Sustainable Improvement Housing Upgrading Project for Low-income People: Aqaba

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Introduction

Jordan is a rapidly developing country with relatively high rate of urbanization. About 70% of Jordan's estimated 4.5 million population lives in cities towns. Almost half the population is located in the greater Amman, Zarqa area. An urban corridor has developed along the two main roads linking Amman with Zarqa.

There are 238 municipalities, two regional authorities and 340 villages. Although government is responsible for planning and development controls, responsibilities vary with capabilities. The larger municipalities such as Amman do their own planning, while smaller entities rely on the Ministry of Municipal and Rural Affairs. The regional authorities are responsible for planning standards, approvals, and budgetary matters within their jurisdictions.

Responsibility for the provision of physical and social infrastructure lies at the national level. Local authorities are responsible for street cleaning, street lighting, solid waste and the construction and maintenance of local roads.

During the last decade, a number of informal settlements have been upgraded, particularly those suffering from severe problems, in terms of tenure and physical conditions. There are about 23 informal sites in Amman, and 10 sites in Russeifa and Zarqa. The estimated population of these sites is about 200,000 (about 9% of total population of these sites) covering an area of about 380 hectares. There are also 4 sites in Aqaba with an estimated 22,000 inhabitants (approx. 45% of Aqaba population) and covering an area of about 75 hectares. The major causes that have lead to the evolution of irregular or informal settlements include:

1 Successive waves of refugees from occupied Palestine in 1948 and 1967,

2 City population overgrowth due to high birth rates and migration from different parts of the country to cities, particularly Amman, Zarqa, and Aqaba, in search for better living and opportunities;

3 High land prices;

4 Restrictive building regulations;

5 Land parcelling and zoning regulations; and

6 Lack of efficient control over land by both the government and private landowners.

Current planning and zoning regulations in Jordan have led to oversupply of zoned land for higher income categories shortage of land available to low income families, therefore income families, under these difficult circumstances, poor families were left with little choice but to ignore administrative systems and squatter on land.

In the eye of a Jordanian, land is essentially a status symbol, by which individual sustains his living, security and sense of belonging.

This paper covers my experience in regularizing low-income informal settlement during the last two decades. The basic philosophy behind the upgrading is the preservation and enhancement of urban irregular settlements rather than clearance and replacement

The objective of this paper is to present and evaluate current regularization policies procedures and regulations. Furthermore, the paper aimed at analysing experience gained from the already executed programs to draw lessons and recommendation that can be beneficial in Jordan and elsewhere.

To achieve these objectives it was necessary to focus on the following related to land:

- Irregular settlements (quantitative and qualitative description).
- Public policies and programs.
- Case study of typical regularization project/ Aqaba.
- Evaluation and assessment of regularization approaches.
- Perspective and prospects of integrating irregular settlements into the city.

General Background

Irregular Settlements Profile

General Description

Irregular settlement can simply be defined, for the scope of this study, as those illegally established on land to the developer dose not possess a proper title. Generally speaking, irregular settlements are characterized by their poor quality building (generally made of temporary materials) and overcrowded building cluster.

Land Tenure Status

There are basically three patterns characterizing the status of irregular settlements.1- Squatting on private land without any consultation or arrangement with landowners; this is common in Amman.2-Squatting on Government land. This type of tenure is most common in Zarqa, Russeifa, and Aqaba 3. This pattern includes sites where land was purchased or registered under mutual ownership, "Musha a", where individual owners do not possess separate titles. This situation arises due to the current zoning regulations and DLS rules prohibiting the parcelling of plots less than 100m2 in area.

Location

Several factors have contributed to the location aspect of existing informal settlement. Most notably, land tenure status, the nature of the terrain, presence of refuge camps, and the development potential of the land. Land tenure complication in the "Musha a" land and the difficulties in mobilizing mutual reaction to squatting on such lands made them an easy target to squatters. Lands of rough or dangerous terrain, for e.g. very steep valleys, wadi basins susceptible to flooding, unstable slopes, were also an easy target for squatters. Some sites, especially in Amman and Zarqa, are located near official UNRWA refugee camps. Since 1967 and till now, government land has been the main refuge for illegal settlers.

Physical Conditions

There are two levels of physical conditions in informal settlements

Level A: buildings in this category are mainly one story, made of temporary materials. There is hardly any road for circulation; only narrow unpaved footpaths are providing access to the dwelling. Plot development covers 80% of the plot area, leaving only a very small courtyard. Boundary lines between houses run across the site in a very zigzag pattern. Water and electricity services are almost non-existent. Likewise, electricity may be supplied from a neighbour or from a small private generator. Sewer network is not available, and polluted flow may run in open channel or flood narrow footpath. This level of physical condition exists mainly in Aqaba and some parts of Amman.

Level B: buildings condition under this level are not bad as a large proportion of buildings in this category are made of permanent materials, i.e. concrete. Moreover, multi-storey building may be found in such sites. Access to dwellings is provided by poorly to fairly paved footpaths and roads. Generally, infrastructure services (water, electricity, sewers) are available but need improvement (see figures).

IRREGULAR SETTLEMENTS
LAYOUTS

_ LEVEL (A)
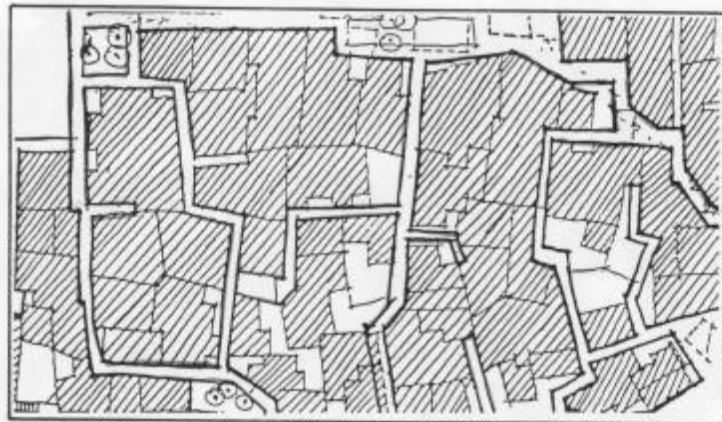
_ LEVEL (B)

Population Characteristics

Most residents in informal settlements are Jordanian of Palestinian origin. However, there is a sizable proportion of non-Jordanian male workers living in rental houses in some sites. Average density ranges between (700-800) per./hectares for old sites (established before 1967) and between (400-500) per./hectare for more recent ones. The average family household number in these areas ranges between (7.5-8.5), exceeding the national average for Jordan, which stands currently at about 6.2.

Brief Review

6 sites in Amman covering (24.6) hectares and 3 sites in Aqaba covering (47.7) hectares have been redeveloped through the concept of comprehensive upgrading undertaking by HUDC. Other sites are being upgraded or under study to be included in one of the upgrading options available (i.e. comprehensive, partial or land tenure regularization only.

Public Policies And Programmes

Government approach to irregular settlements has taken two main streams, preventive and remedial. On the preventive side, in particular planning legislations,

although a lot of discussion and debate has been going on for the last 15 years, yet no coherent national policy has been adopted or applied to date. On the remedial side, the recommended approaches to deal with existing settlements were suggested by preparation studies conducted in1979 for the first Urban Development Project (UDP). The following levels were suggested to deal with these settlements according to their condition:

1 Comprehensive upgrading through project execution.
2 Partial upgrading through project execution.
3 Improvement through policy action particularly with regard to tenure.
4 Clearance and Redevelopment for sites that cannot be upgraded

Regularization Programs

Upgrading

The former Urban Development Department "UDD"(Currently Housing and Urban Development Corporation "HUDC") after merging with the Housing Corporation in 1991 was established in 1980 with the help of the World Bank to upgrade low-income settlements and provide serviced plots (with some core-housing) for low income families in Amman area. Due to the successful completion ofUDP1, and later UDP2, the government expanded the UDD mandate in 1989 to cover the whole country and consequently UDP3 included sites in the Kingdom as far as in the north and Aqaba in the south.

This approach was envisaged as the best available solution in the light of the social, environmental and economic conditions in those settlements. The philosophy aimed at creating a housing environment that is satisfactory in terms of amenity, visual appearance, shelter quality and essential community services.

Upgrading under UDP1 and UDP2 has involved regularization of land tenure in addition to the provision (partially or fully) of all infrastructure services and community facilities. In addition, community development programs were undertaken in upgraded sites and loans to purchase plots or extend dwellings were provided to beneficiaries from the Housing Bank.

Upgrading projects to be implemented under central control of one agency UDD which shall act as the owner of the project during implementation and shall coordinate with Amman Municipality, planning committees and service agencies. Under UDP1 and UDP2, acquired the land of the upgrading sites and assumed full responsibility in terms of administration, finance, planning and marketing. On completing the projects upgrading sites were transferred to the municipality and community building to the respective authorities. During preparatory studies and implementation, UDD kept close contact with community leaders. This resulted in a better understanding of community's needs, which were taken into consideration in project design and community development programmes. This form of community participation is somewhat limited and did not rise to the level of decision-making

Concepts
The following concepts were adopted as guidelines for UDP1 and UDP2. As for UDP3 some amendments have already been made and shall be discussed later in this section.

Cost Recovery
Project costs are to be recovered from beneficiaries to ensure its replicability due to Jordan's limited resources. Beneficiaries had to pay for the cost of land and on-site infrastructure while the government paid for the cost of community building and off-site infrastructure.

Modest Design Standards to Ensure Affordability
Project designs were prepared to the minimum acceptable and affordable standards to enable low-income beneficiaries to meet the costs. Cross subsidy achieved from the sale of commercial plots to cover deficit resulting from beneficiaries' plots.

Self-help
Once the problem of land tenure was resolved and squatters become owners of land they live on, they were encouraged to improve their homes. In this regard, building loans were provided by the H.B at reasonable conditions. The UDD also provided, at beneficiary's request, design drawing for the improvement or extension of individual dwellings.

Relocation and Compensation

Alternative affordable plots were provided to families affected by demolition due to replanning of upgrading sites. Compensation for buildings demolished as a result was also made to the affected beneficiaries. Under UDP1 and UDP2, serviced sites at suitable location were provided to beneficiaries affected by demolition.

UDP3 Approach

As mentioned earlier, the UDD become a national agency responsible for upgrading of spontaneous settlements all over the country. A third urban project was approved by the government and the World Bank including Aqaba as a large component. Under UDP3, the "Pipe-Line" approach was adopted as compared to "project" approach under UDP1and UDP2.Whereas the projects approach entailed a fixed number of pre-appraised sites; the pipeline approach included a list of a large number of identified sub- projects. Individual sites selected from the sub projects list are appraised and approved according to specified eligibility criteria that are based on priority needs. The cancelling of a particular site under the project approach was to mean the amending of the loan agreement with the World Bank, whereas this eventuality was dealt with easier under the pipe -line approach; all was to be done was to select another site from the list .On the institutional side, UDP3 pipeline approach entailed the enhancement of local institution appraisal capability. Consequently, UDD become responsible for preparing appraisal studies (including cost) for potential upgrading sites. The H.B evaluates appraisal for recoverable costs, while the Cites and Villages Development Bank (CVDB) evaluates non-recoverable costs. Sub- projects are selected and appraised by UDD according to the general guideline criteria provided by the W.B. Specific standards based on this criteria were developed or adapted to suit loca1 conditions for each particular site.

Commitment to the project, under UDP1 and UDP2 was mainly embodied by the government, which took upgrading decisions based on some technical and political considerations. Under UDP3, W.B approval to include a particular sub- project in the loan agreement was conditional upon the receipt of commitment from planning and service agencies to the upgrading action. Furthermore, commitment from the majority of residents in the site to repay their share of the cost of development was deemed an important condition.

UDP3 Modified Approach

UDP3 approach was applied in its totality to Salahudin upgrading site the first sub-project to be implemented in Aqaba. HUDC has thereafter modified its methodology concerning cost recovery procedure and project components. The new changes entailed:

- Implementing upgrading projects under contract to the provincial authority and the concerned municipality. This entailed local authority's participation in development costs and the adoption of a new cost recovery criteria and mechanism, which ensured a higher affordability ratio amongst residents and an early cost recovery. This approach has also ensured effective community participation through community leaders and local municipality. The dual role played by the municipality being a party to the agreement with HUDC on side and a representative to residents on the other- has forced it to adopt some trade off measures to accommodate the roles. This approach was adopted in the more recent Aqaba sites (old town N&S and Shallalah S) and can be used where applicable in other sites in the country.

- Implementing land regularization without infrastructure networks in low -income squatters that would be serviced by the responsible agencies over a reasonable time.

This is somewhat similar to the process of plot redrawing currently undertaken by DLS, but entails a wider technical and social involvement. Local community is effectively involved in the replanning process, in terms of specifying planning criteria, plots areas and circulation network. Through negotiations with local leaders during implementation, beneficiaries were asked to sign a written commitment to pay for their designated plots. The final plans were subsequently submitted to the service agencies for future action. Such approach was implemented in two sites in Amman where regularization was undertaken in respect of land tenure and site planning.

HUDC 1

Currently HUDC is preparing for a fourth urban development project under the above name taken into consideration the experience already gained Flexibility in the approach that targets both the local community and the local authority in an affordable gradual program is the main feature of the project. Land regularization, partial upgrading and community development are the main components of such program.

Redrawing Plot Boundaries and Issuing New Titles

The process of redrawing plots and issuing titles in Ruseifa, Zarqa area is perhaps the most important ongoing activity related to regularization of tenure and the provision of land for low-income residential development. The area under consideration includes some 2,100 hectares. The government tried for years to control illegal settling in these areas but largely failed to do so. The government policy has been since 1970 to legalize land ownership for existing settlements. Therefore, a number of branch offices of DLS were set up in the area at that time and are still engaged with redrawing plots and issuing titles. The planning and titling process is lengthy and requires that a number of government agencies work closely together. The department of City and village planning in the MMRAE studies the area to be planned in terms of existing habitations, topography and other physical constraints, and existing and planned road network. Un fortunately, no provision for plot rationalization or exchange is included in the process. The planning process is merely an exercise in reserving land for roads and public facilities. Once the plan is completed, it must be approved by the higher planning council and then published, in the official newspaper, for public review and objections if any. Following this, MMRAE gives its final approval to the plan and pass it to Municipality for inclusion in public service and infrastructure programs and DLS for the titling of individual plots.

Experience with this approach has shown that

- informal land market provided an important opportunity, possibly the only one, for families to avoid high land prices and large zoning requirements;
- a significant degree of self-regulation exists in informal housing areas;
- the titling process is a laborious and time-consuming activity that requires close coordination of government agencies;
- collection of any charges for land is very difficult as families felt they already had paid for their plots. There is willingness however, to pay for infrastructure, provided a clear match exists between costs and services supplied.

Effect of Issuing New Titles on HUDC

Redrawing the plots in some areas, which allowed the squatters to obtain title at nominal prices made it difficult for other informal settlement to accept the more costly approach presented by HUDC. The long period involved in the process of titling does not seem to affect people's refusal of the more efficient and comprehensive solution offered by HUDC, as they have to pay more for the latter. In fact this was an important reason that have recently urged HUDC to modify its development approaches.

Actors and Roles

The upgrading program involved different actors; each had specific roles as follows:

HUDC

is the main government agency. Its responsibilities include:

- Project design for Aqaba upgrading projects.
- Finance project implementation
- Project implementation through local contractors.
- Coordinating with all government services agencies to adapt their standards.
- Issuing building permits in cooperation with Municipalities.
- Supervise the houses construction of beneficiaries.
- Cost recovery issues.

Consulting Firm

Firms were involved in the feasibility study and design.

Government Agencies

All ministries and institutions concerned with infrastructure and community facilities. The DLS is responsible for issuing land titles.

Local Authorities (Aqaba Region and Municipalities)

They had to revise and approve the layout and building regulations of each upgrading project and approve building permits as well.

Financing Agencies

The World Bank was responsible for financing the program components while the Housing Bank was providing long-term Mortgage loans and building material loans for the beneficiaries.

Target Group

Beneficiaries were encouraged to identify their needs and priorities during the feasibility stage and surveys. They were responsible for improving their houses and for paying back the full cost of land infrastructure services.

Aqaba Case Study

This is a case study that covers Jordan's experience in regularizing low-income informal settlement during the last two decades. Regularization programs undertaken so far have adopted two main approaches; firstly, upgrading (partial and comprehensive) and secondly, redrawing plots and issuing titles. Under the first approach, regularization entails securing land tenure rights in addition to the provision (wholly or partly) of infrastructure services and community facilities and programs. The second approach deals mainly with land tenure.

Emphasis in this study has been given to the upgrading approach undertaken by the Housing & Urban Development Corporation (HUDC) since 1979 to date. The typical HUDC institutional arrangements for setting up a project are based on the fact that HUDC shall be the owner of the project and the sole public actor in terms of project programming, planning, designing, execution, marketing, and setting financial criteria. This role assumes that HUDC will be able to obtain advanced approvals from concerned planning authorities in matters related to planning and building regulation. This approach was adopted in the first two upgraded sites (Salahuddin and Shallah N) in coordination with ARA which acted as an overall planning authority. However, the need to modify the cost recovery mechanism in the remaining sites has imposed a shift HUDC role. Therefore a new agreement was concluded between HUDC on one side and ARA and Aqaba Municipality on the other, whereby the latter became HUDC's client who had to repay the project design, supervision of construction and preparation of list of beneficiaries and afford ability levels. ARA took responsibility of cost recovery, issuing building licenses, evacuation of demolition cases and beneficiaries allocation, where as Aqaba Municipality took charge of contacting residents and supporting their demands in addition to covering part of the project cost.

Aqaba Context

Located on the red sea in the southern tip of Aqaba represents the sole and precious marine outlet for Kingdom despite its relative remoteness from the capital Amman (about 350 km to the south), almost all trade export-import movements pass through the port of Aqaba. Prior to the 1991 Gulf War, Aqaba represented a major transit port for goods destined to Iraq.

In terms of tourism, Aqaba lies in the forefront of tourist attractions in the country. The city moderate climate and clean beaches containing rare species of coral reefs have attracted tourists from all over the world.

The city approximately (60,000) population live mainly on port related activities, in addition to manufacturing, governments services, and tourism and fishing.

Urban land price have escalated in the last three due to the high development potentials of Aqaba. The stable working environment experienced by the people of Aqaba is likely to continue and result in a maintained demand for urban land.

Aqaba Region Authority

Aqaba Region Authority (ARA) is a government agency possessing wide-ranging powers and responsibilities for physical and economic development within its designated area (Aqaba Region). The ARA is directly linked to the prime Minister's Office and mainly concerned with preparing and approving development plans for Aqaba Region

In 1999 the World Bank indicated its willingness to finance a forth Urban development plan (in addition to UDP1 and UDP2 and UDP3) which were executed involving Aqaba as major component Execution started in 1988 and completed in 1994.

Project Objectives

Improve living conditions in high-density squatter and slum areas in Aqaba.

Strengthen the capacity of local institutions to undertake low-income housing and urbanization.

The extent to which the above objectives had been attained is discussed later in this paper.

Upgrading Process and Components

The project included:

1 Upgrading condition in three settlements (5 sub-projects) with about 2900 families (18,000) people through regularization of tenure, provision of water and sewerage, paved streets and footpaths, schools, social building (clinics, community and women's training centres) and development of infill commercial and residential plots.

2 Servicing land to relocate families affected by replanning of the above settlements. Kahzaan site was provided and included 663 plots for commercial use, social and community facilities.

3 Mortgage loans by HB for acquisition of plots and improvement of existing dwellings.

4 Social facilities, namely schools, clinics, community buildings and training centres in upgrading and serviced land areas.

5 Institutional development through provision of advisory services and training for HUDC and HB.

Process

Obtaining ARA approval for upgrading a particular site.
Land acquisition.
Social survey.

Preliminary Planning

Local authority planning approval.
Topographic survey.
Detailed engineering design and tender documents.
World Bank approval.
Tender invitation.
Construction under HUDC supervision.
Plots allocation to beneficiaries.
Building licenses and loan liaison.

Site Planning and Design Criteria

- Roads and footpaths, preferably follow the existing tracks, possible to avoid demolition and relocation. Therefore, safety measure for traffic purposes must be fulfilled.
- All residential plots must have access either to a road or footpaths; distance between plots, and roads should not exceed 50 m.
- Roads usually designed up to the minimum with accordance to traffic requirements in the area.
- Parking areas should be designed to serve residential areas at 100 m diameter.
- Open spaces were designated as green areas as possible.

Finance

HUDC'S upgrading and site &services activities have been financed through World Bank loans, Government allocations, the Housing Bank, and internal resources. HUDC receives, its fund directly from the Ministry of Planning, the Jordan Housing Bank and the Cites and Village Development Bank.
Summary of Project (UDP3) Sources of Funds

	US Millions
Government	11.7
Jordan Housing Bank	14.5
World Bank	26.4
HUDC	4.3
	56.9

The Aqaba component cost was 12 millions, i.e. (21% 9of the total project cost).

Cost Recovery

HUDC typical cost recovery approach divided project cost into two components; the first includes components recovered directly from beneficiaries, and the second includes components which are paid for out general revenue.

Recoverable Components	Non -Recoverable components[3]
Land Acquisition[1]	Land for Off-site Infrastructure
On-site Infrastructure[1]	Land for Social Facilities
Core Housing[1]	OFF-site Infrastructure
Construction Loans[2]	Social Facilities
Mortgages for core units and land purchase[2]	50% of the Cost of Roads>=10m

1   Land on site infrastructure and core housing recovered from the sale of property.

2   Building and building material / loan for beneficiaries directly from HB.

3   The costs of site infrastructure and social facilities, which are recovered through taxes and user charges.

The above approach was adopted in the one site upgraded in Aqaba and almost full cost recovery has already been achieved. However, concerted public pressure and

protest at highly unaffordable land development cost have tended HUDC to modify its policy and cost recovery approach in the remaining three upgrading sites. Under this approach, beneficiaries shall be partly or wholly exempted from on site infrastructure cost elements.

A reason of potential concern over the effectiveness of the new approach is the involvement of various agencies (HUDC, ARA, Municipality, Service Agencies) with varying capabilities, experiences, roles and benefits.

Community Participation

The existing approach "Top Down" (i.e. HUDC's centralized control of all upgrading decision) was adopted in the first project in Aqaba. Revised approach "Root Up" (i.e. effective involvement of beneficiaries in all project stages) was adopted in the remaining Aqaba sites. Under this approach the beneficiaries through their representative, the Municipality, have been given the opportunity to express their opinions in respect of planning and design criteria. Some local leaders were powerful enough to decrease road widths to minimize demolition cases, some new roads were also proposed, and most footpaths were widened. The interference by local community not only affected the planning criteria but also increased project cost. The elected municipality, community representative, supported their demands and obtained ARA approval for the necessary changes. The extra costs incurred were finally paid by the municipality and ARA.

Evaluation and Assessment of Results

HUDC's typical approach, including the recent modification in Aqaba, of integrating and regularizing irregular settlements through physical and social upgrading has achieved its objectives to a large extent As modifications to the approach are still short - lived, the following points highlight some important features in the approach as a whole and briefly comment on the changes took place.

Effectiveness and Comprehensiveness
A look at the status quo in upgraded sites and comparing it with conditions prior to upgrading makes one wonder, how such changes, physical and environmental, can take place in a relatively short period of time.

High Development Cost versus Low Affordability Levels
HUDC has formerly (in most Amman sites) subsidized upgrading sites and service component of the project. But later, in Aqaba sites HUDC was urged to change cost recovery mechanism and increase government subsidy of non-recoverable project components to a level that cannot be always tolerated due to government economic constraints

Cost of Private Land
Land cost is a major component of the total upgrading cost, upgrading of a number of sites has been postponed or cancelled due to the failure in negotiating this affordable price.

Community Involvement
However, HUDC's central control over their decisions although made the process of upgrading more easier, faster and more organized, yet it aroused local community's feelings that thinks are imposed on it. Local community was therefore encouraged to criticize and even challenge and refuse some of the concepts in the approach in particular cost recovery. Consequently, HUDC´S approach had been modified giving the community a central role in deciding whether or not to upgrade their sites, and the scale of any proposed project. The following points are some observations attempting to clarify the positive and negative aspects of community involvement: -

1 Effective community involvement can lead to increased community commitment and hence result in a more sustainable development.

2 The community awareness of their strength in influencing official decision was greatly enhanced by the support of the local authority (i.e. municipality), a fact that has led to a faster government response.

3 The community's lack of experience in addressing government officials and the continuous change in opinion among site residents led to a rather weak dialogue and a misunderstanding of perceptions.

4 Increased community involvement together with the lack of understanding of technical criteria and concepts of upgrading have negatively affected development standards.

Sustainability

Upgrading projects proved to be sustainable particularly if they were supplemented by a good community programmes. In fact, when sites were under HUDC control, building regulations were respected; roads and footpaths were effectively maintained and kept clean. In contrast when the same site were transferred to the concerned local authority, building regulations were violated, some footpaths were even neglected, and garbage disposal was not effectively handled due to the lack of direct control which was undertaken previously by HUDC.

Converting Project into Policies

Shifting from project level to policy level in applying HUDC upgrading approach or DLS retitling should take into consideration the following factors:

- The different conditions of irregular settlements can all interact in varying combinations making it difficult to adopt a well-defined policy that can deal with all eventualities. Policy modifications therefore shall always be called for.
- The fact that the World Bank has been an important financing agency so far cannot be taken for granted in future.
- The lack of effective coordination between authorities concerned with regularization of irregular settlements (i.e. local authority, planning authorities, HUDC, DLS) to come up with a coherent national policy to deal with these settlements renders the individual initiatives made by these authorities less effective and less comprehensive.

Perspectives of Integrating Irregular Settlements into the City

Prospect of Regularization

Analysing the situation and needs of the remaining sites of irregular settlements, one can predict that regularization is quite feasible provided flexibility is maintained in any proposed option. This flexibility should ensure that the needs, abilities and resources of both the local community and concerned local authority are adequately taken in to consideration. The final objective of any proposed regularization scheme should be integration into the city. Upgraded settlements so far have been to a large extent integrated into their respective cities. Any proposed options of integration should provide flexible, programs ranging from rapid and direct regularization through partial or comprehensive upgrading to securing land tenure rights only leading to a gradual and slow integration. Proposed options must provide different levels of solution in terms of cost recovery mechanism, institution arrangements, improvement of infrastructure services, community facilities and ways of securing land tenure.

Evolving Projects Into Policy

The accumulated experience gained through already regularized projects can form a strong basis for formulating a regularization policy that can be applied in future projects. The following points should be taken into consideration in this regard:

- Regularization programmes/actions should be part of the **national housing policy** that addresses the problem from a wider urban scope rather than separate and isolated projects. This will ensure proper programming and scheduling for regularization as well as allocation of necessary funds and resources. Such policy shall also provide remedial action for existing settlements and preventive measures for any future evolution of irregular settlements.

- **A regulatory framework** for implementation is envisaged under the umbrella of a facilitating regulating agency which shall act as a facilitators rather than a central actor. This works. The regulatory framework must also provide a free flow of information to the parties involved (mainly local authority, planning authority, and local communities) and also for enabling them to benefit from the

experience of the regulating agency and to share roles and responsibilities according to the proposed options.

- **-A financing plan** is needed to go hand in hand with any proposed program. In this respect the cost of regularization can be divided into two parts: 1) cost of services which can be financed from budgets of service agencies and local authorities and recovered wholly or partially through direct payments of residents and /or through long term government taxation, and 2) the cost of land which can be settled between and tenant if possible or otherwise through the intervention of the local authority. In both cases long term loans at preferable conditions must be provided to the residents.

- There is an urgent need for **legislative reforms** entailing the amendment or initiation of land management laws/regulations in respect of irregular settlement to provide more efficient solutions (for example special laws for land price estimation in irregular settlement and modification of subdivision law to cater for developed settlement).

- Establishing a **coordinating mechanism** between regulating agencies and planning authorities to avoid conflict in planning of such areas. Coordination is also needed with land management agencies (i.e. DLS) to avoid duplication of efforts.

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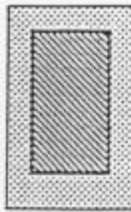Urban Land in Jordan: Issues& Policies by University of Jordan.

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Residential Zoning Categories in Amman

Type "A"

Minimum plot area - 1000 m2
Minimum frontage - 25 m
Setbacks:
    Front - 5 m
    Side - 5 m
    Rear - 7 m

Type "B"

Minimum plot area - 750 m
Minimum frontage - 18 m
Setbacks:
    Front - 4 m
    Side - 4 m
    Rear - 6 m

Type "C"

Minimum plot area - 500 m2
Minimum frontage - 15 m
Setbacks:
    Front - 4 m
    Side - 3 m
    Rear - 4 m

Type "D"

Minimum plot area - 300 m2
Minimum frontage - 13 m
Setbacks:
    Front - 3 m
    Side - 2.5 m
    Rear - 2.5 m

Popular Zone

Minimum plot area - 150 m2
Minimum frontage - 25 m
Setbacks:
    Front - 2 m
    Side - 0 m
    Rear - 2 m

Legend:

Plot area

Buildable area