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AFFORDABLE HOUSING IN ARAB CITIES

THE INTERVIEW
Governor of Cairo Dr. Ibrahim Saber Khalil talks about the city's efforts in implementing Affordable Housing Policies

URBAN INSIGHTS
Experts' insights on Affordable Housing in Cities
Toolkits on Affordable Housing

CITIES IN ACTION
Affordable Housing Projects and Initiatives from across Arab cities

MUDUNUNA

FOURTEENTH ISSUE

AFFORDABLE HOUSING IN ARAB CITIES

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Front Cover

The New City of Rawabi Arial View, Ramallah, Palestine
Source: Rawabi Official Website

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EDITORIAL

THE FUTURE OF AFFORDABLE HOUSING IN ARAB CITIES

By Dr. Ziad Alameddine- Editor in Chief

It is quite evident that housing affordability in the Arab region has shifted from being a minor policy issue to the top of the global agenda. Cities are growing at an unprecedented rate, resulting in a persistent gap between the supply of affordable homes and the market demand, leading to higher land and construction costs. Additionally, several systemic factors have contributed to this widening affordability gap for residents in major cities including volatile market conditions, income disparity, land scarcity, stringent regulations and diverse economic trends.

Through desktop research, affordable housing has been defined in different ways. According to UN-Habitat, it is described as the ability to acquire a home that costs no more than one-third of a household's total monthly income. Although this definition is a useful starting point for discussion, it does not fully capture the reality of many people in the Arab region. In this context, it is important to understand the social aspects of the Arab communities and their demands for a range of housing options in the market that support the extended family networks. Therefore, affordability is not just about the cost of housing. It is also about the accessibility to various housing options, adequacy, and resilience.

Although the challenges of bridging the gap between policy frameworks and real-world outcomes are complex, many Arab cities are moving forward with efforts to provide affordable housing through partnering with private developers. To complement such initiatives, a more comprehensive approach is needed to integrate land policy, infrastructure investment, financial support, and social inclusion into a single strategic framework. Nevertheless, municipalities appear to be in an ideal position to implement this type of integrated approach as they regulate land development, have a vested interest in ensuring housing is built, provide administrative services to facilitate housing development, and utilize data to guide the planning process.

In this issue of "Mudununa", we host His Excellency the Mayor of Cairo, Dr. Ibrahim Saber Khalil, in a meeting about affordable housing in Cairo, where he stressed the importance of housing programs, as a strategic tool to achieve social justice, through the development of integrated urban communities that provide affordable housing and enhance opportunities for a decent life for a broad segment of the society.

Further more, we dive into the "Urban Insights" section to hear what the experts have to say about affordable housing. David A. Smith takes a close look at how public-private partnerships can really foster housing supply. He points out that when governments act as market enablers, they can stimulate large-scale housing initiatives. Yahia Shawkat brings another interesting perspective to affordable housing, focusing on cooperative and socially driven housing models. He shows how private capital can actually be put to work for affordable rental initiatives. To tie it all together, Prof. Waleed Alzamil looks at affordable housing through the lens of sustainable urban policy. For him, it's not just about putting roofs over heads; it's a key piece of the puzzle for social stability, economic empowerment, and environmental sustainability.

We're also introducing four international toolkits that serve as practical guides for municipalities. They explain ways to understand local housing markets, select the right policy tools, and develop strategies that actually work. The goal is to ensure people have access to affordable, well-located homes while building communities that are both inclusive and resilient.

The newsletter doesn't stop there. It sheds light on some of the most interesting initiatives and projects happening across Arab cities, all aimed at making housing more affordable. For example, we look at what's happening in Jeddah, Muscat, and Dubai. These cities are experimenting with different tenure systems, like rent-to-own models and structured rental frameworks to open up new pathways to homeownership.

We also dig into the land-based policy tools being used in Saudi Arabia and Oman. It's fascinating to see how smart land governance, such as land value regulations and digital allocation systems, can free up serviced land and make a real impact on housing costs.

Over in Bahrain and Kuwait, the focus is on large-scale housing delivery. The big takeaway here is that public-led urban expansion can massively boost housing supply, but only if it's backed by an infrastructure-first approach and solid teamwork between institutions. It has to connect seamlessly with existing services and urban systems.

Then there's the approach being taken in Egypt and Morocco, where the focus is on upgrading informal housing. It's a practical, cost-effective way to improve living conditions and reduce vulnerability, helping to bring these communities into the formal urban environment.

We're seeing similar efforts in cities like Beirut, where targeted improvements at the building and neighborhood levels are making a big difference. These interventions not only improve the quality of housing but also extend the lifespan of existing stock, contributing to stronger, more inclusive and resilient neighborhoods.

Another key theme in this issue is the need for housing models that cater to specific groups. A important example is Barwa Al Baraha in Qatar, a large-scale development built specifically for workers. It's a clear demonstration of how purpose-built rental communities can offer affordable, well-managed living spaces for low-income and migrant populations.

Finally, Mudununa wraps up with a look at AUDI's latest initiatives and milestones. We've been busy on the local, regional, and international fronts. Some highlights include meetings with the Ambassador of the State of Palestine, the Secretary General of the Arab Cities Organization, the Saudi Council of Engineers, and the Metropoli Foundation—all aimed at strengthening our urban development partnerships.

We also cover the launch of the second season of the "Mayor Talks" podcast, a recent city diplomacy workshop, and the first two meetings of the Arab European Cities Dialogue Forum, which brought together voices from over 38 cities.

To top it off, we reflect on our ongoing collaboration with Qatar's Ministry of Municipality and the successful run of our 19th and 20th "Cities in Action" webinars. It's all part of AUDI's ongoing commitment to supporting sustainable urban development.

INTERVIEW

GOVERNOR OF CAIRO

DR. IBRAHIM SABER KHALIL

shares insights on Affordable Housing in Cairo Governorate and its Ambitious Vision for a sustainable future

Dr. Ibrahim earned his PhD with honors in Environmental and Economic Evaluation of Road Projects from Ain Shams University. He also holds a master's degree in public and Local Administration from the Sadat Academy, two diplomas in Public Administration and Environmental Management, and a Bachelor of Laws degree. Dr. Ibrahim Saber possesses extensive administrative experience in local government, having held several prominent leadership positions, including Deputy Governor for the Eastern Region, and head of the districts of Heliopolis, Maadi, Dar El Salam, and Tora, as well as head of the administrative unit in the Dar El Salam district. His career culminated in receiving the Best Arab Governor Award for 2024/2025.



Dr. Ibrahim Saber Khalil

Cairo Governorate has adopted a comprehensive vision that positions affordable housing as a strategic tool for social justice and urban stability. A major shift is evident in addressing unsafe areas, with over 42,000 units delivered through integrated communities such as Asmarat and Al-Mahrousa. These developments go beyond shelter, combining housing, services, and opportunities for a dignified life, with Asmarat receiving the Arab Excellence Award. Cairo is now advancing toward expanding affordable rental housing with greater emphasis on sustainability and inclusivity.

In this issue of Mudununa, published by the Arab Urban Development Institute (AUDI), we feature an interview with Ibrahim Saber Khalil, reviewing key achievements and presenting Cairo's forward-looking vision for sustainable development.

How does the governorate currently define "affordable housing"? And what are the key strategic priorities that will shape the housing agenda over the next three to five years to ensure a balance between quality, sustainability, and affordability?

Cairo Governorate considers affordable housing not just as a housing program, but as a key instrument for achieving social justice and urban stability.

A major shift came with the approach to unsafe areas, where the state launched an unprecedented initiative that delivered more than 42,000 housing units through integrated communities such as Asmarat (1, 2, and 3), Al-Mahrousa, Khayala, and Rawdat El-Sayeda.

These developments go beyond providing shelter, offering a comprehensive model that integrates housing, services, and opportunities for a dignified life.

This experience has received regional recognition, with the Asmarat (1, 2, and 3) project winning the Arab Excellence Award for Best Community Development Project, in acknowledgment of its integrated approach to achieving multiple objectives, including providing safe housing, relocating residents from unsafe areas, ensuring sustainable management, engaging the private sector and local communities, and empowering youth and women.

Today, Cairo is entering a new phase focused on expanding affordable rental housing as a cornerstone of its housing policy, with a stronger emphasis on sustainability and inclusivity.

How does the governorate structure its housing programs to address the needs of different income groups and family types? And what mechanisms are used to ensure fairness, transparency, and equal opportunity throughout the application and allocation process?

Cairo follows a clearly defined targeting approach that prioritizes the following:

1. **Residents of unsafe areas**
2. **Residents of unplanned settlements**
3. **Vulnerable groups, including persons with disabilities.**

This approach has been applied in projects such as Asmarat and Al-Mahrousa, based on well-defined criteria that ensure fairness and transparency in allocation.

A key feature of the Egyptian model is the use of long-term leases at nominal rents, which extend to first-degree heirs. This helps strengthen social stability and prevents the recurrence of unsafe housing conditions.

What are the main challenges the governorate faces in increasing housing availability, and what actions are being taken to shorten project implementation and delivery timelines?

Cairo has significantly reduced the gap between planning and implementation by proactively preparing land and efficiently directing investments.

Previously underutilized or difficult sites have been successfully transformed into thriving communities such as Asmarat and Khayala, demonstrating the state's ability to convert challenges into real development opportunities.

The governorate is now pursuing an ambitious program based on a comprehensive urban land survey to launch a new generation of affordable rental housing projects.

How does the governorate structure its collaboration with the private sector to balance affordability, construction quality, and timely delivery? What frameworks and safeguards guide the financing and implementation of public-private partnerships?

Cairo has developed an advanced partnership model based on integrated roles, built on the following components:

<u>1. The State:</u>

The State's roles and responsibilities include:

- Providing land
- Identifying target groups
- Establishing the regulatory and planning framework

2. The Private Sector:

The private sector's roles and responsibilities include:

- Construction
- Management and operation
- Maintenance

This model has been further strengthened through:

- Establishing project management entities
- Forming residents' associations
- Engaging civil society in community management
- Adopting an innovative in-situ development approach



Al-Madabigh – Abu Al-Saud, Cairo
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Al-Mahrousa 1, Cairo
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In addition, Cairo Governorate is implementing an innovative public–private partnership model focused on redeveloping inhabited areas without displacing residents. This approach is based on:

- The governorate providing temporary housing alternatives or rental support for residents during the implementation phase.
- Removing unsafe or unplanned housing.
- Involving real estate developers in site redevelopment.

The developer is responsible for:

1. Constructing higher-density, well-planned housing units.
2. Rehousing original residents within the same site after redevelopment.
3. Utilizing surplus units to generate investment returns.

This model achieves several strategic objectives, most notably:

1. **Preserving the social fabric and preventing resident displacement.**
2. **Maximizing efficient land use within the city.**
3. **Establishing a sustainable financing mechanism that reduces the burden on the State.**
4. **Attracting and enabling private sector investment.**

This approach represents one of the key pillars of Cairo's future strategy for expanding affordable housing.

Which planning policies have had the most significant impact on supporting affordable housing, and how is coordination with relevant government agencies ensured to integrate and align these efforts effectively?

Cairo's planning approach is guided by a clear vision based on the following principles:

- Optimizing land use within the city
- Developing integrated communities in place of informal settlements
- Integrating housing with services and employment opportunities

This vision has been implemented through the selection of strategic sites such as Asmarat and Rawdat Al-Sayeda, aimed at achieving greater spatial efficiency and stronger social cohesion.

What indicators are used by the governorate to assess the success of affordable housing programs, and what measures does the ministry implement to expand housing opportunities for low-income citizens?

Cairo relies on clear performance indicators, with a strong emphasis on the real, measurable impact on residents' lives.

The governorate's achievements are reflected in:

- Relocating hundreds of thousands of residents to safe and secure housing
- Improving quality of life and strengthening social stability
- Reducing risks associated with unsafe areas

Projects such as Asmarat have become regional and international benchmarks, particularly after receiving the Arab Excellence Award, highlighting the success of an integrated approach to housing and community development.



Al-Asmarat, Cairo
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Looking ahead, the governorate is focused on:

1. **Expanding affordable rental housing programs**
2. **Enhancing private sector participation**
3. **Developing modern management systems**
4. **Ensuring long-term sustainability through effective management and active community engagement**

What Cairo has accomplished goes beyond urban development; it represents a redefinition of the relationship between the state and its citizens by recognizing safe, dignified housing as a fundamental right. The current focus is on scaling and sustaining this model through innovative partnerships with the private sector and civil society, making it more inclusive and resilient.



Al-Asmarat, Cairo
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URBAN INSIGHTS

External Article

HOUSING AND PUBLIC-PRIVATE PARTNERSHIPS IN THE ARAB WORLD



David A. Smith

Currently serves as the the founder and Chairman of the Board of the Affordable Housing Institute, Inc., a Boston-based global non-profit consultancy that has worked in over seventy countries worldwide, all with the goal of improving sustainable affordable housing ecosystems one country at a time. He also teaches executive education courses at the Harvard Graduate School of Design in affordable housing, real estate development fundamentals, and real estate finance fundamentals.

The richer and more democratic a country becomes, the more housing quality and housing affordability rise in policy importance – the moral equivalent of national zakat – and the harder it becomes for any country to achieve and sustain.

I know this because I've spent just over fifty years – my entire professional career – working on affordable housing, now in over seventy countries worldwide (including Abu Dhabi, Dubai, Egypt, Jordan, Kuwait, Morocco, and Saudi Arabia), on just such problems. How can governments use the tools available to them (laws and money) to generate what they want in terms of outcomes – quality housing affordable to all citizens – and impact – happy citizens with aspirations for themselves and their families?

The road to successful affordable housing policy and programs begins by understanding the affordability paradox of urban economic growth. In the twenty-first century, sustainable national wealth generation and a thriving economy depend on urbanization and private property markets. That means cities must go vertical –every time something old is torn down, what replaces it is much taller. Going vertical makes that well-situated more valuable, and it makes well-situated white lands much more valuable to develop. When that land comes on the market, private developers bid up its price, and to justify that price they go as vertical as they can, and include all the high-value uses – shopping emporia, office buildings, hotels, luxury residences. Affordable housing gets crowded out, and the workers who make the tall buildings hum live far away, overcrowded, or in obsolete, unhealthy, or unsafe housing.

In short, housing unaffordability is the inescapable side effect of a rising urban economy. Local government realizes this sooner than provincial or national government, because to a local politician, unaffordability manifests itself as a sudden crisis in the media and politics. Facing angry voters, a typical local politician responds to a media crisis with action that is bold, sweeping, and wrong – like rent control. Like many addictive drugs, judicial rent control feels politically good short-term, but in the intermediate and long run, rent control is far, far worse for cities: self-perpetuating, choking off new supply, and enmeshing government in an infinity of dispute adjudications.

A government that listens to and responds to its citizens, discovers that instead of reflexively banning what already exists, the only sustainable solution is to generate more affordable housing. For this to work, government must become constructively involved as a market partner: support worthy citizens' ability to pay for housing via household-eligible and means-tested subsidies, and stimulate new affordable housing via public-private partnership..

"A government that listens to and responds to its citizens, discovers that instead of reflexively banning what already exists, the only sustainable solution is to generate more affordable housing"

Arab governments can unlock private sector motivation to deliver affordable housing at scale by turning three keys:

1. **Sensible deployment of government owned lands and government's ability to regulate verticality through zoning, particularly inclusionary zoning with well calibrated density bonuses for increased afforadbility.**
2. **Strategic deployment of public-sector infrastructure — roads, power lines, water and sewer networks – alongside master planning. This is especially potent in the Arab world, where water is scarce and summers are brutally hot.**
3. **Housing public-private partnerships that make land, zoning, and infrastructure available to developers only if they deliver a commensurate amount of affordable housing that delivers government's desired outcomes and impact.**

Done this way, where government provides resources and sets the direction, government steers and lets the private sector row – by taking risks, raising private capital to lever the government resources, delivering value, and most of all, by being accountable for results. The private sector is used to these roles and evolves to be extremely good at them – if the government sets the right rules.

Housing PPPs are predicated on functional land markets, and concomitant real estate taxation based on value, and capable municipal governments. Government uses these to harness a willing private sector – instead of dictating, government must incentivize and negotiate. This comes unnaturally to many civil servants, especially because housing PPPs are distinctive in two far-from-obvious ways:

- **A housing PPP is not general contracting by another name.** General contracting is a one-event/one-price bargain where the government specifies a physical product in detail, and the contractor gets a fixed fee for making one of that product. A housing PPP places government and the private sector into a relationship over time where they apportion decision-making responsibility and risks over the entire development period.
- **A housing PPP is not a classical infrastructure PPP.** In a classical PPP, the government owns the infrastructure (e.g. a power plant) and the people use only the output it produces (e.g. electricity). In a housing PPP, the people live in the infrastructure (and often own it as well), use it every day, and to all intents and purposes, operate it.

For all that national government has financial resources and access to capital, municipal governments control land use, set zoning, and deliver infrastructure. These two are in tension and must be in balance. Because both have important roles to play, government entities need to be well aligned between themselves before engaging the private sector.

Housing PPPs' distinctive economic relationships, both up front and over time, mean that housing PPPs require legal arrangements different from those in either general contracting or infrastructure PPP. I've spent half a century negotiating or drafting these documents, interpreting them, and using them. Indeed, some Islamic financial concepts lend themselves naturally to housing to PPPs – waqf and nazir on the supply side, and ijara, ististna, murabaha, and diminishing musharaka on the demand side, and above all, zakat for the whole citizenry.

External Article

COOPERATIVE SOCIAL RENTAL HOUSING: A SUSTAINABLE CHARITABLE MODEL OF AFFORDABLE HOUSING



Yahia Shawkat
He is a housing strategist and policy-analyst, with a background in architecture. He is the director of its Housing Policy Unit/ Built Environment Observatory, that works on equitable housing and spatial policies and advocacy. There he has produced reports on real estate market transparency, the social governance of SOEs, and legal awareness campaigns, among others. Yahia has written widely on housing issues, including the books Egypt's Housing Crisis: The Shaping of Urban Space (AUC Press, 2020), and Igar Qadim (Old Rent. Dar Al-Maraya, 2026).

Affordable housing is a challenge most Arab cities face. In Egypt, the social housing programme has covered the needs of over 600,000 beneficiaries in the last decade. Despite this commendable effort, these numbers need to be trebled to cover all those in need. Towards that, the government has recently formulated new rules for private sector production of social housing. Though, if history has taught us anything, private developers do not offer the best set up to build social housing, least being that these are profit-driven companies whose track records are based on making money for their shareholders. Having said that, another private sector that can help does exist, and that is individuals, who have a multi-dimensional relationship with their capital that allows it to have a social role.

Most Arab homeowners view their property as an investment, even the ones occupied by them. However, real estate is only an investment if it generates income while under your ownership, for example by renting it out. Otherwise, it is generally an appreciating asset, where you could only access that increase in value once you sell it, generating a capital gain. Millions in Egypt have second and third properties, built or bought for use by their offspring in the far future, or as a way to hedge their savings against inflation. However, they have largely chosen to forgo any income from them as most owners feel insecure renting them out, where statistics show 11 million empty units, or roughly one third of the housing stock. But what if there was a social way to invest in property and provide affordable housing at the same time?

Social Housing Cooperative

With a pronounced oversupply of housing, many are within reach to be rented out socially, meaning for below-market rates that are affordable to low-income households. While it is of little incentive to the individual owner to do so, an institution owning multiple properties can have the economy of scale to both manage the properties, and rent them out at affordable rates. Operating on a non-profit basis, a social housing cooperative can buy a small existing, vacant building, and develop a financial model where the residential flats can be rented out at a range of rates, from very affordable to market rates in a manner than can cross-subsidize the lower priced units. If it has some commercial property, say on the ground floor, these can be rented out at market rates which are much higher than residential units, and provide further funds to subsidize the affordable units. In a housing strategy I worked on previously, I was able to demonstrate using real world values, how such a cooperative can generate enough income to run itself; staff, maintenance fees, and so on, from such a model. But it would not necessarily recoup the original capital required to buy the property, which would make the model unfeasible, and would be the pitfall of for-profit developers attempting to build social housing.

Social Impact Capital

So where does the cooperative acquire the capital needed to buy the property? And why would it operate on a financial model that does not recoup its paid in capital? The cooperative would advertise its project to buy and run a social housing building much the same way that a venture capital fund does, requesting subscribers who would buy shares in it, though with two types of return. One, financial, though based solely on the social investor's exit from the cooperative after a minimum number of years. Since property generally appreciates in value, then the subscriber would receive the initial investment plus any accrual in value that happened in the intervening years. Of course, subscriber exits would be timed so that replacement subscribers take their place, locking their capital in for a minimum number of years. The second return is social, where the subscriber's money has supported the housing of less fortunate people, against the charitable sadaqa of foregoing regular income on that capital for that time, much like it would with an un-rented property. And here is where government support can make a difference. In countries where zakat is legally compulsory, such a social investment can count towards the annual payments. Overall, the capital gains upon exiting the cooperative can also be tax exempt. In the end, this model offers subscribers much more advantages than simply buying property and leaving it empty. First, the share nature of the social investment allows people to pay in much smaller amounts than they would to buy an entire property. And second, if they do put in a large sum, they can sell off smaller portions if they need to, rather than the entire amount as they would if they owned a single property.

"much existing private capital can be reinvested socially to solve housing needs, with minimum reliance on public funds"

Social Build-to-let

Of course, in countries and locations that may not have readily available vacant housing, the model can be adapted to suit social build-to-let schemes. Here, cooperatives would advertise for subscribers in the same way, though partner with experienced housing developers, to build the housing project. Once built, the cooperative would take over and manage the project. Overall, the government should regulate the non-profit nature of the cooperatives, as well as set the general outline of the social housing programme, helping incentivise key locations that have a high need, link the cooperatives with the potential beneficiary database. On a more detailed level, government agencies can set out guidelines for the maximum social rent values that the cooperatives would be renting out for, and support dispute resolution services and legal reform for balanced landlord-tenant relations throughout the lifetime of the projects. For social build-to-let, a range of tax and other exemptions can lower building costs, further supporting the affordability of housing. In the end, much existing private capital can be reinvested socially to solve housing needs, with minimum reliance on public funds

External Article

A HOLISTIC APPROACH TO AFFORDABLE HOUSING IN SUSTAINABLE URBAN POLICY



Prof. Waleed AlZamil
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Housing has evolved beyond simply providing a stable place to live; it is now a key instrument for achieving the Sustainable Urban Development Goals (SDGs) [1]. Over the past forty years, urban theory has shifted from viewing housing merely as a physical product to recognizing it as a fundamental human right, embedded within sustainable development principles. The approach to affordable housing has similarly moved from producing low-cost units subject to market forces toward creating comprehensive policies grounded in transparent governance, multi-level partnerships, sustainable legislation aligned with urban planning, diverse financing and support programs, and active community participation.

Some researchers, however, still view affordable housing narrowly. One approach focuses solely on the housing unit itself, neglecting the broader housing system and its link to urban policy. Another emphasizes cost, defining affordability as housing expenses not exceeding 30% of household income. Both perspectives reduce affordable housing to either a material or

economic issue, overlooking the wider policy dimensions that underpin sustainable urban development. Superficial solutions often aim to lower housing costs through design tweaks, such as optimizing public spaces, reducing residential land, or increasing density. In contrast, the modern understanding frames affordable housing as part of a holistic urban policy that enhances living standards, promotes social stability, fosters economic empowerment, and supports environmental protection and resource conservation—not merely to provide housing units [2].

Social Stability

Affordable housing goes beyond providing homes for low- or middle-income groups; it must consider the broader social dimension. Projects should not be planned in isolation from the urban context, infrastructure, and services. Equitable distribution promotes social inclusion and spatial justice by linking

"affordable housing as part of a holistic urban policy that enhances living standards, promotes social stability, fosters economic empowerment, and supports environmental protection and resource conservation—not merely to provide housing unit"

housing to education, healthcare, and public transport. This approach enhances quality of life and social cohesion, while expanding the role of the housing sector beyond financing to regulating the market, ensuring equitable access, and supporting vulnerable groups.

Economic Empowerment

Affordable housing also supports economic development and improved living standards. Rather than only providing low-cost units, it should generate employment, reduce indirect costs (transportation, maintenance, energy), and ensure proximity to jobs and transport networks. Housing systems should promote neighborhoods that create opportunities for residents, including support for productive households and investment in public services. From an economic perspective, housing costs should be viewed broadly, as lower-cost units can still create long-term financial pressure through maintenance, renovation, and energy use.

Environmental Dimension

Modern housing policies increasingly link affordable housing to environmental sustainability and responsible resource management, including energy efficiency, reduced water consumption, and minimizing the environmental impact of construction and operation. This requires integrating housing projects with smart urban growth strategies that limit sprawl and uncontrolled expansion, while improving urban living conditions through better waste management, recycling systems, and clean energy use.

A comprehensive approach in the Arab region calls for reforming legislative, procedural, and institutional frameworks, and embedding housing within broader sustainable urban development strategies at all levels. Affordable housing should be treated as a development instrument shaped by population and resource distribution, not a standalone sector focused only on delivering units. This shift positions housing as a core element of sustainable development, supporting social and economic empowerment and a more equitable housing market, aligned with the United Nations Sustainable Development Goals, particularly Goal 11.

In summary, a holistic approach to affordable housing is based on transparent governance and sustainable regulations, integrated with urban planning, to ensure a fair system that supports social stability, economic empowerment, and environmental sustainability.

Sources

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[2] W. Alzamil, "A Conceptual Framework for the Activation of Sustainable Cooperative Housing Production in Saudi Arabia," Sustainability, vol. 16, no. 19, pp. 1–20, 2024.

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TOOLKITS ON AFFORDABLE HOUSING

Access to safe, adequate, and affordable housing is becoming one of the most urgent urban challenges today. As cities expand and populations grow, rising land and construction costs, limited availability of serviced land, pressure on rental markets, and the spread of informality are widening affordability gaps, especially for low- and middle-income households. Municipalities need practical tools and diverse resources to respond through stronger land management, inclusive planning, effective housing policy, and targeted financing and delivery approaches.

To facilitate knowledge sharing on this subject, this issue of Mudununa presents four toolkits developed by international organizations that address core aspects of affordable housing. These resources are designed to help municipalities diagnose housing market constraints, select suitable policy instruments, and implement feasible interventions that expand access to well-located, safe, and affordable homes, while supporting social inclusion and strengthening urban resilience.

1

Toolkit 1:
Urban Land and Housing Market Assessment: A Toolkit

2

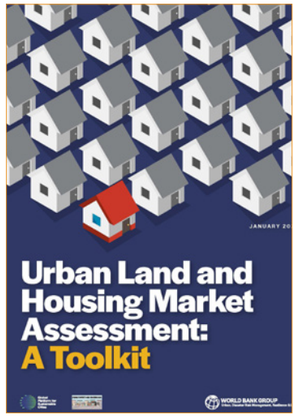
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https://documents1.worldbank.org/curated/en/922921600345178886/pdf/Urban-Land-and-Housing-Market-Assessment-A-Toolkit.pdf

Toolkit 1:
Urban Land and Housing Market Assessment: A Toolkit

This World Bank toolkit aims to guide investment strategies and policies pertaining to affordable housing. It provides a quick, upstream diagnostic of urban land and housing markets. As a practical due diligence guide for urban and housing operations, it assists practitioners in prioritizing areas that require further in-depth study and focused actions, as well as in rapidly identifying the most binding limitations causing housing shortages and affordability challenges.

The toolkit directs assessments of land availability, development regulations, informality, and the housing value chain, with a strong emphasis on the supply side and the role of local governments. It highlights constraints that hinder the delivery of affordable units, including serviced land provision, permitting and approvals, infrastructure, housing finance, and market dynamics.

Structurally, the toolkit is divided into three main components: Part (A) sets out core indicators; Part (B) uses expert surveys to describe and rank constraints across formal and informal, infill and greenfield development; and Part (C) focuses on institutional mapping to identify feasible policy levers and engagement pathways for reform and investment.



German Federal Ministry for Housing, Urban Development and Building (BMWSB) and Federal Institute for Research on Building, Urban Affairs and Spatial Development (BBSR) (within the D4UC / ExWoSt framework), ©2024

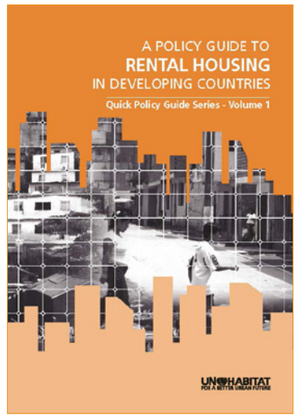
https://www.giz.de/en/downloads/bbsr2024-en-approaches-planning-housing-density-mixed-use-affordable.pdf

Toolkit 2:
Approaches and Planning Instruments for More Density, Mixed-Use Development and Affordable Housing (Toolbox)

This toolkit focuses particularly on low-income households, immigrants, and young families who are unable to afford homeownership. This guide presents rental housing as a fundamental affordable housing choice. It explores why housing policy frequently ignores rental markets and offers helpful policy recommendations to increase renter affordability, quality, and security while preserving the supply of affordable rentals.

From affordability perspective, the guide promotes "tenure-neutral" housing policy, where cities should expand choices rather than promise universal ownership, and target support to households based on need. It recommends subsidies that directly assist low-income tenants, as well as finance or incentives for private and small-scale landlords to extend or upgrade units for low-income tenants. To protect vulnerable renters, it emphasizes security of tenure, simple written contracts, and accessible conciliation/arbitration mechanisms to resolve disputes and reduce the risk of unfair evictions.

The guide also cautions against rent controls that distort supply and instead encourages regulation that recognizes existing informal rental arrangements and improves standards through settlement upgrading and incremental improvements, helping cities expand affordable, well-located rental stock over time.



UN-Habitat, ©2011

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Toolkit 3:
Rental Housing in Developing Countries: A Policy Guide (Quick Policy Guide Series – Volume 1)

In order to assist communities in securing cheap housing while permitting mixed-use and higher density areas, this guide gathers useful planning and housing tools derived from global municipal practice. It provides each tool with a clear aim, enabling conditions, and a brief SWOT analysis based on city interviews and peer-learning exchanges, and is intended for local authorities and practitioners seeking ready to adopt tools.

The toolbox outlines a range of affordable housing options cities can combine based on governance capacity and market conditions, including housing allowances and benefits, subsidized housing eligibility systems, rent regulation strategies, shared-equity and community-led models (including cooperatives), mechanisms linking affordability to planning approvals (e.g., density bonuses, inclusionary requirements, negotiated developer contributions), as well as funding and delivery methods such as revolving funds, public land/long-lease models, targeted subsidies, and specialized housing funds designed to target low-income households.

Overall, it helps municipalities select feasible instruments, anticipate trade-offs (affordability vs. investment incentives), and strengthen implementation by linking housing tools to integrated urban development and land-use measures.



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Toolkit 4:
Brick by Brick: Building Better Housing Policies (Volumes 1 & 2)

Across its two volumes, this OECD publication provides a comprehensive, evidence-based toolbox to improve housing affordability by jointly addressing structural supply constraints and the design of public support. It frames housing affordability as a key challenge of inclusion, showing how rising housing costs, declining public investment, and rigid supply conditions widen affordability gaps and undermine housing quality.

A coordinated set of measures is presented in the report. On the supply side, it places a strong emphasis on increasing the supply of social and affordable housing, including through non-profit and limited-profit providers, and coordinating investment with neighborhood initiatives that are well-served and socially diverse. Housing allowances are emphasized as a crucial tool on the demand side. However, the report warns that in situations where supply is inflexible, allowances could lead to rent increases unless they are combined with policies that boost supply responsiveness. Indirect but significant reforms are also covered in the volumes, such as reducing rental market constraints, strengthening landlord-tenant agreements, enhancing land-use regulation to free up buildable land, and adjusting tax settings to lessen distortions and promote a more responsive housing supply.

The toolkit concludes by suggesting an indicator-based dashboard to monitor policy settings over time and benchmark affordable outcomes.

CITIES IN ACTION

Project 1



"Rent-to-Own" contract registration, Dubai
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Diversifying Tenure Systems to Strengthen Housing Affordability
Cases from Jeddah, Muscat, and Dubai

Affordable housing systems are strongest when they offer diverse tenure pathways rather than relying solely on direct ownership. In many Arab countries, access to mortgage finance remains limited for middle- and lower-income households, while rental markets are often informal or weakly regulated. Strengthening rental frameworks, introducing structured rent-to-own mechanisms, and facilitating gradual access to ownership can expand affordability without overburdening public budgets. Tenure diversity allows governments to match housing solutions to income levels, employment stability, and life-cycle needs. The following three cases, from Algeria,United Arab Emirates, and Saudi Arabia, illustrate how different policy tools can formalize rental markets and create structured bridges toward ownership.

Algeria's AADL (Agence Nationale de l'Amélioration et du Développement du Logement) represents one of the region's most established lease-to-own (Logement Location-Vente – LLV) housing models. Launched in the early 2000s and expanded significantly under subsequent national housing programs, AADL targets primarily middle-income households who exceed eligibility thresholds for social housing but cannot afford market-rate property. The mechanism combines

an initial down payment with structured monthly installments over several years, during which the beneficiary occupies the dwelling as a tenant. Ownership is transferred once payments are completed.

AADL developments are large-scale, state-backed housing estates delivered across major Algerian cities, including Algiers, Oran, and Constantine. Units are typically apartment-based within multi-block complexes supported by basic services and infrastructure. The LLV model reduces reliance on conventional mortgage markets by allowing staged payment directly to the housing authority. International housing finance analyses note that hundreds of thousands of units have been delivered or programmed under AADL across successive phases. Municipal authorities play a central role in land allocation, planning approvals, infrastructure coordination, and integration of these estates into urban master plans. While administered nationally, the program's implementation depends heavily on local planning alignment and service provision.

In Dubai, the Rent-to-Own contract registration system administered by the Dubai Land Department (DLD) reflects a regulatory approach within a mature real estate market. Rather than operating as a public housing scheme, the mechanism formalizes hybrid tenure contracts in which tenants pay rent that contributes toward eventual ownership under defined terms agreed with developers.

The DLD provides an official process for registering rent-to-own agreements, ensuring legal documentation, contract recording, and regulatory oversight. Embedding such arrangements within the formal property registration system enhances transparency and protects both parties from informal or ambiguous contracts. By recognizing rent-to-own as a structured pathway, Dubai supports tenure diversity and enables households to transition gradually toward ownership while maintaining regulatory safeguards. The municipality's role is direct and institutional: the Land Department oversees compliance, registers contracts, and integrates these mechanisms into the broader property governance framework.

Saudi Arabia's Sakani program, launched in 2017 under the Ministry of Municipalities and Housing in partnership with the Real Estate Development Fund (REDF), represents another tenure-facilitation pathway. While primarily positioned as a homeownership support initiative, Sakani incorporates flexible financing solutions that bridge the gap



AADL 2 housing units
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between long-term renting and ownership. Eligible Saudi households receive subsidized mortgages, land allocations, or access to ready-built units delivered in partnership with private developers.

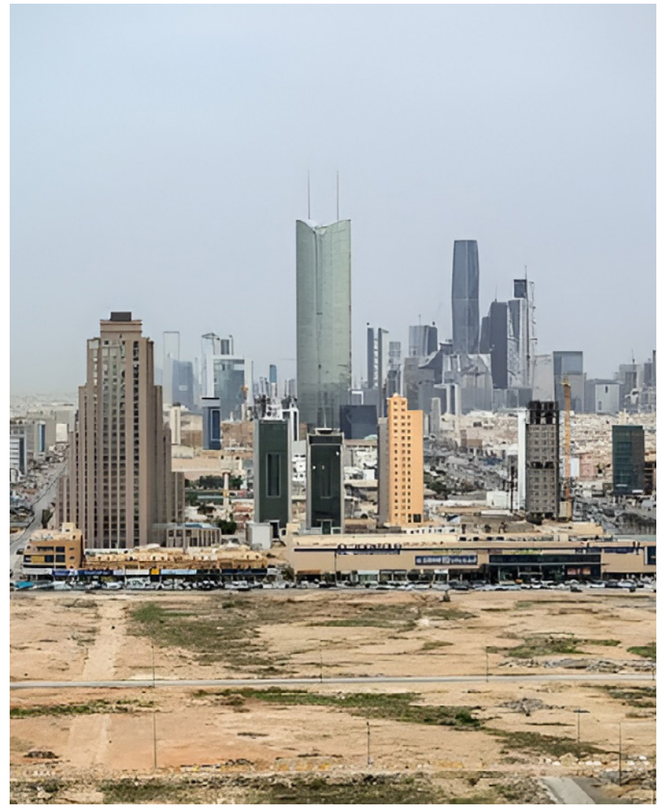
The program operates through a digital platform that matches beneficiaries with available housing products and financing packages. By 2023, official data indicated that hundreds of thousands of households had benefited from Sakani-linked support. Municipalities are involved in identifying development land, issuing planning approvals, and coordinating infrastructure expansion for new housing projects. Through structured financing and public-private coordination, Sakani reduces upfront affordability barriers and allows gradual entry into ownership under regulated conditions.

Together, these three examples demonstrate how tenure innovation can strengthen affordable housing ecosystems. Algeria's AADL shows how a state-led lease-to-own model can scale production while bypassing conventional mortgage constraints. Dubai's regulatory framework highlights the importance of legal clarity in hybrid rental arrangements. Saudi Arabia's Sakani illustrates how financing facilitation and digital coordination can expand access to ownership. For Arab cities, the broader lesson is that affordability depends on a diversified tenure system, one that combines rental regulation, structured rent-to-own pathways, and supportive financing tools. When national programs align with municipal land management and infrastructure planning, tenure diversity becomes a powerful instrument for expanding access and enhancing housing system resilience.



Sakani Housing Program, Saudi Arabia
© Saudi Sotheby's International Realty, "Sakani Housing Program Projects," Blog Article

Project 2



Riyadh, Saudi Arabia
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Strategic Land Governance as a Lever for Housing Affordability
Cases from Saudi Arabia and Oman

In many cities, housing affordability is not only a construction issue but fundamentally a land issue. High land prices, speculative holding of vacant plots, fragmented ownership, and slow servicing processes significantly inflate housing costs before a single unit is built. Globally and regionally, governments are therefore turning to planning and land-management instruments to ease land cost pressures, whether by activating idle land, releasing public plots in serviced phases, or digitizing allocation systems to improve transparency and efficiency. The following two cases from Saudi Arabia and Oman demonstrate how land-focused policy tools can directly influence housing affordability outcomes.

Saudi Arabia's White Land Fees Law represents a regulatory approach designed to stimulate the development of vacant urban land. Introduced in 2016 and implemented by the Ministry of Municipalities and Housing (MOMAH), the law targets undeveloped plots located within designated urban boundaries. Its core objective is to discourage land hoarding and encourage owners to either develop or release land to the market, thereby increasing supply and reducing speculative price escalation.

Technically, the framework applies annual fees of up to 10% of the land's assessed value, with priority

phases determined according to city growth areas and infrastructure readiness. Land valuation considers factors such as permitted land use, zoning regulations, service availability, and location. Government data indicates that the program has covered hundreds of millions of square meters of land nationwide and generated significant revenues earmarked for housing-related initiatives. This creates a measurable link between land activation and housing policy financing.

Municipal and planning authorities play a critical role in identifying eligible urban zones, enforcing compliance, and aligning the policy with local development priorities. By tying land fees to urban planning frameworks, the instrument acts as both a fiscal tool and a planning lever, encouraging timely development in areas where cities seek to expand affordable housing supply.

In contrast, Oman's "Plan Your Residential Land" initiative adopts a facilitative approach, focusing on expanding access to serviced residential plots through digital allocation systems. Led by the Ministry of Housing and Urban Planning, the platform enables citizens to view available plots through interactive geographic mapping tools and apply for land within planned residential schemes. The objective is to reduce procedural delays and improve transparency in accessing government-planned land.

Operationally, the system integrates mapped inventories, plot information, and secure application processes within a digital environment. By offering land within approved master plans that are supported by infrastructure and services, the program reduces uncertainty and accelerates the pathway from allocation to construction. Digitalization enhances efficiency while ensuring that land release aligns with structured planning frameworks.

Municipal involvement is embedded through coordinated master planning, infrastructure servicing, and development approvals. Local planning frameworks determine where plots are released, while national authorities manage allocation processes, demonstrating how digital tools can support structured land governance.

Together, these two cases illustrate complementary strategies for managing land in support of housing affordability. Saudi Arabia's fee-based mechanism addresses speculative vacancy to increase market responsiveness, while Oman's digital allocation model improves transparency and access to serviced plots. For Arab cities, the key lesson is that affordable housing strategies must integrate proactive land governance, using regulatory, fiscal, and digital planning instruments to convert urban land into build-ready supply under clear institutional leadership.



Muscat, Oman
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Project 3



South Saad Al-Abdullah City, Kuwait
©2025 Public Authority for Housing Welfare (PAHW)

Establishing New Urban Communities For Affordable Housing Supply
Bahrain and Kuwait

Across the Arab region, cities are facing escalating pressure to enhance the availability of affordable housing. Accelerated demographic expansion, escalating land prices, inflation in construction costs, and increasing public housing waiting lists have compelled governments to reevaluate conventional delivery methods. Affordable housing is increasingly being tackled through city-led supply models that combine land development, infrastructure investment, and housing construction within integrated urban expansion strategies. Instead of providing standalone housing units, these methods integrate affordability into urban development by connecting residences to transportation, utilities, educational institutions, and other services from the beginning. The experiences of East Sitra in Bahrain and South Saad Al-Abdullah City in Kuwait illustrate how structured public leadership and phased infrastructure provision can unlock large-scale affordable housing supply.

In Bahrain, the East Sitra Social Housing Project represents a state-led response to growing housing demand. Initiated in 2014 by the Ministry of Housing and Urban Planning, the project was conceived as a master-planned extension on reclaimed land to expand affordable housing stock while ensuring urban integration. Designed to deliver approximately 3,000 housing units, East Sitra is more than a residential

development it is a planned community supported by schools, healthcare facilities, mosques, commercial areas, parks, and fully developed utility networks. The reclaimed island is strategically connected to the mainland through two main access routes, reducing the risk of spatial isolation often associated with peripheral housing schemes.

Technically, the project required coordinated land reclamation, infrastructure servicing, and phased housing construction packages. International contractors have supported implementation under government supervision, ensuring that infrastructure works, roads, drainage systems, electricity, and water networks precede or align with housing delivery. This first approach addresses one of the most common bottlenecks in affordable housing supply: the availability of serviced land. The Ministry's central role in planning approvals, contracting, and coordination demonstrates how strong institutional leadership can align multiple actors and delivery stages within a unified vision.

Similarly, Kuwait's South Saad Al-Abdullah City reflects a comprehensive public housing expansion strategy led by the Public Authority for Housing Welfare (PAHW). Conceived as a new integrated residential city, the project spans approximately 65 square kilometers and is designed to accommodate up to 400,000 residents upon full completion. The initiative responds to sustained housing demand by combining large-scale residential development with significant upfront infrastructure investment.

A defining feature of the project is the scale of enabling works. Infrastructure packages valued at over USD 1 billion have been awarded to prepare serviced land, including road networks, utility systems, and public facilities. This emphasis on infrastructure readiness ensures that housing construction occurs within a functional urban framework rather than in under-serviced areas. By September 2025, progress reports indicated that implementation had surpassed contractual milestones, reflecting an accelerated development pace. PAHW leads planning, contracting, supervision, and coordination processes, ensuring alignment between housing allocation systems, land-use planning, and infrastructure development. The authority's structured oversight model highlights how centralized governance can streamline delivery and maintain quality control in large-scale housing programs.

Together, these two projects offer important lessons for cities across the region. First, affordable housing supply depends heavily on unlocking serviced land, without roads, utilities, and infrastructure, housing production cannot scale effectively. Second, strong public-sector leadership remains critical in coordinating planning approvals, financing structures, and phased implementation. Third, integrating housing with social services and transport access enhances long-term urban sustainability and social inclusion, reducing the risk of creating isolated residential enclaves.

While each project operates within a distinct national framework, both demonstrate that affordable housing delivery at scale requires more than subsidies or construction alone. It demands integrated urban strategy, infrastructure coordination, and institutional capacity. For other Arab cities facing similar affordability pressures, these models provide replicable insights: treat affordable housing as part of comprehensive city expansion, prioritize infrastructure-first sequencing, and ensure clear public authority leadership to align stakeholders and delivery mechanisms. Through such structured approaches, cities can transform housing deficits into opportunities for inclusive and resilient urban growth.

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East Sitra Social Housing Project, Sitra, Bahrain
©2014 Gulf House Engineering (GHE)

Project 4



Al Asmarat Housing, Cairo
©2020 Daily News

Upgrading Informal Housing and Resettling their Residents Gradually

Cases from Egypt & Morocco

In many Arab cities, affordable housing is commonly framed as a matter of producing new units at scale. Yet the lived reality of affordability is often embedded in a different landscape: vast self-built neighborhoods where families have constructed homes incrementally over years in response to limited formal supply, rising land prices, and rapid urban migration. These areas, frequently labeled "informal," are not marginal to the housing system; they are the housing system for a large share of low- and moderate-income households. When approached through an affordable housing lens, upgrading informal and incremental neighborhoods becomes one of the most practical and cost-effective supply strategies available. It improves housing conditions where people already live, reduces household spending on basic services, and expands access to legal, safer housing without requiring a complete rebuild of the city's housing stock.

Upgrading informal and incremental housing can be understood as a structured approach to recognizing, servicing, and improving self-built areas through phased interventions. Rather than treating informality as a single problem with a single solution, upgrading policy typically follows two complementary pathways. The first is on-site upgrading, where settlements are improved in place through infrastructure provision, street and drainage works, public space improvements, and gradual tenure regularization. The second is managed relocation or re-housing, applied where neighborhoods are located in hazardous or environmentally unsafe zones, where on-site improvement is not feasible, or where public safety risks are unacceptable. Both pathways can be part of an affordable housing strategy when they are designed to reduce lifetime housing costs, improve habitability, and integrate residents into formal service networks and governance systems.

Egypt's Al Asmarat project in Cairo illustrates the relocation pathway as an affordable housing intervention tied to urban safety. In contexts where informal settlements are situated on unstable land, exposed to severe geological risks, or lacking any viable route to safe upgrading, relocation becomes a form of housing protection. Al Asmarat was developed as a planned, serviced residential alternative for residents previously living in unsafe areas. Its delivery approach relied on standardized construction, phased implementation, and the provision of accompanying services that support everyday life, including access to utilities and basic community facilities. From an affordability perspective, the project's most significant contribution is not only the number of units delivered, but the reduction of risk and the stabilization of living conditions. Families moved from precarious environments into housing connected to infrastructure networks and public services, shifting their housing situation from insecurity to a more predictable and regulated setting.

However, relocation-based strategies also reveal the broader requirements of "affordable housing" beyond the unit itself. Re-housing is not merely a construction exercise; it is an administrative, social, and economic transition. Beneficiary selection and verification must be credible and transparent, relocation logistics need to be carefully managed, and the new housing must be supported by connectivity to jobs, schools, healthcare, and affordable mobility options. Community cohesion and livelihoods matter because affordability is not simply rent or payment levels; it includes the cost of commuting, the stability of



Villes Sans Bidonvilles (Cities Without Slums), Morocco
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income, and the ability of households to maintain their lives with dignity. This is why relocation projects, even when necessary, must be linked to a broader integration framework that supports long-term settlement success.

Morocco's Villes Sans Bidonvilles (Cities Without Slums) program offers a contrasting model grounded in progressive upgrading and regularization. Rather than relying primarily on relocation, the program uses a mix of on-site upgrading, serviced plot development, and selective rehousing, allowing households to remain embedded in their social and economic networks wherever possible. This approach is especially relevant to affordability because it treats informality as an outcome of exclusion from land and housing markets, not merely a physical condition. By improving infrastructure, formalizing tenure pathways, and enabling incremental expansion, upgrading reduces the household burden of living in underserved areas and creates a bridge into the formal city. Households can invest in their homes more securely when tenure is clearer, services are reliable, and the settlement is recognized within municipal planning and service systems.

A major advantage of upgrading as an affordable housing tool is that it leverages the housing stock already created by residents. In many self-built neighborhoods, the primary deficit is not the existence of shelter but the lack of safe services, regulated access, and legal recognition. Upgrading shifts affordability from a narrow focus on producing new units to a broader focus on achieving "adequacy" at scale: safe structures, functioning infrastructure, tenure security, and connection to public services. It also spreads costs over time through phased works and incremental household investment, which aligns with how low-income housing is often produced. When structured well, upgrading can be quicker and cheaper per household than delivering new housing from scratch, while also protecting social capital and local economies.

Viewed together, the Egyptian and Moroccan cases demonstrate that informal housing interventions are most effective when they are tied to a clear affordability objective: reducing risk, improving services, and expanding legal access to the city. Where settlements are hazardous, re-housing may be unavoidable, but it must be designed as an integrated affordability program that accounts for livelihoods, mobility, and community needs. Where settlements are viable, on-site upgrading and regularization can achieve affordable housing outcomes at scale while preserving existing networks and enabling incremental improvement. For Arab cities facing similar pressures, the central lesson is that upgrading informal and incremental housing is not a peripheral policy; it is a core affordable housing strategy, one that demands sustained municipal engagement, strong coordination across agencies, clear eligibility and tenure pathways, and long-term investment in infrastructure and service delivery.

Project 5



Beirut, Lebanon
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Post-Crisis Housing Rehabilitation within Affordable Housing Frameworks
The case from Beirut

Affordable housing discussions often focus on new construction, subsidies, and land-release mechanisms. Yet in cities affected by crisis, affordability often begins with safeguarding existing housing. When residential buildings are damaged by conflict or disaster, the sudden loss of housing stock reduces supply, inflates rents, and increases vulnerability for low- and middle-income households. In such situations, housing recovery and reconstruction become central affordable housing strategies. Repairing damaged homes, restoring habitability, securing tenure, and enabling displaced families to return can stabilize housing markets and preserve affordability more effectively than relying only on new construction.

The 4 August 2020 Port of Beirut explosion caused widespread destruction across historic and residential neighborhoods including Rmeil, Mar Mikhael, Geitawi, and Achrafieh. Thousands of apartments were damaged, ranging from shattered windows and collapsed façades to severe structural instability. Entire communities were displaced at a time when Lebanon was already experiencing a severe economic crisis and currency collapse, which further limited households' ability to secure alternative housing. In response, the Beirut Housing Rehabilitation and Cultural and Creative Industries Recovery Project (BERYT) was launched in February 2022 as part of a broader urban recovery effort. Implemented by UN-Habitat in partnership with

UNESCO and supported by international recovery financing, the project focused on rehabilitating damaged residential buildings, particularly heritage structures, while supporting neighborhood recovery.

Rather than pursuing demolition and full reconstruction, the project adopted a rehabilitation-first approach. Technical teams conducted structural assessments, categorized buildings according to damage severity, and developed engineering solutions to restore safety and functionality. Rehabilitation works included reinforcing structural frames, repairing façades and staircases, replacing roofs and windows, restoring water and electricity systems, and upgrading shared spaces to meet safety standards. Environmental and social safeguards guided implementation, ensuring attention to debris management, worker safety, and community consultation. By the project's completion, 12 multi-unit residential heritage buildings had been rehabilitated, enabling displaced families to return to safe homes within their original neighborhoods.

A key feature of the initiative was the integration of affordability safeguards into reconstruction. Post-disaster rebuilding can often lead to rent increases or speculative acquisition, displacing original residents once buildings are restored. To reduce this risk, the project introduced measures aimed at protecting vulnerable tenants and stabilizing rental conditions. Agreements with property owners helped maintain accessible rental arrangements for eligible households, while technical assistance supported clearer tenure documentation and rental contracts. In this way, reconstruction was linked directly to housing stability and social inclusion rather than limited to physical repair.

Institutional coordination played an important role in implementation. A Technical Advisory Committee brought together the Municipality of Beirut, the Governor's office, the Directorate General of Antiquities, the Public Corporation for Housing, and professional bodies such as the Order of Engineers and Architects. This structure helped align reconstruction activities with municipal planning regulations and heritage preservation requirements. The Municipality of Beirut also facilitated permits, coordinated infrastructure reconnections, supported debris removal, and maintained communication with local communities throughout the process.

The Beirut case highlights several lessons for affordable housing policy in post-crisis environments. Protecting and rehabilitating existing housing stock can often be faster and more cost-effective than building new units, especially where land availability is limited. Reconstruction efforts must also include tenure protection and rent stabilization measures to prevent secondary displacement. Strong municipal engagement through planning oversight, permitting, and coordination ensures that recovery initiatives align with long-term urban development strategies rather than remaining temporary emergency responses.



Beirut, Lebanon
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Project 6



Barwa Al Baraha, Qatar
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Dignified Living for the Working Population
Lessons from Al Wakrah, Qatar

For many cities, "affordable housing" is not limited to ownership programs or subsidized family units. A large share of urban life depends on the working population, especially service and industrial workers, who rely on the rental market and are often pushed into overcrowded, informal, or scattered accommodations. When this segment is not planned for, cities face public-health risks, higher transport burdens, informal dormitories in unsuitable buildings, and social tension between land uses. Well-designed worker housing can function as an affordable rental solution when it is managed, serviced, regulated, and connected to jobs, providing dignified living conditions while reducing pressure on informal markets. Qatar's Barwa Al Baraha offers an example of a purpose-built, professionally managed worker accommodation model that treats rental housing as an organized urban service rather than an afterthought.

Barwa Al Baraha is a large, planned worker accommodation community in Al Wakrah, developed by Barwa as a dedicated rental housing product for companies and institutions employing significant numbers of workers and technicians. The project was developed in phases: early delivery focused on enabling infrastructure and logistics functions, while the accommodation component expanded as a structured residential compound with integrated services. Its overall purpose is straightforward but impactful, provide a managed alternative to dispersed labor camps and

informal shared housing, and do so at a scale that matches real demand from the working population.

Operationally, the project is designed for high-capacity accommodation and day-to-day efficiency. Official project information describes a total development area of roughly 498,000 m^2 for the mixed residential/service footprint, with 8,576 workers' rooms distributed across 64 buildings, enabling flexible allocation and centralized asset management. Wider project communications describe the broader site as extending to approximately 1.8 million m^2 and accommodating around 52,000–53,000 workers when fully utilized, which reflects the overall campus scale beyond the core residential footprint. This approach, large clusters of standardized residential buildings paired with services, supports consistent maintenance, predictable rental management, and enforceable living standards (all essential features when affordable rental housing is delivered at mass scale).

What makes the model relevant to affordability is not only the number of rooms, but the "complete-living" logic that reduces hidden costs for residents and employers. Worker accommodation is often made unaffordable in practice by indirect burdens: long commutes, lack of on-site services, irregular utilities, and the need to self-provide basics. Barwa Al Baraha is structured as an organized compound with supporting facilities, such as dining and food services, mosques, retail convenience options, security management, and internal circulation systems, aimed at keeping daily life functional within a controlled environment. The planned nature of the compound also supports better public health outcomes and easier compliance with occupancy rules because accommodation is purpose-built rather than improvised inside villas or warehouses.

From a city perspective, the value of this model lies in how it connects worker housing to land-use management and service planning. Instead of pushing labor accommodation into informal corners of the city, purpose-built campuses can be located closer to employment zones, supported by planned access and transport operations. Barwa Al Baraha's location in Al Wakrah, linked to major roads and proximity to employment centers, illustrates how worker housing can be treated as a legitimate urban land use that is planned, regulated, and serviced. This, in turn, can reduce spillover pressure on surrounding residential neighborhoods and help municipalities manage compatibility between industrial, logistics, and residential functions.

Municipal and public-sector involvement is inherent to enabling such projects even when the developer is a private or semi-private entity. At minimum, a project of this scale depends on municipal roles in land-use approvals, building permits, infrastructure coordination, and ongoing inspections related to health, safety, and occupancy standards. It also requires alignment with national and municipal regulations governing worker accommodation, service quality, and compliance. In practice, this creates a partnership ecosystem: the developer delivers and manages the asset; public authorities shape where and how such housing is allowed, serviced, and monitored; and employers participate through leasing models that centralize accommodation responsibility instead of leaving it to informal arrangements.

Barwa Al Baraha highlights a practical takeaway for Arab cities seeking affordable housing solutions for the working population: affordability is not only a price point, but a managed system. When rental housing is planned at scale, serviced properly, and monitored through clear governance arrangements, it can replace fragmented informal housing with a safer and more stable market option. As cities continue to grow and diversify their labor markets, replicable worker housing models, designed as organized compounds with services, clear management structures, and municipal coordination, can strengthen affordability, protect health and safety, and reduce the urban costs of unplanned accommodation.



Barwa Al Baraha, Qatar
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OUR NEWS

AUDI DIRECTOR GENERAL RECEIVES PALESTINIAN AMBASSADOR TO SAUDI ARABIA TO EXPLORE AREAS OF COOPERATION

H.E. Dr. Anas Mofarreh Almughairy, Director General of the Arab Urban Development Institute (AUDI), received at the Institute's headquarters the Ambassador of the State of Palestine to the Kingdom, H.E. Mr. Mazen Mohammed Ghoneim, along with his accompanying delegation. The meeting focused on enhancing joint cooperation and supporting urban development initiatives in Palestinian cities.

During the meeting, AUDI Director General provided the Palestinian Ambassador with an overview of the Institute's services, stressing its ongoing commitment to supporting Arab municipalities in all circumstances. Almughairy outlined AUDI's role in enhancing municipal services, examining local governance systems, focusing on urban development frameworks, and assessing the realities of Arab cities. He also noted that the Ramallah Municipality represented the State of Palestine at the first edition of Arab European Cities Dialogue Forum.

For his part, H.E. the Palestinian Ambassador praised AUDI's contribution, describing it as a comprehensive framework that serves Arab cities and plays a pivotal role in advancing municipal services and urban planning. He also highlighted the potential for Palestinian municipalities to benefit from AUDI's training and capacity-building programs. The two sides discussed the importance of collaboration in reconstruction efforts across Arab cities, with the Ambassador expressing his willingness to support AUDI in any area where assistance is needed.



AUDI Explores Collaboration with Qatar's Ministry of Municipality to Advance Training and Leadership Programs
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AUDI DIRECTOR GENERAL RECEIVES SECRETARY GENERAL OF THE ARAB CITIES ORGANIZATION

H.E. Dr. Anas Mofarreh Almughairy, Director General of the Arab Urban Development Institute (AUDI), welcomed at the Institute's headquarters H.E. the Secretary General of the Arab Town Organization (ATO), Mr. Badr Wael AlAsskar, on the occasion of his assumption of his new position as Secretary General of the Organization.

During the meeting, Dr. Almughairy extended his congratulations to (ATO) Secretary General on the confidence bestowed upon him by the State of Kuwait, along with the endorsement of their Highnesses and Excellencies, members of the Executive Council, for his appointment.

The meeting reviewed updates on AUDI's programs and projects across various Arab cities, which promote the exchange of experiences among cities, support the preparation of municipal leaders, and strengthen institutional capacities, thereby enhancing sustainability and urban resilience in Arab cities.

H.E. ATO's Secretary-General praised AUDI's comprehensive institutional transformation and the notable progress in its programs and outputs. He also congratulated the Institute's team on the signing of the headquarters agreement with the Government of the Kingdom of Saudi Arabia, emphasizing that it reinforces the Institute's urban and diplomatic role and supports the Kingdom's efforts to attract the headquarters of regional and international organizations



AUDI Director General Receives Secretary General of the Arab Cities Organization
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AUDI KICKS OFF SEASON 2 OF 'MAYOR TALKS' PODCAST WITH ITS FIRST EPISODE

The Arab Urban Development Institute (AUDI) has launched the second season of its popular podcast series, "Mayor Talks," featuring mayors, heads of municipalities, and city leaders in constructive conversations that shed light on the major challenges, opportunities, and transformative stories shaping Arab cities.

The second season opens with an in-depth interview with H.E. Eng. Ibrahim Zeidan, Mayor of Beirut Municipality, discussing the realities of municipal operation in the Lebanese capital and the city's pressing urban, economic, and environmental challenges.

During the episode, Mayor Zeidan shares his vision for redefining Beirut's role as an Arab capital, emphasizing the balance between preserving the city's rich architectural heritage and pursuing modernization and development. He also outlines several strategic projects aimed at enhancing urban life and improving the city's infrastructure.

The discussion highlights key aspects of local governance, including the importance of transparency, accountability, and sustainable urban practices. It also explores the role of partnerships with civil society and the private sector in advancing development projects.

The episode concludes by showcasing citizen engagement, knowledge exchange with other Arab cities, and raising awareness about municipal operations, presenting a comprehensive vision for Beirut's future.

Notably, the second season of "The Mayor Talks" podcast underscores AUDI's commitment to leveraging modern media platforms to promote knowledge sharing and expertise among Arab cities. The series highlights inspiring experiences and best practices in municipal operations and urban development, reinforcing the collective vision of Arab cities to create more efficient, sustainable, and livable urban environments across the region.



AUDI Kicks Off Season 2 of 'Mayor Talks' Podcast with its First Episode
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AUDI DIRECTOR GENERAL WELCOMES SECRETARY GENERAL OF SAUDI COUNCIL OF ENGINEERS

As part of efforts to strengthen institutional partnerships and enhance the development of national competencies, H.E. Dr. Anas Mofarreh Almughairy, Director General of the Arab Urban Development Institute (AUDI), welcomed H.E. Eng. Musaad Al-Otaibi, the Secretary General of Saudi Council of Engineers (SCE) and accompanying delegation during their visit to AUDI's headquarters.

AUDI Director General highlighted the Institute's key programs and projects under its new strategy, which emphasizes building the capacities of engineers and specialists in urban and municipal development, seeking to improve the quality of professional practices and advance the effectiveness of municipal operations mechanism.

The meeting also explored ways to leverage training programs by connecting the council's academy with the Arab cities' academy, set to be launched by AUDI in the third quarter of this year. This collaboration is expected to broaden opportunities for knowledge sharing and expertise exchange.

Reacting to this visit, H.E., the secretary general of the council, highlighted the importance of deepening collaboration with AUDI and broadening areas of cooperation, noting that this would help develop the competencies of engineers across both the public and private sectors.



AUDI Director General Welcomes Secretary General of Saudi Council of Engineers
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AUDI DIRECTOR GENERAL RECEIVES FOUNDER AND PRESIDENT OF METROPOLI FOUNDATION

His Excellency Dr. Anas Mofarreh Almughairy, Director General of the Arab Urban Development Institute (AUDI), received Founder and President of Metropoli Foundation, Dr. Alfonso Vegara, during his visit to AUDI's headquarters, where discussions focused on strengthening international cooperation and sharing expertise in areas of urban development.

The AUDI Director General highlighted the key programs and projects implemented under the institute's new strategy, which seeks to foster innovation in the development of Arab cities while promoting best practices in urban planning and accomplishing sustainable development goals.

For his part, Dr. Alfonso showcased the work of the Metropoli Foundation, outlining its experience in supporting cities worldwide, including Singapore, several Chinese cities, London, Madrid, Mexico City, and Riyadh, in addition to its role in advancing urban transformation pathways through the implementation of smart regions strategies.

Furthermore, the meeting explored mechanisms for shared cooperation in delivering specialized workshops for practitioners in urban planning and design, reviewing global trends in city development, and collaborating on urban research and studies, particularly in the areas of public space design and the humanization of cities.

The meeting forms part of AUDI's ongoing efforts to build effective partnerships with leading international institutions, fostering knowledge exchange and supporting the advancement of urban planning and development frameworks across Arab cities.



AUDI Director General Receives Founder and President of Metropoli Foundation
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AUDI HOSTS CITY DIPLOMACY WORKSHOP TO BOOST ARAB CITIES' GLOBAL PRESENCE

The Arab Urban Development Institute (AUDI) held a specialized workshop at its headquarters titled "Beyond borders: Securing the Global Future of your Metropolis" in collaboration with Metropolis, the global network of the world's largest cities and metropolitan areas. The workshop aimed to enhance the global presence of Arab cities and promote strategic partnerships that help shape international urban agendas.

The workshop brought together public relations and international partnerships specialists from municipal institutions across Arab cities with populations exceeding one million. The initiative forms part of AUDI's ongoing efforts to empower municipal leaders and staff to strengthen their cities' presence in international forums and build impactful global partnerships.

The workshop underscored the importance of establishing a strong global urban presence as a key driver of positive influence, innovative city-to-city alliances, and active engagement in international urban policy dialogues. It also highlighted the value of activating partnerships and exchanging expertise to generate tangible impacts on local development.

- The workshop program featured a range of core topics, including:
- The strategic dimensions of cities' global presence
- Global city networks and their role in advancing international cooperation
- The contribution of city networks and organizations to shaping the urban agenda
- International best practices in city diplomacy and partnership-building
- Developing strategies to enhance cities' global positioning and international profile

This workshop forms part of a broader series of training programs organized by AUDI to strengthen institutional capacities within municipal authorities and reinforce the role of Arab cities as active contributors to global urban agendas.



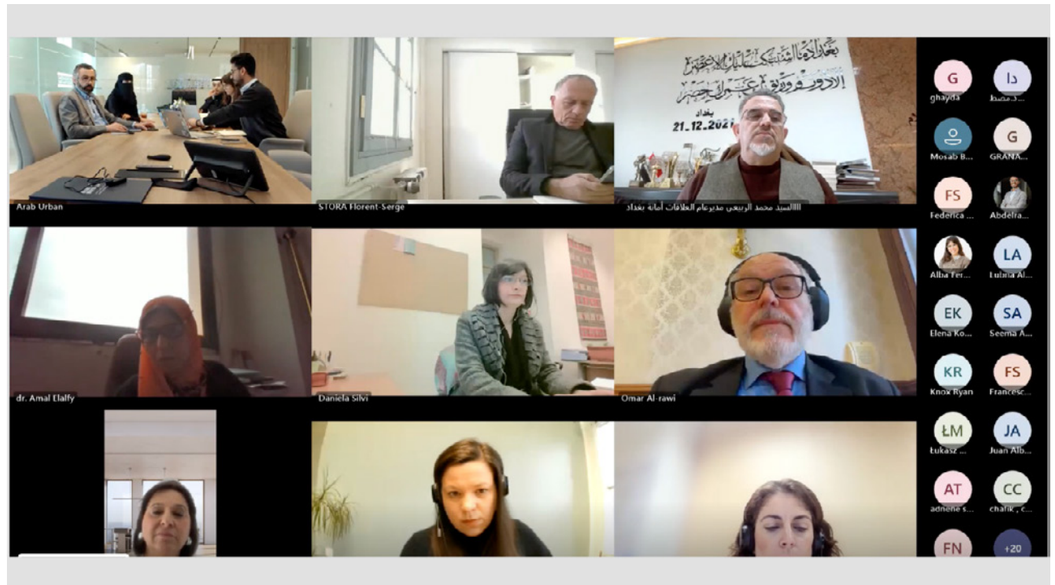
AUDI Hosts City Diplomacy Workshop to Boost Arab Cities' Global Presence
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FIRST MEETING OF ARAB EUROPEAN CITIES DIALOGUE FORUM BRINGS TOGETHER REPRESENTATIVES FROM OVER 38 CITIES

The Arab Urban Development Institute (AUDI), through the Coordinating Committee of the Arab European Cities Dialogue Forum (AECD 2027), organized the first meeting of Arab and European cities, bringing together representatives from over 38 cities. The meeting aimed to strengthen cities' role in shaping the agenda for the 2027 Arab European Cities Dialogue Forum in Madrid and to activate channels for technical cooperation and the exchange of expertise among participating cities.

The meeting addressed several key thematic areas, including:

- Strengthening communication with participating cities and enhancing their role in shaping the outcomes of the Arab European Cities Dialogue Forum.
- Reviewing the "Communication and Cooperation" initiative to improve collaboration frameworks among participating cities.



First Meeting of Arab European Cities Dialogue Forum Brings Together Representatives from Over 38 Cities
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The meeting concluded with the following key outcomes:

1. Emphasizing the essential role of participating **cities in shaping the agenda and outcomes of AECD 2027.**
2. Announcing several developmental activities for the Forum, including the formation of a Steering Committee and the launch of the Forum's website and newsletter.
3. Establishing specialized working groups among cities to facilitate the exchange of expertise and produce collaborative outputs reflecting their priorities.
4. Securing cities' commitment to complete the working group questionnaire and nominate technical and specialized representatives for participation in the various groups.

Global Presence

44 ARAB AND EUROPEAN CITIES ADOPT WORKING GROUPS TO STRENGTHEN COOPERATION DURING AECD FORUM 2027

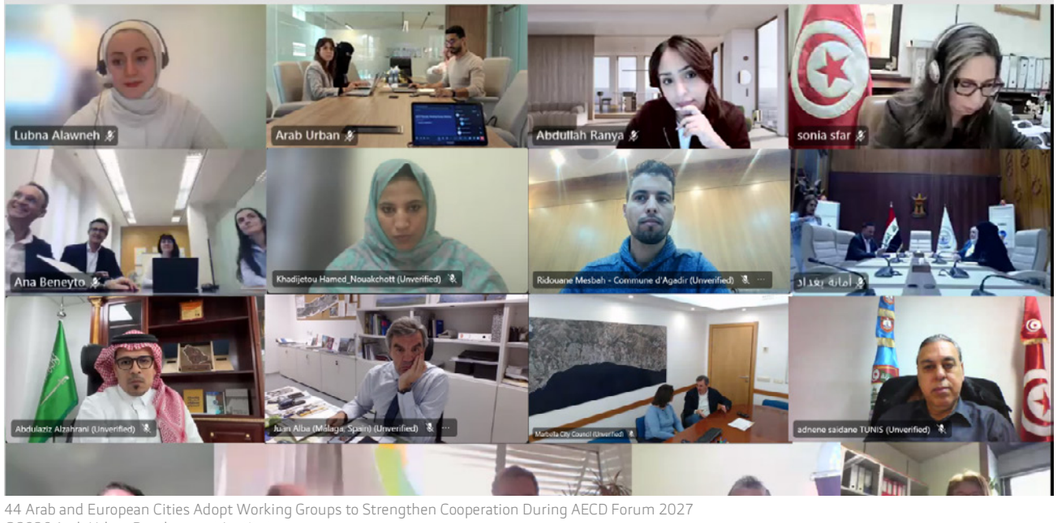
The Arab Urban Development Institute (AUDI), through the Coordinating Committee of the Arab European Cities Dialogue Forum (AECD 2027), convened the second meeting of Arab and European cities, bringing together representatives from 44 cities and local government associations from both regions. The meeting is part of the ongoing preparations for the AECD 2027, which will take place in Madrid, Spain.

During the meeting, participants reviewed and approved the framework for thematic working groups. These voluntary platforms will bring together cities, local government associations, and development partners around common priorities, aiming to generate practical outcomes that advance the Forum's agenda.

Participants approved four key thematic areas for shared cooperation, as follows:

- Quality of Life and Community Development
- Economic Development and Prosperity
- Climate Action and Urban Resilience
- Digital Transformation and Technologies

The meeting also reviewed the working mechanisms, organizational structure, and schedule of periodic



44 Arab and European Cities Adopt Working Groups to Strengthen Cooperation During AECD Forum 2027
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meetings of the thematic groups. Attendees unanimously agreed to convene regular sessions throughout the year to ensure sustained coordination and deliver tangible results.

An interactive segment gathered feedback from cities on ways to engage academic, development, and cultural institutions, as well as startups and international agencies, to enrich the dialogue. Participants also discussed the preferred format of the groups' outputs, which included implementation recommendations, action plans, policy briefs, reports, and shared collaboration platforms.

The meeting marks a clear shift into the implementation phase of the working groups, reinforcing the role of cities in producing practical outcomes that will help advance the agenda of the Madrid 2027 Forum.

Global Presence

AUDI EXPLORES COLLABORATION WITH QATAR'S MINISTRY OF MUNICIPALITY TO ADVANCE TRAINING AND LEADERSHIP PROGRAMS

A delegation from the Arab Urban Development Institute (AUDI) visited Qatari's Ministry of Municipality to strengthen cooperation and share expertise in municipal work and services and institutional development.

During meetings and in partnership with Hamad Bin Khalifa University (HBKU), AUDI presented executive programs designed to enhance the Ministry's human resources, providing in detail the programs' objectives, methods, and significance. Ministry staff engaged in in-depth discussions and questions on implementation and anticipated benefits.

The AUDI's delegation also reviewed plans for the 2028 Arab Asian Cities Forum, proposing Doha as its launch city. The Ministry welcomed the suggestion, noting that a final decision would require further consideration.

Of note, these meetings underscore AUDI's dedication to fostering local partnerships, building municipal staff capacity, and promoting knowledge exchange among Arab cities, supporting more efficient services and sustainable urban development.



AUDI Explores Collaboration with Qatar's Ministry of Municipality to Advance Training and Leadership Programs
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AUDI HOLDS ITS 19TH WEBINAR ON "URBAN RESILIENCE: DESIGNING SMART CITIES FOR CRISIS PREPAREDNESS"

As part of its ongoing commitment to promoting inclusive urban planning across the Arab Region, the Arab Urban Development Institute (AUDI) held, today, the 19th session of its "Cities in Action" series, bringing together a wide range of specialists and professionals in urban development.

The session opened with remarks by Dr. Abdulla Difalla, the webinar moderator and professor of urban planning. He welcomed the participants and extended his congratulations on the holy month of Ramadan, highlighting the importance of urban resilience amid the accelerating challenges facing cities today. He also emphasized the role of the "Cities in Action" series in fostering dialogue and knowledge exchange among urban development experts.

The session featured H.E. Mr. Nael Ibrahim Alhegeil, Deputy Mayor for Digital Transformation and Smart Cities at the Eastern Province Municipality, who delivered a presentation on urban resilience as a strategic necessity for ensuring service continuity and safeguarding development gains amid severe shocks and increasing time pressures.

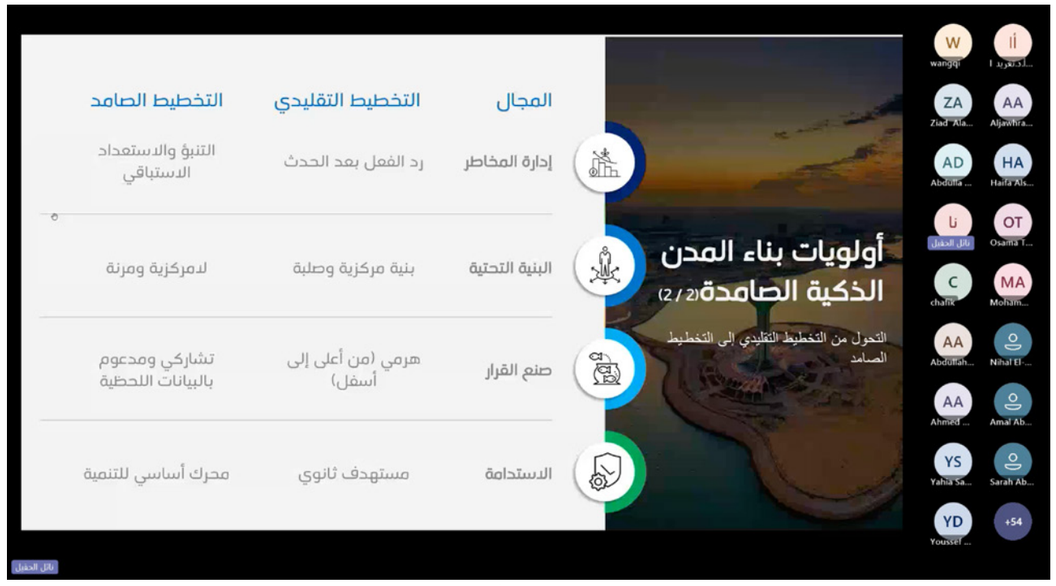
Mr. Alhegeil outlined the key pillars of urban resilience—environmental, operational, and societal—highlighting the critical role of data and smart technologies in enabling proactive planning and evidence-based decision-making. He also emphasized the shift from traditional reactive approaches toward resilient planning grounded in prediction and preparedness.

He further showcased the Eastern Province Municipality's establishment of a unified city management and operations center, integrating smart platforms with real-time data analytics. He noted that this center boosts response efficiency, enhances coordination among agencies, and elevates the quality of services provided to residents.

At the conclusion of the session, Dr. Abdullah Difalla thanked H.E. Mr. Nael Ibrahim Alhegeil for his insightful presentation, praising its concepts and practical applications that advance smart city transformation and promote more flexible, sustainable urban systems.



AUDI Holds its 19th Webinar on "Urban Resilience: Designing Smart Cities for Crisis Preparedness"
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AUDI Holds its 19th Webinar on "Urban Resilience: Designing Smart Cities for Crisis Preparedness"
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AUDI HOLDS ITS 20TH WEBINAR ON "HOW CLOSE IS THE CITY TO ITS RESIDENTS? THE COGNITIVE CITY AND THE '15-MINUTE' INDEX: INSIGHTS FROM RIYADH MUNICIPALITY'S EXPERIENCE"

As part of its ongoing commitment to inclusive urban planning, the Arab Urban Development Institute (AUDI) today held the 20th session of its "Cities in Action" webinar series, focusing on the theme "How Close Is the City to Its Residents? The Cognitive City and the '15-Minute' Index: Insights from Riyadh Municipality's Experience." The session brought together a diverse group of specialists and professionals working in urban development to discuss practical strategies for making Arab cities more accessible and inclusive for all segments of society.

The webinar opened with welcoming remarks by Dr. Abdulla Difalla, the webinar moderator and professor of urban planning. He emphasized the significance of the topic amid rapid urban change, stressing the need to rethink the relationship between people and cities to improve quality of life and create more human-centered urban environments.

The webinar featured Dr. Abdulrahman Ahmed Nasser Alsayel, an urban planner and academic focused on humanizing cities and shaping their distinctive identity. He discussed the concept of the "distance crisis" in modern cities, noting that the issue extends beyond how near or far services are, and instead concerns the quality of everyday urban experiences and their ability to promote social interaction and strengthen human connections.



AUDI Holds its 20th Webinar on "How Close Is the City to Its Residents? The Cognitive City and the '15-Minute' Index: Insights from Riyadh Municipality's Experience"
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Dr. Al-Sayel also explored the concept of the "cognitive city" as an evolution of the smart city. He explained that its role goes beyond data collection and system operation to include a deeper understanding of what this data means and how it affects people's lives. He noted that shifting the focus from "What is happening?" to "Why is it happening?" captures the core of this transformation in urban planning.

He also introduced the concept of the "15-minute city," which seeks to organize daily life at the neighborhood level, so residents can meet their essential needs within a short distance. The approach aims not only to reduce travel time, but also to improve quality of life, encourage everyday interactions, and strengthen social cohesion.

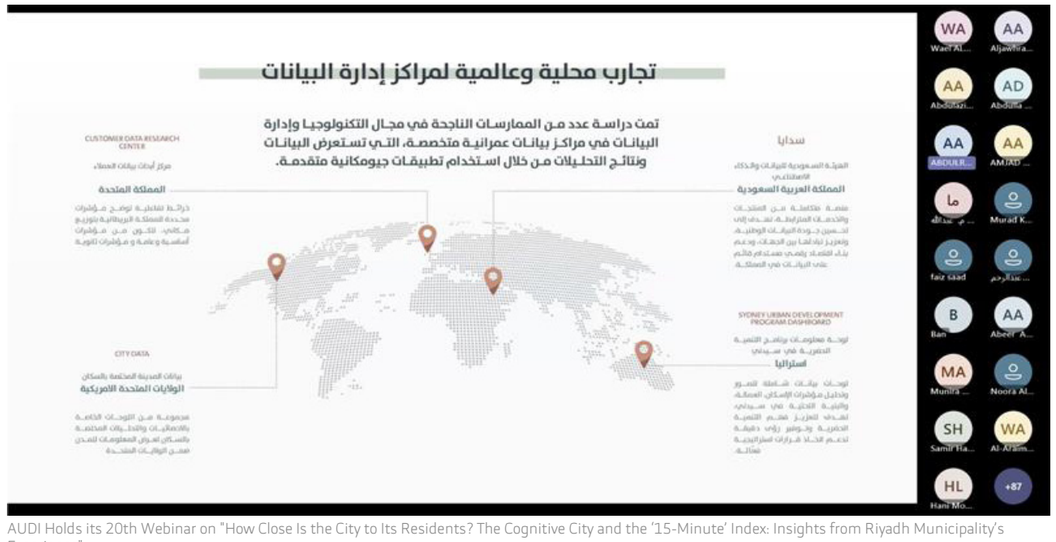
He further highlighted the experience of the Riyadh Municipality in leveraging urban data through its Urban Data Center, indicating to its role in analyzing city indicators across areas such as urban development, population, services, transportation, environment, and human-centered planning—ultimately supporting more informed decision-making and guiding urban development with greater precision and efficiency.

He also addressed the challenges of relying on indicators and data, cautioning against focusing solely on improving metrics without enhancing residents' real experiences. He highlighted the risk of "false proximity," where services may appear nearby but are practically inaccessible. He stressed the need to integrate quantitative analysis with the human and qualitative aspects of urban planning.

Concluding his presentation, Dr. Al-Sayel emphasized that data serves as a tool to understand the city, not a replacement for decision-making, and that a city's success should be measured not just by technological advancement but by its ability to foster humane and cohesive urban environments.

Following this, Eng. Wael Al-Shamrani from the Riyadh Municipality presented the Urban Data Center's work, highlighting its indicators platform and interactive dashboards. He explained how the center monitors and analyzes over 160 urban indicators across various aspects of Riyadh's development, including the "15-minute" indicator and its practical use in evaluating service accessibility within neighborhoods.

Dr. Abdulla Difalla closed the webinar by thanking Dr. Al-Sayel and Eng. Wael Al-Shamrani for their insightful scientific and practical contributions, noting that their presentations provide valuable guidance for refining planning principles and enhancing cities' ability to improve quality of life.



AUDI Holds its 20th Webinar on "How Close Is the City to Its Residents? The Cognitive City and the '15-Minute' Index: Insights from Riyadh Municipality's Experience"
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