

# **INTERIM REPORT**

## **OVERVIEW OF HOUSING SECTOR PRELIMINARY ACTION PLAN AND INVESTMENT PLAN FOR HG-004**

**JORDAN**

**JANUARY 1992**

# **INTERIM REPORT**

## **OVERVIEW OF HOUSING SECTOR PRELIMINARY ACTION PLAN AND INVESTMENT PLAN FOR HG-004**

**JORDAN**

**JANUARY 1992**

# **INTERIM REPORT**

---

## **OVERVIEW OF HOUSING SECTOR PRELIMINARY ACTION PLAN AND INVESTMENT PLAN FOR HG-004**

### **JORDAN**

**Prepared for  
AID RHUDO/NENA  
Washington, DC  
and  
USAID MISSION  
Amman, Jordan**

**Prepared by  
PADCO, Inc.  
1012 N Street, NW  
Washington, DC 20001**

**JANUARY 1992**

**AID Contract No. DHR-1008-C-00-0108-00  
RFS 106**

# TABLE OF CONTENTS

## LIST OF ABBREVIATIONS USED IN THE ACTION PLAN

### CHAPTER 1. OVERVIEW OF THE HOUSING SECTOR

1	POPULATION GROWTH AND ITS RELATION TO HOUSING .....	1.1
1.1	GENERAL POPULATION CONDITIONS .....	1.1
1.2	IMPACT OF POPULATION GROWTH ON HOUSING .....	1.4
2	ECONOMIC GROWTH AND ITS RELATION TO HOUSING .....	1.7
2.1	GENERAL ECONOMIC CONDITIONS .....	1.7
2.2	IMPACT OF THE ECONOMIC SITUATION ON HOUSING .....	1.8
3	URBAN AND HOUSING CONTEXT .....	1.10
3.1	PRIVATE SECTOR PROVISION OF HOUSING .....	1.10
3.1.1	Access to Land .....	1.11
3.1.2	Access to Infrastructure .....	1.14
3.1.3	Housing Development .....	1.15
3.1.4	Access to Credit .....	1.18
3.2	PUBLIC SECTOR PROVISION OF HOUSING .....	1.18
3.2.1	Housing Corporation .....	1.18
3.2.2	Urban Development Department .....	1.20
3.2.3	Other public agencies .....	1.20
4	CURRENT VALIDITY OF HOUSING STRATEGY ASSUMPTIONS AND HG-004 RECOMMENDATIONS .....	1.20
5	BRIEF EVALUATION OF INSTITUTIONAL FRAMEWORK TO IMPLEMENT THE NATIONAL HOUSING STRATEGY AND HG-004 PROGRAM .....	1.20

### CHAPTER 2. THE FIRST HG-004 ACTION PLAN

2.1	INTRODUCTION .....	2-1
2.1.1	Basic Framework for HG-004 Program Implementation .....	2-1
2.2	STATUS OF CONDITIONS PRECEDENTS FOR A FIRST DISBURSEMENT .....	2-2
2.3	STATUS OF OTHER POLICY RECOMMENDATIONS FROM THE NATIONAL HOUSING STRATEGY AND THE HG-004 POLICY MENU .....	2-4

**Table of Contents, continued**

2.4 ACTION PLAN TO ACHIEVE CONDITIONS FOR A SECOND DISBURSEMENT ..... 2-7

2.4.1 List of Key Policy Actions Related to a Second Disbursement ..... 2-7

2.4.2 Basic Description of Policy Actions and Specific Activities Required for Their Accomplishment ..... 2-9

2.5 PROPOSED TIMEFRAME FOR CREATING NECESSARY CONDITIONS FOR A SECOND DISBURSEMENT ..... 2-26

2.6 ORGANIZATION AND INSTITUTIONAL STRUCTURE TO IMPLEMENT THE NATIONAL HOUSING STRATEGY AND THE HG-004 PROJECT ..... 2-26

2.7 WORK PROGRAM FOR THE SHELTER PLANNING DIRECTORATE ..... 2-26

2.8 REQUIRED TECHNICAL ASSISTANCE AND TRAINING TO ACHIEVE THE SELECTED POLICY ACTIONS ..... 2-26

2.9 SECOND YEAR ACTION PLAN ..... 2-28

2.9.1 Potential Policy Actions and Timetable for a Third Disbursement ..... 2-28

2.9.2 Remarks on the Activities Needed to Accomplish Key Policy Actions ..... 2-29

**CHAPTER 3. INVESTMENT PLAN AND ESTIMATION OF ELIGIBLE EXPENDITURES UNDER HG-004**

3.1 INTRODUCTION ..... 3.1

3.2 ORGANIZATION OF THE INVESTMENT PLAN ..... 3.1

3.3 EXPLANATION OF THE TABLES ..... 3.2

3.3.1 Table 2: Summary Sheet of Eligible Expenditures ..... 3.2

3.3.2 Tables 3-11: Expenditures for Roads, Water Supply and Sewers ..... 3.2

3.3.3 Tables 12-14: Expenditures for Solid Waste ..... 3.3

3.3.4 Tables 15-17: Expenditures in Community Facilities ..... 3.3

3.3.5 Tables 18-20: Expenditures of the Housing and Urban Development Corporation (formerly the Housing Corporation and the Urban Development Department) for Low-income Housing Programs ..... 3.3

3.3.6 Table 21: Value of Loans Made by the Military Housing Corporation ..... 3.3

3.3.7 Table 22: GOJ Special Support to Project Activities ..... 3.3

3.3.8 Rough Estimate of the Current Total Amount of Eligible Expenditures ..... 3.4

## **LIST OF ABBREVIATIONS USED IN THE ACTION PLAN**

<b>HUDC</b>	Housing and Urban Development Corporation
<b>SPD</b>	Shelter Planning Directorate
<b>USAID</b>	United States Agency for International Development
<b>MMRAE</b>	Ministry of Municipalities and Rural Affairs and Environment
<b>GAM</b>	Greater Amman Municipality
<b>TA</b>	Technical Assistance
<b>RP/MOP</b>	Department of Regional Planning, Ministry of Planning
<b>MOP</b>	Ministry of Planning
<b>DOS</b>	Department of Statistics
<b>DLS</b>	Department of Lands and Surveys
<b>CVDB</b>	Cities and Villages Development Bank
<b>JHB</b>	Jordan Housing Bank
<b>JHDA</b>	Jordan Housing Developers Association
<b>RSS</b>	Royal Scientific Society
<b>MPWH</b>	Ministry of Public Works and Housing
<b>JIPA</b>	Jordan Institute of Public Administration
<b>REFCO</b>	Real Estate Finance Corporation
<b>MHC</b>	Military Housing Corporation
<b>HPC</b>	Higher Planning Council

## **CHAPTER 1**

### **OVERVIEW OF THE HOUSING SECTOR**

#### **1 POPULATION GROWTH AND ITS RELATION TO HOUSING**

##### **1.1 GENERAL POPULATION CONDITIONS**

The overall population of Jordan grew from an estimated 2.694 million people in 1985 to an estimated 3.453 million people in 1990. This represents a total increase in population over the period of some 760,000 people, or roughly 28 percent. The annual population growth rate ranged from 3.5 percent to 3.8 percent for the years between 1985 and 1989, but grew to 11 percent in 1990. The sudden jump in the 1990 population reflects the large-scale return of Jordanian and Palestinian workers from Kuwait and other neighboring countries as a result of the Gulf crisis.

Estimates of the size of the returnee population have been derived primarily from the number of additional school aged children that have been absorbed in Jordanian schools as a result of the Gulf crisis. As of April 1991, this number was estimated at approximately 60,800 students. Applying the same ratio of students per family as that for all of Jordan, (i.e. 1.667), brings the estimated number of returnees for 1990 and the first few months of 1991 to a total of about 200,000 people. Based on this approach, a recent report prepared by the Ministry of Planning estimated that the total number of returnees was 230,000 as of September 1991, and that this number would reach more than 300,000 people by the end of 1991.

The large size of the returnee population represents roughly a 10 percent increase in Jordan's overall population. This is in addition to an annual natural population increase that has hovered around 3.5 percent for the last several years. The sudden jump in population due to the large number of returnees is expected to have a lasting impact on future population growth. The National Population Commission now projects that Jordan's population will grow to 4,098,000 by 1995, 4,849,000 by the year 2000, and 5,670,000 by the year 2005. The population projection for 2005 is roughly twice the population in 1986 when the National Housing Strategy was developed.

The large numbers of returnee population produced higher growth rates in all of Jordan's eight Governorates than those registered in recent years. Growth rates in 1990 were 11.4 percent for the Amman Governorate, 18.0 percent for Zarqa, 8.1 percent for Irbid, 16.7 percent for Mafraq, 9.6 percent for Balqa, 5.4 percent for Karak, 3.5 percent for Tafileh and 4.5 percent for Ma'an. The above-mentioned study by the Ministry of Planning, however, estimates that some 80 percent of the Gulf returnees have settled in the Greater Amman and Zarqa areas, bringing the total current population of the Amman/Zarqa agglomeration to almost 2.0 million people. The population of Amman city and its surrounding localities alone grew by an estimated 123,650 persons in 1990, while that for the city of Zarqa and its surrounding localities grew by an estimated 78,610 people.

## 1.2

As of 1990, the three Governorates of Amman, Zarqa and Irbid respectively included 41.8 percent, 15.4 percent and 23.6 percent of Jordan's population for a total of around 81 percent. The urban populations for the same three Governorates made up roughly 62 percent of Jordan's total population, while that of the Amman and Zarqa Governorates alone made up almost 49 percent. Table 1.1 shows a breakdown of the population by Governorate for 1989 and 1990.

Governorate	1990		1989		
	Number	Percent	Total	Urban	Percent Urban
AMMAN	1,444,400	41.8	1,297,100	1,105,085	85.2
ZARQA	530,900	15.4	449,900	407,095	90.5
IRBID	814,600	23.6	753,400	410,830	54.5
MAFRAQ	127,200	3.7	109,000	31,210	28.6
BALQA	235,300	6.8	214,700	119,235	55.5
KARAK	140,000	4.0	132,800	26,545	20.0
TAFILAH	47,400	1.4	45,800	17,990	39.1
MA'AN	113,200	3.3	108,300	58,270	53.8
TOTAL	3,453,000	100.0	3,111,000	2,176,260	70.0

SOURCE: Department of Statistics; Central Bank Annual Statistical Bulletin, 1990.

The annual number of registered marriages is one statistic having potentially important consequences on the need/demand for new housing that has evolved considerably since the elaboration of the National Housing Strategy. The 19,347 registered marriages in 1986, for example, were close in number to the estimated number of new housing units produced in that year. For the year 1990, however, the number of marriages was 32,706, or roughly 70 percent more than 1986. The pace of new household formation since 1986, therefore, appears to be much faster than that of either general population growth or the estimated provision of new housing. It makes the need to produce for new housing units even greater than that anticipated in the National Housing Strategy.

The increase in the number of registered marriages has been particularly dramatic for the Amman Governorate, where the 14,450 marriages registered in 1990 was almost two and a half times the 6,001 registered marriages in 1986. While part of the sudden increase in the number of registered marriages in Amman can be attributed to expansion of administrative boundaries following establishment of the Greater Amman Municipality, it also reflects a significant nationwide growth in marriages. Between 1986 and 1989, for example, there was an annual increase in the number of registered marriages in Jordan of some 20 percent. Only in 1990 did the increase in registered marriages fall to 3.8 percent or roughly equal to the estimated population increase. Table 1.2

shows the evolution in the number of registered marriages since 1986 for Greater Amman, Zarqa, Irbid and all of Jordan.

TABLE 1.2 NUMBER OF REGISTERED MARRIAGES						
Area	1986	1987	1988	1989	1990	Average Annual Increase
Greater Amman	6,001	8,716	12,397	14,039	14,450	35.0%
Irbid	5,563	6,305	6,993	7,508	7,644	9.0%
Zarqa	4,180	4,346	4,734	5,367	5,991	11.0%
Jordan Total	19,397	23,208	28,247	31,508	32,706	18.0%

SOURCE: Central Bank Annual Statistical Bulletin, 1990.

The basic impression from the above mentioned data is that new households are forming much more rapidly than new housing is being produced. Young households living with parents and a significant increase in average household size may be the result. The Department of Statistics, for example, estimated that the average household size in 1990 was 7.1 persons, compared to 6.9 found by the National Housing Survey in 1986. Results from the recent Land Reconnaissance Survey of newly developing urban areas showed household sizes of 7.4, 7.8, 7.4, and 7.5 for Greater Amman, Irbid, Zarqa and Ruseifa respectively. It would seem, therefore, that household size is increasing, and that overcrowding, whether voluntary or not, also is increasing. The significant increase in household size runs counter to previous Department of Statistics' projections, used in the National Housing Strategy, that anticipated general decreases in household size.

Selected results from the National Center for Education Research and Development (NCERD) Survey of returnee school children conducted at the end of April 1991 are presented in **Tables 1.3 and 1.4**.

**Table 1.3** indicates the previous country of residence of returnee households. Kuwait is clearly predominant with 78 percent, while Kuwait and Saudi Arabia together were the previous residence of more than 90 percent. Few of these returnee households can be expected to go back to live and work in these countries. While households returning from other countries in the region made up only small percentages of the total, their numbers were significant in that families were also coming back from these countries.

The most pressing problem for returnee households has been finding employment. Roughly 19,000 people in the returnee labor force were unemployed in April 1991 creating an unemployment rate among active returnees that was close to 82 percent. **Table 1.4** indicates the previous occupation of the unemployed returnees, more than half of which were white collar workers. Because Jordan traditionally has a high level of unemployment among white collar workers, it will be difficult to absorb these returnees into the local economy.

TABLE 1.3 DISTRIBUTION OF RETURNEE HOUSEHOLDS BY PREVIOUS COUNTRY OF RESIDENCE		
Country	Frequency	Percent
Kuwait	12,920	78.1
Saudi Arabia	2,105	12.7
Bahrain	95	.6
United Emirates	424	2.6
Qatar	243	1.5
Iraq	186	1.1
Other Arab Countries	188	1.1
Foreign Countries	91	.6
Unknown	283	1.7
<b>TOTAL</b>	<b>16,535</b>	<b>100.0</b>
SOURCE: NCERD Survey, April 1990		

TABLE 1.4 PREVIOUS OCCUPATION OF UNEMPLOYED RETURNEES 15 YEARS OF AGE AND OLDER		
Previous Occupation	Frequency	Percent
Professional & Technical & Related	3,149	16.6
Administrative & Managerial	757	4.0
Clerical & Related Worker	2,767	14.6
Sales Workers	1,602	8.4
Service Workers	585	3.1
Agriculture & Animal Husbandry	120	.6
Production & Laborer	5,857	30.8
Armed Forces	150	.8
Unknown	4,022	21.2
<b>TOTAL</b>	<b>19,009</b>	<b>100.0</b>
SOURCE: NCERD Survey, April 1991		

## 1.2 IMPACT OF POPULATION GROWTH ON HOUSING

As shown in Table 1.5, roughly 47 percent of the returnee families surveyed by NCERD in April 1991 already had houses in Jordan, another 41 percent were renting unfurnished quarters, while 10 percent were living with family members. The percentage of returnee families with housing in Jordan has been decreasing, however, and now includes only about 25 percent of more recently returned households.

TABLE 1.5 DISTRIBUTION OF RETURNEE HOUSEHOLDS BY CURRENT DWELLING TENURE		
Dwelling Tenure	Frequency	Percent
Owned	7,779	47.0
Rented Furnished	206	1.2
Rented Unfurnished	6,676	40.4
With Family Members	1,689	10.2
Other	75	.4
Unknown	110	.7
<b>TOTAL</b>	<b>16,535</b>	<b>100.0</b>
<b>SOURCE: NCERD Survey, April 1991</b>		

There were close to 40,000 vacant housing units not on the market for sale or rent in Jordan in 1986. Many of these vacant units were located in the Greater Amman area and were being held empty for investment purposes or as summer homes by families living outside the country. They served to absorb a large proportion of returnee families following the Gulf crisis.

The Government estimates that some 24,000 housing units and a total housing investment of JD 485 million will be required in 1991 simply to meet the needs of normal population growth. (See **Table 1.6.**) At the same time, returnee families without housing have produced the need for an estimated 20,000 additional units as shown by Governorate in **Table 1.7.** Required housing investment for these units is estimated to be JD 380 million, or a total of JD 540 million when infrastructure costs are included. An average output of some 30,000 housing units per year is required over the next three to four years, therefore, in order to meet the needs of normal population growth and erase the current housing deficit created by the Gulf crisis. Plans are that approximately 12 percent of these new housing units will be provided through public sector programs, while the private sector will be responsible for the rest.

**TABLE 1.6**  
**ESTIMATED NEW AND UPGRADED UNITS NEEDED TO MEET**  
**NORMAL POPULATION GROWTH**  
**(1992-1996)**

Governorate	New Units			Upgrading		
	Total Units	Private Sector	Private Sector	Total Units	Private Share	Public Share
AMMAN	51,935	45,703	6,232	2,650	715	1,935
ZARQA	18,795	16,540	2,255	945	255	690
IRBID	28,405	24,996	3,409	1,510	405	1,105
MAFRAQ	4,665	4,105	560	250	65	185
BALQA	8,275	7,282	993	440	120	320
KARAK	4,605	4,052	553	250	70	180
TAFILAH	1,155	1,016	139	65	20	45
MA'AN	3,455	3,040	415	190	50	140
<b>TOTAL</b>	<b>121,290</b>	<b>106,734</b>	<b>14,556</b>	<b>6,300</b>	<b>1,700</b>	<b>4,600</b>
<b>ANNUAL AVERAGE</b>	<b>24,258</b>	<b>21,347</b>	<b>2,911</b>	<b>1,260</b>	<b>340</b>	<b>920</b>

**SOURCE:** Shelter Planning Directorate, Housing Corporation.

**TABLE 1.7**  
**ESTIMATED NUMBER OF HOUSING UNITS AND INVESTMENT**  
**NEEDED TO MEET THE NEEDS OF RETURNEE POPULATION**

Governorate	Number of Units	Estimated Housing Investment (X JD 1000)
AMMAN	10,900	217,000
ZARQA	4,620	92,000
IRBID	2,540	51,000
MAFRAQ	210	4,000
BALQA	700	14,000
KARAK	40	800
TAFILAH	10	200
MA'AN	60	1,200
<b>TOTAL</b>	<b>19,080</b>	<b>380,200</b>

SOURCE: Ministry of Planning, The Financial Burden of Jordanian Returnees on the Economy, September 1991

## 2 ECONOMIC GROWTH AND ITS RELATION TO HOUSING

### 2.1 GENERAL ECONOMIC CONDITIONS

Jordan's economic links with neighboring oil producing countries grew considerably during the 1970s, prompting at least one local economist to claim that Jordan had the world's only non oil-exporting oil economy. Roughly 330,000 Jordanians were working in neighboring oil-producing countries, with 161,000 in Saudi Arabia and 81,000 in Kuwait. Oil-producing countries were also the main sources of foreign grants, providing roughly 95 percent of Jordan's bilateral grants in 1989. Saudi Arabia by itself provided almost 50 percent of these grants. In addition, around 40 percent of Jordan's exports in 1989 were marketed to Iraq and the Gulf states.

Direct financial losses from the Gulf crisis therefore have been substantial. They include sharp reductions in workers' remittances, the loss of foreign grants from neighboring oil countries—particularly Saudi Arabia, and the destruction of Jordan's primary trading markets—especially with Iraq. These setbacks have come at a time when Jordan was just beginning to recover from a economic slowdown that began in the late 1980s. Prior to the Gulf crisis, there had been some encouraging signs of economic recovery based on the successful implementation of an adjustment program. Heavy losses in foreign exchange, previously coming from grants and remittances, however, will have a strong adverse effect on Jordan's weak balance of payments and the overall performance of the economy.

Although the sizable growth in population has increased overall levels of private consumption, the Gulf crisis has had a very adverse effect on national savings, private and public investment, the rate of economic growth, the budget, unemployment and the inflation rate. Real domestic product declined by 9 percent in the second half of 1990 due to decreased outputs in manufacturing, construction, trade and tourism. The return of large numbers of Jordanians who previously worked abroad also caused the unemployment rate to rise to almost 20 percent by the end of 1990. At the same time, the cost-of-living index increased by 8.5 percent in the last five months of 1990, compared to a more normal 4 percent increase during the first seven months of the year. Information on housing-related elements in the cost-of-living index between 1987 and 1988 is presented in Table 1.8. Anecdotal evidence from the field indicates that the prices of land and housing have risen considerably during 1991.

	1987	1988	1989	1990
All items	99.8	106.4	138.8	155.4
Housing (general)	96.7	103.6	117.6	130.9
Housing and related expenses	100.9	103.5	110.2	118.3
Fuel, electricity, water	98.0	98.1	100.9	105.7
House furnishings	94.1	106.1	148.2	187.5
Appliances	108.6	113.8	171.0	205.9
Utensils	107.4	119.8	203.3	264.2
Cleaning material	102.0	105.5	134.3	159.1

SOURCE: Central Bank Annual Statistical Report, 1990.

The sudden and substantial growth in population also has increased pressure on the Government budget to meet the demands of returnee families for health, education, transportation, water and sewage, food and other social and infrastructure services. The Ministry of Planning estimates that the costs of providing additional services in water supply, sewage, electricity, public security and municipal and other services will be approximately JD 446 million.

## 2.2 IMPACT OF THE ECONOMIC SITUATION ON HOUSING

Remittances from Jordanians working abroad traditionally have been used for both investment in housing and ordinary household expenditures. While the total value of remittances in Jordanian dinars rose dramatically during the "boom" period of the 1970s, it began a fairly steady decline during the mid-1980s that basically continued until the Gulf crisis began. Remittances equalled JD 402.9 million in 1985, JD 414.5 million in 1986, JD 317.7 million in 1987, JD 335.7 million in 1988, and JD 358.3 million in 1989. The slight rise in the value of remittances in 1988 and 1989 can be attributed primarily to the devaluation of the Jordanian dinar.

The mass return of expatriate Jordanian workers is likely to reduce the volume of remittances even more dramatically over the next few years, and produce a situation that will have very adverse effects on overall housing investment. This will occur despite a current—though probably short-lived—boom in land and building based on the release of savings by returnee households and expatriates from other Gulf countries in need of housing.

Earlier studies for the period between 1980-1985 indicated that roughly 25 percent of remittances were used for housing. If the same proportion were applied to recent years, housing investment from remittances would have been equal to roughly 90 million Jordanian dinars in 1989, a figure that is less than that estimated for 1985 which was more than 100 million dinars. A survey of construction in 1989 showed that a total of JD 166 million had been invested in residential buildings for which building permits were obtained.

As previously mentioned, the end to a continuing stream of remittances to replenish household savings will have a strong negative impact on housing investment over the coming years. Household savings traditionally have been the most important source of finance for new housing construction and the key to housing affordability particularly in obtaining a plot of land. As households increasingly are required to use their savings for ordinary expenses, they will be substantially less able to develop the necessary "mix" of finances to improve their housing situation.

**Table 1.9** provides an indication of average and median monthly incomes encountered in areas studied by the Land Reconnaissance Survey, as well as the average number of workers per household and the dependency ratio. Median monthly household incomes were JD 266 for surveyed areas in Greater Amman, JD 233 in Irbid, JD 212 in Zarqa, and JD 186 in Ruseifa. The dependency ratio in each of the surveyed areas was higher than the national average of 1:5. For Greater Amman it was 1:6.8, for Irbid and Zarqa 1:6.0, and for Ruseifa 1:6.9. Very few households had more than one worker, which made for a generally lower average number of workers per family and perhaps lower incomes as well. In general, household incomes found by the Land Reconnaissance Survey were slightly lower than those found by the 1986 National Housing Survey. The median household income of JD 250 used in the HG-001/003 project, therefore, may still be valid, at least until a new baseline study is made later this year.

	Average Monthly Income	Median Monthly Income	Average No. of Workers per Household	Dependency Ratio (National Average) = 1:5.0
Greater Amman	--	266	1.14	1:6.8
Irbid	295	233	1.3	1:6.0
Zarqa	--	212	1.2	1:6.0
Ruseifa	218	186	1.08	1:6.9

SOURCE: Land Reconnaissance Survey, 1991.

### 3 URBAN AND HOUSING CONTEXT

Jordan's high level of urbanization, as well as the importance traditionally placed on home ownership, make the adequate provision of infrastructure and housing extremely important to all aspects of the country's social and economic growth, not to mention its political stability. During the mid-1980s, for example, housing made up some 30 percent or more of gross capital formation. While the housing sector has performed well in the past, the considerable drop in financial resources for shelter related investment will require that much greater coordination and cooperation be developed among housing producers, and that the delivery of new housing become more efficient. This is the only way to avoid large housing deficits in the future.

#### 3.1 PRIVATE SECTOR PROVISION OF HOUSING

The private sector, owner-builder approach clearly continues to be the predominant path to new housing in Jordan. Results from the 1991 Land Reconnaissance Survey showed that between 70 percent and 90 percent of the surveyed families in the four cities had built their housing unit on previously owned land. No more than 17 percent of the surveyed households in any of the cities had bought both their housing unit and land at the same time. As could be expected in newly developing areas, very few of the surveyed units were either additions to existing housing or obtained through inheritance. **Table 1.10** indicates the results of the survey concerning the manner in which new housing units have been obtained. The table compares these figures to the results of the 1986 National Housing Survey for all housing.

	Land Reconnaissance Survey, 1991				National Housing Survey, 1986	
	Greater Amman	Irbid	Zarqa	Ruseifa	Greater Amman	Other Urban
Built on Previously Owned Land	90.6	77.4	86.0	88.2	50.1	44.7
Bought with Land	9.0	16.5	13.5	10.0	23.8	11.0
Inherited	0.4	5.6	0.1	1.2	10.2	13.5
Extensions/Additions	0.0	0.5	0.4	0.6	9.5	10.8
Other	0.0	0.0	0.0	0.0	6.4	20.0

SOURCE: Shelter Planning Directorate.

### 3.1.1 Access to Land

There has been no shortage in recent years of zoned and serviced residential land in any of Jordan's major cities. At the time of the National Housing Strategy in 1986, for example, the amount of zoned residential land was already sufficient to house between two and three times the existing population of most cities. While very little new zoning of residential land has occurred in recent years, the amount of zoned land continues to be adequate to meet current needs even in light of the large number of returnee households. Large, minimum plot sizes required by zoning regulations, and the potentially high threshold cost of obtaining a suitable piece of land on which to build a house continue to be two of the most important constraints to affordable shelter and the establishment of more efficient land and housing markets.

Nevertheless, the current "mini-boom" in land and housing has produced a substantial rise in the number of property transactions compared to recent years. The Department of Lands and Surveys (DLS) for example, registered 4,898 property sales in July 1991 and 5,864 sales in August. The total number of sales for 1,991 is estimated to be 49,250. These figures compare to 3,582 and 3,999 sales for the same two months in 1990 and a total of 40,908 sales for that year.

The increase in land transactions also has produced an unexpected windfall in property transfer fees for the Government. In August 1991, the DLS received JD 5.6 million, which was 122 percent higher than the receipts for the same month in the previous year. This is partially due to the fact that land prices, which had been decreasing in many areas of high land speculation during the latter half of the 1980s, have now begun to rise again. The rise in land and housing prices has been fuelled by the large number of returnee households looking for housing and the thousands of expatriate households from Iraq and other Gulf countries who have stayed in Jordan after the crisis. Many families have found the lower land prices of the Zarqa/Ruseifa area attractive for homebuilding, with a great deal of new housing development now occurring in this area. There also has been greater pressure to "bend" zoning regulations in other urban areas in order to make land more affordable.

The extent to which the "bending" of zoning regulations has been taking place even before the Gulf crisis can be seen very clearly in the results of the 1991 Land Reconnaissance Survey. **Tables 1.11 and 1.12** indicate the degree to which existing plot coverage and size meet the minimum requirements. Non-conformance in terms of plot coverage involved 6.8 percent of the surveyed plots in Greater Amman, 18.1 percent of the plots in Irbid, 97.8 percent of those in Zarqa and 19.3 percent in Ruseifa. Non-conformance in regard to required minimum plot sizes was even more prevalent. In Greater Amman, 36.8 percent of the surveyed plots were smaller than required by their zoning category, in Irbid this proportion was 58 percent, in Zarqa it was 76.6 percent and in Ruseifa, 55.4 percent. In all cities, the highest degree of non-conformance for both plot coverage and minimum plot size occurred in "A" zoned areas.

Despite the surprisingly high levels of non-conformance to zoning regulations, average plot sizes remained high in many of the surveyed areas. In Irbid, for example, the average plot size for all the surveyed areas was 640 m<sup>2</sup>, with very little difference among the different zoning categories (eg. 659 m<sup>2</sup> for A-zoned areas, 687 m<sup>2</sup> for B-zoned areas, and 658 m<sup>2</sup> for C-zoned areas). The average plot size in the surveyed areas in Ruseifa was 435 m<sup>2</sup>, with 60.5 percent of all plots ranging from 300 to 500 m<sup>2</sup> in size.

TABLE 1.11 PLOT COVERAGE AND CONFORMANCE TO ZONING REGULATIONS (Percent of Surveyed Plots)				
Percent Plot Coverage	Greater Amman	Irbid	Zarqa	Ruseifa
<b>Zone A</b>				
0 -<25	72.3	40.4	0.0	N/A
25-<36	17.2	36.5	0.0	N/A
36-<42	2.6	14.9	0.0	N/A
42-<48	1.3	4.1	0.0	N/A
48-<52	5.3	2.7	0.0	N/A
52+	1.3	1.4	100.0	N/A
<b>% Non-conforming</b>	<b>10.5</b>	<b>23.1</b>	<b>100.0</b>	<b>N/A</b>
<b>Zone B</b>				
0 -<25	64.9	30.3	0.8	47.0
25-<36	23.7	31.6	0.0	32.0
36-<42	7.2	20.3	0.0	10.0
42-<48	2.6	5.1	0.0	2.0
48-<52	0.9	3.8	0.0	4.0
52+	0.7	8.9	99.2	5.0
<b>% Non-conforming</b>	<b>4.2</b>	<b>17.8</b>	<b>99.2</b>	<b>11.0</b>
<b>Zone C</b>				
0 -<25	51.7	33.7	1.6	47.4
25-<36	23.0	27.0	0.0	28.9
36-<42	11.7	15.3	0.0	6.9
42-<48	4.7	8.1	0.0	3.2
48-<52	2.3	6.1	0.0	3.2
52+	6.6	9.8	98.4	10.4
<b>% Non-conforming</b>	<b>8.9</b>	<b>15.9</b>	<b>98.4</b>	<b>13.6</b>
<b>Zone D</b>				
0 -<25	57.8	N/A	4.0	20.6
25-<36	16.9	N/A	0.0	19.7
36-<42	4.8	N/A	0.0	12.2
42-<48	8.4	N/A	0.0	11.2
48-<52	4.9	N/A	0.5	7.5
52+	7.2	N/A	95.5	28.8
<b>% Non-conforming</b>	<b>7.2</b>	<b>N/A</b>	<b>99.5</b>	<b>28.8</b>
<b>Total Plots</b>				
0 -<25	62.3	34.5	2.0	36.6
25-<36	21.8	30.4	0.0	25.7
36-<42	7.3	16.5	0.0	9.3
42-<48	3.4	6.3	0.0	6.2
48-<52	2.4	4.7	0.2	0.5
52+	2.8	7.6	97.8	17.1
<b>% Non-conforming</b>	<b>6.8</b>	<b>18.1</b>	<b>97.8</b>	<b>19.3</b>
<b>SOURCE:</b>	Land Reconnaissance Survey (from Field Survey Sample) August 1991			

**TABLE 1.12**  
**MINIMUM PLOT SIZE—CONFORMANCE TO ZONING REGULATIONS**  
 (Percent of Surveyed Plots)

Plot Size	Greater Amman	Irbid	Zarqa	Ruseifa
<b>Zone A</b>				
<299m <sup>2</sup>	0.0	0.9	2.8	N/A
300-499m <sup>2</sup>	6.0	11.9	15.3	N/A
500-749m <sup>2</sup>	7.3	43.1	28.8	N/A
750-1000m <sup>2</sup>	60.9	28.4	38.7	N/A
1001-1500m <sup>2</sup>	29.5	11.9	11.7	N/A
+1500m <sup>2</sup>	1.3	3.0	2.7	N/A
<b>% Non-conforming</b>	<b>74.2</b>	<b>84.3</b>	<b>85.6</b>	<b>N/A</b>
<b>Zone B</b>				
<299m <sup>2</sup>	1.2	10.2	22.6	8.0
300-499m <sup>2</sup>	10.2	20.5	40.9	33.0
500-749m <sup>2</sup>	20.2	38.5	27.4	44.0
750-1000m <sup>2</sup>	57.8	20.5	5.5	12.0
1001-1500m <sup>2</sup>	8.0	4.3	1.8	2.0
+1500m <sup>2</sup>	2.6	6.0	1.8	1.0
<b>% Non-conforming</b>	<b>31.6</b>	<b>69.2</b>	<b>90.9</b>	<b>85.0</b>
<b>Zone C</b>				
<299m <sup>2</sup>	9.4	10.6	41.1	22.0
300-499m <sup>2</sup>	19.7	29.6	30.4	26.6
500-749m <sup>2</sup>	45.1	41.8	21.7	38.7
750-1000m <sup>2</sup>	19.7	14.3	5.5	10.1
1001-1500m <sup>2</sup>	3.3	0.5	1.3	0.6
+1500m <sup>2</sup>	2.8	3.2	0.0	2.0
<b>% Non-conforming</b>	<b>29.1</b>	<b>40.2</b>	<b>71.5</b>	<b>48.6</b>
<b>Zone D</b>				
<299m <sup>2</sup>	12.0	N/A	77.2	53.9
300-499m <sup>2</sup>	16.9	N/A	15.0	27.1
500-749m <sup>2</sup>	22.9	N/A	5.9	13.6
750-1000m <sup>2</sup>	22.9	N/A	1.0	4.1
1001-1500m <sup>2</sup>	13.3	N/A	0.7	1.0
+1500m <sup>2</sup>	12.0	N/A	0.3	0.3
<b>% Non-conforming</b>	<b>12.0</b>	<b>N/A</b>	<b>77.2</b>	<b>53.9</b>
<b>Total Plots</b>				
<299m <sup>2</sup>	4.0	8.0	44.2	32.8
300-499m <sup>2</sup>	12.3	22.4	24.3	27.7
500-749m <sup>2</sup>	24.3	41.2	17.6	29.4
750-1000m <sup>2</sup>	45.8	19.8	7.7	8.0
1001-1500m <sup>2</sup>	10.3	4.6	4.5	0.9
+1500m <sup>2</sup>	3.3	4.1	1.7	1.2
<b>% Non-conforming</b>	<b>36.8</b>	<b>58.0</b>	<b>76.6</b>	<b>55.4</b>

SOURCE: Land Reconnaissance Survey (from Field Survey Sample) August 1991

### 3.1.2 Access to Infrastructure

Improvements in major infrastructure services appear to have continued despite the economic slowdown and diminishing resources for capital investment. In particular, service levels for water and electricity have improved. In terms of electricity, for example, the annual number of kilowatt hours per person grew from 1104 in 1989 to 1130 in 1990, while the number of consumers grew from roughly 502,000 to 527,000, an increase of 25,000. The proportion of the population provided with electricity rose from 3,024,000 in 1989 to 3,156,000 in 1990, or from 97.3 percent to 98 percent of the total population. This compared with 93 percent at the time of the National Housing Survey in 1986 and roughly 72 percent at the time of the 1979 Census.

In terms of water supply, the overall quantity of water provided through water supply networks increased from 150.4 million cubic meters in 1989 to 178.6 million cubic meters in 1990. **Table 1.13** shows the distribution of water supply by Governorate between 1987 and 1990. Growing problems, however, exist in the quality of the water supplied due to increased demand and the deterioration of older networks. The downtown areas of Amman, for example, suffer from serious water loss and contamination due to extensive leakages and the inability of the Water Authority to respond to the problem through only a piecemeal approach. A complete overhaul of networks in this area is required.

	1987		1988		1989		1990		% Increase 1987-90
	Quantity	% Total							
Amman	68.2	45.3	74.6	45.3	73.1	42.9	75.2	42.1	10.3
Zarqa	12.6	8.4	14.7	8.9	17.1	10.0	21.8	12.1	73.0
Irbid	27.8	18.5	30.0	18.2	30.2	17.7	30.1	16.9	8.3
Mafraq	11.6	7.7	13.4	8.1	13.3	7.8	15.1	8.5	30.2
Balqa	9.1	6.1	10.3	6.3	13.1	7.8	12.5	7.0	37.4
Karak	4.8	3.2	5.0	3.1	5.7	3.4	5.9	3.3	22.9
Tafilah	1.8	1.2	2.0	1.2	2.3	1.4	2.2	1.2	22.2
Ma'an	14.5	9.6	14.7	8.9	15.4	9.0	15.9	8.9	9.7
<b>TOTAL</b>	<b>150.4</b>	<b>100.0</b>	<b>164.7</b>	<b>100.0</b>	<b>170.2</b>	<b>100.0</b>	<b>178.6</b>	<b>100.0</b>	<b>18.8</b>

SOURCE: Central Bank, Annual Statistical Yearbook, 1990

Road networks, solid waste collection and other municipal services appear to be functioning as usual, at least in the Greater Amman area. It is very possible, however, that smaller-sized cities with more limited resources are having difficulty in meeting these needs.

### 3.1.3 Housing Development

It is very difficult to establish exactly how well Jordan has performed in meeting its current housing needs. There have been noticeable increases in construction in Western Amman and areas where returnee populations are settling (eg. Zarqa and Ruseifa). The general impression, however, is that a substantial part of the growth in population (both normal and returnee) has been "absorbed" through densification within existing housing units and areas.

A brief review of the National Housing Strategy indicated that between 50 and 60 percent of the residential buildings built in the early 1980s had building permits. If this same proportion were applied to recent statistics for building permits, it would mean that perhaps 18,000 housing units had been produced in 1989 and another 21,000 in 1990. This is considerably less than the number required.

Tables 1.14, 1.15, and 1.16 provide information on the number and characteristics of housing units with building permits during the last few years. Table 1.14, for example, indicates the number of permits, total area and average area per permit for Amman, Irbid, Zarqa, other areas and all of Jordan between 1980 and 1990. The table shows that while the number of permits has almost doubled since the mid-1980s, the average area per permit has decreased substantially. This is at least partially due to a reduction in the number of new multi-unit buildings that are being built. Among other things, Table 1.15 shows the very limited housing activity of public sector agencies and housing cooperatives, which together obtained only 8 building permits in 1989 for a total area of only 1,600 m<sup>2</sup>. Table 1.16 provides an indication of how building permits in 1988 have been distributed throughout the Governorates and the costs of construction.

The Gulf crisis also has had a significant impact on the rental housing market, particularly in the Greater Amman area. Rents began to rise in September 1990 and since then have increased dramatically due to the large return of expatriate workers and an estimated 100,000 Iraqis also looking for housing. The substantial rise in rents has occurred because of the small size of the rental market and a significant decrease in the number of vacant units, currently estimated at less than 7,000.

#### 3.1.3.1 Owner Builders

The vast majority of housing in Jordan continues to be provided through individual owner builders. Results from the Land Reconnaissance Survey, with more than half of the units in each of the city samples having been built within the last ten years, showed that 68 percent of the surveyed households in Irbid, 86 percent in Zarqa, 88 percent in Ruseifa and 91 percent in Greater Amman had built their housing on previously owned land, or in other words, through owner-builder process.

**TABLE 1.14**  
**NUMBER OF BUILDING PERMITS, AREAS AND AREA PER PERMIT BY GOVERNORATE**  
**BETWEEN 1980 AND 1990**

Year	Amman			Irbid			Zarqa			Other			Total		
	Permits	Area	Area/ Permit	Permits	Area	Area/ Permit	Permits	Area	Area/ Permit	Permits	Area	Area/ Permit	Permits	Area	Area/ Permit
1980	2142	901.4	421	840	180.6	215	1095	217.0	198	2517	372.7	148	6594	1671.7	254
1981	1704	849.8	499	799	121.0	151	886	228.7	259	3046	968.7	318	6432	2168.2	337
1982	1793	707.3	394	744	158.7	213	735	180.2	245	2863	1323.6	462	6135	2369.8	386
1983	1192	507.3	426	829	221.5	267	630	180.8	287	3464	1468.5	424	6115	2378.1	389
1984	2165	718.1	332	726	228.5	315	431	119.0	276	3316	1525.9	460	6638	2591.5	390
1985	2606	740.9	284	720	149.2	207	419	98.4	235	2321	794.2	342	6066	1782.7	294
1986	2985	650.4	218	748	131.3	176	444	96.0	216	2115	904.2	428	6292	1781.9	283
1987	2832	508.7	180	712	121.8	171	401	89.7	224	2827	946.9	335	6772	1667.1	246
1988	4841	1264.1	261	3640	371.6	102	334	57.8	173	1174	165.2	141	9989	1858.7	186
1989	5261	1589.9	302	3235	380.0	117	226	47.7	211	705	112.8	160	9427	2130.4	226
1990	6056	1751.8	289	3782	425.3	112	415	85.7	207	1438	214.7	149	11691	2477.5	212

SOURCE: Central Bank Annual Statistical Yearbook.

16

**TABLE 1.15**  
**BUILDING LICENSES ISSUED IN THE KINGDOM DURING 1989 FOR NEW BUILDINGS**  
**AND NEW EXTENSIONS OF EXISTING BUILDINGS BY OWNERSHIP**  
**AND BY TYPE OF BUILDING**

Building Ownership	No. of Licenses	Total Area (X 1,000 Sq.M.)	Area per License	Estimated Cost XJD (1,000)	Cost per License	Cost per Sq.M.
PRIVATE						
Residential	9,796	1,900.4	194	155,743.5	15,899	82
Non-residential	441	262.9	596	19,910.6	75,235	76
GOVERNMENTAL						
Residential	5	1.2	240	90.7	18,140	76
Non-residential	59	122.3	2,073	9,072.7	15,375	75
COOPERATIVE						
Residential	3	0.4	133	24.6	8,700	62
Non-residential	10	22.2	2,220	1,711.7	171,130	77
OTHERS						
Residential	1	0.8	800	45.3	45,300	57
Non-residential	6	4.3	717	480.8	80,133	112
TOTAL						
Residential	9,805	1,902.8	194	155,904.1	15,900	82
Non-residential	516	389.9	756	31,175.8	60,418	80

SOURCE: Central Bank Annual Statistical Yearbook, 1990.

**TABLE 1.16**  
**PRIVATE BUILDINGS LICENSED IN 1988 AND 1989**  
**AND COMPLETELY CONSTRUCTED IN 1989**

Governorate	No. of Buildings (res & non-res)	No. of Finished Dwellings	Total Building Area (M <sup>2</sup> )	Average Area/ Dwelling	Total Cost JD (1,000)	Cost per M <sup>2</sup>
AMMAN	2,625	3,833	817,328	213	78,391	96
ZARQA	834	894	118,995	133	6,261	53
MAFRAQ	637	604	77,067	128	3,747	49
IRBID	3,522	3,310	453,937	137	31,063	68
BALQA	555	676	130,746	193	10,686	82
KARAK	526	398	104,216	262	6,261	60
MA'AN	312	419	57,688	139	4,111	71
TAFILAH	348	318	56,653	178	2,687	47
TOTAL	9,361	10,452	1,816,630	174	143,206	79

SOURCE: Central Bank Annual Statistical Yearbook, 1990.

### 3.1.3.2 Housing Developers

The return of expatriate workers and the movement of capital from Iraq and Kuwait to Jordan, has resulted in a land and building boom in urban areas that has caused prices to rise and developers to return to building housing units for more well-to-do, expatriate income groups. This has been the "traditional" market for housing developers in Jordan and the one in which developers feel most comfortable. Discussions with the Jordan Housing Developers Association indicated that recent attempts to develop partnership arrangements with the UDD in developing low-income housing projects have not succeeded. Developer interest in building housing for low-income families, therefore, has given way to meeting the needs of returnee families.

### 3.1.4 Access to Credit

The Jordan Housing Bank continues to play a major role in financing new housing. Table 1.17 shows the number of loans and Dinar amounts lent by the Jordan Housing Bank according to its different programs. Given current difficulties in the economic situation and the JHB's growing level of liquidity, the Bank has taken several measures to ease the conditions for obtaining loans. These include:

- permitting the purchase of land to be financed as part of the loan
- lowering the downpayment requirement for UDD loans to 5 percent
- raising of the maximum amount for Individual Loans to JD 10,000
- providing loans on an "installment" basis with a drawdown period of 18 months; and
- initiating a program for smaller loans that do not require land title as collateral.

## 3.2 PUBLIC SECTOR PROVISION OF HOUSING

While the public sector continues to play an important supporting role in the provision of housing, particularly for lower-income families, the Gulf crises and reduced financial resources for housing have seriously curtailed the development of any major new housing projects.

### 3.2.1 Housing Corporation

Operations of the Housing Corporation suffered considerably from financial losses incurred as a result of the Abu Nuseir Housing Project. Actual Housing Corporation expenditures for 1987, 1988, 1989 and 1990 were limited to around JD 32 million per year. While this amount was adequate to cover the agency's basic operating expenses and debt repayment, it was not enough to enable the agency to initiate any new housing projects.

The Government recently has extended some JD 4 million to the Housing Corporation in order to develop special housing programs for returnee families. A new project of 275 units in Marka has been started as part of this effort. The Housing Corporation also is planning several smaller projects in Karak, Salt, Mafraq and Aqaba. Until Parliament formally votes on the pending merger of the Housing Corporation and Urban Development Department, however, it is unlikely that any additional operations will be undertaken.

Table 1.17  
Major Indicators of the Bank's Lending Activities  
During 1974-1990

Item	Year	1974 - 1987 Accumulative	1988	1989	1990	Total
1 - Amount of granted loans and credit facilities (JD million)	a: Residential loans*	309.5	44.2	40.0	56.1	449.8
	b: Other mortgage loans					
	c: Sub total (a + b)	94.2	5.0	10.6	2.6	112.4
	d: Development loans	403.7	49.2	50.6	58.7	562.2
	e: Credit facilities for housing and other development purposes	81.5	35.5	45.4	15.4	177.8
			230.9	27.2	33.0	44.8
	Grand total (c + d + e)	716.1	111.9	129.0	118.9	1075.9
2 - Number of granted loans		37104	2752	3737	4751	48344
3 - Number of units financed by the Bank classified by purpose	a: Construction and/or completion and/or expansion of buildings	65106	2273	1760	2044	71183
	b: Purchase and/or maintenance of buildings**	8949	1598	2120	1844	14511
	c: Purchasing plots and constructing buildings	-	30	311	109	450
	Total number of units financed	74055	3901	4191	3997	86144
	Including:					
	-Residential units	67508	3826	3683	3909	78926
-Non residential units	6547	75	508	88	7218	
3 - Number of units financed by the Bank classified by purpose	a: Construction and/or completion and/or expansion of buildings	65106	2273	1760	2044	71183
	b: Purchase and/or maintenance of buildings**	8949	1598	2120	1844	14511
	c: Purchasing plots and constructing buildings	-	30	311	109	450
	Total number of units financed	74055	3901	4191	3997	86144
	Including:					
	-Residential units	67508	3826	3683	3909	78926
-Non residential units	6547	75	508	88	7218	

SOURCE: Jordan Housing Bank Annual Report, 1990

### **3.2.2 Urban Development Department**

Since adoption of the National Housing Strategy in 1988, the Urban Development Department has continued to implement its pipeline of projects under World Bank loans UDP-2 and UDP-3. A major component of UDP-3 has involved the Shallalah upgrading project in Aqaba. While programs were delayed during the Gulf crisis, they now are being reactivated and UDD anticipates a heavy workload during the coming year in order to carry them out. The conceptualization and preliminary planning for a series of new programs under the UDP-4 program is just beginning. They should result in some of the first major projects undertaken by the new Housing and Urban Development Corporation.

### **3.2.3 Other public agencies**

Other public agencies that have been active in the housing sector include the Ministry of Municipalities and Rural Affairs and Environment (MMRAE), the Department of Land and Surveys, Military Housing Corporation, Greater Amman Municipality and other municipalities. There have been reductions, though little major change in the housing outputs of most of these public sector agencies. The Military Housing Corporation, for example, continues to provide loans to returning soldiers, much as it has done so in the past.

## **4 CURRENT VALIDITY OF HOUSING STRATEGY ASSUMPTIONS AND HG-004 RECOMMENDATIONS**

Even though dramatic social and economic changes have occurred due to the Gulf crisis, the basic strategy and policy orientation of the National Housing Strategy still appear to be valid. If anything, it has become even more urgent for the Government to address the issues, strategy and policy changes called for in the strategy. Changes in the situation that have an effect on the strategy and its implementation include the:

- likelihood of a more dramatic cutback in remittances than anticipated by the National Housing Strategy resulting in significantly lower potentials for housing investment once the current boom period is over;
- greater difficulty faced by private sector housing developers in becoming effective partners with the public sector in the provision of low-income housing; and
- even greater reductions in Government resources available for investments in infrastructure and housing than anticipated.

## **5 BRIEF EVALUATION OF INSTITUTIONAL FRAMEWORK TO IMPLEMENT THE NATIONAL HOUSING STRATEGY AND HG-004 PROGRAM**

The major public and private sector institutions involved in the implementation of the National Housing Strategy and HG-004 Program include the Shelter Planning Directorate, the Housing and Urban Development Corporation, the Ministry of Municipalities and Rural Affairs

and Environment, the Greater Amman Municipality, the Department of Lands and Surveys, the Jordan Housing Bank, and the Jordan Housing Developers Association.

### **Shelter Planning Directorate**

The Shelter Planning Directorate (formerly the Finance and Program Directorate and later the Shelter Unit) was created by an amendment based on Article 18 of the Housing Corporation Law Number 27 of 1968. Approval of this amendment by the Housing Corporation's Board of Directors officially canceled the Finance and Program Directorate and replaced it with the Shelter Planning Directorate.

In addition, the Director General of the Housing Corporation signed an internal memorandum on June 30, 1990 outlining the responsibilities of the new Shelter Planning Directorate. These include:

- preparing recommendations about general housing policies;
- pursuing and monitoring the implementation of the National Housing Strategy with both public and private sector agencies;
- collecting and managing data, conducting research on housing and urban development, and undertaking socio-economic studies;
- monitoring national comprehensive development plans, studying their impacts on housing, and analyzing both public and private sector investments in terms of achieving the objectives of the National Housing Strategy;
- advising Government bodies on issues and programs related to housing and urban development; and
- providing assistance to the private sector.

A second internal memorandum, dated August 29, 1991, reorganized the Shelter Planning Directorate into three subgroups. These are related to:

- information and research (headed by Mr. Walid Yacoub);
- monitoring and evaluation (headed by Mr. Ahmad Fandi); and
- urban planning (headed by Mr. Hussam Akawi).

Each of the persons chosen to head these groups has participated in the development of the National Housing Strategy from the beginning. The Shelter Planning Directorate also has two civil engineers and an architect working full-time on the Land Reconnaissance Survey. New professionals working in the unit have been transferred from other offices within the existing Housing Corporation.

### **Housing Corporation and the Urban Development Department**

A draft law has been submitted to Parliament for approval that would create a public Corporation for Housing and Urban Development by bringing together the Urban Development Department and the Housing Corporation. No action has been taken on this law due to the Gulf crisis and other, more pressing priorities facing the Government. Parliament recently reconvened and it is anticipated that the law will be passed in the near future. According to the law:

21

## 1.22

- The new corporation will be a financially and administratively independent entity with full legal powers to acquire land and obtain various forms of financing, enter into contracts, and conduct all legal procedures related to its activities or delegate this authority to a lawyer/public attorney.
- The new corporation will be the actual and legal successor to the existing Housing Corporation and Urban Development Department. All projects, assets and liabilities, funds, rights and contracts currently held by these agencies will revert to the new corporation. Once the law has been approved, all current employees of the Housing Corporation and the Urban Development Department will be transferred to the new agency with full rights and privileges.
- The new corporation will play a key role in solving the housing crisis and in developing low-income housing areas throughout the Kingdom. Article 6 specifies that the objectives and activities of the new corporation will include:
  - collaborating with other official agencies in presenting housing policy recommendations to the Council of Ministers;
  - pursuing the implementation of the National Housing Strategy and preparing any required legislation;
  - carrying out studies and research to construct new communities, expand residential boundaries and build new housing within the five development regions and/or eight governorates;
  - carrying out demographic, social, economic and health studies required to assess housing needs and make necessary services available in overpopulated and/or underdeveloped areas;
  - helping low-income households produce more appropriate housing;
  - encouraging and developing small enterprises and professional training programs in areas where housing projects are located;
  - helping project beneficiaries secure housing loans from the Jordan Housing Bank and other financial institutions;
  - developing investment projects within housing projects (eg. shops); and
  - planning and building public facilities based on instructions from the Government.
- The corporation's Board of Directors will include the:
  - Minister of Public Works and Housing - Chairman
  - Director General of the Housing and Urban Development Corporation - Deputy Chairman
  - Representative from the Ministry of Planning
  - Representative from the Ministry of Municipalities and Rural Affairs and Environment
  - Representative from the Department of Lands and Surveys
  - Representative from the Central Bank
  - Representative from the Water Authority
  - Representative from the Greater Amman Municipality
  - Representative from the Jordan Housing Bank, and
  - Two representatives from the private sector to be appointed by the Prime Minister for a renewable period of two years
- All representatives to the Board of Directors will be chosen from a list of individuals qualified according to their level of Government service and appointed through a resolution of the Council of Ministers. The Board of Directors will meet once a month, or as requested by the Chairman or his deputy. A legal quorum will be achieved when at least seven of the

eleven members are present. All resolutions will be adopted by majority vote, with the Chairman's side prevailing in case of a tie.

- The Board of Directors will be the corporation's highest authority, having the responsibility to carry out decisions related to:
  - making recommendations on general housing policy and urban development and obtaining formal approval of any required legislation;
  - implementing general housing and urban development policies and action plans with priority given to special projects that address the housing needs of low-income urban households;
  - approving the corporation's annual budget;
  - identifying loans and Government guaranties/securities for approval by the Council of Ministers;
  - purchasing/expropriating land for the purpose of implementing corporation projects;
  - renting out land and housing units and any other construction projects that the corporation owns;
  - selling land and real estate after rezoning and providing infrastructure;
  - setting the financial conditions of loans with approval by the Council of Ministers; and
  - allocating residential land and housing units.
- The corporation's commitments to other parties are fully guaranteed by the Government.

### **Ministry of Municipalities, Rural Affairs and Environment**

The MMRAE, through its Department of Cities and Villages Planning, continues to prepare land use plans for all towns and villages outside the Greater Amman Municipality and Aqaba. Its responsibilities include:

- preparing master and detailed land use plans for cities and villages;
- carrying out land surveying and the necessary studies to achieve cities and villages planning objectives;
- providing technical advice to local planning authorities working in municipalities;
- studying and approving land division and parcellation projects;
- ensuring that construction work is carried out according to specified land uses and the requirements of planning and building laws and regulations; and
- carrying out basic field surveys for land expropriation and project planning within municipal boundaries.

The Ministry's Department of Planning will have to work closely with the Shelter Planning Directorate in order to carry out the land related elements of the National Housing Strategy. Emphasis also should be placed on improving communications and coordination between municipalities and the MMRAE in updating and revising zoning plans.

### **Department of Land and Surveys**

The Department of Lands and Surveys (DLS) was established in 1927 as the first and primary institution in Jordan to handle land affairs. The basic role of the DLS is to fix and assign property rights on maps. The Department plays an indirect role in urban land markets by making land available for public use through cooperation with other public agencies and in mapping all

projects. The DLS also assists the Amman Municipality, the Higher Planning Council, and other municipalities and village councils in the preparation of maps, the location of streets and public utilities and plot preparation. The DLS is responsible for managing state domain lands, and monitoring their allocation, delegation and renting to Ministries, other institutions and individuals. It also is responsible for land expropriation for public use including locating, valuing and paying compensation for the land. Finally, the DLS is responsible for collecting the property transfer tax and related fees.

The DLS will play a strong supportive role in implementing the National Housing Strategy and the HG-004 Program. Officials at the department have very valuable insights into the legal and practical aspects of land titling and management. In addition, changes in zoning regulations and plot parcellation will need their concurrence and support. Representatives from the DLS have been involved in and supportive of the National Housing Strategy from the start.

### **Higher Planning Council**

The Higher Planning Council is the authority entrusted with the declaration, expansion or amendment of planning regions. It is authorized to approve regional and master plans prepared by MMRAE and, in general, to decide on all issues raised by MMRAE. It also has the power to cancel and amend any building permit. The Higher Planning Council meets once a week and has nine members, including the:

- Minister of Municipal and Rural Affairs and Environment, who acts as chairman
- Mayor of Amman
- Under Secretary of the Ministry of Public Works
- Secretary General of the Ministry of Planning
- Director General of the Housing Corporation
- Director of Planning of Cities and Villages of the MMRAE
- Attorney General
- President of the Engineering Association
- Under Secretary of the Ministry of Health

### **Private Developers Association**

The Jordan Housing Developers' Association was formally created in November 1988 and its Board of Directors elected in January 1989. The Association is organized as a non-profit entity based on voluntary membership from both private and public sectors engaged in land development and housing production. While the Association has been able to bring about several changes in government requirements and procedures related to housing construction, it has not been able to organize its own administration or reinforce its position. Initial attempts to create joint projects with the Urban Development Department, for example, as yet have not been successful. It is important that the Association increase its efforts and visibility in order to expand its membership base and generate the funds to develop its own full-time administration.

Private developers could play an important role in providing housing for low-income families who do not have the financial resources to obtain a piece of land and/or become owner builders. For this reason, the National Strategy projected that private developers should be called upon to provide a limited number of units for low-income families.

# CHAPTER 2

## THE FIRST HG-004 ACTION PLAN

### 2.1 INTRODUCTION

The Implementation Agreement for the HG-004 Housing Guaranty Program requires that USAID and the GOJ jointly prepare a series of Action Plans through which to attain the Program's overall objectives. These Action Plans are to describe the sectoral policy actions for institutional development, residential land and housing credit to be achieved during specific periods of HG-004 Program implementation. They are to include descriptions and time schedules for the proposed policy changes and their related activities. The Implementation Agreement further requires that Action Plans shall be prepared and submitted to AID prior to each request for a disbursement.

#### 2.1.1 Basic Framework for HG-004 Program Implementation

The overall framework for implementing the HG-004 Program is based on the National Housing Strategy, the HG-004 Project Paper, and the HG-004 Implementation Agreement.

##### National Housing Strategy

The National Housing Strategy was initiated on December 14, 1985 with the formation of its Steering Committee. This committee was chaired by the Minister of Planning and additionally included the following members:

- Secretary General of the Ministry of Planning, Deputy Chairman
- Under Secretary of the Ministry of Municipalities and Rural Affairs and Environment
- Economic Advisor to the Prime Minister
- Director General of the Housing Corporation
- Director General of the Department of Statistics
- Director General of the Housing Bank
- Under Secretary of the Amman Municipality
- Director General of the Urban Development Department

Research and studies related to the development of the National Housing Strategy began in mid-1985, with expatriate consultants joining the Project Team during the last week in February 1986. The National Housing Survey, implemented during the summer of 1986, was the single most important data-gathering activity undertaken as part of the project.

Technical Memoranda, the Draft Housing Strategy, and specific policy recommendations were presented to the Government for formal review and approval during the summer of 1987. Extensive review and discussion of the National Housing Strategy followed, with formal approval by the Council of Ministers and signature by the Prime Minister occurring on December 24, 1988. The adopted strategy is focused primarily on guiding private sector housing activities and investment towards increasing the provision of housing units for lower-income families.

### **Housing Guaranty Program HG-004**

The HG-004 Housing Guaranty Program was developed in 1988 to support Government efforts in implementing the National Housing Strategy. This housing policy support program was approved for US\$50 million and a guaranty authorized for US\$25 million in September 1988. The program supports the establishment of a strategic/institutional framework to implement the National Housing Strategy, as well as policies related to residential land and housing credit that are aimed at encouraging greater private sector investment in housing and improving access to affordable housing by lower-income families.

### **Implementation Agreement**

The HG-004 Implementation Agreement was developed in 1989 following USAID approval of the Project Document. This agreement was discussed with GOJ agencies and formally signed by the governments of the United States of America and the Hashemite Kingdom of Jordan on July 14, 1990.

## **2.2 STATUS OF CONDITIONS PRECEDENTS FOR A FIRST DISBURSEMENT**

The current status of the Conditions Precedents for a first HG-004 disbursement are summarized in **Table 2.1**. The policy agenda includes four "core" conditions without which the HG-004 Program could not proceed. These essential conditions were cited in the Implementation Agreement under paragraphs numbered 4.03.D through 4.03.G. They include:

- adoption of the National Housing Strategy,
- designation of the MPWH as the primary public sector agency responsible for housing policy and its implementation,
- execution of a Land Reconnaissance Survey and evidence of a GOJ commitment to provide smaller sized plots, and
- establishment of a housing finance program to include land costs in the total loan amount.

**TABLE 2.1**  
**STATUS OF CONDITIONS PRECEDENT TO A FIRST DISBURSEMENT**  
**( DECEMBER 1991 )**

ITEM	CONDITION	EVIDENCE	GOJ AGENCY	NOTES
4.03. A	Ratification of Agreement	Approved July 14, 1990	Ministry of Finance	-
4.03. B	Validity of Agreement	-	Ministry of Finance	-
4.03. C	Letter of Agreement	-	USAID; Ministry of Finance	-
4.03. D	Certificate for Disbursement Form of Annex B	-	Ministry of Finance	-
4.03. E	Adoption of the National Housing Strategy	Prime Minister Letter Nb. 25A/11/2/66213 dated December 27, 1988	Council of Ministers	-
4.03. F	Designation of the MPWH as Responsible for Housing	<ul style="list-style-type: none"> <li>• Prime Minister Letter dated December 27, 1988</li> <li>• Letter: Minister of MPWH 1278 dated March 4, 1989</li> <li>• Letter: MOP 4110/1001-2 dated Feb. 2, 1989</li> <li>• Board of Director's decision dated May 20, 1990</li> <li>• Staffing of the Shelter Planning Directorate</li> </ul>		<ul style="list-style-type: none"> <li>• Designation</li> <li>• Housing Corp. responsible for Shelter Unit</li> <li>• Shelter Unit under MPWH</li> <li>• Directorate of Shelter Planning</li> <li>• Appointment of Director of SPD</li> <li>• 9 employees</li> </ul>
4.03. G	Provision of smaller sized plots through initiation of legislation, etc. Reconnaissance survey of action areas	Minister letter: 14682 dated July 15, 1990. A study committee formed Terms of Reference signed October 31, 1990	MMRAE  Housing Corporation DLS, USAID	-  Survey completed
4.03. H	Land costs included in the total amount of the loan	Housing Bank letter 12/1/2 dated October 22, 1990	Jordan Housing Bank	-
4.03. I	Action Plan	Under preparation	Shelter Planning Directorate; USAID	Draft Action Plan prepared
4.03. J	Other documents and representations as AID may request			

### **Adoption of the National Housing Strategy**

The National Housing Strategy formally was approved by the Council of Ministers and signed by the Prime Minister on December 24, 1988. USAID has been provided with a copy of the Prime Minister's letter (NB. 25A/11/2/66213 of December 27, 1988) to the Minister of Public Works and Housing informing him of the GOJ's decision to formally adopt the National Housing Strategy.

### **Designation of the MPWH as Agency Responsible for the Housing Sector**

The Prime Minister's letter of December 27, 1988 also included the Government's designation of the Ministry of Public Works and Housing as the agency responsible for the development and implementation of shelter policy and the coordination of housing related institutions. This was confirmed in subsequent letters from the Ministry of Planning (Nb. 4110/1001-2 of February 1989), and from the Ministry of Public Works and Housing (Nb. 1278 of March 4, 1989). USAID also has copies of these letters.

Evidence that actions have been taken to provide budget funds and staff to the Shelter Planning Directorate (ex-Shelter Unit) include decisions by the Board of Directors of the Housing Corporation on May 20, 1990, and subsequent internal memoranda from the Director General. To date, four professionals (including two civil engineers, an architect, and a management specialist) have been added to the staff of the Shelter Planning Directorate.

### **GOJ Commitment to the Provision of Smaller Plots and Execution of a Land Reconnaissance Survey**

The Ministry of Municipalities and Rural Affairs and Environment is preparing a letter that formally states the Government's commitment to zoning a greater amount of land for smaller-sized plots.

In addition, all fieldwork and research activities related to the Land Reconnaissance Survey have been completed and final reports in both English and Arabic are scheduled to be reviewed in January 1992. Preliminary indications from the survey show a widespread "bending" of zoning regulations and a greater number of possibilities to "downzone" partially developed areas than originally anticipated.

### **Housing Finance Programs that Include Lending for Land**

Since 1989, the Jordan Housing Bank has been extending loans to private individuals for the combined purchase of land and housing construction. The Jordan Housing Bank sent a formal letter (Nb. 12/1/2 of October 22, 1990) to USAID citing the status of this program.

## **2.3 STATUS OF OTHER POLICY RECOMMENDATIONS FROM THE NATIONAL HOUSING STRATEGY AND THE HG-004 POLICY MENU**

Although the HG-004 Program has been slow in getting started, both the public and private housing sectors have proceeded in implementing various aspects of the National Housing Strategy.

Private sector housing developers have made progress through the:

- formation and legal registration of the Jordan Housing Developers Association;
- execution of a low income housing competition for private developers and the submission of private developer proposals for participation in Urban Development Department (UDD) projects;
- simplification of procedures and regulations related to housing construction that include:
  - an amendment to the Law for Apartments and Floors recognizing the "sales agreement" between buyer and seller;
  - approval of the Law of Subdividing Apartments that allows individual apartment units to be sold before completion;
  - extension in the duration of Occupancy Permits from one to two years;
  - cancellation of several routine procedures for obtaining a building permit;
  - cancellation of several circulares considered by private developers as obstacles to the provision of housing; and the
  - merging of several procedures into one application.

Public sector housing agencies have made progress through the:

- presentation of a law for Parliamentary approval that will merge the Housing Corporation and UDD;
- analysis of the institutional changes required once the merger of the Housing Corporation and UDD takes place. Studies have been carried out by the Jordan Institute of Public Administration (JIPA) as well as internally within both the Housing Corporation and UDD.
- reorganization of the Shelter Planning Directorate into three components and the recruitment of additional staff members.

Progress also has made in providing a greater number of smaller-sized plots through the:

- successful completion of the Land Reconnaissance Survey;
- creation of more "C" and "D" plot areas in the Greater Amman and Ruseifa areas;
- establishment of a committee on April 2, 1990 to study potential modifications in zoning legislation;
- continuation of the Ruseifa land retitling project; and
- extensive computerization of land titles and records within the Department of Lands and Surveys.

Finally, progress has been made by the Jordan Housing Bank in improving access to housing finance for lower-income families by:

- permitting land purchase to be financed in the loan;
- lowering the downpayment requirement for UDD loans to 5%;
- raising of the maximum amount for Individual Loans to JD 10,000;
- providing loans on an "installment" basis within a drawdown period of 18 months; and
- initiating a program for smaller loans that do not require land title as collateral.

**Table 2.2** provides a schedule for the implementation of policy actions that were approved as part of the Implementation Agreement. The shaded areas indicate progress made to date.

**Table 2.2**  
**POLICY ACTIONS FROM THE IMPLEMENTATION AGREEMENT AND THEIR STATUS**

PROGRAM POLICY MENU	AGREEMENT	DISBURSEMENT		DISBURSEMENT		DISBURSEMENT	
		YEAR 1	YEAR 2	YEAR 3	YEAR 4		
<b>STRATEGIC AND INSTITUTIONAL POLICIES</b>							
• ADOPT STRATEGY	GOJ Approval						
• ESTABLISH POLICY DIALOGUE							
MPWH	Lead Agency	Statutes Drafted	Approved				
SHELTER UNIT	Location/Budget	Full Budget/Staff					
ANNUAL REVIEW		Review	Review	Review			Review
ANALYSIS OF HOUSING CORPORATION		Study Completed	GOJ Review	Action on Recommendations			
ANALYSIS OF MMRAE ZONING DEPARTMENT		Study Completed	GOJ Review	Action on Recommendations			
SIMPLIFY PERMIT PROCEDURES AND FEES		Study Completed	GOJ Review	Action on Recommendations			
SIMPLIFY BUILDING REGULATIONS		Study Completed	GOJ Review	Action on Recommendations			
PRIVATE DEVELOPERS							
DEVELOPERS ASSOCIATION	Legal Registration	Development of Administration and Services					
PARTNERSHIPS WITH PUBLIC SECTOR		Conditions Established	Joint Projects Initiated				
<b>RESIDENTIAL LAND POLICIES</b>							
• PROVIDE SMALLER SIZED PLOTS							
IDENTIFY ACTION AREAS	Survey Completed	Approved	Appropriate Action Undertaken				
PLOT DIVISION	Legislation Drafted	Approved	Areas Designated	Application of Amendments			
PLANNING REGULATIONS		Review of Draft Decrees	Approved	Application of Revised Regulations to New Sites			
AREA DOWNZONING		Replanning of Candidate Sites	Approved	Development of Sites Along New Guidelines			
INFILL AREAS		Project and Site Identification	Site Acquisition	Project Execution			
RUSEIFA RETITLING		Physical Replanning of the Area	Application of Phase 1	Provide Infrastructure			
NEW AREAS AND REDIVISION		Complete Plans	Provide Titles and Begin Infrastructure	Complete Infrastructure			
PHASE INFRASTRUCTURE SERVICES			Coordinate Budgets	Provide Infrastructure			
<b>CREDIT POLICIES</b>							
• LAND COST IN LOAN	JHB Approval	Application on Trial Basis		Full Application			
INCREASE IN LOAN TO VALUE RATIO		Analysis Completed	Review and Approval	Application			
LOANS ON INSTALLMENT BASIS		Analysis Completed	Review and Approval	Application			
LONGER LOAN TERMS		Analysis Completed	Legislation Revised, Reviewed and Approved				
HARMONIZE INTEREST RATES		Analysis Completed	Application of Partial Adjustments	Full Application			

Note: • Indicates core policy. Bold faced type indicates conditions for disbursements. □ indicates disbursement. Shaded areas indicate progress to date (December 1991)

## **2.4 ACTION PLAN TO ACHIEVE CONDITIONS FOR A SECOND DISBURSEMENT**

The following Action Plan for a second disbursement has been developed in accordance with the HG-004 Implementation Agreement. It includes brief descriptions of the first and second tier policy actions to be achieved prior to a second disbursement, an outline of specific activities and tasks related to these actions, and a general timeframe for their accomplishment.

### **2.4.1 List of Key Policy Actions Related to a Second Disbursement**

Policy actions to be achieved during the next phase of the program have been divided into "first tier", which can be considered as "necessary conditions" to a second disbursement, and "second tier", which would reflect the achievement of substantial progress in implementing both the National Housing Strategy and the HG-004 Program. Both sets of policy actions are listed in **Table 2.3**.

Five first tier policy actions have been identified that appear essential at this time to the successful implementation of the National Housing Strategy and the HG-004 Program. These include:

- strengthening the technical and administrative capacity of the Shelter Planning Directorate to carry out its designated role in implementing the National Housing Strategy;
- conducting a first annual seminar/review of current housing conditions, programs and projects for both public and private sector providers of housing;
- formally reviewing the results of the Land Reconnaissance Survey and identifying specific areas for re-zoning and/or the provision of smaller plots;
- presenting an amendment to the Council of Ministers that will allow the voluntary division of plots into separate parcels that respect the original plot coverage and setback regulations for the overall plot; and,
- establishing the necessary institutional framework to assist the Municipality of Ruseifa in planning, retitling and developing contested residential land to the north of the city.

Six second tier actions, although somewhat less important to the overall implementation of the Strategy, have been selected for completion during this phase of the program. These include:

- establishing a framework for public/private and private/private cooperation and/or partnerships in carrying out infill development;
- strengthening the technical capacity of the Department of Zoning to map and maintain a database on urban land;

**TABLE 2.3**  
**POLICY ACTIONS TO BE ADDRESSED PRIOR TO A SECOND HG-004 DISBURSEMENT**

<b>POLICY ACTIONS</b>	<b>Importance to the Implementation of the HG-004 Program</b>	<b>Impact on Private Sector Provision of Low Income Housing</b>	<b>Basic Requirements for Implementation</b>
<b>FIRST TIER ACTIONS</b>			
• Strengthening the Shelter Planning Directorate	Essential	High-Indirect	GOJ commitment TA and training
• Annual Shelter Sector Review	Essential	High-Indirect	GOJ commitment
• Land Reconnaissance Review and Identification of Areas for Rezoning	Essential	High-Direct	Higher Planning Council review and approval
• Legislation for Voluntary Plot Division	High	High-Direct	Prime Minister review and approval
• Institutional Framework and Approach to Development of the Uti-Ruseifa Area	High	High-Direct	GOJ commitment and coordination
<b>SECOND TIER ACTIONS</b>			
• Framework for Public/Private and Private/Private Sector Partnerships for Infill Development	High	Medium-Direct	GOJ, private sector commitment
• Strengthening Technical Capacity of Zoning Department	High	Medium-Indirect	TA and training
• Owner-builder's Guidebook and Statement of Developer Ethics	Medium	Medium-Indirect	TA support to JHDA
• Strategic Planning Exercise for Future Housing and Urban Development Corporation Programs and Activities	Medium	Medium-Indirect	HUDC commitment TA and training
• Review of Planning and Zoning Legislation	Medium	Medium-Indirect	MMRAE commitment TA and training
• Review of Low Income Housing Finance Programs	Medium	Medium-Direct	JHB commitment TA

- publishing an owner-builders guidebook of simplified building regulations and procedures as well as a statement of ethics for private sector housing developers;
- completing a strategic planning and management review of the new Housing and Urban Development Corporation that focuses on its future programs and activities;
- reviewing general planning and zoning regulations and making recommendations for changes to improve access to land for lower-income families; and
- reviewing the effectiveness of formal housing finance programs for low income housing.

#### **2.4.2 Basic Description of Policy Actions and Specific Activities Required for Their Accomplishment**

The following section provides basic descriptions of the policy actions to be achieved during the next phase of the HG-004 Program.

32

**POLICY ACTION NUMBER 1**

**Strengthening of the Shelter Planning Directorate to be technically and administratively operational in implementing the National Housing Strategy. (See Table 2.4)**

**Current Situation:**

The entire staff from the Finance and Research Department of the Housing Corporation was seconded to the Ministry of Planning in the summer of 1985 to form the original Shelter Unit. Three professionals from the Ministry of Planning also were assigned at that time to work with the Unit on the development of National Housing Strategy. Following approval of the Strategy in late 1988, members of the Shelter Unit were returned to the Housing Corporation and the unit renamed as the Strategic Planning Directorate. A new director was named to head the unit at this time. The name of the unit subsequently was changed to the Shelter Planning Directorate and four professionals added to its staff. Six professional members from the team that originally prepared the National Housing Strategy remain on the Directorate's staff.

Two of the Directorate's principal weaknesses currently include the lack of secretarial staff and inadequate room to expand.

**Objectives and Value of the Action:**

The objective of this action is to provide the Shelter Planning Directorate with the necessary support and expertise to carry out its assigned role in the housing sector and implementation of the National Housing Strategy. The enabling legislation for the new Housing and Urban Development Corporation specifies a role that includes:

- pursuing the implementation of the National Housing Strategy with other agencies;
- preparing recommendations about general housing policies;
- monitoring the implementation of the National Housing Strategy by both public and private sectors;
- collecting and managing data, conducting research on housing and urban development, carrying out socio-economic studies;
- monitoring national comprehensive development plans and their impacts on housing, investments by both public and private sectors, and implementation of the National Housing Strategy objectives;
- advising Government bodies in housing and urban development; and
- providing assistance to the private housing sector.

**Implementation Considerations:**

The Housing and Urban Development Corporation will need to increase its logistic and staff support to the Shelter Planning Directorate in order to make it fully operational. Implementation of this policy action will require that USAID procure necessary computer equipment and basic training in the use of GIS and other computer-based techniques for monitoring housing and urban development.

**Table 2.4**  
**FIRST TIER POLICY ACTION - NUMBER 1**

ACTION	STEPS TO ACHIEVEMENT	RESPONSIBLE AGENCY	TIMEFRAME
<b>Shelter Planning Directorate to be technically and administratively operational in implementing the National Housing Strategy</b>	<b>Engage urban planner, urban economist and secretary trained in word processing</b>	HUDC; SPD; Civil Service Commission to formalize recruitment as necessary	
	- Develop criteria for selection	- SPD; HUDC	January 1992
	- Request candidates	- SPD; HUDC	February 1992
	- Select candidates	- SPD; HUDC	April 1992
	<b>Obtain necessary computer equipment for GIS applications and office use</b>	SPD; USAID to purchase equipment	
	- Develop specifications	- SPD; USAID	January 1992
	- Request and evaluate bids	- SPD; USAID	February 1992
	- Issue purchase orders	- USAID	March 1992
	- Obtain equipment	- USAID; SPD	April 1992
	<b>Create initial GIS database based on results from Land Reconnaissance Survey for four major cities (Greater Amman, Zarqa Ruseifa, Irbid)</b>	SPD; MMRAE; GAM; USAID to provide TA and Training	
	- Obtain GIS software	- SPD; USAID-TA	April 1992
	- Install system and conduct training	- USAID-TA; SPD; MMRAE; GAM	April-May 1992
- Digitize maps	- USAID-TA; SPD	May-June 1992	
- Develop GIS/database	- USAID-TA; SPD; GAM	May-June 1992	
- Finish initial mapping and database	- SPD; USAID-TA	July 1992	
<b>Create national level GIS/database to include baseline data from 1986 Housing Survey and other sources</b>	SPD; RP/MOP; USAID to provide TA and Training		
- Digitize maps for national shelter database	- USAID-TA; SPD	July-Aug. 1992	
- Develop GIS/database	- USAID-TA; SPD; RP/MOP	July- Aug. 1992	
- Finish initial mapping and database	- SPD; RP/MOP; USAID-TA	August 1992	
- Publish housing atlas	- SPD; USAID-TA	September 1992	

**POLICY ACTION NUMBER 2**

**Conducting the first annual review/seminar on shelter provision in Jordan (see Table 2.5)**

**Current Situation:**

Government review of the National Housing Strategy provided an excellent forum for discussion and debate on alternative housing strategies and potentially beneficial changes in policies. Given Jordan's currently worsening economic and housing situations, it is important that such discussions on housing policies and provision continue, and that both public and private sector housing suppliers are able to participate. Although the new Housing and Urban Development Corporation will include two members from the private sector on its Board of Directors, an annual shelter review/seminar will be able to encompass a broader range of both public and private sector participants in meaningful discussions on housing policies and programs.

**Objectives and Value of the Action:**

The basic purpose of this review/seminar is to:

- promote effective policy dialogue between a maximum number of parties active in the housing sector;
- assess the impacts of specific policies on housing provision; and
- set production targets for both public and private sector components of the housing delivery system.

The seminar will be one of the most important policy actions required for a second disbursement. It will help to institutionalize a process of dialogue in implementing housing strategies, policies and programs by providing a continuing forum for discussion and debate on housing policy issues and programs.

The seminar will bring together representatives from both the public and private housing sectors who will present a review of their outputs for the year, the impacts they expect on their activities from policy changes currently under consideration, and any additional proposals they have for changes in policies and procedures to facilitate the provision of housing for lower-income families. The seminar also will provide a means to evaluate activities from the previous year, discuss provisions for the housing sector within the Government's upcoming budget, and coordinate development strategies.

**Implementation Considerations:**

Implementation of this policy action will first of all require the establishment of a coordinating committee to plan and prepare the seminar. The Shelter Planning Directorate also will need to update its **baseline** data on households and housing conditions by conducting a new national level housing **survey**. **Each** of the major public and private sector participants in the seminar will have to prepare a presentation of the activities and needs for policy change.

**Table 2.5**  
**FIRST TIER POLICY ACTION - NUMBER 2**

2.13

ACTION	STEPS TO ACHIEVEMENT	RESPONSIBLE AGENCY	TIMEFRAME
<b>Conduct First Annual Review/ Seminar on Shelter in Jordan</b>	<b>Undertake new National Housing Survey to update shelter baseline data</b>	SPD; DOS; other agencies; USAID to provide funding and and TA as needed	
	- Arrange survey logistics, develop budget and secure funds for execution	- SPD; HUDC; USAID to assist in financing	March 1992
	- Prepare questionnaire and administration of survey	- SPD; DOS; other agencies	March 1992
	- Execute survey	- SPD; DOS; other agencies	April-May 1992
	- Data cleaning and entry	- SPD; DOS	May-June 1992
	- Analyze survey results	- SPD; USAID-TA	July 1992
	- Publish survey results	- SPD; HUDC	September 1992
	<b>Organize seminar steering committee</b>	SPD; HUDC; other agencies; private sector	
	- Establish committee	- SPD; other agencies	March 1992
	- Identify progress and problems in implementing National Housing Strategy	- SPD; other agencies private sector	June 1992
	- Establish agenda for seminar presentations and discussion	- SPD; other agencies; private sector	July 1992
	<b>Develop individual agency reviews and presentations for seminar</b>	SPD; other agencies; private sector	
	- Review yearly programs and accomplishments	- SPD; other agencies	July 1992
	- Identify problems and constraints for discussion	- SPD; other agencies	July 1992
- Prepare seminar papers	- SPD; other agencies	August 1992	
<b>Conduct two day seminar: first day for presentations and second day for discussions and recommendations</b>	HUDC; SPD; MMRAE; MOP; Municipalities; DLS; CVDB; JHB; Islamic Bank; JHDA; private sector		
- Conduct seminar	- SPD; other agencies; private sector	September 1992	
<b>Publish seminar results</b>	HUDC; SPD		
- Produce document	- SPD	October 1992	
- Arrange for publication	- SPD	November 1992	
- Publish and distribute documents	- SPD	December 1992	

**PRIMARY ACTION NUMBER 3**

**Formally reviewing results from the Land Reconnaissance Survey and identifying specific areas for rezoning and/or the provision of smaller plots. (Table 2.6)**

**Current Situation:**

The execution of a Land Reconnaissance Survey was included as a major part of one of the four "core" conditions to be achieved prior to a first disbursement. The intention of the Survey was to provide up to date information on urban residential areas that could be considered for future downzoning actions. The first application of the Survey, which recently has been completed, included all of Irbid, Zarqa and Ruseifa, and the western and southern areas of Greater Amman. Two of the most significant preliminary results from this survey were the discovery of widespread "bending" of zoning regulations in the four surveyed cities, and actual plot sizes that in many cases are smaller than the minimum requirements for the respective zoning category in which the plots are located. Consequently, there appears to be greater opportunity and, in some cases even need, to downzone more of these residential areas than previously anticipated.

**Objectives and Value of the Action:**

The original aim of this survey was to collect and present information on residential land conditions that would facilitate the identification of sites for both direct and indirect interventions to increase the availability of serviced plots suitable for housing low-income families. Potential interventions would include: various downzoning applications, small infill sites and services projects, larger UDD-type sites and services projects, and new residential areas zoned for "D" and "E" type development.

The value of this policy action will be to provide a realistic knowledge base for discussions on residential zoning regulations and their application. As a result, discussions should shift from a theoretical to more practical approach for residential development in Jordanian cities. Government review of the results of this Land Reconnaissance Survey will provide a basis for these discussions and the identification of areas that most easily can be rezoned for low-income development.

**Implementation Considerations:**

Government, and particularly the Ministry of Municipalities, Rural Affairs and Environment (MMRAE), will need to make a genuine commitment to re-zone certain areas in order to either "legalize" existing development, and/or provide a greater number of smaller-sized plots aimed at stimulating housing development. The MMRAE will have to work closely with the Shelter Planning Directorate, and municipalities in identifying five areas to be "downzoned" as part of achieving this action. The Higher Planning Council will have to approve any changes in zoning.

**Table 2.6**  
**FIRST TIER POLICY ACTION - NUMBER 3**

ACTION	STEPS TO ACHIEVEMENT	RESPONSIBLE AGENCY	TIMEFRAME
<b>Review results of Land Reconnaissance Survey and identify areas for specific re-zoning activities</b>	<b>Finalize the preparation and publication of Land Reconnaissance Survey</b>	HUDC; SPD; DLS; GAM; USAID to provide necessary financial support	December 1992
	- Complete reports in Arabic and English	- SPD; DLS	December 1992
	- Finish graphics and maps	- SPD; DLS	December 1992
	- Publish Arabic and English versions of report	- SPD; DLS	January 1992
	<b>Review findings of Land Reconnaissance Survey with Higher Planning Council and other agencies</b>	SPD; MMRAE; GAM; other agencies; municipalities	
	- Prepare presentations	- SPD; DLS; GAM	Dec.-Jan. 1992
	- Conduct reviews, make general recommendations, and identify procedures necessary to undertake rezoning activities	- SPD; MMRAE; other agencies	January 1992
	<b>Identify five potential areas to be considered for rezoning</b>	SPD; MMRAE; other agencies	
	- Specify areas	- SPD; MMRAE; municipalities	March 1992
	- Review land parcellation in selected areas with DLS	- SPD; MMRAE; municipalities	March 1992
	- Verify area conditions through field survey	- SPD; MMRAE; DLS	March 1992
	- Propose zoning changes to "legalize" existing construction and/or create more plots in "C", "D" and/or "E" zoning categories	- SPD; MMRAE; municipalities	April 1992
- Determine viewpoint of local population about rezoning	- SPD; MMRAE; municipalities	May 1992	
- Revise zoning in selected areas	- SPD; MMRAE; municipalities; Higher Planning Council	June 1992	
- Propose basic programs for infrastructure development in selected areas	- SPD; municipalities; Water Authority	July 1992	

**POLICY ACTION NUMBER 4**

**Presenting an amendment to the Council of Ministers that will allow the voluntary division of plots into separate parcels that respect plot coverage and setback regulations. (Table 2.7)**

**Current Situation:**

The Land Reconnaissance survey found that the average plot size in the areas that were surveyed, even in different zoning categories, was generally between 600 to 700 square meters in size. An amendment allowing the voluntary division of these types of plots into two separate parcels with separate ownership titles would provide a means to reduce situations of joint ownership, legalize areas where this type of development already has occurred informally, significantly lower the threshold cost of land and allow landowners greater flexibility in the disposition of their land. The Land Reconnaissance Survey includes the necessary information to be able to identify specific areas suitable for this type of downzoning.

**Objectives and Value of the Action:**

Achievement of this action would be beneficial for both individual landowners and the Government. It would provide:

- a mechanism to legalize irregular situations that are occurring already,
- a dramatic increase in the number of smaller plots available on the market without increasing any costs to the Government for infrastructure and/or land compensation,
- clear title to the subplots that new owners could then use as collateral for formal housing loans, and
- greater flexibility and individual discretion in the use and sale of residential land aimed at the grass roots generation of financial resources for the provision of housing.

**Implementation Considerations:**

Implementation of this policy action would require a new decree modifying Decree Nb. 67 of 1979 for Planning Amman City, and also Decree Nb. 19 of 1985 for Planning Cities and Villages in the Kingdom. Both these decrees are based on the enabling Law Nb. 79 of 1966. Amendments to these decrees would be prepared by the MMRAE and/or Greater Amman Municipality. They would be reviewed and endorsed by the Higher Planning Council and upon approval, issued by the Prime Minister's Office. The Shelter Planning Directorate would work closely with the MMRAE, the Greater Amman Municipality and other municipalities in preparing the necessary documentation and justification for this amendment.

**Table 2.7**  
**FIRST TIER POLICY ACTION - NUMBER 4**

ACTION	STEPS TO ACHIEVEMENT	RESPONSIBLE AGENCY	TIMEFRAME
<p><b>Development of a proposed amendment to zoning regulations allowing for the voluntary division of plots into two legally separate parcels that respect existing zoning requirements</b></p>	<p><b>Determine approach to amend or replace Decree Nb. 67 of 1979 for Planning Amman City and Decree Nb. 19 of 1985 for Planning Cities and Villages of the Kingdom</b></p>	<p>MMRAE; DLS; HUDC; SPD</p>	
	<ul style="list-style-type: none"> <li>- Establish committee and outline work program</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE; DLS; HUDC; SPD</li> </ul>	<p>March 1992</p>
	<ul style="list-style-type: none"> <li>- Review both positive and negative implications of the amendment</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE; DLS; HUDC; SPD</li> </ul>	<p>April 1992</p>
	<ul style="list-style-type: none"> <li>- Execute technical study and draft amendment</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE; DLS; HUDC; SPD</li> </ul>	<p>May 1992</p>
	<ul style="list-style-type: none"> <li>- Obtain legal opinions on amendment</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE</li> </ul>	<p>June 1992</p>
	<p><b>Determine impact of applying amendment within major cities</b></p>		
	<ul style="list-style-type: none"> <li>- Evaluate implications of the amendment on areas studied in the Land Reconnaissance Survey</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE; SPD; DLS; municipalities</li> </ul>	<p>June 1992</p>
	<ul style="list-style-type: none"> <li>- Work with municipalities to identify specific areas for application</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE; SPD; DLS; municipalities</li> </ul>	<p>July-Aug. 1992</p>
	<ul style="list-style-type: none"> <li>- Review DLS files to estimate number of jointly owned plots that could benefit from such plot division</li> </ul>	<ul style="list-style-type: none"> <li>- DLS; MMRAE; SPD; municipalities</li> </ul>	<p>August 1992</p>
	<ul style="list-style-type: none"> <li>- Determine DLS procedural changes required to accept individual applications for plot redivision and the preparation of separate titles</li> </ul>	<ul style="list-style-type: none"> <li>- DLS; MMRAE; SPD; municipalities</li> </ul>	<p>October 1992</p>
<p><b>Promulgate amendment</b></p> <ul style="list-style-type: none"> <li>- Present final draft of amendment for Prime Minister review and approval</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE; DLS; HUDC; SPD</li> </ul>	<p>November 1992</p>	

**POLICY ACTION NUMBER 5**

Establishing the necessary institutional framework to assist the Municipality of Ruseifa in planning, retitling and developing contested residential areas to the north of the city.

(Table 2.8)

**Current Situation:**

The Utl Ruseifa area to the north of Ruseifa is a large tract of "contested" government land that is being subdivided and sold by local tribal members through the use of "hujja" land documents. The area represents a large-scale opportunity to provide relatively well located residential land for large numbers of moderate and lower-income families. A major component of the project would include the continuation and acceleration of the tenure regularization process that has been going on for several years. Equally important, however, would be the opportunity to work with local tribal leaders—currently involved in informally subdividing the land—in better planning and organizing its development. Because the area falls within the administrative boundaries of the Ruseifa Municipality, implementation of this policy action also would provide an opportunity to work closely with one of Jordan's more important municipalities.

**Objectives and Value of the Action:**

One of the main objectives of this particular action is to provide a greater number of smaller and affordable plots through more efficient planning of street layouts and better management of the informal land subdivision process itself. A second important objective would be to work with the Ruseifa Municipality and the local community in improving the provision of infrastructure and services for low-income areas. One potential outcome would be the development of an overall residential land strategy for the area and the resolution of important problems related to land tenure and the informal subdivision process.

**Implementation Considerations:**

The most important consideration in implementing this action is the need to establish the necessary commitment within the Government to work more closely with tribal land subdividers before development takes place. Arrangements for public land reserves, for example, would have to be agreed to by the Government, tribal members and the Ruseifa Municipality. In order to take the lead in this process, the Ruseifa Municipality must improve its current **technical capacity** to survey, redesign and effectively phase the development of the area, as well as its **administrative capacity** to deal with landowners, title plots, collect payments and enforce **regulations**.

**Table 2.8**  
**FIRST TIER POLICY ACTION- NUMBER 5**

ACTION	STEPS TO ACHIEVEMENT	RESPONSIBLE AGENCY	TIMEFRAME
<b>Establish institutional framework to work with Ruseifa Municipality and local population in developing Uti-Ruseifa area</b>	<b>Evaluate existing conditions</b>		
	<ul style="list-style-type: none"> <li>- Survey existing housing and infrastructure conditions</li> </ul>	<ul style="list-style-type: none"> <li>- SPD; Municipality; DLS; MMRAE; other agencies</li> </ul>	<p>April 1992</p>
	<ul style="list-style-type: none"> <li>- Identify difficult to develop land and constraints</li> </ul>	<ul style="list-style-type: none"> <li>- SPD; MMRAE; DLS</li> </ul>	<p>April 1992</p>
	<ul style="list-style-type: none"> <li>- Locate government land reserves for public facilities</li> </ul>	<ul style="list-style-type: none"> <li>- DLS; MMRAE; Municipality; SPD</li> </ul>	<p>April 1992</p>
	<b>Review planning situation with concerned parties</b>		
	<ul style="list-style-type: none"> <li>- Evaluate status of existing plans</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE; Municipality; SPD</li> </ul>	<p>April-May 1992</p>
	<ul style="list-style-type: none"> <li>- Determine impacts of land subdivision by individual land owners</li> </ul>	<ul style="list-style-type: none"> <li>- Municipality; SPD; DLS</li> </ul>	<p>May 1992</p>
	<ul style="list-style-type: none"> <li>- Work with landowners to coordinate subdivision plans and phase area development</li> </ul>	<ul style="list-style-type: none"> <li>- Municipality; SPD; MMRAE; USAID-TA; private sector</li> </ul>	<p>May-July 1992</p>
	<b>Establish dynamic spatial planning framework</b>		
	<ul style="list-style-type: none"> <li>- Establish institutional relationships</li> </ul>	<ul style="list-style-type: none"> <li>- Municipality; MMRAE; SPD; DLS; other agencies</li> </ul>	<p>June-July 1992</p>
	<ul style="list-style-type: none"> <li>- Establish working groups within local population</li> </ul>	<ul style="list-style-type: none"> <li>- Municipality; SPD; USAID-TA; private sector</li> </ul>	<p>August 1992</p>
	<b>Organize development of currently unplanned and/or unserved areas</b>		
	<ul style="list-style-type: none"> <li>- Review/revise plans as necessary</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE; SPD; USAID-TA; Municipality; private sector</li> </ul>	<p>August 1992</p>
<ul style="list-style-type: none"> <li>- Solicit local support for revised plans</li> </ul>	<ul style="list-style-type: none"> <li>- Municipality; SPD; private sector</li> </ul>	<p>October 1992</p>	
<b>Develop infrastructure investment program to encourage private sector participation and investment</b>			
<ul style="list-style-type: none"> <li>- Coordinate activities between Municipality and development agencies</li> </ul>	<ul style="list-style-type: none"> <li>- Municipality; SPD; other agencies</li> </ul>	<p>November 1992</p>	
<ul style="list-style-type: none"> <li>- Prepare investment plans and financial proposals</li> </ul>	<ul style="list-style-type: none"> <li>- Municipality; SPD; USAID-TA; private sector</li> </ul>	<p>December 1992</p>	

**Table 2.9**  
**SECOND TIER POLICY ACTION - NUMBER 6**

ACTION	STEPS TO ACHIEVEMENT	RESPONSIBLE AGENCY	TIMEFRAME
<b>Framework for public/private and private/private sector partnerships for infill development</b>	<b>Determine general possibilities of developing infill areas</b> - Review Land Reconnaissance Survey to identify potential areas for infill development	HUDC; SPD; MMRAE; JHDA; municipalities - HUDC; SPD; MMRAE; JHDA; municipalities	April 1992
	<b>Determine potential for infill development for: subdivided but vacant plots, through reparation, or the small plot subdivision of tracts of non-subdivided land within the urban fabric</b>	HUDC; SPD; municipalities; JHDA	
	- Identify plot groupings that could be assembled or sold for low income housing projects by private housing developers	- HUDC; SPD; JHDA; municipalities	June 1992
	- Survey local population concerning willingness to participate in program and conditions	- HUDC; SPD; private sector; municipalities	July 1992
	- Identify potential relaxations in regulations that could lower housing unit costs	- HUDC; SPD; MMRAE; JHDA; municipalities	August 1992
	- Determine role of HUDC in project development and/or providing guarantees	- HUDC; SPD; JHDA	September 1992
	- Prepare pilot project brief with package of incentives for private sector development	- HUDC; SPD; JHDA; municipalities	November 1992
	- Solicit and review bids for partnership proposals - Formulate and initiate pilot program	- HUDC; SPD; JHDA; municipalities - HUDC; SPD; JHDA; municipalities	December 1992 February 1993

**Table 2.10**  
**SECOND TIER POLICY ACTION - NUMBER 7**

ACTION	STEPS TO ACHIEVEMENT	RESPONSIBLE AGENCY	TIMEFRAME
<b>Improve technical capacity of MMRAE's Zoning Department</b>	<b>Strengthen technical staff capabilities and support</b>	MMRAE; USAID-TA; SPD	
	- Identify technical support requirements and training needs	MMRAE; USAID-TA	January 1992
	- Obtain and install GIS and mapping system	MMRAE; USAID-TA	April 1992
	- Train technical staff in use and application of GIS	MMRAE; USAID-TA	April-May 1992
	- Develop GIS database to include information on roads, public spaces, zoning classification, infrastructure, objections to zoning and resolutions	MMRAE; USAID-TA	June 1992
	<b>Institutionalize GIS approach within Department of Zoning</b>		
	- Establish means of coordination with RGC; DLS; HUDC; SPD	MMRAE; USAID-TA; SPD	March 1992
	- Establish means of coordination with municipalities	MMRAE; municipalities; SPD	April 1992
	<b>Review zoning situation in four major cities of Greater Amman, Zarqa, Ruseifa, and Irbid</b>		
	- Update criteria for zoning new residential areas in the future	MMRAE; municipalities; SPD	July-Aug. 1992
- Review parcellation of selected areas with DLS	MMRAE; municipalities; SPD	August 1992	
- Inventory potential areas for smaller plots	MMRAE; municipalities; SPD	October 1992	
- Make recommendations for future zoning of areas	MMRAE; municipalities	Decemberr 1992	

45

**Table 2.11**  
**SECOND TIER POLICY ACTION - NUMBER 8**

ACTION	STEPS TO ACHIEVEMENT	RESPONSIBLE AGENCY	TIMEFRAME
<b>Develop owner-builder and small developer guidebook for residential construction</b>	<b>Simplify building techniques and regulations</b>	JDHA; RSS; municipalities; Engineering Association	
	<ul style="list-style-type: none"> <li>- Review existing building codes and regulations with relevant agencies</li> </ul>	<ul style="list-style-type: none"> <li>- JHDA; USAID-TA; SPD; RSS; Engineering Association; MPWH; municipalilities</li> </ul>	April 1992
	<ul style="list-style-type: none"> <li>- Establish check list of sound building techniques for housing construction</li> </ul>	<ul style="list-style-type: none"> <li>- JHDA; USAID-TA; RSS; Engineering Association</li> </ul>	May 1992
	<ul style="list-style-type: none"> <li>- Outline step by step details for assembly of key elements</li> </ul>	<ul style="list-style-type: none"> <li>- JHDA; USAID-TA</li> </ul>	May-June 1992
	<ul style="list-style-type: none"> <li>- Develop checklist and simple procedures for testing mechanical systems</li> </ul>	<ul style="list-style-type: none"> <li>- JHDA; USAID-TA</li> </ul>	May-June1992
	<ul style="list-style-type: none"> <li>- Endorse guidelines for simplified building controls</li> </ul>	<ul style="list-style-type: none"> <li>- Municipalities; MPWH; Engineering Association</li> </ul>	June 1992
	<b>Guidelines for managing the homebuilding process</b>		
	<ul style="list-style-type: none"> <li>- Outline procedures to obtain building permits and approvals</li> </ul>	<ul style="list-style-type: none"> <li>- JHDA; USAID-TA; GAM; municipalities</li> </ul>	June 1992
	<ul style="list-style-type: none"> <li>- Present examples of typical agreements with builders and material suppliers</li> </ul>	<ul style="list-style-type: none"> <li>- JHDA; USAID-TA</li> </ul>	June 1992
	<ul style="list-style-type: none"> <li>- Outline cost estimating procedures, developing simple bills of quantities, financial accounting, etc.</li> </ul>	<ul style="list-style-type: none"> <li>- JHDA; USAID-TA</li> </ul>	June 1992
	<ul style="list-style-type: none"> <li>- Develop guidelines for site organization and safety</li> </ul>	<ul style="list-style-type: none"> <li>- JHDA; USAID-TA</li> </ul>	July 1992
	<ul style="list-style-type: none"> <li>- Publish guidebook and arrange distribution</li> </ul>	<ul style="list-style-type: none"> <li>- JHDA; USAID-TA</li> </ul>	July 1992
	<b>Business ethics for housing developers</b>		
	<ul style="list-style-type: none"> <li>- Establish basic code of ethics for private housing developers involved in the construction and sale of housing units</li> </ul>	<ul style="list-style-type: none"> <li>- JHDA; USAID-TA</li> </ul>	June-Aug. 1992
	<ul style="list-style-type: none"> <li>- Publish document and arrange distribution</li> </ul>	<ul style="list-style-type: none"> <li>- JHDA; USAID-TA</li> </ul>	September 1992

**Table 2.12**  
**SECOND TIER POLICY ACTION - NUMBER 9**

2.23

ACTION	STEPS TO ACHIEVEMENT	RESPONSIBLE AGENCY	TIMEFRAME
<b>Undertake strategic planning exercise for the Housing and Urban Development Corporation concerning organization, programs and activities</b>	<b>Evaluate HUDC organizational structure, management systems, staffing, services provided and standards</b>	HUDC; JIPA; USAID-TA	
	- Review new organizational structure	- HUDC; JIPA; USAID-TA	June 1992
	- Review systems for planning, financing, management and administration, with emphasis on cost recovery. Particular attention to be placed on financial management and cost accounting	- HUDC; JIPA; USAID-TA	June 1992
	- Review new staffing patterns and implications for future activities	- HUDC; JIPA; USAID-TA	June 1992
	- Evaluate performance in providing services, impact of potential decentralization of operations to achieve greater cooperation with municipalities, private sector	- HUDC; JIPA; USAID-TA	June 1992
	- Determine role and functions of HUDC within broader shelter framework including other public sector agencies and private sector	- HUDC; JIPA; USAID-TA	June 1992
	<b>Develop strategic plan for future role and activities</b>	HUDC; JIPA; USAID-TA	
	- Recommend modifications in policy and procedural guidelines	- HUDC; JIPA; USAID-TA	August 1992
	<b>Establish Institutional Action Plan</b>	HUDC; JIPA; USAID-TA	
	- Outline ways to enhance agency performance	- HUDC; JIPA; USAID-TA	August 1992
	- Assess future manpower and training needs	- HUDC; JIPA; USAID-TA	August 1992
	- Establish mechanisms for monitoring and evaluation of performance	- HUDC; JIPA; USAID-TA	August 1992
	- Develop guidelines for a management information system	- HUDC; JIPA; USAID-TA	August 1992

47

**Table 2.13**  
**SECOND TIER POLICY ACTION - NUMBER 10**

ACTION	STEPS TO ACHIEVEMENT	RESPONSIBLE AGENCY	TIMEFRAME
<b>Review of planning and zoning legislation</b>	<b>Encouragement of more efficient land subdivision</b>	MMRAE; SPD; GAM; municipalities;	
	<ul style="list-style-type: none"> <li>- Conduct a general review of current land and housing regulations for:               <ul style="list-style-type: none"> <li>- street widths</li> <li>- minimum plot sizes and frontages</li> <li>- minimum setbacks</li> <li>- maximum building heights</li> <li>- off-street parking</li> <li>- allowances for attached housing</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE; SPD; GAM; municipalities;</li> </ul>	June 1992
	<ul style="list-style-type: none"> <li>- Determine the general impact of existing zoning regulations</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE; SPD; GAM; municipalities</li> </ul>	July 1992
	<ul style="list-style-type: none"> <li>- Identify possibilities for relaxation and/or unification of certain regulations</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE; SPD; GAM; municipalities;</li> </ul>	August 1992
	<ul style="list-style-type: none"> <li>- Develop draft decrees to relax/unify regulations</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE; SPD</li> </ul>	November 1992
	<ul style="list-style-type: none"> <li>- Present decrees for review by Higher Planning Council</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE</li> </ul>	December 1992
	<ul style="list-style-type: none"> <li>- Forward decrees to Prime Minister's Office for review and approval</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE</li> </ul>	January 1993
	<ul style="list-style-type: none"> <li>- Prepare measures to execute new decrees</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE; SPD; GAM; DLS; municipalities</li> </ul>	<b>March 1993</b>
	<b>Revision of specific laws and/or decrees</b>	MMRAE; SPD; GAM; DLS; municipalities	
	<ul style="list-style-type: none"> <li>- Review the following laws and decrees for possible revision               <ul style="list-style-type: none"> <li>- Zoning Law 79 for 1966</li> <li>- Registration Law 26 for 1958</li> <li>- Zoning Regulation 67 for 1979</li> <li>- Zoning Regulation 19 for 1985</li> <li>- Ownership Law 25 for 1968 and Law 54 for 1985</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE; SPD; GAM; DLS; municipalities;</li> </ul>	June 1992
<ul style="list-style-type: none"> <li>- Modify laws and decrees as necessary/possible</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE; GAM; DLS; municipalities</li> </ul>	November 1992	
<ul style="list-style-type: none"> <li>- Present revised laws and/or decrees for Parliament or Prime Minister approval</li> </ul>	<ul style="list-style-type: none"> <li>- MMRAE; GAM; DLS; municipalities</li> </ul>	December 1992	

**Table 2.14**  
**SECOND TIER POLICY ACTION - NUMBER 11**

ACTION	STEPS TO ACHIEVEMENT	RESPONSIBLE AGENCY	TIMEFRAME
<b>Review Low Income Housing Finance Programs</b>	<b>Housing Finance from the Jordan Housing Bank</b>		
	- Review the general performance of Jordan Housing Bank in providing loans to low income families	-JHB; SPD; USAID-TA	June 1992
	- Review impact of lending for land on lower income families	-JHB; SPD; USAID-TA	July 1992
	- Review impact of small loans without land as collateral on low income families	-JHB; SPD; USAID-TA	July 1992
	- Review impact of loans on installment basis on low income families	-JHB; SPD; USAID-TA	July 1992
	<b>Islamic Financing</b>		
	- Review the role of Islamic financing institutions in housing for low income families	- Islamic Bank; Baytuna; SPD; USAID-TA	July 1992
	<b>Other Sources of Formal Housing Finance</b>		
	- Review other sources of formal housing finance to low income families including the Military Housing Corporation, private developers, etc.	- SPD; Military Housing Corporation; REFCO; others; USAID-TA	July 1992
	<b>Interest Rates on Loans for Housing</b>		
	- Investigate possibilities of better harmonizing interest rates	- SPD; Central Bank; JHB; other banks; USAID-TA	October 1992
	- Investigate possibilities of extending the loan recovery period within the constraints of Ottoman Law	- SPD; JHB; Central Bank; USAID-TA	October 1992
<b>Mortgage Insurance</b>			
- Investigate possibilities of creating an insurance and guaranteed housing credit program	- SPD; Central Bank; JHB; USAID-TA	November 1992	

## **2.5 PROPOSED TIMEFRAME FOR CREATING NECESSARY CONDITIONS FOR A SECOND DISBURSEMENT**

Table 2.15 presents a series of simple bar charts that show the anticipated timeframe and levels of agency involvement in implementing the proposed policy actions. These charts are preliminary and provide only a basic idea of agency workloads and responsibilities in implementing the HG-004 Program. Revisions to the proposed timeframes will take place as the project is implemented to keep them up-to-date.

## **2.6 ORGANIZATION AND INSTITUTIONAL STRUCTURE TO IMPLEMENT THE NATIONAL HOUSING STRATEGY AND THE HG-004 PROJECT**

(This part of the Action Plan will be finalized as part of the second mission to Jordan in January-February 1992.)

## **2.7 WORK PROGRAM FOR THE SHELTER PLANNING DIRECTORATE**

- Organization of Work
- Staff assignments
- Research and Studies

(This part of the Action Plan will be completed as part of the second mission to Jordan in January-February 1992.)

## **2.8 REQUIRED TECHNICAL ASSISTANCE AND TRAINING TO ACHIEVE THE SELECTED POLICY ACTIONS**

- Proposed Technical Assistance
- Training

(This part of the Action Plan also will be completed as part of the second mission to Jordan in January-February 1992.)



Table 2.15 continued

SCHEDULE OF AGENCY INPUTS FOR SECOND TIER POLICY ACTIONS													
ACTIONS	1	2	3	4	5	6	7	8	9	10	11	12	
	Jan. 1992	Feb. 1992	March 1992	April 1992	May 1992	June 1992	July 1992	Aug. 1992	Sept. 1992	Oct. 1992	Nov. 1992	Dec. 1992	
<b>FRAMEWORK FOR PUBLIC/ PRIVATE AND PRIVATE/ PRIVATE SECTOR PARTNER- SHIPS FOR DEVELOPMENT</b>  HUDC SPD MMRAE JHDA Municipalities USAID-TA													
<b>IMPROVE TECHNICAL CAPACITY OF MMRAE'S ZONING DEPARTMENT</b>  MMRAE SPD USAID-TA Municipalities													
<b>DEVELOP OWNER-BUILDER AND SMALL DEVELOPER GUIDEBOOK FOR HOUSING CONSTRUCTION</b>  SPD JHDA RSS MPWH USAID-TA Eng. Assoc. Municipalities													
<b>STRATEGIC PLANNING EXERCISE FOR HOUSING AND URBAN DEVELOPMENT CORPORATION</b>  HUDC JIPA USAID-TA													
<b>REVIEW OF PLANNING AND ZONING LEGISLATION</b>  MMRAE SPD GAM Municipalities DLS													
<b>REVIEW OF LOW INCOME HOUSING FINANCE PROGRAMS</b>  JHB SPD USAID-TA Other Banks MHC													

Legend: Task Initiation Task Management Task Implementation Secondary Imp. Supporting Agency Training and TA

56

## **2.9 SECOND YEAR ACTION PLAN**

At this point, a second year Action Plan, or one that includes activities for a third disbursement, can be only very general. The majority of policy and institutional changes proposed by the National Housing Strategy, and supported in the policy menu of the HG-004 Housing Guaranty Program, however, should be well into the implementation process before any request for a third disbursement is made. The success achieved in implementing the actions for a second disbursement will provide useful indications in prioritizing policy actions for a third disbursement. In addition, new actions may be added to the agenda through mutual agreement between the Government of Jordan and USAID.

### **2.9.1 Potential Policy Actions and Timetable for a Third Disbursement**

The policy menu in the approved Implementation Agreement provides the basic list and timetable for actions whose achievement would be linked to a third disbursement. Under Strategic and Institutional Policies these activities might include:

- holding of the second annual review and seminar on the housing sector;
- redirecting the efforts of the Housing and Urban Development Corporation to work more closely with municipalities and the private sector in providing serviced land and housing;
- successfully upgrading the technical capacity of MMRAE's Department of Planning and improving the zoning process to make it more responsive to local needs;
- simplifying building procedures and regulations to allow private sector developers to be competitive in the provision of housing for lower income families;
- reorienting the Jordan Housing Developers Association to include the membership of individuals, building material suppliers and others; and
- completing agreements for the first public/private sector partnerships in land development and housing, and initiating work on the first joint projects.

Under residential land policies, key activities might include:

- continuing and expanding the general review and analysis of planning and zoning practices;
- downzoning another five residential areas;
- creating new residential areas with "D" and "E" sized plots;
- continuing to implement the Ruseifa retitling program while working with informal land subdividers and the municipality to improve the organization and delivery of services in the area.
- providing infrastructure in rezoned and replanned residential areas.

Under credit policies, these activities might include:

- completing a thorough review of improvements that could be made in providing housing finance to low-income families;
- continuing to improve and expand programs aimed at providing greater housing finance to lower-income families.

**2.9.2 Remarks on the Activities Needed to Accomplish Key Policy Actions**

Implementation of the National Housing Strategy, and by consequence the HG-004 Program, should be fully underway by the time of a third disbursement. Policy actions considered essential to policy change and improved housing delivery in the sector should be completed by this time or in the process of implementation. Legislation required for actions related to legal issues should have been drafted and presented to the appropriate authorities for approval. Public/private sector partnerships should be in the process of development and implementation.

## CHAPTER 3

### INVESTMENT PLAN AND ESTIMATION OF ELIGIBLE EXPENDITURES UNDER HG-004

#### 3.1 INTRODUCTION

Pre-qualified programs acceptable for Eligible Equivalent Expenditures have been specified in Annex A, Section II.C, of the HG-004 Implementation Agreement. They include:

- infrastructure in rezoned or re-parcellated areas for low-income households;
- infrastructure in the retitling area of Ruseifa;
- land acquisition by municipalities for low-income housing;
- Government contributions to Housing Corporation and Urban Development Department (UDD) projects for low-income families; and
- housing loans made by the Military Housing Corporation for retiring soldiers.

In addition, USAID and the Government of Jordan can expand this list of qualified low-income housing programs and activities by mutual agreement.

According to the Implementation Agreement, the counting of Eligible Equivalent Expenditures begins with July 14, 1990, the date on which the Agreement was signed.

#### 3.2 ORGANIZATION OF THE INVESTMENT PLAN

The HG-004 Housing Guaranty Program has been designed to support basic policy changes that will lead to greater private sector housing investment, particularly for low-income housing. US Dollars will be lent against the successful implementation of policy and procedural changes that are part of the National Housing Strategy and cited in a "policy menu" in the signed Implementation Agreement. The required Investment Plan, therefore, will serve more as a means of tracking Eligible Equivalent Expenditures than of programming them. The Investment Plan will include both an accounting of actual expenditures as well as projected budgets for the coming year.

The proposed framework for the Investment Plan has been developed in close collaboration with the Shelter Planning Directorate. It is based on a simple, computer spreadsheet program (Lotus 1-2-3, Version 3) that allows several worksheets to be held in a single file. Worksheet templates have been developed for each Government-financed infrastructure element (i.e. roads, water supply, sewers, solid waste and community facilities) and for public sector low-income housing programs (i.e. Housing Corporation, UDD and the Military Housing Corporation), that are then used for entering information on an annual basis. Three years currently are included (i.e. the second half of 1990, 1991 and projections for 1992) which brings the total number of worksheets in the Investment Plan to 21. The number of worksheets will increase as new years are added to the plan. A summary sheet provides the totals of actual and budgeted expenditures.

3.2

### **3.3 EXPLANATION OF THE TABLES**

The following is a brief explanation of the different tables within Investment Plan. They can be divided into seven basic groups or templates: 1) a summary sheet; 2) infrastructure for roads, water supply and sewers; 3) solid waste; 4) community facilities; 5) Housing Corporation and UDD projects; 6) Military Housing Corporation loans; and 7) other special Government activities for low-income housing that may be eligible.

#### **3.3.1 Table 2: Summary Sheet of Eligible Expenditures**

All Eligible Equivalent Expenditures shown in the Summary Table are calculated automatically by the software program. There is no need to enter any information directly into this table. Nevertheless, cell references and formulas used to calculate the results will require updating on an annual basis in order to accommodate information from new worksheets in the file. While this is very straightforward and simple to do, care should be taken in referencing the different worksheets.

Three major timeframes for the data are used in the Plan: 1) previous expenditures that include all years prior to the current year beginning with mid-1990; 2) current expenditures in the actual calendar year; and, 3) projected or budgeted expenditures for the coming year.

#### **3.3.2 Tables 3-11: Expenditures for Roads, Water Supply and Sewers**

Tables concerning eligible expenditures for roads, water supply and sewers follow exactly the same format. The four most important cities (Greater Amman, Irbid, Zarqa and Ruseifa) are considered separately, with "Other Cities" grouping the remaining urban areas. Expenditures can be entered for the city as a whole, as well as for specific low-income housing areas that will be identified for downzoning or reparcellation.

The table includes data for the length of new roads, the distribution of new roads by area according to their length, expenditures for both new roads and the upgrading of existing ones, the percentage of expenditures that are eligible under the program, and the total amount of eligible expenditures. The percentage of eligible expenditures for each area will be determined through mutual agreement between USAID and the Government of Jordan. The estimated percentage of households living in the area with less than median incomes is generally used as the guide.

The tables also present the overall annual totals for the length of new roads, total expenditures for new roads and upgrading, the average percentage of eligible expenditures and the total amount of eligible expenditures for the year. Separate tables are presented for each year that include the second half of 1990, the year 1991 and projections for 1992.

Tables for water supply and sewers follow exactly the same format.

### **3.3.3 Tables 12-14: Expenditures for Solid Waste**

The tables for solid waste are set up in basically the same way as those for roads, water supply and sewers, with two exceptions: the size of the area serviced is included in place of network length, and there is no category for upgrading. Separate tables are presented for each year that include the second half of 1990, the year 1991 and projections for 1992.

### **3.3.4 Tables 15-17: Expenditures in Community Facilities**

Expenditures for community facilities include those for schools, social facilities and health centers. They are entered into the table by city and neighborhood area. The percentage of eligible expenditures for newly built community facilities in each area will be determined by agreement between USAID and the Government. The tables calculate the total annual expenditures for schools, social facilities and health centers in different urban areas and neighborhoods; the average percentage of expenditures that are eligible; and the total amount of eligible expenditures. Separate tables are presented for each year that also include the second half of 1990, the year 1991 and projections for 1992.

### **3.3.5 Tables 18-20: Expenditures of the Housing and Urban Development Corporation (formerly the Housing Corporation and the Urban Development Department) for Low-income Housing Programs**

These tables include categories for public housing projects, core housing projects, land development schemes, special projects and other expenditures. The land area serviced, as well as the number of units in each project, are included in the table as basic information. The tables also include the total expenditure for each project and the percentage that is eligible based on an agreement between USAID and the Government. The amount of eligible expenditures is calculated by the software program.

### **3.3.6 Table 21: Value of Loans Made by the Military Housing Corporation**

This table presents the number and value of loans made by the Military Housing Corporation according to Governorate. Here too, USAID and the GOJ will agree on the percentage of loan value for each Governorate that is eligible for consideration under the HG-004 Program. The total amount of eligible expenditures is calculated by the program. Totals for the number and value of the loans, the average percentage that is eligible, and the total eligible amount are presented for the three years included in the table.

### **3.3.7 Table 22: GOJ Special Support to Project Activities**

This table is designed to include eligible expenditures related to special activities undertaken by the GOJ in support of implementing the National Housing Strategy and HG-004 Program. An example of this type of expenditure would be DLS administrative costs in maintaining a special field unit to work on the land retitling project in the Utl-Ruseifa area. The cost of technical assistance provided by the new Housing and Urban Development Corporation to municipalities for upgrading low-income areas and/or developing infill projects could be

another eligible expense. The exact activities to include in this table will be determined through discussion and agreement between USAID and the Government.

### **3.3.8 Rough Estimate of the Current Total Amount of Eligible Expenditures**

The Shelter Planning Directorate has begun to accumulate data on the amount of Eligible Equivalent Expenditures made in each of the prequalified programs since mid-1990. Preliminary data has been obtained from both the Housing Corporation and the Military Housing Corporation. Meetings were held and data requested from the Water Authority, Ruseifa Municipality, the Municipality of Greater Amman, and Urban Development Department. The Water Authority insisted that an official letter be sent from the Housing Corporation before any information could be released.

Discussions with the Water Authority, however, indicated that considerable investment in water and sewer networks had been made in the Zarqa and Ruseifa areas during 1990 and 1991, and that at least some of these expenditures would be eligible for consideration under the HG-004 Program. A field visit to the retitling area north of Ruseifa also showed that several new roads had been built by the municipality.

Data from both the Housing Corporation and the Military Housing Corporation indicate that perhaps as much as JD 8 million, equivalent to approximately 12 million US Dollars, have been spent on eligible programs since mid-1990. The Military Housing Corporation is making about JD 4 million in loans each year, while the Housing Corporation has spent close to JD 4 million on recent housing projects.

**Table 3.1** shows incomes and expenditures of the Housing Corporation over the last several years.

Developing the Investment Plan using a computer spreadsheet allows data to be updated on a continual basis. **Tables 3.2 through 3.22** present examples of the tables included in the Investment Plan.

TABLE 3.1  
HOUSING CORPORATION INCOME AND EXPENDITURES  
1981-1991  
(X Million JD)

Year	Government Contribution		Domestic Loans		Self-Financing		Actual Expenditures
	Value	Percent	Value	Percent	Value	Percent	
1981	2.5	16.9	10.7	72.3	1.5	10.1	14.8
1982	3.0	12.7	14.0	59.1	6.5	27.4	23.7
1983	3.0	10.6	16.6	58.7	8.7	30.7	28.3
1984	2.0	12.6	8.6	54.1	5.4	34.0	15.9
1985	3.0	12.9	15.2	65.2	5.0	21.5	23.3
1986	2.4	14.6	5.0	30.5	9.0	54.9	16.4
1987	0.5	5.4	0.0	0.0	8.8	94.6	9.3
1988	0.0	0.0	1.1	11.1	8.8	88.9	9.9
1989	0.0	0.0	0.0	0.0	9.3	132.9	7.0
1990	0.0	0.0	0.0	0.0	8.2	151.9	5.4
1991	4.0	29.0	0.0	0.0	9.97	72.2	13.8
TOTAL	20.4	12.2	71.2	42.4	81.17	48.4	167.8

SOURCE: Housing Corporation

TABLE 3.2

## SUMMARY OF ELIGIBLE EXPENDITURES UNDER THE HG-004 PROGRAM

CATEGORY	PREVIOUS (1990)		CURRENT (1991)		PROJECTED (1992)	
	TOTAL	ELIGIBLE	TOTAL	ELIGIBLE	TOTAL	ELIGIBLE
<b>INFRASTRUCTURE EXPENDITURES</b>						
City Roads	0.0	0.0	0.0	0.0	0.0	0.0
Water Supply	0.0	0.0	0.0	0.0	0.0	0.0
Sewers	0.0	0.0	0.0	0.0	0.0	0.0
Solid Waste	0.0	0.0	0.0	0.0	0.0	0.0
Community Facilities	0.0	0.0	0.0	0.0	0.0	0.0
<b>Sub-Totals</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>PUBLIC SECTOR LOW INCOME HOUSING</b>						
Housing and Urban Development Corporation	0.0	0.0	0.0	0.0	0.0	0.0
Military Housing Corporation Loans	0.0	0.0	0.0	0.0	0.0	0.0
<b>Sub-Totals</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>GOJ SPECIAL SUPPORT TO PROJECT ACTIVITIES</b>						
DLS Retitling Project	0.0	0.0	0.0	0.0	0.0	0.0
Upgrading Assistance	0.0	0.0	0.0	0.0	0.0	0.0
Strategic Studies	0.0	0.0	0.0	0.0	0.0	0.0
<b>Sub-Totals</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>TOTALS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

60

TABLE 3.3

## Investment for Urban Roads

1990

City	Neighborhood/ Area	Length of New Roads (KM)	Proportion New Roads (% total)	Total Expenses (JD X 1000)		Percentage Eligible (%)	Eligible Expenses (JD X 1000)
				New Roads	Upgrading		
Greater Amman	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Zarqa	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Ruselfa	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Irbid	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Other Cities	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
<b>Total Urban Roads</b>		<b>0</b>		<b>0.0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>

61

TABLE 3.4

Investment for Urban Roads

1991

City	Neighborhood/ Area	Length of New Roads (KM)	Proportion New Roads (% total)	Total Expenses (JD X 1000)		Percentage Eligible (%)	Eligible Expenses (JD X 1000)
				New Roads	Upgrading		
Greater Amman	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	Remaining Areas	0	0.00	0.0	0.0		0.0
Zarqa	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	Remaining Areas	0	0.00	0.0	0.0		0.0
Ruseifa	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
Remaining Areas	0	0.00	0.0	0.0		0.0	
Irbid	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	Remaining Areas	0	0.00	0.0	0.0		0.0
Other Cities	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	Remaining Areas	0	0.00	0.0	0.0		0.0
<b>Total Urban Roads</b>		<b>0</b>		<b>0.0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>

62

TABLE 3.5

## Investment for Urban Roads

1992 Projected

City	Neighborhood/ Area	Length of New Roads (KM)	Proportion New Roads (% total)	Total Expenses (JD X 1000)		Percentage Eligible (%)	Eligible Expenses (JD X 1000)
				New Roads	Upgrading		
Greater Amman	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Zarqa	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Ruselfa	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Irbid	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Other Cities	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
<b>Total Urban Roads</b>		<b>0</b>		<b>0.0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>

62

TABLE 3.6

## Investment for Water Supply

1990

City	Neighborhood/ Area	Length of New Lines (KM)	Proportion New Lines (% total)	Total Expenses (JD X 1000)		Percentage Eligible (%)	Eligible Expenses (JD X 1000)
				New Lines	Upgrading		
Greater Amman	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	Remaining Areas	0	0.00	0.0	0.0		0.0
Zarqa	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	Remaining Areas	0	0.00	0.0	0.0		0.0
Ruselfa	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
Remaining Areas	0	0.00	0.0	0.0		0.0	
Irbid	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	Remaining Areas	0	0.00	0.0	0.0		0.0
Other Cities	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	Remaining Areas	0	0.00	0.0	0.0		0.0
<b>Total Water Supply</b>		<b>0</b>		<b>0.0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>

TABLE 3.7

## Investment for Water Supply

1991

City	Neighborhood/ Area	Length of New Lines (KM)	Proportion New Lines (% total)	Total Expenses (JD X 1000)		Percentage Eligible (%)	Eligible Expenses (JD X 1000)
				New Lines	Upgrading		
Greater Amman	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Zarqa	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Rusafa	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Irbid	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Other Cities	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
<b>Total Water Supply</b>		<b>0</b>		<b>0.0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>

65

TABLE 3.8

Investment for Water Supply

1992 Projected

City	Neighborhood/ Area	Length of New Lines (KM)	Proportion New Lines (% total)	Total Expenses (JD X 1000)		Percentage Eligible (%)	Eligible Expenses (JD X 1000)
				New Lines	Upgrading		
Greater Amman	City Total					0.00	0.00
	.....		0.00				0.00
	.....		0.00				0.00
	.....		0.00				0.00
	.....	Remaining Areas	0	0.00	0.0	0.0	0.00
Zarqa	City Total					0.00	0.00
	.....		0.00				0.00
	.....		0.00				0.00
	.....		0.00				0.00
	.....	Remaining Areas	0	0.00	0.0	0.0	0.00
Ruselfa	City Total					0.00	0.00
	.....		0.00				0.00
	.....		0.00				0.00
	.....		0.00				0.00
	.....		0.00				0.00
	.....		0.00				0.00
	.....		0.00				0.00
	.....	Remaining Areas	0	0.00	0.0	0.0	0.00
Irbid	City Total					0.00	0.00
	.....		0.00				0.00
	.....		0.00				0.00
	.....		0.00				0.00
	.....	Remaining Areas	0	0.00	0.0	0.0	0.00
Other Cities	City Total					0.00	0.00
	.....		0.00				0.00
	.....		0.00				0.00
	.....		0.00				0.00
	.....	Remaining Areas	0	0.00	0.0	0.0	0.00
<b>Total Water Supply</b>		<b>0</b>		<b>0.0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>

66

TABLE 3.9

## Investment for Sewer Lines

1990

City	Neighborhood/ Area	Length of New Lines (KM)	Proportion New Lines (% total)	Total Expenses (JD X 1000)		Percentage Eligible (%)	Eligible Expenses (JD X 1000)
				New Lines	Upgrading		
Greater Amman	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Zarqa	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Rusafa	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Irbid	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Other Cities	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
<b>Total Sewer Lines</b>		<b>0</b>		<b>0.0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>

TABLE 3.10

## Investment for Sewer Lines

1991

City	Neighborhood/ Area	Length of New Lines (KM)	Proportion New Lines (% total)	Total Expenses (JD X 1000)		Percentage Eligible (%)	Eligible Expenses (JD X 1000)
				New Lines	Upgrading		
Greater Amman	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Zarqa	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Ruselfa	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Irbid	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
Other Cities	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....	0	0.00	0.0	0.0		0.0
<b>Total Sewer Lines</b>		<b>0</b>		<b>0.0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>

TABLE 3.11

## Investment for Sewer Lines

1992 Projected

City	Neighborhood/ Area	Length of New Lines (KM)	Proportion New Lines (% total)	Total Expenses (JD X 1000)		Percentage Eligible (%)	Eligible Expenses (JD X 1000)
				New Lines	Upgrading		
Greater Amman	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	Remaining Areas	0	0.00	0.0	0.0		0.0
Zarqa	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	Remaining Areas	0	0.00	0.0	0.0		0.0
Ruselfa	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	Remaining Areas	0	0.00	0.0	0.0		0.0
Irbid	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	Remaining Areas	0	0.00	0.0	0.0		0.0
Other Cities	City Total					0.00	0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	.....		0.00				0.0
	Remaining Areas	0	0.00	0.0	0.0		0.0
<b>Total Sewer Lines</b>		<b>0</b>		<b>0.0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>

TABLE 3.12

## Investment in Solid Waste

1990

City	Neighborhood/ Area	Area Served (hectares)	Proportion of Total Area	Total Expenses (JD X 1000)	Percentage Eligible (%)	Eligible Expenses (JD X 1000)
Greater Amman	City Total				0.00	0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	Remaining Areas	0	0.00	0.0		0.0
Zarqa	City Total				0.00	0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	Remaining Areas	0	0.00	0.0		0.0
Ruselfa	City Total				0.00	0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	Remaining Areas	0	0.00	0.0		0.0
Irbid	City Total				0.00	0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	Remaining Areas	0	0.00	0.0		0.0
Other Cities	City Total				0.00	0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	Remaining Areas	0	0.00	0.0		0.0
<b>Total Solid Waste</b>		<b>0</b>		<b>0.0</b>	<b>0.00</b>	<b>0.0</b>

TABLE 3.13

## Investment in Solid Waste

1991

City	Neighborhood/ Area	Area Served (hectares)	Proportion of Total Area	Total Expenses (JD X 1000)	Percentage Eligible (%)	Eligible Expenses (JD X 1000)
Greater Amman	City Total				0.00	0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	Remaining Areas	0	0.00	0.0		0.0
Zarqa	City Total				0.00	0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	Remaining Areas	0	0.00	0.0		0.0
Ruseifa	City Total				0.00	0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	Remaining Areas	0	0.00	0.0		0.0
Irbid	City Total				0.00	0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	Remaining Areas	0	0.00	0.0		0.0
Other Cities	City Total				0.00	0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	Remaining Areas	0	0.00	0.0		0.0
<b>Total Solid Waste</b>		<b>0</b>		<b>0.0</b>	<b>0.00</b>	<b>0.0</b>

71

TABLE 3.14

## Investment in Solid Waste

1992 Projected

City	Neighborhood/ Area	Area Served (hectares)	Proportion of Total Area	Total Expenses (JD X 1000)	Percentage Eligible (%)	Eligible Expenses (JD X 1000)
<b>Greater Amman</b>	City Total				0.00	0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	Remaining Areas	0	0.00	0.0		0.0
<b>Zarqa</b>	City Total				0.00	0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	Remaining Areas	0	0.00	0.0		0.0
<b>Ruseifa</b>	City Total				0.00	0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	Remaining Areas	0	0.00	0.0		0.0
<b>Irbid</b>	City Total				0.00	0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	Remaining Areas	0	0.00	0.0		0.0
<b>Other Cities</b>	City Total				0.00	0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	.....		0.00			0.0
	Remaining Areas	0	0.00	0.0		0.0
<b>Total Solid Waste</b>		<b>0</b>		<b>0.0</b>	<b>0.00</b>	<b>0.0</b>

TABLE 3.15

## Investment in Facilities

1990

City	Neighborhood/ Area	Expenditures for Schools	Expenditures for Social Centers	Health Facilities	Percentage Eligible (%)	Eligible Expenses (JD X 1000)
Greater Amman	City Total				0.00	0.0
	.....					0.0
	.....					0.0
	.....					0.0
	.....					0.0
	Remaining Areas	0	0	0		0.0
Zarqa	City Total				0.00	0.0
	.....					0.0
	.....					0.0
	.....					0.0
	.....					0.0
	Remaining Areas	0	0	0		0.0
Rusafa	City Total				0.00	0.0
	.....					0.0
	.....					0.0
	.....					0.0
	.....					0.0
	Remaining Areas	0	0	0		0.0
Irbid	City Total				0.00	0.0
	.....					0.0
	.....					0.0
	.....					0.0
	.....					0.0
	Remaining Areas	0	0	0		0.0
Other Cities	City Total				0.00	0.0
	.....					0.0
	.....					0.0
	.....					0.0
	.....					0.0
	Remaining Areas	0	0	0		0.0
<b>Total Community Facilities</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>

TABLE 3.16

Investment in Facilities

1991

City	Neighborhood/ Area	Expenditures for Schools	Social Centers	Health Facilities	Percentage Eligible (%)	Eligible Expenses (JD X 1000)
<b>Greater Amman</b>	City Total				0.00	0.0
	.....					0.0
	.....					0.0
	.....					0.0
	Remaining Areas	0	0	0		0.0
<b>Zarqa</b>	City Total				0.00	0.0
	.....					0.0
	.....					0.0
	.....					0.0
	Remaining Areas	0	0	0		0.0
<b>Rusafa</b>	City Total				0.00	0.0
	.....					0.0
	.....					0.0
	.....					0.0
	Remaining Areas	0	0	0		0.0
<b>Irbid</b>	City Total				0.00	0.0
	.....					0.0
	.....					0.0
	.....					0.0
	Remaining Areas	0	0	0		0.0
<b>Other Cities</b>	City Total				0.00	0.0
	.....					0.0
	.....					0.0
	.....					0.0
	Remaining Areas	0	0	0		0.0
<b>Total Community Facilities</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>

74

TABLE 3.17

## Investment in Facilities

1992 Projected

City	Neighborhood/ Area	Expenditures for Schools	Expenditures for Social Centers	Health Facilities	Percentage Eligible (%)	Eligible Expenses (JD X 1000)
<b>Greater Amman</b>	City Total				0.00	0.0
	.....					0.0
	.....					0.0
	.....					0.0
	Remaining Areas	0	0	0		0.0
<b>Zarqa</b>	City Total				0.00	0.0
	.....					0.0
	.....					0.0
	.....					0.0
	Remaining Areas	0	0	0		0.0
<b>Rusafa</b>	City Total				0.00	0.0
	.....					0.0
	.....					0.0
	.....					0.0
	Remaining Areas	0	0	0		0.0
<b>Irbid</b>	City Total				0.00	0.0
	.....					0.0
	.....					0.0
	.....					0.0
	Remaining Areas	0	0	0		0.0
<b>Other Cities</b>	City Total				0.00	0.0
	.....					0.0
	.....					0.0
	.....					0.0
	Remaining Areas	0	0	0		0.0
<b>Total Community Facilities</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>

TABLE 3.18

Housing and Urban Development Corporation

1990

Name of Project	Land Area Serviced (hectares)	Number of Units	Expenditures (JD X 1000)	Percentage Eligible (%)	Eligible Expenses (JD X 1000)
<b>Housing Projects</b>					
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
<b>Sub-Totals</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Core Housing Projects</b>					
.....					0.0
.....					0.0
.....					0.0
.....					0.0
<b>Sub-Totals</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Land Development Schemes</b>					
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
<b>Sub-Totals</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Special Projects</b>					
.....					0.0
.....					0.0
.....					0.0
.....					0.0
<b>Sub-Totals</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Other Expenditures</b>					
.....					0.0
.....					0.0
.....					0.0
.....					0.0
<b>Sub-Totals</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Total Projects</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>

TABLE 3.19

## Housing and Urban Development Corporation

1991

Name of Project	Land Area Serviced (hectares)	Number of Units	Expenditures (JD X 1000)	Percentage Eligible (%)	Eligible Expenses (JD X 1000)
<b>Housing Projects</b>					
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
<b>Sub-Totals</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Core Housing Projects</b>					
.....					0.0
.....					0.0
.....					0.0
.....					0.0
<b>Sub-Totals</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Land Development Schemes</b>					
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
<b>Sub-Totals</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Special Projects</b>					
.....					0.0
.....					0.0
.....					0.0
.....					0.0
<b>Sub-Totals</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Other Expenditures</b>					
.....					0.0
.....					0.0
.....					0.0
<b>Sub-Totals</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Total Projects</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>

TABLE 3.20

Housing and Urban Development Corporation

1992

Name of Project	Land Area Served (hectares)	Number of Units	Expenditures (JD X 1000)	Percentage Eligible (%)	Eligible Expenses (JD X 1000)
<b>Housing Projects</b>					
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
<b>Sub-Totals</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Core Housing Projects</b>					
.....					0.0
.....					0.0
.....					0.0
.....					0.0
<b>Sub-Totals</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Land Development Schemes</b>					
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
.....					0.0
<b>Sub-Totals</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Special Projects</b>					
.....					0.0
.....					0.0
.....					0.0
.....					0.0
<b>Sub-Totals</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Other Expenditures</b>					
.....					0.0
.....					0.0
.....					0.0
.....					0.0
<b>Sub-Totals</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Total Projects</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>

78

TABLE 3.21

## Military Housing Corporation

Governorate	Number of Loans	Value of Loans (X JD 1000)	Percentage Eligible	Eligible Loans (JD X 1000)
<b>Year 1990</b>				
Amman				0.0
Zarqa				0.0
Irbid				0.0
Ma'raq				0.0
Balqa				0.0
Karak				0.0
Tafiela				0.0
Ma'an				0.0
<b>Total Jordan 1990</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Year 1991</b>				
Amman				0.0
Zarqa				0.0
Irbid				0.0
Ma'raq				0.0
Balqa				0.0
Karak				0.0
Tafiela				0.0
Ma'an				0.0
<b>Total Jordan</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Year 1992 (Projected)</b>				
Amman				0.0
Zarqa				0.0
Irbid				0.0
Ma'raq				0.0
Balqa				0.0
Karak				0.0
Tafiela				0.0
Ma'an				0.0
<b>Total Jordan 1992</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>

TABLE 3.22

## GOJ Special Support to Project Activities

Activity	Expenditures (X JD 1000)	Percentage Eligible	Eligible Costs (JD X 1000)
<b>Year - 1990</b>			
DLS Retitling Project			0.0
Upgrading Assistance			0.0
Strategic Studies			0.0
.....			0.0
.....			0.0
.....			0.0
.....			0.0
.....			0.0
<b>Total 1990</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Year - 1991</b>			
DLS Retitling Project			0.0
Upgrading Assistance			0.0
Strategic Studies			0.0
.....			0.0
.....			0.0
.....			0.0
.....			0.0
.....			0.0
<b>Total 1991</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>
<b>Year - 1992 (Projected)</b>			
DLS Retitling Project			0.0
Upgrading Assistance			0.0
Strategic Studies			0.0
.....			0.0
.....			0.0
.....			0.0
.....			0.0
.....			0.0
<b>Total 1992</b>	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>