

Housing Policy in Algeria

Issues and Perspectives

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Abstract

Housing is a major issue in the developing countries. It has gained nowadays a great interest with worldwide commitment and became one of development priorities.

This report deals with development policies in the social and economic fields of the country in general and housing in particular. It shows the first priorities chosen by the new State¹ after the independence in 1962, in order to construct infrastructures and amenities for the daily-life. At that time, the housing sector was not given any priority since many houses were left empty by those who fled the country after the war. Although many villages were destroyed and related people gathered in controlled new settlements or in slums near the urban areas, there was enough room to those who came to the cities looking for job.

After nearly 20 years of public investment in the sectors of industry, social, education and cultural amenities, housing issues became greater and actions had to be taken to face the overwhelming crisis. Policies and strategies were set up in order to tackle the housing demand and to reorganize the sprawling urban areas.

In the beginning of the 90s, due to economic constraints, the State budget could not supply sufficient funds for a long time; the involvement of all the concerned actors was seen as a sustainable issue. The first actions began to be taken; they need to be consolidated and improved in order to set up an efficient framework, in which housing demand could be satisfied at an economical cost and in suitable ways.

Proposals are made to strengthen the on going actions through institutional, organization and technical measures.

Introduction

Housing policy in developing countries is seen as a large involvement of the State in providing shelter for all. According to the prevailing economic situation, each country may spend more or less money in housing development. But because of the need to tackle many other sectors at the same time, much more money resources are required than are available.

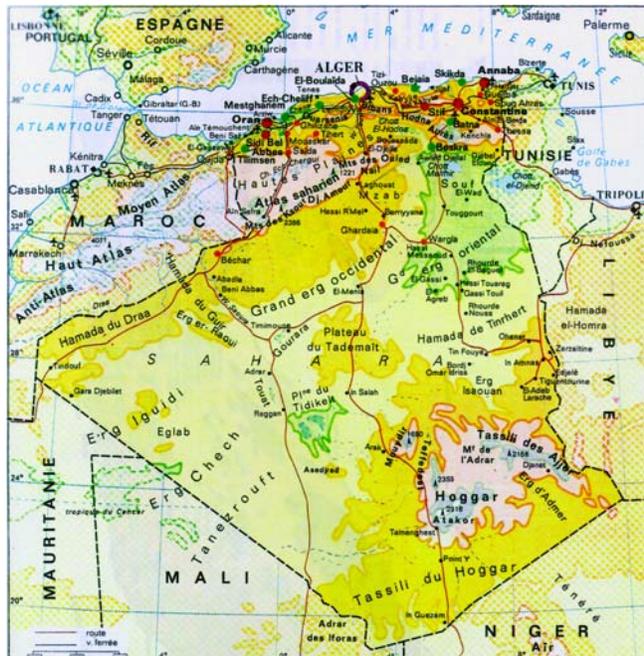
Thus, priorities should be defined in order to alleviate the most acute problems first. Also, strategies are needed to focus on the main issues in the ways that relevant solutions are put forward for a sustainable development.

In this respect, the means that could be put forward could be different from one situation to another. But it is a fact that in developing countries, a participatory

¹ General data in 1999
Population: 29,040,084.
Birth rate: 2.2%.
Housing stock: 5,465,252 (including informal and precarious housing).
Urbanisation rate: 50%.
Annual urbanisation increase: 5.42%.

process has become essential; as it was the case in the traditional self help building methods. Economic capacities, use of local materials, sharing in the works, and taking into account ways of living are the main criteria.

Moreover, geographical and climatic characteristics along with cultural values are prime criteria in housing development, as specific considerations should be taken into account in the design process. This is particularly relevant in a country like Algeria with various physical regions which shaped different human settlements with related ways of life.



Map of Algeria.

We may distinguish 5 following geographical and climatic regions from the north to the south:

- The narrow coast line with mild climate and most fertile plains.
- The first range of high mountains with snow in winter and hot climate in summer. Villages are built on the top, for historical reasons.
- The semi arid high plains with cold climate in winter and hot climate in summer. In the area, nomads live with their flock.
- The second range of mountains with cold climate in winter and hot climate in summer. Some historical cities were built to control the route to the southern region.
- The desert area with mild climate in winter and hot climate in summer. Oil and gas resources are scattered in the area where traditional cities of great architectural values are now growing rapidly as a result of economic prospect. Other major natural and cultural assets are found in the Hoggar and Tassili mountains, like wall paintings of great value.

The Strategy

Review of the Major Development Policies

Algeria has undertaken since 1962, major social and economic development policies. Accordingly, successive different term plans (3 years plan, 4 years plan or 5 years plan) have been implemented with respective field programmes.

These programmes have been undertaken within the following decades according to the prevailing problems and preoccupations. Also, as a new country everything had to be done on a specific basis. Hence, priorities have been set up as follows: **In the 60s**, the State had to be organised. New institutions at national and local levels were created. Regional inequities, resulting from the former period and the struggle, have been tackled in order to bring the same level of development all over the country.

In the 70s, job opportunities had to be made available. Also, big industrial plants were installed as a basis for the economic development. Nearly each region had its own type of industry.

Besides this, health and education situations became of great importance and were given priorities. Related policies were set up. Health became free and education compulsory. Hospitals and universities were built.

The restructuring of rural areas saw the creation of new villages (about 300 out of the planned 1.000) and collective farms organised on public as well as on nationalized private land.

In the 80s, the economic trends and population growth (about 3,2% a year) increased the urbanisation process in the main regions, especially around the large cities.

The pressing housing demand and the thriving informal settlements in the fringe of the cities made the question of habitat a major crisis. Thus, the priority was given to this sector, which had been frozen since the 60's, except the construction of public rural villages and some private self-built houses.

With the creation in 1977 of the Ministry of Housing, it was decided for a period of 10 years, to realise 100.000 public houses a year in urban and rural areas to house low-income people and employees in the public sector. Accordingly, standardized multi-storey buildings (4–5 floors) with flats of 2 to 6 rooms were built in the cities. In the rural areas, a subsidy was provided to help local people to renew, rehabilitate and extend existing houses, or to start building new ones. This subsidy could be given also as building materials.

In the 90s, a new political and economic era started. The State would stop being a provider of social needs, but a regulator within the whole economic environment. In this respect, a new legislative framework has been issued.

The main principles were:

1. Democracy: the social and economic issues should be put forward to a large appraisal.
2. Warranty of land ownership: the former administrative rules were abrogated.
3. Housing is not a social product: it is an economic product for rental or sale purposes.
4. Subsidy will be provided by the State according to the income and housing conditions.
5. Private sector will have more shares in housing delivery.

Assessment of the Former Policies

During these last four decades, the State played the major role in providing jobs, health and education amenities and housing facilities. This has been made thanks to the oil and gas incomes.

The implementation of important programmes had to be achieved through a municipal land management policy and State delivery of land and funds. Monopolistic and administrative procedures have been set up for the mobilization of urban land and the provision of adequate infrastructures.

But it must be realized that these policies were shortsighted since they did not involve concerned actors and the final users in the process of definition, implementation and management of the built up areas.

Programmes were set up on administrative bases and were undertaken on a costly approach. The centralized decision making process made the local authorities a simple instrument to reach the users demand.

The economic crisis and the worldwide political reform in the 90's brought radical changes into the national system. The market economy took over the planned system.

Meanwhile, the public sector rental stock was sold to the occupiers at a symbolic price. The objective was to involve these occupiers in the maintenance and the management of the houses and the buildings applying cooperative rules, in order to alleviate the burden put on the State budget.

As a result, legal rules had to be issued in land management in urban development and housing finance fields.

A new, free and transparent land market has emerged. The informal one, which thrived before as a result of the key role of the administration, became obsolete.

To define the building rights on land, urban development plans for a period of 20 years, have been established for the 1541 municipalities. Land use plans for specific urban areas have also been launched.

To strengthen the land market through ownership, a national cadastral programme started 5 years ago, for a period of 15 years starting from the rural areas. In the housing field, private development is sought in order to gather various finance resources and to provide shelter for the different income groups on rental or purchase bases.

A social housing policy has been set up to replace the former public housing programmes. Hence, specific access conditions to the social houses are set up, with the level of income and the living conditions became the main criteria.

Housing Delivery during these last 5 Years

Programme	1995	1996	1997	1998	1999
Rental social houses (urb)	48,000	43,000	50,400	55,700	45,000
Subs. Self help build. (Urban)	9,000	21,000	18,000	22,300	32,400
Subs. Self help build. (Rural)	49,000	32,000	26,700	34,000	39,200
Houses for sale	26,000	15,700	15,900	9,300	7,300
Non subs. Self help build(aver)	30,000	30,000	30,000	30,000	30,000

Source: Housing Policy Plan of Action 2000–2004, Ministry of Housing

Social housing delivery was slightly reduced in 1999, while the subsidized self help building in urban areas, increased substantially. In rural areas, self-help building also increased with higher subsidy. Houses for sale decreased sharply due to the high building cost; concerned households would rather prefer self-help building, whenever land is made available.

The activity in the non subsidized self help building in urban and rural areas is difficult to assess because of different sizes of the houses and time spent in the construction process. However, surveys could be made in relation with accorded building permits, but not always demanded, although required.

Financial resources for social housing have also evolved. Funds are not entirely raised from the national budget. Banks and the users contribute as below:

- 50% from the treasury;
- 40% from banks;
- 10% from the users.

The building cost has decreased sharply through tender competition:

Years	1996	1997	1998	1999
Cost/m ² in Algerian Dinars.	22,000	16,000	15,000	15,000

Source: Housing Policy Plan of Action 2000–2004, Ministry of Housing

The intervention of the public and private contractors has also changed. Before 1995, 80% of social houses have been built by public companies. Now they produce less than 20% following restructuring and closure of non-performing enterprises.

The reduction of the building cost has been achieved through competition among different contractors with greater involvement of small and dynamic private

enterprises. At the same time, the construction process has gained in quality and delay thanks to the free choice of efficient design offices and contractors. The control of building process is performed on better bases against the random and remote system through large public bodies.

The Housing Strategy Components

In order to lay down the new principles set in the new policy, a strategy became necessary. Several issues should be tackled to meet the greater needs:

- How to increase housing resources other than public ones?
- What to do to involve banks to develop credit towards limited income groups?
- What are the actions to be taken to make the land market work?
- How to change people behaviour with regard to the housing right?
- What types of housing standards are needed and in which places?
- In which ways these houses are to be constructed?
- Who will take care of the realized built-up areas?
- What should be the future of the existing informal settlements and slums?

According to the house occupancy rate, the shortage of dwellings is about 1,200,000 units. Also, 120,000 new households are annually generated.

To answer these important questions and issues, the housing needs are to be met through a more direct participatory process which should be set up with regard to the different income groups.

The main components of this strategy are as below:

1. Social housing programmes with smaller apartments (1 to 3 rooms) for rental purposes only, will be provided in the urban areas to meet the need of the very low-income groups (40,000 to 50,000 houses per year). The rental charge is increased to match the building cost. The concerned households from social institutions should seek more needed help. The land is provided by the State as well as the infrastructure.

In the rural areas, The State subsidy is increased to help local people to start building a new house (40,000 houses per year).

2. Subsidies will be made available for the medium income groups to build a new house (40,000 houses per year). The amount of a subsidy is about one third of the construction cost. Will the rest be raised by the users through savings and loans? Specific measures would be taken to encourage the saving and credit facilities.

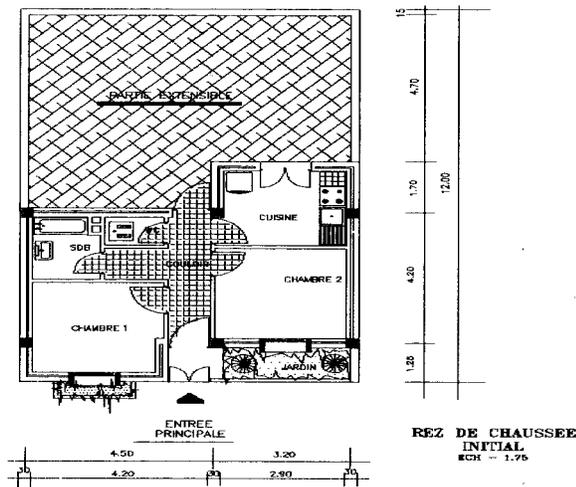
The infrastructure within the site will be taken in charge by the State (1/3 of the cost), and by the municipalities and the users (2/3 of the cost). The State and the municipality, if necessary, would share the outside infrastructures.

The access to public land will be facilitated. Plots between 90 to 150 m² will be made available to eligible families and sold at a reduced price (20 to 25% of the market price) as an implicit subsidy.

3. The housing market will be developed to provide shelter on rental and purchase bases, for the rest of high-income groups. In the self-help building process, about 30,000 individual houses a year are constructed without State contribution. Furthermore, as complementary actions, development and land use plans, and land titles should be provided to secure ownership rights and required building permits.

A public or private developer could be designated to manage projects, raise the needed financial resources from different concerned parties, acquire the land and launch the works by the contractors.

The built up areas will be reorganized. The informal and slum areas will require a specific approach. In this respect, a participatory process has been developed in implementing a loan concluded from the World Bank. The process includes items such as site selection, environment action plan, economic evaluation, population participation in the design of the project taking into account social needs and relations, and economic capacities.



The subsidized self help housing instead of social housing is now preferred by the large medium income group. However the extension process has to be controlled in order to prevent undesirable and unfit changes.

Further Strategy Requirements

Policies in housing evolve according to political and economic changes. These changes could affect durable solutions in the housing delivery process. In order to strengthen actions in housing issues, strategies should include the following components:

- The decision-making process should be decentralized to the local level in order to involve concerned authorities and population in an efficient participatory process.
- The financial resources ought to be driven from diverse sources (Commercial banks, Saving bank, family assets) avoiding as much as possible budget funds, which could be affected by political decisions.
- The setting –up of specialised institutions and agencies to deal with financial and technical matters, including the management of subsidies.
- The establishment of all legal matters for the urban land (master plans, market rules, registration techniques, local taxes)
- The development of suitable approach in land mobilization and servicing.
- The population need assessment, and participation evaluation.
- And more interest for built up area management.

The Actors

The Former Situation

The housing issues involve different actors. The various actors are defined according to the general process of shelter delivery.

This process is related to the political and economic system of the country. It is a fact that in the developed countries many actors are involved within a decentralized framework, but in the developing ones the State tends to play the main role in the whole process, with less success. The result could be assessed in the lack of efficiency of the set up policies. Despite the efforts made in housing delivery, the demand is greater as well as is the informal housing increase. In this respect, the overwhelming needs expressed through the household formation and the dramatic living conditions prevailing in the slums, put a burden on the public budget.

In many cases, the welfare State has played an important role in housing delivery. Programmes were launched by public corporations and enterprises and the

management of the built up areas was meant to be taken through budget resources. Neither the local authorities nor the future users were concerned in the decision-making process. They had to be present only in the final stage of the key distribution.

The programmes undertaken through the former policies, now face severe issues in their occupancy and management matters. Although the dwellings have gained a market value, the rental price is still very low and collected at an insufficient rate, to meet the management cost and the investment recovery by the public corporations.

The Changes

The overall political and economic changes experienced by the country from the beginning of the 90's brought a new awareness about the housing problems. Shortage of finance and the sprawl of informal housing made the central government more concerned about the dilemma.

- What to do to overcome the social demand and the economic requirements?
- What are the demand and the needs?
- How to move from short-term policies towards sustainable ones?

More efficient but realistic actions should then be sought. Thanks to the increasing interest fostered by professionals in the housing field, politicians became more sensitive to develop new approaches in order to achieve more expectations. This means that a greater involvement should be expected from various actors kept aside before.

In order to make efficient the contribution of the new actors, legal measures have to be taken to give a larger responsibility. Decentralisation has to be institutionalised and initiatives must be encouraged. Furthermore, new visions with regard to the housing standards should be put forward. In this context, several solutions ought to be sought to deal with the various cases in shelter needs.

The building of new and completed houses is not anymore the unique issue since few households would benefit when they are financially wealthy. Improving, repairing, rehabilitating, and extending existing houses are less costly solutions for the low and medium income groups with insufficient assets. The financial or materials needs could be gathered over time without impeding daily living conditions.

Small private developers and even the users, have an important role to play in this field. Experiences undertaken have shown successes, when precarious housing conditions were made healthier with direct positive impact on social standards especially with regard to the vulnerable members, and on environment requirements.

A participatory process involving several actors with related roles is necessary to overcome the challenging purposes.

The New Actors and their Roles

The extended actors could be defined and made efficient through a new institutional framework. The existing and new bodies to be strengthened are mainly:

- The State and specialised agencies in finance and land fields.
- The local authorities with decentralized powers and efficient technical services.
- The professionals and the developers in a partnership deal and purposes.
- The community associations and the NGOs within solidarity ties and relationship.
- The users and beneficiaries with needed help for the vulnerable.

The specific roles of the different bodies are interrelated and should be flexible to be applicable to any given project.

The State

The central government should deal with political and institutional matters to establish efficient legal rules for an easy access to land ownership, finance and related subsidies and grants for eligible households willing to rehabilitate or extend an existing house, or to rent, build, buy a house with given physical standards.

The management of the built up areas needs more efficient measures with greater responsibilities and adequate means for the municipalities and specialised

enterprises dealing with the refuse collection, the infrastructures maintenance and other related environment matters.

The Ministry of Housing, according to the general cited framework, should initiate all mechanisms to implement a participatory process in shelter delivery. Several ways of meeting housing needs should be investigated and adapted processes also established with related criteria to ensure facilitations and subsidy allowance in building field.

Administrative and complex measures should be avoided and eliminated whenever possible. Innovative ideas in self help building and the use of appropriate local and available materials especially in rural areas where an important part of the population still live, and whose living conditions depend upon the agriculture yields, will be then encouraged.

In the urban areas, actions ought to be undertaken in order to reorganise the informal housing areas by introducing, when necessary, road infrastructures, water supply, sewerage facilities, electric energy and other social amenities with contributions of concerned parties. The slums areas will be treated to give adequate housing conditions involving the resident population in a more active role.

In rural areas, besides the State subsidy for building new houses, more attention should be played for providing modern infrastructures and amenities in order to fix local population tempted to move to cities.

Banks and National Specialized Agencies

The National Land Survey Agency should make available property titles within a shorter period of time in urban areas as defined in the municipal development plans. The undergoing programme for a period of 15 years would be achieved before, giving priorities to the areas under rapid urbanisation, thus allowing a greater access to building permits and loans.

The banks acting in the commercial field, with short-term loan system for limited funds, must develop credit facilities for housing purposes through better attractive saving interest rate to catch resources from a larger part of households. New created financial guarantee institutions must then intervene to stimulate housing finance toward the developers and even the self-help building people through alternative mortgage systems.

State subsidy to reduce the bank rate of interest and the frontal grant, less costly in management, will help eligible households for a better access to the finance market.

The National Housing Agency, whose actual role is to distribute direct grant for building houses with given standards in urban and rural areas for the low and medium income groups, should decentralize its structures and enlarge its role in the grant delivery system for other purposes like the rental charge and the rehabilitation cost.

Local Authorities

In the efficient decentralized decision making process, local authorities would have more responsibilities in housing, infrastructures and urban management fields, given required financial and technical means. These means could be made available through a local tax system enabling free actions and capacity building. The local authorities should assess permanently the housing conditions of the population in order to evaluate their needs and the provision that could be provided according to their economic capacities.

Professionals and the Developers

Public professionals and developers are more involved in the housing delivery for low and medium income groups. In order to involve private bodies to ensure greater responses to the needs in terms of quantity and quality, partnership could be the first step to undertaken. The concerned authorities in facilitating the land and finance access and in reducing the tax charges, will allow private developers to take more incentives.

Community Associations and NGOs

Sense of community is often necessary in building projects. Individual actions are often fruitless in social problem prone areas. Vulnerable groups like the poor, the physically unable and elderly persons, women with children living alone, are likely

to need help. Also, dealing with administration and finance authorities, requires representatives with negotiation capacity. In this case, associations are useful to express common needs and organize the related actions.

Furthermore, NGOs working on local or external bases could provide further help in terms of expertise, finance, material, and care.

The Users and the Beneficiaries

Users and beneficiaries should not act as passive people. They should be made responsible through the decision making process in the definition of the project, the ways to be set up for its implementation, and the management requirements. The role of individuals should be defined according to their finance capacities, qualifications, age and gender, in order to make their involvement more efficient and useful.

Self-help building generates among the concerned people pride and wealth.

Actor's Requirements

The housing delivery is a complex and long lasting process. It involves at different levels, authorities, specialised institutions, professionals, associations and users. These bodies with some conflicting interests should work in an efficient framework, which must be adapted to the evolving context of the country.

As the social housing needs are important, worthwhile contribution ought to be provided to alleviate the burden upon most vulnerable people. Expected economic growth must have a direct impact on living conditions, hence on housing standards. Appropriate solutions in tackling the housing needs should be applied in the different fields i.e. land availability, finance mobilization, building capacity and management care.

Design Aspects

Background

Public housing programmes have been undertaken through specific size standards by public corporations, design offices and contractors. During the first years of housing policy implementation in the 80s, the range of apartment sizes was from 2 to 6 rooms to meet the households' needs.

The apartments were built in multi-storey blocks of 4 to 5 levels to avoid elevators. The buildings had a similar shape with a monotonous layout, regardless of the topography or the local climate. The traditional forms of the living spaces were not taken into account.

A heavy building industry was created in order to deliver about 50.000 to 60.000 houses a year in large housing estates. Prefabricated units were also set up to increase the building speed. Cement, steel, moulding elements and wood, mainly imported, were intensively utilized. Vast new urban neighbourhoods, as dormitories developed beside the former cities, without common facilities, like shops, schools, health centres etc.

The apartments provided for rental purpose were sold by law in order to involve the users in the management and the maintenance charges supported by the public corporations.

With the beginning of the economic constraints in the mid-80's due to lower income from oil, the apartment sizes were reduced. The 5 and 6 rooms were deleted, and later the 4 rooms.

With the new policy set up in the 90's, the State intervention changed with regard to the housing design. In the social housing programmes for the low-income groups, the size of the apartments became 1 to 3 rooms, because of shortage of finance resources. With the direct grant given for the middle-income groups, the size of the house to be built is at least 3 rooms. In this later case, the users are involved in the design and construction process, while in the social housing; the concerned public corporations may organize design competitions among architects on local or national basis. This new context brings some improvements in the design requirement as far as the way of life of the users, and local physical and climatic conditions, are taken into account.

Shortcomings of the Design Process

The response to the users' needs in the social housing provided by the State is yet set up in a rigid grid throughout the country, since programmes are decided at the central level. The objective is to give equal shelter commodities in various regions of the country.

The aims of the standardization were mainly to:

- facilitate at the central level the programme process for every locality.
- save time in the design by using the same modal studies established mainly by public bodies.
- industrialize the building components, some of them imported.
- control the building cost set up for similar localities.
- provide the same modern commodities for the households.
- build the houses in large projects on the same site.
- ensure land mobilization and servicing at a large scale.
- provide public amenities like schools, health centres, cultural and sport facilities for the new settlers within the same site.

Although housing is provided for a large part of the population, urban shortcomings were generated. It then becomes conspicuous that:

- built up areas provide a very poor urban environment.
- housing areas are monotonous without a sense of urban space.
- similar type of houses is provided for families with various life styles.
- outside space and landscape are rarely treated and managed.
- houses became crowded while the family size increases.
- local urban and architectural values and climatic requirements are ignored.
- locally available building materials are not used anymore with bad effects on the local economy.
- small and disseminated traditional workshops with related craftsmanship have disappeared.
- innovation and creation have been prevented.
- social problems started to grow in the large housing estates, with no mixture of various income groups, lack of public amenities and insufficient management.

Measures for Better Housing Design

The quality of urban life requires appropriate measures in the design process. The monotony and ugliness resulting from massive standardization are likely to generate unhappiness, breeding social unrest.

The measures to be taken to prevent such negative effects must be set up through legal and technical framework, which considers all aspects of the design process. Meantime, efficient actions should be launched to tackle the prevailing situation, likely to worsen gradually.

The main aspects to consider in this respect are the defined below.

1 The institutional level

The social housing needs: an assessment process:

The household needs in housing should be investigated by the local authorities on a continuous schedule within the municipal boundaries. These needs are to be assessed on the ground of living conditions, family size and economic capacity.

The family size and economic capacity: an adapted house.

The trends in the birth growth rate (3.17% between 1966 and 1977, 3.12% between 1977 and 1987, and 2.20% between 1987 and 1998) and in the economic prospect, likely to have an impact on family income, should be managed in the strategy in order to design long-term efficient housing environment. This important aspect prevails within a society evolving from a traditional to a modern way of life, as an increasing aspiration.

A recurrent economic precarity should not be overlooked, as far as the management cost of the construction would put a burden on family expenditures. This has a major significance in the case of loan charges, with monthly repayments.

The house model: for a more appropriate house.

The size and the type of houses to be designed should be defined in a consultation process with the future users and beneficiaries. Local authorities should adapt when necessary the size and the cost of houses financed through budget resources, with their own budget. Specific living functions within the house should be provided to meet domestic needs, where traditions are still prevailing.

The prototypes and other standardized models established at a central level should be then banned.

2 The technical level.

The physical and climatic constraints: landscape and climate design.

As a country with various physical and climatic characteristics, design requirements are necessary. The climatic constraints will affect the built up area. Related design features should be developed. A tough protection against major natural disasters like flooding, wind sand, earthquake should be provided.



A modal of social houses built in the desert area with care about daylight and wind sand effects. The use of local material like stabilized earth blocks is reintroduced and the windows on the façade are prevented.

The topography and bearing capacity of the soil are important to consider in the design arrangements to reduce building as well as land, infrastructure and management costs.

Laboratory soil studies ought to be made ready before the choice of correct place and building systems for the component of the project.

The environment requirements: a sustainable development.

The landscape, trees, and other natural assets should be protected and enhanced. The garbage and sewage disposals resulting from new built areas must be handled with efficiency to avoid any sanitary or health hazard. In this respect, pollution effects should be considered in the implementation of the projects. If necessary, they could be relocated in sound and safe places, when the pollution sources cannot be treated. The cost of any related intervention should not be put on the housing projects.

Waste disposal should be organized in a way to avoid air and soil pollution. Re-use techniques should be sought whenever possible.

The urban and rural specifications: a quality in housing design.

Housing is not just a sleeping commodity; it is a living environment. Daily life amenities should be made available within the vicinity. In this respect, the concentration of the same household income groups within the same area should be avoided through a balance of various categories in a mixed land use. Special provisions should be provided by the local authorities towards vulnerable income groups for decent living conditions.

The preservation of vernacular architecture and urban qualities is one of the major concerns nowadays. New projects will enhance the prevailing assets through appropriate features. The restructuring of informal housing areas will suppress existing inequities.

In the rural areas, the design of appropriate houses should be sought with specific related functions.

The use of appropriate building materials: an economic approach.

In housing projects for limited income groups, the use of locally available building materials is more appropriate for their economic and technical advantages. These

materials can be gathered beside the building site and easily handled by manpower without skill. Thus, people in the rural areas are more likely to be concerned with cheap and ready materials to use in self help building.

Proper design and technical advices from professionals through local authorities will help to obtain sound constructions with maximum comfort and little energy consumption charges for cooling and heating, which could be a burden on family income.

Intensive work design: job creation.

Construction process involves several building materials and technical components. The assembly of the different parts of the construction requires manpower of different skills. Intensive work process should be applied instead of mechanical tools in order to provide job opportunities for young and unskilled people. Furthermore, the use of mechanical means in small housing projects or in self-help building process could be costly, and should be then avoided. The design aspect is then important and must be considered accordingly.

3 The organizational level

The qualification: a quality in craftsmanship and skill.

The construction field and activities requires a permanent training and qualification, since techniques are evolving and manpower is mobile.

The State, through local authorities and specialised bodies should provide training opportunities within small workshops scheduled all over potential building areas.

The skilled workers are likely to improve the construction quality, especially with the use local materials. Living conditions of the households will then benefit from regular and substantial incomes.

The consultation of the users: a participatory process.

The users are not sufficiently aware about the design aspects. But they know what are their needs and aspirations. These issues can be fulfilled through a consultation during the design process.

The professionals should assess the living requirements of the users according to their economic capacities. They should also improve the use of the space by introducing modern facilities and economical management assets.

Design competition: an appropriate tool of thinking.

The design of housing is not an administrative matter and should not be made from remote places. It is a tool of communication between the users and the architect designer. They should understand each other during the different steps of the design process in order to reach a final solution.

The choice of a housing design involves the intervention of several architects and other social scientists. Ideas could be made through a competitive process giving the opportunity for innovation and creation to all interested designers.

The seminar workshop: a communication instrument.

Housing is a field of permanent issues. States, local authorities, national and international organizations, professionals, associations and NGOs are searching more appropriate ways in tackling the overwhelming and bad living conditions prevailing in some areas concerning mainly low income groups.

In this context, seminars, workshops, and training courses are of great of interest since they give an up to date overview of experiences and ideas, which make the solving of such issues, more efficient.

Conclusion

Housing development is one of the most important issues in the country. Although a lot is done by the State in housing delivery, a greater demand is still expressed from various income groups.

The exclusive use of budget resources during the implementation of former policies has shown limits and inadequacies. The State as a main provider hindered the role of other potential actors through a monopolistic intervention.

With the late economic constraints and reforms, it became clear that new strategies in the housing field had to be set up. New financial institutions have been created and the sector has been open to private developers.

As a regulator and facilitator, the State defined measures for the appropriate involvement of budget resources according to the level of household incomes. Social housing programmes for rental purpose are reserved for low-income groups, and a participatory process has been set up in self-help building in urban and rural areas.

However, this new context needs more thinking and actions to set a sustainable development and to provide shelter for all. In this respect, further measures and ideas are proposed in this paper through the following aspects:

- Strategies should assess the real needs of the population, and fix the objectives with the appropriate means for their achievement.
- A participatory framework should involve all potential actors including the users and beneficiaries in the different fields of the building process.
- Appropriate housing projects should take into account financial, physical, climatic, and domestic constraints through consultative design techniques and methods.

This approach based on a better understanding and incentives, is likely to provide effective answers to issues of increasing preoccupation and disarray. Also as a comprehensive vision, the State's role should be confined in the regulation and facilitation aspects, giving more responsibility and initiatives to other concerned bodies within market forces and professional capacities.

The efficiency of this approach must be assessed on a continuous basis in order to adjust shortcomings and introduce new inputs. Flexibility is important to consider for adapting solutions to specific issues and to integrate unpredictable elements.

Housing is the main component of the urban fabric; each built up area should be well serviced and managed. The informal areas and specially slums, when they exist, need greater attention in order to upgrade the prevailing living conditions.

Financial resources are becoming shorter and the housing needs greater. To overcome this dilemma, it is possible to set ways for appropriate and affordable solutions. Soft and gradual actions are required to develop building capacities among concerned actors.

Different forms of housing opportunities could be made available through optimal use of the existing stock. The affordability aspect should be strengthened, mainly with regard to the low-income and vulnerable groups. Solidarity, communication and understanding are expectations in the housing field.

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