

# The housing strategy and the possibility of achieving it in Iraq after 2003<sup>\*</sup>

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## Abstract

This research focuses on the most important principles of developing the housing strategy in Iraq and attempts to propose a formula that contributes to moving the housing reality towards the better for society. Housing planning strategies are also based on a new division of responsibilities between government agencies and community groups, as the government in general directed a program of work that exempts the government from direct provision of housing in general and limits it to facilitating the efforts of others in light of the development of organized legislation and the creation of an appropriate financing environment, in an integrative framework. With the local or foreign private sector, setting the general principles of the housing strategy and ensuring that its objectives are achieved for a certain period in order for the housing policy in Iraq to be a successful policy and conform to international standards.

**Keywords:** housing strategy, Iraq.

## Introduction

The housing situation in Iraq is characterized by a special situation, where the housing shortage, both quantitative and qualitative, is large. This problem is not born today, but is old and persistent with accumulations and repercussions. The political and economic conditions and conditions that have passed in Iraq have exacerbated in that, since the beginning of the establishment of the modern state of Iraq until today. These strategies and programs, however, were not implemented as they should and were not successful due to the changing circumstances. Given the specificity of the housing problem in Iraq, the initiation of a solution

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<sup>\*</sup>. The research is extracted from a master's thesis of the first researcher

must be based on new principles and vision that include ideas and plans based on qualitative and applicable strategies, which have not yet been crystallized and prepared for implementation in Iraq.

### **Research problem :**

The research problem can be described by the following question. Does Iraq lack a balanced housing strategy according to a long-term plan, and can it implement a real housing strategy?

### **Research hypothesis:**

In order to solve the research problem, we can put the following most important assumption:

The research assumes that Iraq can develop and implement the housing strategy, which depends on the study of economic and social factors, as well as a quantitative and qualitative balance for its application.

### **Research importance :**

The importance of the research comes from the importance of the topic it deals with, which is the status of the housing strategy for Iraq, as it is a vital renewable topic through which it can get rid of slums and address the social and economic problems related to the future housing policy in Iraq.

### **Research aims:**

The research aims to achieve the following: Clarifying the reality of housing in Iraq after 2003, with a historical view of the housing policy in Iraq and the possibility of achieving a strategy according to a future perspective and new horizons for housing.

### **Research Methodology:**

The research relied on the deductive and inductive approach, in which the analysis is moved from the specific to the general, and the development of perceptions and foreseeing the future for the development of the housing strategy for Iraq.

## **The first topic**

### **Principles of housing strategy in Iraq**

#### **First requirement: the concept of the strategic housing plan and its stakeholders**

##### **First: Strategic planning concept**

Strategic planning is defined as the process of making continuous decisions based on possible information about the future of these decisions and their effects in the future, setting goals, strategies and timetables, and ensuring the implementation of specific plans and programs. The strategic housing planning consists of a set of the following<sup>1</sup> elements:

1. Setting the general framework of the strategy, including its dimensions, methods of implementation, and its budget.
2. Study the surrounding environmental factors, whether external or internal, with identification of available opportunities and restrictions imposed on the implementation of the housing strategic plan.
3. Determining the goals and objectives of the development of the strategic plan, which are known and specific.
4. Develop alternative strategies in case the surrounding conditions change, and compare them with the basic strategic plan and find out the extent of the planned deviation in the alternative.
5. Be careful to choose the strategic alternative that guarantees the achievement of the objectives within the framework of the surrounding environmental conditions, whatever the circumstances and obstacles.
6. Setting policies, plans, programs and budgets, whereby long-term goals and objectives are translated into medium- and short-term goals, and converted into time programs.
7. Performance appraisal in light of the established objectives, strategies and plans, with a review and evaluation of these strategies and plans in light of the surrounding environmental conditions.

8. Fulfilling the organizational requirements necessary for the implementation of the strategy, taking into account the achievement of the establishment's adaptation to the changes accompanying the strategic decisions.

**Secondly: The concerned authorities in the development of the strategic housing plan.**

As for the parties concerned with developing and benefiting from the housing strategic plan in Iraq, its features can be explained between the planner and the responsible category, the public opinion of the community, and the needs of the family and the Iraqi citizen<sup>2</sup>.

1. Governmental official agencies. It is represented in the ministries concerned with facilitating the task of implementing the housing strategy, such as the Ministry of Finance by providing the financial cover for the implementation of the strategy and what is related to the executive spending aspect, as well as allocating plots of land in all Iraqi governorates to work on implementing the housing strategy, as well as the Ministry of Municipalities and Public Works with regard to the design of maps and cities and a statement of need Public services for cities, as well as the Ministry of Construction and Housing regarding the preparation of plans and engineering designs for the necessary housing units and implementation in accordance with international standards, safety and security in those housing units, and there is a great role for the rest of the state ministries, including the Ministry of Electricity and the Ministry of Water Resources as well as the ministries of higher education and health, and other The relevant authorities that must provide what is necessary according to their competence for the success of the strategic plan for housing, and all of this is at a specific time and the percentages of completion and the time of completion are specified.
2. The local community. It has an important role in the procedures for developing and implementing the housing strategy across the official and informal administrative and institutional bodies, as there are empowerment measures at the local community level that are self-managed, because there are justifications for the involvement of local community groups and individual families in the urban management

process. First: all citizens have the right Basically, participation in decisions and actions that affect their living conditions and work environment, and secondly: the government needs the contributions of the local community to complete and maintain scarce resources, as well as to employ manpower and other needs. This approach can also be viewed as a means to democratize the development process and as a means to ensure the commitment of citizens to play an active role in the urban and housing development process in Iraq. Among the society's attitudes towards planning:

- Comfort of the Familiar and Fear of the Unknown: Society members tend to love keeping things familiar because they feel content and comfortable and are afraid to plan for what new, unfamiliar and unknown situations in which predictions are difficult and actions are unknown.
- Habits and Traditions: Planning requires new behavior and patterns, and society usually tends to resist everything new because it will force it to abandon its known and specific habits and patterns of behavior and be forced to think about the situations that result from planning, so any change contrary to those customs and traditions will be subject to resistance. He responds with sarcasm, social rejection and lack of acceptance.

### **Second requirement: the main principles of strategic housing planning in Iraq**

When developing strategic plans, many main and important principles that cannot be abandoned by the authorities concerned with developing or implementing the plan due to their importance and necessity in achieving the goals for which that strategic plan was developed. The housing strategic plans are characterized by a special type of principles, which we can describe as The following, which are among the constants that all parties adhere to, are as follows<sup>3</sup>:

#### **First, the principle of realism in the housing strategy**

Realism, which means giving the planning process its scientific character, and this realism is related to the need for accurate detailed identification of reality through accurate knowledge of the resources and capabilities that are available to plans in reality, as well as identifying the

needs of this reality, so that realistic means and procedures are taken to ensure the use of resources and capabilities in a way that meets the needs, without exaggeration in setting goals, or shortcomings in them, as goals should not be set greater than what the available resources allow to be achieved in reality, because the plan is unable to achieve its goals, and fails as a result, and also the failure to set goals Less than what can be achieved by using resources and capabilities, and this means not using available resources and capabilities in reality, and achieving goals at a minimum<sup>4</sup>.

### **Secondly: The principle of flexibility in the housing strategy**

Flexibility in the plan means that it can be modified easily and quickly to meet the requirements of changing conditions without resulting in a decrease in effectiveness. Therefore, the plan must be broad and basic to the extent that allows for possible modifications that may arise, if it must ensure that appropriate modifications are made to replace the measures previously planned without being exposed to the risk of disrupting the plan. The plan must also stipulate the scope of freedom of action when the nature of the required disposal within the specific area that cannot be predicted with sufficient accuracy. This means that the disposal of these areas gives recommendations from the general purposes of the strategic plan, and the strategic plan for housing takes great importance in the aspirations of countries and pays them special attention Whether it is direct implementation or through supervising the implementation of that plan, the flexibility in the housing strategic plan is characterized by comprehensiveness and change as well in order to ensure the progress of the steps and stages of the housing strategic plan, and the time factor is one of the most important factors that require flexibility in the plans, it is natural that programs Housing requires time, whether it is implementing housing units and complexes or drawing up a long-term strategic plan for housing, and Iraq is one of the countries that develop five-year plans, including housing programs, and Iraq has not specified a specific type of housing, nor did it interfere with the situation and number of families. The constants or norms that are accustomed to the five-year plans, which include the chapter on housing in Iraq, so the principle of flexibility is that the components of the curriculum and its working mechanisms It and its executive alternatives represented by its

residential projects, are characterized by being placed in flexible frameworks and not rigid templates, meaning that its vocabulary and indicators range within limits and ranges and not specific and fixed values. In light of this characteristic, these plans can be adapted to apply to previous housing strategies as well as future ones, by adapting their general vocabulary and indicators<sup>5</sup>.

### **Third: The principle of sustainability in the housing strategy**

The principle of sustainability is one of the most important principles of the strategic plan for housing, and this characteristic is that the proposed approach adopts a sustainable idea in light of its general orientations and detailed applications, including rationalization and intensification of the use, development and recycling of resources and energies, as well as employing the local at the expense of the foreign, and the natural at the expense of the industrial, And it is environmentally friendly, as this housing plan must not conflict with Iraq's international obligations in the field of preserving the environment from pollution in all its forms, including water pollution, air pollution, noise and air, and others, especially since the effects of climate change have begun to appear in Iraq through the expansion of desertification areas. And the number of times of dust storms and water shortages in the Tigris and Euphrates rivers after cutting and diverting water courses from Iran and not entering Iraq. Turkey also built dams on the Tigris and Euphrates rivers as well, and then the quantities of water that reach Iraq decreased as a result, and the environmental dimension and the issue of sustainability It is of great importance when developing the strategic plan for housing in Iraq. It is not possible to imagine the establishment of any housing units without being accompanied by safe, clean and approved services. The environment and human health, in addition, the government's directions are to agree in all its projects and plans in line with the directions of the United Nations in this field in achieving the development goals set for the year 2030, which are represented in (17) goals that include (244) indicators that include all economic dimensions social and environment<sup>6</sup>.

#### **Fourthly: The principle of diversity and inclusion in the housing strategy**

This principle is represented in the inclusion of all sectors, activities and variables in the economy as it includes a broad, consistent and integrated spectrum of main and secondary vocabulary that covers the potential areas produced by the many variables of the housing process, as well as its constants. It is necessary that the strategic plan for housing be diversified in terms of its programs and a statement of the activities and steps required to achieve the plan. This comprehensiveness also aims to make the strategy specific steps. For example, defining comprehensive and targeted programs for advertising, as well as other programs related to the issue of housing in order to implement it in a broad and socially acceptable manner, as well as preparing programs for marketing and other activities that do not stop at a certain limit, and after placing the various programs within the plan<sup>7</sup>.

#### **The second topic**

##### **The importance, results and objectives of the housing strategy in Iraq**

##### **The first requirement. The importance of enabling measures in achieving the housing strategy in Iraq**

The enabling measures of the national housing policy will be systematically analyzed according to the classification of this study and includes an in-depth analysis of the components in order to determine the extent of compatibility or divergence between the national housing strategy and its enabling measures in Iraq, and these measures will be divided according to its sub-objective as follows:

##### **First. Financial enabling measures**

1. The necessity of the intervention of the Ministries of Finance and Housing in finding various sources of housing finance by enabling commercial banks to engage in real estate finance and housing lending<sup>8</sup>.
2. The Iraqi Ministry of Housing will develop new indicators to increase the affordability of housing for middle- and low-income families.



3. Determining the upper limit of the housing loan by three factors: the borrower's maximum ability to bear the cost, which is about 30% of the income, the maximum cost of the housing unit, and the maximum ratio of the loan to the value of the housing unit.
4. The need for low-interest funds to be directed to low-income families and families headed by a woman.
5. The need for the Ministry to encourage the expansion of the use of loans allocated to improve existing homes, in order to raise the level of the housing stock.

### **Secondly. Enabling measures in terms of providing land and regulating ownership**

These procedures can be summarized as follows<sup>9</sup>:

1. Develop the unoccupied lands located in the middle of the populated lands, and expand the infrastructure networks to reach the subdivided (partially serviced) lands located on the outskirts of urban areas, as well as the development of the subdivided lands through the establishment of new projects<sup>10</sup>.
2. Arranging the process of converting agricultural land to urban residential uses.
3. The necessity for decentralized governments to prepare inventories of serviced plots close to services and the extent to which these lands are suitable for development for residential purposes within the framework of current or future city development plans.
4. The necessity for decentralized governments to develop and implement a fair and gradual system to determine the property tax in relation to the real estate situation<sup>11</sup>.

### **Third. Enabling measures at the level of ensuring quality and efficiency in housing**

1. Facilitating access to adequate housing with a sufficient area, necessary protection from the elements of nature, and infrastructure and social services.

2. Continuously reviewing housing standards to ensure affordability of housing without compromising basic health and safety considerations.
3. Encouraging the production and use of environmentally friendly and locally produced building materials through tax incentives and research<sup>12</sup>.
4. Improving quality control for local producers of building materials.
5. The use of appropriate technologies and designs locally when providing new infrastructure, and emphasis is placed on saving systems, water conservation and sewage networks, sustainable energy provision and less costly waste disposal.
6. The Ministry of Housing is working on developing alternative design models for projects that focus on medium-density, low-rise, multi-family housing.

**Fourthly. Enabling measures at the level of the integrated institutional system**

1. It is important to work on the principle of decentralization and to delegate powers from the national government to local governments to plan land uses and infrastructure, and prepare and implement housing projects and land management whenever possible.
2. Service ministries will gradually transfer the staff and resources needed to hire cadres to the local government level, despite the possibility that the central authorities will continue to manage these responsibilities for small municipalities.
3. Raising the level of integration between the departments and sections of the Ministry of Municipalities and Public Works and its branches in the governorates at the level of planning and implementation.

**Fifth. Enabling measures at the level of precedence in providing adequate housing**

1. Facilitating the access of all Iraqis, without exception, to adequate housing.
2. Take measures to facilitate the access of low-income families to land.

3. Targeting low-interest government funds for the benefit of low-income families, women-headed families, and people with disabilities.
4. Giving priority to the access of low-income families headed by a woman to housing units developed under government-sponsored programs.
5. Fair resettlement of slum dwellers and equitable compensation for residents in accordance with the law.

**Sixthly. Enabling measures at the level of diversity in production methods, techniques and sectors**

1. The public sector will work to support developers of housing products and contractors in the private sector in the light of creating a fair competition between private and public sector developers, facilitating access to land and financing, and providing support to improve the technical and administrative capabilities of developers.
2. The government will rationalize its financial portfolio allocated to construction contractors from the public sector by grouping them into a smaller number of bodies and preparing them to produce housing units for low-income people<sup>13</sup>.
3. Benefiting from partnerships between the public and private sectors to mobilize expertise and capital to develop housing products.
4. The public sector will work to improve infrastructure services through increasing capital investments, maintenance and management at a better level.
5. Encouraging the private sector to develop and manage the housing infrastructure.

## **The second requirement. The importance of operational alternatives when implementing the housing strategy in Iraq**

The National Housing Policy focuses on three alternatives in order to ensure the success of its application in Iraq, and these alternatives are: the completed projects pattern, the site and infrastructure projects pattern, and the rehabilitation projects pattern. There is also a fourth alternative pattern represented by the pattern of developing projects. The procedural mechanisms covered by the policy National Housing, although it is limited and partial in size, but it has a large relative weight in terms of type. After examining the housing reality in Iraq, especially the housing market and the size and type of housing production, it can be said that there is no inevitable review of the enabling measures included in the national housing policy, within the framework of a comprehensive objective treatment, and perhaps it is better that this be within the framework of a housing strategy New comprehensive. These executive alternatives lead to the approach to housing empowerment, and are represented by the following patterns of housing projects<sup>14</sup>:

### **First: Completed Residential Projects Style:**

All elements of a residential project of this type, including housing units, location and infrastructure, are implemented in one go, and the user does not have a role in the implementation. One of the characteristics of this alternative is the high initial cost of the project and housing units, giving the greater role to the public and private sectors, the relative speed of completion and the relatively high qualitative level.

### **secondly. Pattern of Developing Residential Projects:**

In this alternative, the elements of the site, the infrastructure, and the basic nucleus of the housing units are implemented, which the user can develop later, according to the increase in the size of the family and the improvement of his economic situation. Among the characteristics of this alternative is a relative decrease in the initial cost of the project and housing units, as well as the participation of all sectors with a noticeable role for the user, a relative decrease in the speed of completion and the qualitative level of the project.

### **Third. Pattern of Site and Infrastructure Projects:**

In this alternative, the site is prepared and the infrastructure is provided for the project, and the implementation of the housing units is left to the relevant users. One of the characteristics of this alternative is the low initial cost of the project compared to the rest of the alternatives, participation with a greater role for the user, slow completion of the project with a decrease in the qualitative level.

### **Fourthly. Type of rehabilitation projects:**

In this alternative, new housing units were not implemented, but rather the maintenance and rehabilitation of existing units whose qualitative level is under the approved housing standard. From this side, this pattern will raise the housing balance and therefore it is considered one of the alternatives to housing empowerment, the rehabilitation is either partially at the level of maintenance of individual housing units, or completely at the level of maintaining a larger urban fabric with the site and infrastructure. Among the characteristics of this alternative is the low initial and final cost, the possibility of the participation of all sectors with the greater role of the user, the speed of delivery and the low level of quality. This alternative is suitable for single and multiple housing patterns, and the level of empowerment is partial.

### **The third requirement. The expected results and objectives of implementing the housing strategy in Iraq**

The strategic objectives constitute comprehensive addresses for all components and dimensions of the housing sector in Iraq, and translating strategic objectives into sectoral objectives (policy priorities), identifying interventions to achieve them and estimating their costs. The Six Strategy Briefly Within this topic, the housing sectoral strategy aimed to achieve six strategic goals, including achieving an effective and efficient legal framework regulating the housing sector and providing a healthy and adequate housing for all categories of citizens, as well as providing a comprehensive urban environment and infrastructure, providing an appropriate financing system, and developing a construction industries sector Efficient and effective, developing qualified human capabilities capable of creativity, development and progress.

### **The first strategic objective:**

An effective and efficient legal framework regulating the housing sector, with a focus on updating and developing laws, legislation and regulations related to housing. As for the interventions, they included the following: Reviewing laws and regulations related to housing. Developing legislation and instructions for partnership with the private sector. Issuing environmental legislation and instructions for urban development areas.

It is necessary to work on legislation or amend laws that regulate the legal relationship between owners and tenants and everything that would regulate the relationship between these parties in the field of housing and its provision or facilitation of access to it, as well as the development of a spatial protection scheme to provide security permanently, and the enactment of a law regulating access to housing Water and its costs, and a fair law in obtaining and maintaining electricity and raising its costs.

### **The second strategic objective**

Achieving healthy and adequate housing for all citizens, with a focus on increasing economic prosperity and improving the quality of life as a priority. The interventions included:

1. Develop policies, standards and frameworks that promote partnership between the public and private sectors for the development of housing projects.
2. Initiating the implementation of housing projects in a manner that serves people with limited, medium and low incomes and public sector employees.
3. Establishing a higher authority to manage, monitor and control the housing sector and prepare the necessary strategies and policies.
4. Implementation of housing projects to include remote areas, marshes and border areas.

It is necessary to apply these interventions to set specifications for the partnership between the public and private sectors, and to work in the in-depth diagnostic study to solve the housing problem in Iraq.

### **The third strategic objective:**

Providing an appropriate financing system, focusing on providing support for financing the housing sector and developing the investment climate in Iraq in general. Interventions included: Strengthening an Iraqi housing fund with government support capable of providing self-resources to finance low-income housing. Providing technical and administrative support to the intermediary financial institutions and providing the necessary needs and facilities to reach the goal of the housing strategy. Carrying out the required reforms in the policies and laws in force, as well as developing the investment climate and investment law in line with the environment and changing conditions. Creating cooperation programs between the government and banks to cover a percentage of the benefits and profits for the target groups to enable them to obtain appropriate housing<sup>15</sup>.

### **The third topic**

#### **Conclusions and recommendations**

The researchers reached a set of the most important conclusions and recommendations, which can be summarized as follows:

#### **First. Conclusions**

1. Iraq did not follow a housing strategy or a specific or expansionist private housing policy, but rather left the issue in its natural form. Iraq has no competition in planning and organizing the population in terms of numbers and types.
2. The rate of population growth in Iraq fluctuates every time and it is without interference or planning by the government, as it provides, according to the constitution, the necessary requirements for all the population in the land of Iraq.
3. The importance of developing the housing strategy in Iraq did not differ from the past decades, but this period is characterized by several advantages that affected the population and the Iraqi economy in general.

## **Recommendations.**

1. The competent authorities must define a long-term strategy that is compatible with the growth of the population in Iraq to be able to provide housing units for all.
2. The Iraqi government can put in place a practical program to end the housing crisis according to a flexible strategy with specific future goals that focus on providing housing units for all.
3. The necessity for the Iraqi Investment Commission to have a prominent role in directing investments towards housing and providing the necessary facilities for the establishment of these projects.
4. The Iraqi government should adopt the construction of housing projects of different types and specifications according to the plans of the Iraqi Housing Authority, and they will be sold at a competitive price within specific conditions.

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