



The role of land planning policies in supporting housing affordability: The case of the Gaza Strip



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ABSTRACT

The Gaza Strip suffers from a limited amount of land compared to the population growth rate. This imposes several challenges on urban planners in managing housing land in a way that protects housing affordability, especially for the low-income category. In general, housing in the Gaza Strip is unaffordable, for several reasons, including a recent abnormal rise in urban land prices. The study investigated this issue based on a survey of local housing specialists in addition to residents. The study found that to support housing affordability in Gaza, planning solutions that ensure efficient use of urban land in the first place need to be implemented. Furthermore, two parallel actions are required: (i) to implement measures that increase housing land supply and improve security of land tenure; and (ii) to establish a robust and effective housing finance system that fits the socio-economic situation in the Gaza Strip.

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1. Introduction

The Gaza Strip comprises the five southern governorates of the Palestinian Territories, and covers a total area of 365 square kilometres (Fig. 1). Its population recently reached 2 million inhabitants (Wafa, 2016), equal to a population density of 5480 person/km². This makes Gaza one of the most densely populated areas in the world (ARIJ, 2006a). In comparison, the population density in the West Bank, the northern governorates of the Palestinian Territories, is 481 person/km² (PCBS, 2012). This significant difference between the Gaza Strip and the West Bank is due to the current political situation, which imposes a spatial separation between both regions. As a direct result, scarcity of housing land is a main characteristic of the Gaza Strip. Considering the abovementioned figures, and an average family size of 5.7 persons (PCBS, 2016), the household share of Gaza land is about 1040 m² including housing, agriculture, and other land uses. Furthermore, the Gaza Strip has one of the highest population growth rates in the world estimated at 3.48% (NRC, 2013). Therefore, the abovementioned figures are qualified for an exponential increase in the future.

Scarcity of housing land means more expensive housing units and less housing affordability. The question that arises here: is it normal for housing to be expensive? The answer is yes, but this has to be “affordable”. According to Mumtaz (2008), contemporary housing often costs as much as 9 or 10 times a household’s annual

income. Thus, if we assume an annual income of USD 5000, housing cost should not exceed USD 50,000. Is this the situation in the Gaza Strip? The answer unfortunately is “no” considering current market prices, which are double this figure. Thus, there is pressing need for housing planners and policy makers to address this issue. Within this context, the study tackles the research problem of how to promote housing affordability in the Gaza Strip by recommending some policies for housing land planning. This discussion is presented in three parts, where the first sheds some light on the housing situation in Gaza. The second introduces the concept of housing affordability, and recommends some policies for housing land planning. The third part examines the applicability of these policies to the situation in the Gaza Strip based on a field study.

2. The housing situation in the Gaza strip

Since the British Mandate over Palestine in 1948, Gaza witnessed several successive political phases, which prevented the effective implementation of any long-term housing strategy. Housing development was limited to site-and-services projects, where housing units were self-built by residents (Salha, 2013). The most significant opportunity occurred following the return of the Palestinian Authority to the Gaza Strip in 1994 as a direct result of the Oslo peace agreement. The Ministry of Housing was established, and several projects were implemented through international financial support provisions. These projects were of different types, including cooperative housing and mass subsidised housing clusters, and, in a few cases, neighbourhood units. In addition, the

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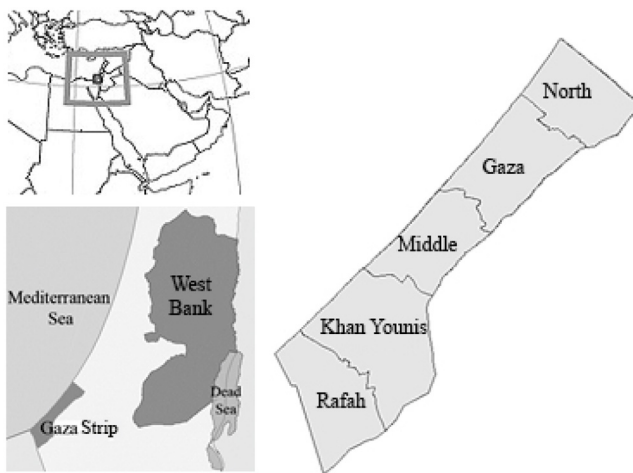


Fig. 1. A map of the Gaza Strip showing its five governorates (PCBS, 2012, adapted).

subsequent political stability attracted housing investments, which helped create a vibrant housing private sector (Enshassi, 1997). In addition to the public and private sectors, international organisations were effectively involved in Gaza's housing sector, especially UNRWA and UNDP. Few studies could be found regarding the issues of housing land planning policies and housing affordability in Gaza (Asfour, 2012; Badawy et al., 2016; Koek et al., 2015). Unfortunately, Gaza is usually discussed from the perspective of urgent reconstruction as a response to the massive destruction it experiences during military confrontations with Israel. Therefore, critical and strategic housing issues have not been properly investigated.

The housing situation in the Gaza Strip has been affected by several political, social, and economic factors. First and foremost is the on-going conflict between the Palestinians and the Israelis since 1948. The population of the Gaza Strip was estimated at between 352,000 and 442,000 in 1967. By 1970, there were over 311,000 Palestinian refugees in Gaza registered with UNRWA (NRC, 2013). Most recently, the last eight years have witnessed three major military events in 2008, 2012, and 2014. These resulted in the complete destruction of 16,229 housing units, of which 12,620 were destroyed in 2014 alone. Unfortunately, in the time in which this piece of land has looked for peace, it has faced the largest displacement recorded since the 1967 war (OCHA, 2015). These military events led to substantial demographic and social changes. Most significantly, the issue of forced displacement has a great impact here. In 1948, Palestinians were forced to leave their homes to other places, including the Gaza Strip. As a result, the issue of Palestinian refugees has emerged. In the recent military events, internal migration occurred within the Gaza Strip. This took place from the hazardous border areas to the cities, which caused a significant increase in land prices and in turn, the cost of housing.

An important social factor that affects housing status in Gaza is the rapid natural population growth. As discussed previously, the Gaza Strip is only 365 km² in area, while Gaza's population has now reached 2 million (WAFA, 2016). The high population density has led to serious housing problems, including overcrowding. Current estimates suggest that the average housing density in Gaza is 1.9 persons per room. However, 19% of the households in Gaza live in housing units with three persons or more per room (PCBS, 2015). This relatively high figure is believed to contribute directly related to several social and health problems (Asfour, 2012). In fact, the problem of urban crowding in Gaza has historical roots related to the Israeli settlements in Gaza. These settlements occupied more than 20% of the Gaza Strip until they were dismantled in 2005. This prevented Palestinians putting these lands to public use (ARIJ, 2006b). These areas form valuable land stock that should be prop-

erly invested in the different required land uses, including housing supply.

The economic situation also has a significant impact on housing. Gaza faces a strange situation in this respect referred to as the Gaza blockade. This has caused severe damage to the local economy. The blockade included strict restrictions on building materials imports required for housing. Although these restrictions have been eased recently, they have not yet eased enough to meet the required demand for housing units supply (NRC, 2013). Some estimates suggest that 75% of households in Gaza would need to build new housing units during the next ten years (PCBS, 2015). This confirms the deep concern presented in this paper regarding the future of housing land availability, and its impact on housing affordability in Gaza.

Scarcity of urban land, discussed in the previous section, is not the only challenge facing housing in the Gaza Strip, indeed, other challenges include funding. In most cases, housing projects established in Gaza are externally funded. The Palestinian economy is still unable to sustainably secure the funds required for housing. This affects housing supply because of the uncertainty regarding these external funds. Moreover, the housing patterns produced are highly affected by the donor terms of reference, resulting in inconsistent housing patterns. The limited technical capacity in the field of housing construction is another challenge. For example, cranes are not allowed in Gaza, which limits the construction of high-rise housing blocks. Finally, the insufficiency of housing policies and legislation cannot be ignored. With the exception of some preliminary works, such as MPWH (2010), and Abdullah and Dodeen (2015), there is currently no legally-approved housing policy in Gaza. Additionally, housing legislation in the West Bank and the Gaza Strip is currently contingent on the establishment of a unified Palestinian State. Ultimately, the Gaza Strip should be integrated with the West Bank. This is expected to mitigate the problem of urban land scarcity in Gaza and encourage Palestinian economic growth. Until then, housing planning should be practiced using realistic assumptions, where priority should be given to the most critical issues, such as housing the most vulnerable people, and supporting housing development. In this context, the available urban land in Gaza should be effectively managed to support housing availability and affordability.

3. Supporting housing affordability through land planning policies

Before presenting the suggested housing land planning policies, it may first be useful to shed some light on the concept of housing affordability. Housing affordability is considered one of the key measures of a country's socio-economic stability (Suhaida et al., 2011). Housing affordability means that the purchaser of a housing unit has the means and ability to make the purchase (Mumtaz, 2008). Traditionally, it is defined as spending no more than 30% of income on housing (Newman and Holupka, 2014). This method is called the ratio method, which is the most commonly used method to estimate housing affordability (Whitehead et al., 2009). Housing cost can be secured using one's own financial resources or by borrowing as a common alternative. Housing purchase reflects the existence of housing demand, but not essentially housing need. This is because housing need develops into a housing demand only when housing is affordable (Shelter Sector Coordination, 2012). Thus, housing units may be available, but remain empty because they are not affordable. There are several factors that affect housing affordability, including environmental, managerial, and cost estimation aspects (Assaf et al., 2010).

Housing affordability is usually considered as a multi-dimensional issue. For example, Mulliner et al. (2015) used Multiple

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