housing, Utilities and Urban Development. Retrieved Mar. 2020 from <http://www.mhuc.gov.eg/>
- Nadim W., (2010) *A Smart Future Housing in Egypt for all-a Challenge or an Opportunity? A two-year research project funded by STDF: Science and technology Development Fund in Egypt, part of the GERF (German-Egyptian Research Fund).* Retrieved from [https://www.irbnet.de/daten/iconda/CIB\\_DC29641.pdf](https://www.irbnet.de/daten/iconda/CIB_DC29641.pdf)
- National Housing Achievements (2009). Ministry of Housing, Utilities and Urban Development.
- New Urban Agenda (2017), Quito: Third United Nations conference on housing and sustainable urban development (HABITAT III). ISBN: 978-92-1-132731-1. Retrieved from <http://habitat3.org/the-new-urban-agenda/>
- New Urban Communities Authority. Retrieved Mar. 2020 from [http://www.newcities.gov.eg/english/aboutUs/About\\_Authority/default.aspx](http://www.newcities.gov.eg/english/aboutUs/About_Authority/default.aspx)
- Pawson H., Lawson J. and Milligan V. (2011). *Social housing strategies, financing mechanisms and outcomes: an international review and update of key post-2007 policy developments.* City Futures Research Centre-University of New South Wales- Sydney, Australia. Retrieved from <https://scholar.google.com/citations?user=-JTOEsIAAAAJ&hl=en>
- Policy paper 10: Housing policies- HABITAT III – 2016, ISBN Volume: 978-92-1-132755-7. ISBN Series: 978-92-1-133392-3, Retrieved from <http://habitat3.org/wp-content/uploads/Habitat%20III%20Policy%20Paper%2010.pdf>
- Robin E., Steenmans K. & Acuto M. (2019) *Harnessing inclusive urban knowledge for the implementation of the New Urban Agenda.* *Urban Research & Practice*, Vol. 12:2, (P. 137-155), DOI: 10.1080/17535069.2017.1414870
- Shawkat Y. (2018). *A Million Unit for Whom? Egypt State of Housing 2017 Series.* Published on 28 May 2018. Retrieved from [http://marsadomran.info/en/facts\\_budgets/2018/05/1543/](http://marsadomran.info/en/facts_budgets/2018/05/1543/)
- Shawkat Y. (2019). *Draft Egypt Housing Strategy – a Step in the Right Direction.* Published on 25 March 2019. Retrieved from [http://marsadomran.info/en/policy\\_analysis/2019/03/1723/](http://marsadomran.info/en/policy_analysis/2019/03/1723/)

- Sims D., Abd-El Fattah H., (2016), Egypt Housing Profile. United Nations Human Settlements Programme (UN-Habitat). ISBN Number; 978-92-1-132704-5. Retrieved from <https://oldweb.unhabitat.org/books/egypt-housing-profile/>
- Soliman A. (2009). Housing the Urban Poor in Egypt: a Critique of Present Policies. International Journal of Urban and Regional Research Proceedings, Vol. 12, (p. 65-86).
- The Executive Agency for The Youth Housing Project (2005). Ministry of Housing, Utilities, and Urban Development.
- The World Bank (1993). Housing; Enabling markets to work. A World Bank policy paper. Washington DC. Report no. 11820. Retrieved from <http://documents.worldbank.org/curated/en/387041468345854972/pdf/multi0page.pdf>
- The World Bank (2007). Egypt; Analysis of Housing Supply Mechanisms. A World Bank paper. Washington, DC. Report no. 41180. Retrieved from <http://documents.worldbank.org/curated/en/668441468021569051/pdf/411800REVISED01inal002030701PUBLIC1.pdf>
- The World Bank (2015). Inclusive Housing Finance Program, technical assessment. World Bank Group. Washington, D.C. Report no. 96548. Retrieved from <http://documents.worldbank.org/curated/en/908931468180574816/pdf/Egypt-Inclusive-housing-finance-program-technical-assessment.pdf>
- Tipple G. (2010). A Review of Global Housing Policy trends: the last fifty years. UN-HABITAT Conference, Amman Feb 2010
- Tipple G., (2000) Extending themselves; user-initiated transformations of government-built housing in developing countries. Liverpool University Press. ISBN-13: 978-0853235040. Retrieved from [www.jstor.org/stable/j.ctt5vjqq2](http://www.jstor.org/stable/j.ctt5vjqq2)
- Tipple G., (1986). The New Cities of Egypt. United Nations Development Programme Retrieved Mar. 2020 from <https://www.undp.org/>
- Valencia C., Simon D., Croese S., Nordqvist J., Oloko M., Sharma T., Taylor N. & Versace I. (2019) Adapting the Sustainable Development Goals and the New Urban Agenda to the city level: Initial reflections from a comparative research project. International Journal of Urban Sustainable Development, Vol.11:1,(P. 4-23), DOI: 10.1080/19463138.2019.1573172
- Wakely P. (2014). Urban Public Housing Strategies in Developing Countries: Whence and Whither Paradigms, Policies, Programmes and Projects. The Bartlett Development Planning Unit, Working Paper No. 163/60, UCL, London, UK. ISSN 1474-3280. Retrieved from <https://www.ucl.ac.uk/bartlett/development/sites/bartlett/files/wp163.pdf>

## تقييم سياسات الإسكان الحكومي وأنماط الحوكمة بمصر (١٩٥٢-٢٠٢٠)، نحو تحقيق خطة التنمية الحضرية المتكاملة والمستدامة

### Assessing the Egyptian Public Housing Policies and Governance Modes (2020 -1952) Towards Achieving a Sustainable Integrated Urban Approach

هاجر عبد الرحمن<sup>١</sup>، ياسر السيد<sup>٢</sup>، دعاء أبو المجد<sup>٣</sup>.  
قسم العمارة - كلية الفنون الجميلة - جامعة حلوان، مصر (٢٠٢١)

[hagerabdelrahman94@gmail.com](mailto:hagerabdelrahman94@gmail.com)<sup>١</sup>, [yasser@sarh-co.com](mailto:yasser@sarh-co.com)<sup>٢</sup>, [dabouelmagd@f-arts.helwan.edu.eg](mailto:dabouelmagd@f-arts.helwan.edu.eg)<sup>٣</sup>

#### الملخص

إن توفير الإسكان الميسر (Affordable Housing) بصورة ملائمة لاحتياجات السكان يعد أحد أهم الأهداف العالمية التي تدعو لها الجمعية العامة للأمم المتحدة، حيث قامت بدعوه من خلال مؤتمر الأمم المتحدة المعنى بالإسكان والتنمية الحضرية المستدامة (HABITAT III) في كيتو ٢٠١٦ عبر الخطة الحضرية الجديدة. هذه الخطة تشمل رؤية جديدة للمدن والمجتمعات الحضرية كأداة رئيسية لتحقيق مستوى معيشي لائق للجميع. وفي مصر يعد توفير السكن الملائم لمحدودي الدخل من خلال مشاريع الإسكان الحكومي (Public Housing) من أكثر المشاكل إلحاحًا على مدار السبعين عامًا الماضية في محاولة للحاق بسياسات الإسكان الدولية وتحقيق الترابط بين سياسات الإسكان وأنماط الحوكمة محليًا.

يستعرض البحث تطور سياسات الإسكان الدولية مقارنة بسياسات الإسكان الحكومي وأنماط الحوكمة في مصر، وذلك من خلال اتباع منهجية مقارنة لتقييم وتحليل تطور تلك السياسات في أربع فترات رئيسية ذات توجهات سياسية واقتصادية مختلفة في مصر. بداية بفترة الاشتراكية وتليها فترة الانفتاح ثم فترة الرأسمالية وأخيرًا فترة ما بعد ثورة عام ٢٠١١ وحتى ٢٠٢٠، وذلك بهدف الوصول إلى توصيات تهدف لمواكبة الخطة الحضرية الجديدة التي أعلنت مؤخرًا في ٢٠١٦.

يبدأ البحث بمناقشة تطور سياسات الإسكان الدولية بدءًا من مسؤولية الدول الكاملة نحو إسكان محدودي الدخل (Direct Provision)، ثم توجه الحكومات إلى تقديم دعم جزئي (Partial Provision & Self-help) والتشجيع على تنوع أنماط الحياة مع استمرار دور الحكومات في توفير الأراضي والخدمات. ثم ظهرت سياسية التمكين (Enabling Approach) التي اهتمت بتوفير بيئة مناسبة لنمو سوق الإسكان وشجعت على تعاون الكيانات المعنية بالإسكان مع الدولة، وصولاً للخطة الحضرية الجديدة التي تهدف إلى مراعاة الأبعاد الاجتماعية والاقتصادية والبيئية في عملية توفير المسكن.

ثم يستعرض البحث بعد ذلك سياسات الإسكان الحكومي لمحدودي الدخل في مصر بالتزامن مع تطور سياسات الإسكان الدولية، وذلك بداية من فترة الاشتراكية وقيام الدولة بتوفير وحدات للإيجار بمشاركة الإسكان الشعبي، تليها سياسة الانفتاح التي أظهرت اهتمامًا كبيرًا بمشاركة القطاع الخاص في عملية إنتاج المسكن متجاهلة الطبقات محدودة الدخل، وبالتوازي وجهت الدولة معظم الاستثمارات نحو المجتمعات العمرانية الجديدة بأنماط الإسكان المختلفة بها. ثم يلي ذلك سياسة الرأسمالية التي استكملت السياسة السابقة في توفير الإسكان مما أعطى تنوع في أنماط الحياة والمشاريع المقدمة. وقد ظهر بوضوح هذا التنوع عام ٢٠٠٥ مع بداية المشروع القومي للإسكان حيث اهتمت الدولة بقطاع التنمية العمرانية وإتاحة الفرصة لشراكة المطورين العقاريين في توفير مشاريع إسكان متنوعة، وتقديم القروض العقارية لطالبي الإسكان الحكومي. وأخيرًا بعد ثورة ٢٠١١ زاد اهتمام الدولة بمشاركة البنوك ومؤسسات التمويل العقاري، وتم إنشاء صندوق الإسكان الاجتماعي والذي أصبح مسئولًا عن تقديم وتمويل مشروع الإسكان الاجتماعي حتى الوقت الحاضر.

وأخيرًا ينتهي البحث بمجموعة من النتائج والتوصيات الخاصة بسياسات الإسكان الحكومي الخاص بمحدودي الدخل وذلك بهدف تجنب مشاكل السياسات السابقة واتباع أهداف الخطة الحضرية الجديدة، ولذلك يجب أن تراعي سياسات الإسكان النواحي الاجتماعية والاقتصادية والثقافية والبيئية في تصميم وحدات الإسكان لذوي الدخل المنخفض. مع أهمية التوجه إلى الاقتصاد القائم على دور السوق، حيث تقوم الدولة بتنظيم ودعم سياسات الإسكان التي تمتاز بالاستدامة والمرونة لمواجهة التغيرات الاقتصادية والسياسية. هذا وقد أوصى البحث أيضًا بضرورة توافق وتعاون جميع الكيانات المعنية بالإسكان مع الدولة لمواكبة وتحقيق الخطة الحضرية الجديدة.

#### الكلمات المفتاحية

الإسكان الحكومي العام؛ سياسات الإسكان؛ حوكمة الإسكان.