



Mainstreaming Housing into Jordan's National Urban Policy Thematic Guide

03/04/2021

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LIST OF ACRONYMS

LIST OF ACRONYMS

| | |
|-------|--|
| ASEZA | Aqaba Special Economic Zone Authority |
| CBJ | Central Bank of Jordan |
| DLS | Department of Lands and Survey |
| DoS | Department of Statistics |
| GAM | Greater Amman Municipality |
| GIS | Geographical Information System |
| GOJ | Government of Jordan |
| HC | Housing Corporation |
| HIS | Housing Implementation Strategy |
| HUDC | Housing and Urban Development Corporation |
| JEA | Jordan Engineers Association |
| JNUP | Jordan's National Urban Policy |
| JVA | Jordan Valley Authority |
| LED | Local Economic Development |
| LTRC | Land Transport Regulatory Commission |
| MoE | Ministry of Education |
| MoF | Ministry of Finance |
| MOLA | Ministry of Land Administration |
| MOPIC | Ministry of Planning and International Cooperation |
| MoPWH | Ministry of Public Works and Housing |
| MoSD | Ministry of Social Development |
| MoT | Ministry of Transportation |
| NGO | Non-Governmental Organization |
| NHP | National Housing Profile |
| NHS | National Housing Strategy |
| NUA | New Urban Agenda |
| PDTRA | Petra Development and Tourism Region Authority |
| PPPP | Public Private People Partnerships |
| RACI | Responsible, Accountable, Consulted, Informed |
| RPA | Regional Planning Authority |
| SDG | Sustainable Development Goals |
| TOD | Transit Oriented Development |
| UDD | Urban Development Department |
| UN | United Nations |
| USAID | United States Agency for International Development |
| WB | World Bank |

1

EXECUTIVE SUMMARY

1. EXECUTIVE SUMMARY

This guiding document is to be used by policy makers and stakeholders involved in formulating, developing, monitoring and evaluating housing policy as part of the Jordan National Urban Policy (JNUP). The guide addresses how housing can be incorporated into policies to promote sustainable development. It highlights key issues worth considering and is meant to be utilised as a means of providing direction and guidance to users through recommendations and checklists to mainstream several concurrent housing issues faced by Jordan.

The guide has five main parts, following the NUP framework. **Part one (Section 3)** introduces the rationale of **why** housing must be mainstreamed into the JNUP, outlining challenges and opportunities of housing development in Jordan. **Part two (Section 4)** explores **what** to recommend on housing on the various JNUP phases (feasibility, diagnosis, formulation, implementation as well as monitoring and evaluation), and pillars (capacity building, participation and acupuncture projects) in an integrated manner. **Part three (Section 5)** has recommendations on **how** to mainstream housing into the JNUP, highlighting practical recommendations through relevant global case studies. It provides implementation tools within an action plan for consideration, as well as envisaged timelines for each recommendation. A checklist for each recommendation is provided in Annex 2. **Part four (Section 6)** indicates **where** specific interventions, in terms of housing policy process decisions and actions need to be taken, and could be viewed as a road map to initiate the policy process. **Part five (Section 7)** provides an overview of **who** should benefit from the suggested housing policy interventions. A summary of the recommendations in this guide is provided below:



Recommendation 1: Outline and Implement a Specific Stakeholder Engagement Plan for the Housing Sector.



Recommendation 2: Build Capacity to Collect and Analyse Data Related to Housing Needs and Monitoring.



Recommendation 3: Build Spatial Planning Capacity of Public Authority Stakeholders.



Recommendation 4: Implement the Formulation, Updating and Sharing of Data, in a Transparent Manner.



Recommendation 5: Identify Potential Housing Acupuncture Projects and Criteria for Success.



Recommendation 6: National Housing Strategy (NHS) Update Part 1: Conduct a Comprehensive National Housing Profile (NHP) for Jordan.



Recommendation 7: National Housing Strategy (NHS) Update Part 2: Update Policies and Implementation Plan of National Housing Strategy (NHS) for Jordan.



Recommendation 8: Create an Institutional, Regulatory and Legal Framework to Support Implementation of the National Housing Strategy (NHS).



Recommendation 9: Secure Better Access to Appropriately Located Lands for Housing by Ensuring Comprehensive Planning Interventions are Aligned with National Housing Strategy (NHS).



Recommendation 10: Address Land Cost for Affordable Housing Part 1: Updates to Building and Zoning Regulations as part of Various By-laws to Compliment National Housing Strategy (NHS).



Recommendation 11: Address Land Cost for Affordable Housing Part 2: Updates to Taxation of Vacant Lands and Properties to Compliment National Housing Strategy (NHS).



Recommendation 12: Promote Starter Home Production Complimented with Self-Build and Subsidized Construction Strategies as Part of National Housing Strategy (NHS) Update.





Recommendation 13: Improve Financial Framework of Housing Loans as Part of National Housing Strategy (NHS) Update.





Recommendation 14: Promote Micro financing with Technical Assistance for Construction of Self-Built Units as Part of National Housing Strategy (NHS) Update.





 **Recommendation 15:** Improve Access to Existing Built Housing Stock as Part of National Housing Strategy (NHS) Update.

 **Recommendation 16:** Improve Economic Sustainability of Affordable Housing Part 1: Updating Regulatory Framework of Housing Cooperatives as Part of National Housing Strategy (NHS) Update.

 **Recommendation 17:** Improve Economic Sustainability of Affordable Housing Part 2: Updating Regulatory Framework of New Large Developments within PPPP Framework as Part of National Housing Strategy (NHS) Update.

 **Recommendation 18:** Increase Longer Term Affordability of Utilities for Housing by Encouraging Green Building Standards as Part of National Housing Strategy (NHS) Update.

 **Recommendation 19:** Improve Enforcement Capabilities of Updated Regulations, Supported by Legal Framework as Part of National Housing Strategy (NHS) Update.

 **Recommendation 20:** Mitigate Future Shocks and Integrate Resilience Measures with Relation to Housing.



2 INTRODUCTION

2. INTRODUCTION

As the conflict in Syria enters its 9th year, Jordan is hosting 1.4 million Syrians, of whom 671,551 are registered Refugees (UNHCR, 2019). 80% of refugees settled in hosting communities (urban areas) adding strain on the country's economy and infrastructure (including municipal services, water, and electricity supply) and placing pressure on all sectors including employment, education, health, and housing. In support for the Jordanian government, UN-Habitat is currently working with other UN agencies in addressing impacts of the Syrian Crisis and strengthening Jordanian Resilience at national and local levels. In line with Jordan's priorities 2019-2022 in managing the country's urban growth and its Vision 2025, the UN-Habitat Regional Office for Arab States, in collaboration with the Regional and Metropolitan Planning Unit at the Urban Planning and Design Branch of UN-Habitat, aims to support the Government of Jordan to initiate the development of a sustainable, inclusive and evidence-based NUP (National Urban Policy) for the country.

The JNUP development process (as seen in the figure below), is composed of five overlapping and interrelated phases including **feasibility, diagnosis, formulation, implementation**, as well as **monitoring and evaluation**. Throughout these phases of the JNUP process, three key pillars are considered: inclusive **participation**, **capacity development** at all levels, and grounding policy through **acupuncture projects**, to enable the JNUP to respond to the housing challenges and opportunities.

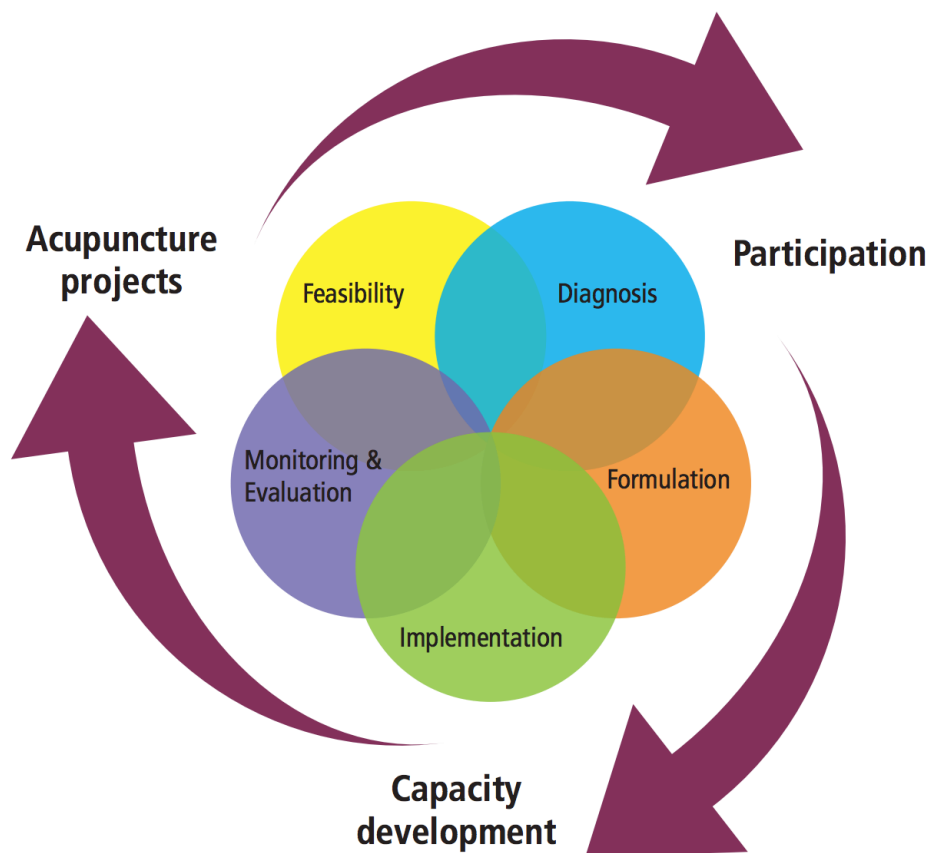


Figure 1: NUP Phases and Pillars
Source: UN-Habitat (2016)

The main objective of Jordan's NUP programme was to strengthen policy-making capacities in Jordan and promote a participatory and inclusive approach to urbanization with a focus on the evidence-base and accountability aspects. As per the National Urban Policy Guiding Framework, a formulation report for Jordan was developed around four key thematic areas: urban regulation, urban economic development, urban planning and design, as well as resilience and urban planning. A mapping and analysis of key stakeholders involved in the JNUP process fed into the development of the JNUP diagnosis report which identified the challenges and opportunities that will be addressed by the policy. The process also included the establishment of technical and steering committees chaired by the Ministry of Local Administration (MoLA) to provide guidance and support to the NUP development process. Based on the aspirations for the country's urban development and with extensive participation of various stakeholders, the JNUP vision was formulated which aims to accomplish an "Integrated and Resilient Urban System that Guarantees Equitable Distribution of Development Gains for All". This vision is said to be achieved through linked objectives designed to address the challenges identified in the "Diagnostic Phase" of drafting the JNUP. The Vision is also linked to Jordan National Agenda and Vision 2025, National Sectoral Strategies, and International Sustainable Development Goals 2030. To address the Vision, thirteen objectives were derived to mitigate the challenges identified within the main thematic areas and their sub-categories, where housing is prioritised as the thirteenth objective, ensuring that the housing policies are to be unified and housing products are to be regulated to suit the various Jordanian income levels while integrating it into structural and detailed plans of cities and governorates (JNUP Phase 3 Formulation Report 9/03/2021).

Housing at the Centre of Global Development Agenda

The adoption of the sustainable development goals (SDGs) and the New Urban Agenda (NUA) has provided strong rationale for countries to embark on developing and implementing inclusive and participatory NUP frameworks. On the national level, the NUP provides an overarching framework where issues such as sustainable housing can be integrated. As per UN Sustainable Development Goals, affordable housing is a prerequisite for sustainable urban development as it is a basic human right and a pillar for prosperous and equitable communities*. This is further supported by the New Urban Agenda, which works as an accelerator of the Sustainable Development Goals (SDGs), particularly SDG 11– Make cities and human settlements inclusive, safe, resilient and sustainable.

The New Urban Agenda promotes the implementation of sustainable urban development programmes that position housing at the centre of their approaches, as well as the full and progressive realization of the Right to Adequate Housing as one powerful transformative force. Placing housing at the centre promotes a coordinated approach to urbanization, by recognizing the need for a long-term vision and commitment to housing sector development to be integrated into National Urban Policies, (UN Habitat, The New Urban Agenda Illustrated, 2020). The Housing at the Centre approach aims to provide a holistic framework for housing development, orchestrated with urban planning practice and placing people and human rights at the forefront of urban sustainable development (UN Habitat, Housing at the Centre of the New Urban Agenda, Position paper, October 2015). Policies related to the housing sector should therefore address, but not be limited to, housing priorities in relation to land access issues, infrastructure, housing finance, building materials and construction, disaster resilience and mitigation, and any other fundamental areas necessary for the realization of accessible, affordable, adequate housing for all.

* (<https://sdgs.un.org>).

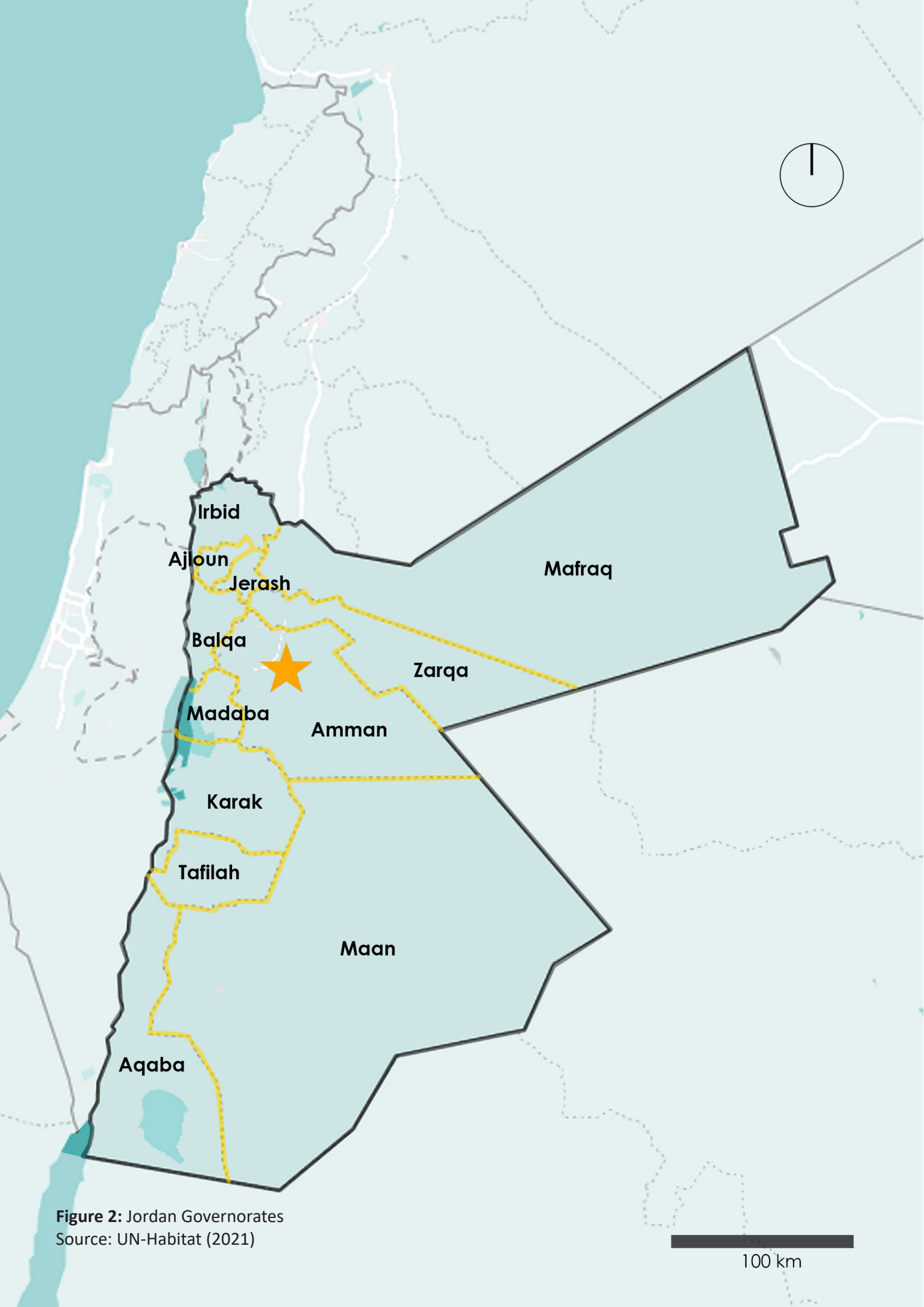


Figure 2: Jordan Governorates
Source: UN-Habitat (2021)

100 km

3

WHY

MAINSTREAM

HOUSING INTO

JNUP?

3. WHY MAINSTREAM HOUSING INTO JNUP: CHALLENGES AND OPPORTUNITIES

With the country's limited resources, Jordan is encountering a wide range of urban challenges, such as informal urban expansions and increasing rental prices, deficiencies of water and other basic services, environmental degradation, pollution and shortage of housing. In this challenging environment, the current urban planning and management practices are inadequate to curb Jordan's urban growth. Housing in particular is exacerbated by the increasing number of vacant housing units, irrespective of people living in crowded or informal settlements or in situations of homelessness. Jordan will need to produce between 62,000 to 74,000 housing units annually for a decade, in order to reduce the current deficits and keep up with new household formation (World Bank, 2018). The sustainable future of main cities that house over 90% of its population and the yields of urbanization will therefore strongly depend on tackling housing challenges. A paradigm shift in housing policy and practice is essential to meet the growing urgency in providing adequate housing. Based on available information, this section explores the rationale of why it is vital to mainstream housing into the JNUP. It outlines key challenges and opportunities of the housing sector in Jordan, and Appendix A provides further reading with background information pertaining to main initiatives, policies and projects over recent decades in Jordan as well as main stakeholders in relation to housing from the public sector.

Key Challenges and Opportunities

The housing crisis in Jordan can mainly be linked to the mismatch between supply and demand, the increase in land prices due to land speculation, the absence of taxation of vacant land, as well as, the lack of incentives for developers to build more affordable units according to the issues raised by stakeholders within the process of formulating the JNUP diagnosis report (UN Habitat, JNUP Stakeholder Mapping Report, August, 2020). Policies related to the housing sector will therefore address, but not be limited to housing priorities in relation to land access issues, infrastructure, housing finance, building materials and construction, disaster resilience and mitigation, and any other fundamental areas necessary for the realization of accessible, affordable, and adequate housing for all. The key challenges are listed below, which are intertwined, and have historically exacerbated the widespread lack of adequate and affordable housing in Jordan, reinforcing the need to mainstream housing into the JNUP:

1. Mismatch Between Housing Supply and Demand
2. Lack of Integrating Housing with Urban Planning
3. Lack of Appropriate Regulation to Address Affordability
4. Lack of Institutional Capacity
5. Lack of Stakeholder and Political Commitment

These challenges in turn, present themselves as opportunities to formulate a way forward in resolving issues of the housing sector in Jordan, and are summarised as such below, with further reading on the background behind each challenge provided in Appendix A.





1. Mismatch Between Housing Supply and Demand

a. Public Sector:

HUDC is the sole government agency responsible for housing and the umbrella for the housing sector in Jordan. Over recent years it has been transitioning its role from production to focus more on policy due to several factors affecting its effective delivery of housing on the production side. This includes the Decent Housing for Decent Living Royal Initiative (2008), which was unsuccessful due to the high fiscal cost of public subsidies to the needed population where inclusion of private developers were only as contractors*. The location of projects were inappropriate (distance to jobs and opportunities, access to infrastructure and services), due to access and feasibility of obtaining centrally located lands.

Eventually 8,500 units out of 100,000 were produced by 2011 (only 1/3rd sold), and in 2014, the remaining units were transferred to the Ministry of Education. In terms of policy, HUDC has been utilising the National Housing Strategy from 1989 as guidance, but has faced challenges in fully utilizing the outdated baseline and policies of the strategy considering various structural and institutional framework adjustments over recent decades. It is in the process of updating the strategy, which presents an opportunity due to it being a strong foundation to build strategies aligned with the JNUP moving forward.

b. Private Sector:

It is important to note at the outset, that the private sector operates within the framework of regulations outlined by policy makers, which has been mentioned in subsequent sections as restrictive to cater to a wider set of needs in terms of affordability. Niche markets have therefore not developed as of yet for smaller units for ownership of housing in Jordan. Developers in Jordan, have therefore concentrated production of residential developments in larger units (120 to 200m²), which are unattainable to target groups**. In addition, there are high vacancy rates (18.4% in 2015). 57% of vacant units are concentrated in Amman. To address vacancies as well as overcrowding, the opportunity to formulate adequate regulations within the framework of the JNUP may incentivise private developers and owners to cater to the required needs, including, but not limited to, enforcing adjustments to taxes and fees, and encouraging production of smaller, more affordable units.

The JNUP formulation phase presents the right opportunity to utilize existing resources more efficiently by involving these stakeholders in the planning throughout the process. Policies could also be formulated to allow rental markets to cater to housing for all groups needs, including starter families transitioning toward home ownership. Other factors such as land speculation related to cost and availability of adequate housing also present themselves as opportunities in the subsequent sections that discuss spatial planning in relation to housing.

* Even though construction was subsidized by 17% with no risk to developers, each 118m² unit cost JD 19,000 to JD 29,000, which was unaffordable to targeted groups

** 70% of this supply caters to the top 30%, based on the current real estate market prices in the main Jordanian cities. Only 30% of households can afford to buy houses above 100 m² (within 30% of their monthly income).



2. Lack of Integration of Housing with Urban Planning

Housing needs in Jordan are mainly driven by rapid population growth due to influx of refugees, migrants and workers. The majority of this population is envisaged to flock to Jordan's main cities that lack master-plans to manage the growth in a sustainable manner. The sprawl of cities has therefore led to the reduction in the quality of service delivery (irregular solid waste collection, poor road maintenance). The location of lands available to HUDC for affordable housing do not correspond with appropriate or adequate access to service provision and transport. In addition, administrative boundaries between Municipalities restrict a coordinated effort due to varying levels of capacity and empowerment, although their built fabric and functions are contiguous and interconnected within a larger metropolitan region (World Bank, 2020). Urban planning, land use, zoning, building regulations, and property taxations all present an opportunity to devise a sound housing policy within the framework of the JNUP, while ensuring they fit within HUDC's de-facto influence. Increased coverage and permitting of additional floors could reduce the overall cost of housing units for affordable purposes and could be utilized across the varying bylaws used by Municipalities in Jordan (World Bank, 2018). These interactions of regulations between sectors and toward a comprehensive strategy by mainstreaming housing into the JNUP, will in turn address issues faced by the most vulnerable groups to access well located housing in the city, to prevent being forced to live at the outskirts where land is affordable, but services are lacking.



3. Lack of Appropriate Regulation to Address Affordability

In Jordan the high cost and increasing value of land, as well as lack of disincentives for speculation on vacant properties makes it unfeasible to attain zoned land in appropriate locations, central to services and amenities. Weak enforcement of existing regulations in the past have also led to informal development (permits after construction due to tax benefits). Opportunities therefore exist to enforce appropriate regulations for efficient use of land (especially for lower income groups to utilize for affordable housing purposes), which could be incorporated into the update of the National Housing Strategy from 1989, in alignment with the JNUP. Zoning regulations are outdated or lack clarity, and through the JNUP, at the National level, all stakeholders are able to discuss examining zoning regulations with regard to appropriate parcel sizes, setbacks, further subdivision, as well as formulation of higher density building typologies to address housing needs with relation to affordability. Furthermore, integration of housing regulations with transportation initiatives or policies are imperative to ensure access to jobs and services are incorporated into future policies, and the JNUP framework provides opportunities to integrate these sectorial specifics into a consistent comprehensive approach.). The formulation of clear policies and regulation of housing within the JNUP will avoid discretionary decision making, and will encourage an investment climate for developers to participate in affordable housing. Finance regulation could further incentivize all stakeholders to partake in development of housing for all, at a national level through the JNUP across Jordan.



4. Lack of Institutional Capacity and Horizontal Coordination

The capacity within and across large ministries or municipalities of secondary cities to implement and monitor city development is lacking. In order to make informed decisions in a timely manner, these entities will require sufficient human and technical capacity, including equipment, software and technology to coordinate and manage housing integrated with urban development. Financial capability to provide service adequately to its urban populations will need to be reviewed as well. As part of the JNUP opportunity, if housing is mainstreamed to build local knowledge and increase participation in decision-making, the institutional framework could successfully decentralize. The level of e-governance and spatial tools within and across all stakeholders to increase transparency and reduce bureaucracy as well as subjective permitting procedures could be prioritised. Through this opportunity, the overlapping roles across decision-makers will no longer impede progression of governance and hinder the ability to implement housing development or policies. Several entities that currently work in UN-coordinated silos, without accountability will be able to capitalise on a national JNUP framework to process housing needs along with its frequent application, licensing, and permitting procedures. The recommended policies for mainstreaming housing into the JNUP, includes a shared database, with clear policies and regulations on a spatial and strategic level among multiple shareholders involved in decision making, which, among other benefits, will increase coordination between the various stakeholder agencies, and decrease transaction costs.

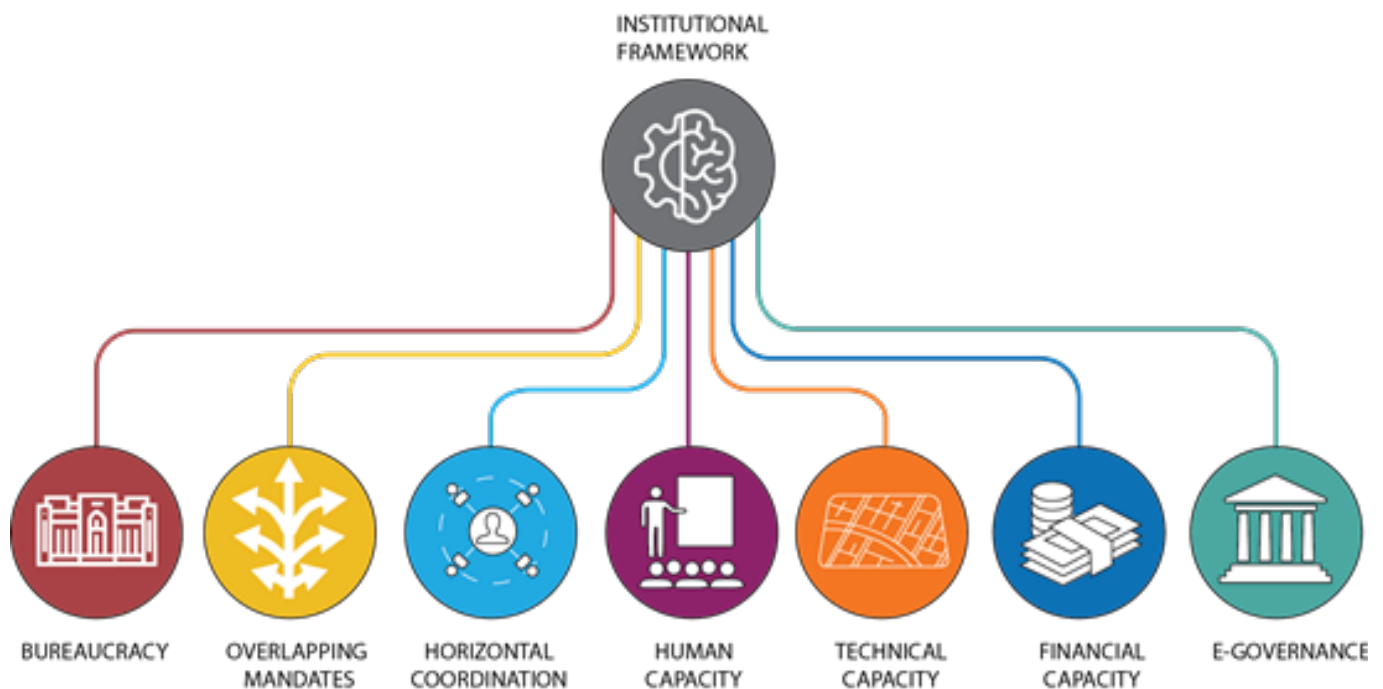


Figure 3: Components of an Institutional Framework



5. Lack of Stakeholder and Political Commitment

Speculation of land in Jordan is further exacerbated by decentralised policies, where Municipal Councils are pressured to zone additional lands, accommodate personalised gains and reinforce a localised perspective. Low income groups lack participation in decision-making, and there is a general lack of transparency, resulting in mismatched and inefficient use of scarce resources. Overall, there is a lack of political will to implement essential regulations (e.g. taxation of vacant land). The goals of strong, evidence based housing strategies within the framework of the JNUP, will ensure that there is retained consistency across various political cycles and within, as well as across all National and Regional institutions.



4

WHAT

ASPECTS TO

MAINSTREAM:

JNUP PHASES

AND PILLARS

4. WHAT ASPECTS TO MAINSTREAM: JNUP PHASES AND PILLARS

Mainstreaming of thematic areas such as housing, entails considering and embedding it into the Jordan National Urban Policy process from the beginning. As mentioned in the Introduction of this document, the JNUP development process, is composed of five overlapping and interrelated phases including **feasibility, diagnosis, formulation, implementation**, as well as **monitoring and evaluation**. Throughout these phases of the JNUP process, three key pillars are considered: inclusive **participation, capacity development** at all levels, and grounding policy through **acupuncture projects**, to enable the JNUP to respond to the housing challenges and opportunities. This section therefore provides an overview of **what** activities in the mainstreaming process, are to be embedded into the various JNUP phases and pillars.

Housing within JNUP Phases

The following section provides an overview of the mainstreaming of relevant activities for the housing sector within each JNUP phase. Checklists have been provided in Annex 2.



It is the first JNUP phase where a case for mainstreaming housing is identified. This phase provided the framework and direction for housing development and implementation within the JNUP. It created a pathway for extensive stakeholder mapping and building consensus regarding the content and approach of a housing-centered JNUP. As an integrated part of the JNUP, it highlighted the opportunities for change in developing a vision for sustainable housing while capturing the values or principles that will guide the remaining stages of the process. It firmly established the leadership role of the national government in the JNUP process and the scope of its involvement in collaboration with other regional and Municipal entities as well as the private sector, which forms a foundation for mainstreaming housing as these entities are to ensure housing is integrated into every aspect of strategic and spatial planning at National, Regional and local levels.



This is a phase in the NUP process where evidence of the existing situation of the housing sector and alternative approaches are gathered and involves all relevant stakeholders. Several consultations with key stakeholders, ensured identification of challenges and gaps in capacity. Individual public sector entities responsible for municipal and spatial governance across Jordan, including the main stakeholder in charge of formulating a framework for housing – HUDC, were consulted in the form of surveys and online interviews, to ensure their current situation, issues and aspirations were recorded accurately.

Knowledge and information exchange of these, as well as a wider range of key stakeholders – including national, regional and local authorities, academia, practitioners, civil society, and the private sector were also conducted during this phase as part of the larger JNUP diagnosis, which ensured that housing is mainstreamed into the process. Key evidence was also collected to provide a base for future choices and decisions. As a result, a long-term vision entailing meeting the housing demand as well as providing high quality level of housing, coupled by the regulatory and financing frameworks that support the policy process, was identified as key to the mainstreaming of housing into the JNUP (National Urban Policies Programme in Jordan: Diagnosis Report, Annexes, Jan, 2021). Linkages with the national economy and with the overall urban system were highlighted as being an integral part of understanding the concept of housing.



Formulation

This is the phase where the proposals for mainstreaming housing are derived and selected. The recommendations provided in this report provide the tools and actions required to consider the many components of housing which include the following:

- Policy and institutional frameworks
- Legal and regulatory frameworks
- Finance and markets (supply and demand)
- Land supply systems
- Infrastructure and basic urban services
- Construction industry and building materials
- Urban planning and design for housing

Specific recommendations envisaged in this phase (Recommendations 1 through 6), are described in detail in Section 5, among which, a Stakeholder Engagement Plan must be prepared, and key tools such as the preparation of a national housing profile (NHP) should be initiated while building capacity of the main public implementation agencies. Formulation of a shared and integrated data system that includes the application of GIS to monitor and evaluate all aspects of housing properties (e.g. land and property value, building construction, number of rooms, etc.) is also recommended to commence at this phase, and carry forward through implementation and monitoring. The criteria for selecting acupuncture pilot projects' success factors would be initiated as well, and carried forward to consequent phases.



Implementation

In this phase, the implementation plan of the policy proposals including budgeting and responsible agencies or persons for implementing housing policy programs are clearly defined and execution of the policies should commence. The main actor in the implementation of the JNUP policy (MoLA) will need to lead the process of implementation in a participatory manner to mainstream housing into the JNUP by empowering the HUDC sufficiently to ensure stakeholder “buy in” and effective collaboration, particularly among relevant ministries, departments/agencies as well as the private sector and civil society.

Measurable policy goals and targets should also be defined in terms of their impact on housing conditions. It should be measured not only in terms of units produced and ability to target groups in need, but by the quality such as housing conditions. It will depend on the findings and conclusions of a National Housing Profile (NHP), which identifies the main constraints inherent to the housing sector and the appropriate responses. Capacity building and participation (pillars of the JNUP discussed in the next section), will continue to be embedded throughout these processes, including in the implementation phase. A Housing Implementation Strategy (HIS) should be developed as part of the update of the National Housing Strategy, to define responsibilities within a clear institutional and regulatory framework, with associated milestones as well as financial resource requirements for implementation. Formal adoption or endorsement by the national government is key to ensuring the political will to back the JNUP. Before the implementation phase can be activated, it is essential to confirm all necessary housing baseline data is collected and categorized to ensure successful monitoring and evaluation (UN Habitat, NUP Housing For All, Jan, 2020). Further detail on policy recommendations (Recommendations 4 through 17), to be embedded within the update of the NHS that overlap into this phase are provided in Section 5.



Monitoring and Evaluation

In this phase, monitoring and evaluation of the outcome of the implemented projects or programs in relation to housing policies will need to be conducted. Monitoring should follow a regular schedule based on the action plan, with clear reporting to the National Government on progress or issues faced during implementation. There should be a regular evaluation of the results and impacts of government interventions (lessons learned) through housing policy and/or programmes. Data should be collected in a logical and systematic way by a partly autonomous body such as the Department of Statistics (DOS), and information should be published on urban and housing conditions, regularly. The evaluation process is therefore an opportunity to review the linkage between policy and policy action for housing to be well integrated and mainstreamed into the JNUP, evaluate shortcomings, and revise where necessary. Lessons learned from an evaluation of outcomes and process can feed back into the policy cycle that supports a policy design that is both practical and implementable. Several recommendations in Section 5 of this guide, directly indicate the setting up of tools such as the National Housing Profile (NHP) generating critical information to effectively measure and track progress of planned housing initiatives. This will allow implementing agencies such as MOLA and HUDC to efficiently monitor and evaluate its success and make any required improvements for better effectiveness of housing mainstreaming into the JNUP. Others support evidence-based decision-making and provide accountability in a transparent manner with regular stakeholder involvement.

A matrix has been provided below as a summarised reference, indicating which of the recommendations (elaborated in Section 5) occur in ongoing and subsequent phases of the JNUP. As indicated, some recommendations will carry across phases as their functions are intended to overlap in practice, to ensure continuity through implementation and monitoring where applicable.

Table 1: Proposed Recommendations Matrix to mainstream housing into JNUP

| JNUP Phase | Recommendations | | | | | | | | | | | | | | | | | | | |
|---------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | Recommendation 1 | Recommendation 2 | Recommendation 3 | Recommendation 4 | Recommendation 5 | Recommendation 6 | Recommendation 7 | Recommendation 8 | Recommendation 9 | Recommendation 10 | Recommendation 11 | Recommendation 12 | Recommendation 13 | Recommendation 14 | Recommendation 15 | Recommendation 16 | Recommendation 17 | Recommendation 18 | Recommendation 19 | Recommendation 20 |
| Formulation | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | | | | | | | | | | | | | |
| Implementation | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | |
| Monitoring and Evaluation | | | | | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

Housing within JNUP Pillars

The following section provides an overview of the mainstreaming of relevant phase activities for the housing sector within each JNUP pillar. Checklists to verify activities within each pillar have been provided in Annex 2.

Participation- achieving true participatory approaches to JNUP development means integrating participatory approaches throughout the formation of a policy which determines the degree of input by the relevant stakeholders, to be reflected ultimately in policy (UN Habitat, Mainstreaming Urban-Rural Linkages in National Urban Policies, 2020). The JNUP presents a rare opportunity to prescribe meaningful participation of all key relevant stakeholders and outline their varying roles throughout the JNUP phases of Feasibility, Diagnosis, Formulation, Implementation as well as Monitoring and Evaluation for the housing sector in Jordan. The following table provides a preliminary list of key stakeholders, recommending an anticipated level of participation in the housing sector during phases of implementing the JNUP. Their roles have been embedded within a responsibility assignment matrix (RACI Matrix), entailing if they will be Responsible (R), Accountable (A), Consulted (C), or Informed (I), to ensure successful implementation of the housing sector opportunities identified earlier.

Table 2: Participation Pillar of JNUP - Stakeholder Mapping & Interfaces for Housing Sector

| Stakeholder | Level of Participation by JNUP Phase | | | | |
|---|--------------------------------------|-----------|-------------|----------------|---------------------------|
| | Feasibility | Diagnosis | Formulation | Implementation | Monitoring and Evaluation |
| Ministry of Planning and International Cooperation (MOPIC) | C | C | A | A | A |
| Ministry of Public Works and Housing (MoPWH) | C | C | A | A | A |
| Housing and Urban Development Corporation (HUDC) | C | C | R | R | R |
| Ministry of Land Administration (MOLA) | C | C | R | R | R |
| Department of Statistics (DoS) | | C | C | C | C |
| Ministry of Finance (MoF) | | | C | A | R |
| Department of Lands and Survey (DLS) | | | C | C | C |
| Ministry of Social Development (MoSD) | | C | R | C | C |
| Municipalities | C | C | R | R | R |
| Greater Amman Municipality (GAM) | C | C | R | R | R |
| Other Independent Regional Planning Authorities (JVA, ASEZA, PDTRA) | C | C | R | R | R |
| Public and Private Financial Institutions (including CBJ) | | | C | R | C |
| Ministry of Transportation (MoT) | | | C | I | I |
| Land Transport Regulatory Commission (LTRC) | | | C | I | I |
| Ministry of Education (MoE) | | | C | C | I |
| Academic Institutions | | | C | C | I |
| (Jordan Engineers Association (JEA) | | C | C | I | I |
| Private Developers | | | C | R | I |
| Private Contractors | | | C | R | I |
| Public | | | C | I | I |
| Low Income Groups | | | I | I | I |
| International and / or Local NGOs | R | R | R | I | I |

Legend:**R = Responsible:** Those who do the work to complete the task**A = Accountable:** Those ultimately answerable for completion of the task + approve work that responsible provides**C = Consulted:** Those whose opinions are sought + there is two-way communication**I = Informed:** Those who are kept up-to-date on progress + there is one-way communication

Capacity Development- As per Recommendation 2 and 3, integrating capacity development at all levels of government as well as relevant stakeholders identified above, is necessary for building sustainable policy in order to mainstream housing into the JNUP. This should be through assessment and development of human, financial and institutional capacity to ensure that JNUP can be developed, implemented, as well as monitored and evaluated successfully (UN Habitat, Mainstreaming Urban-Rural Linkages in National Urban Policies, 2020). Specific formulation of a capacity building program for HUDC’s staff will need to include a course on assessing housing needs and monitoring, which will develop skill sets in clear documentation of data collection and analysis used for assessing housing components such as income levels, land prices and affordability related to housing. This requires a collaborative and consistent approach to its collection, analysis and accurate measurement, in order to determine and meet housing requirements based on evidence. Training could extend beyond public sector policy makers, such as entities that provide valuable input, to ensure successful components of the National Housing Strategy are coordinated well and updated periodically. The quantitative data is also to be used as indicators of progress and measurement of successes / failures during the monitoring and evaluation phase of the JNUP. The formulation of such a training course would (as per recommendation #2), need to identify components of the National Housing Strategy that depend on consistent data input and analysis and identify recipients of the training based on components and outputs of the National Housing Strategy. The training course would then be outlined, based on expected outcomes of the NHS.

Adequate and affordable housing depends fundamentally on the structure and functioning of the entire housing sector and its components. As a key stakeholder representing the housing sector policy in Jordan, HUDC is mandated to update the National Housing Strategy, and should be open to assistance from International agencies to provide guidance and build capacity for preparing the various elements of the Strategy. As an example, the development of the National Housing Profile (NHP) as a tool that incorporates these components to survey the housing market could utilise - A Practical Guide for Conducting Housing Profiles, supporting evidence-based housing policy and reform, prepared by UN Habitat in 2011, which provides guidance by which this profile could be created. The five key inter-dependent components that interact in any housing market are: land, infrastructure, finance, labor, and the building materials. A snapshot of a diagram representing this holistic and multidimensional view of the housing sector from the report is presented below.

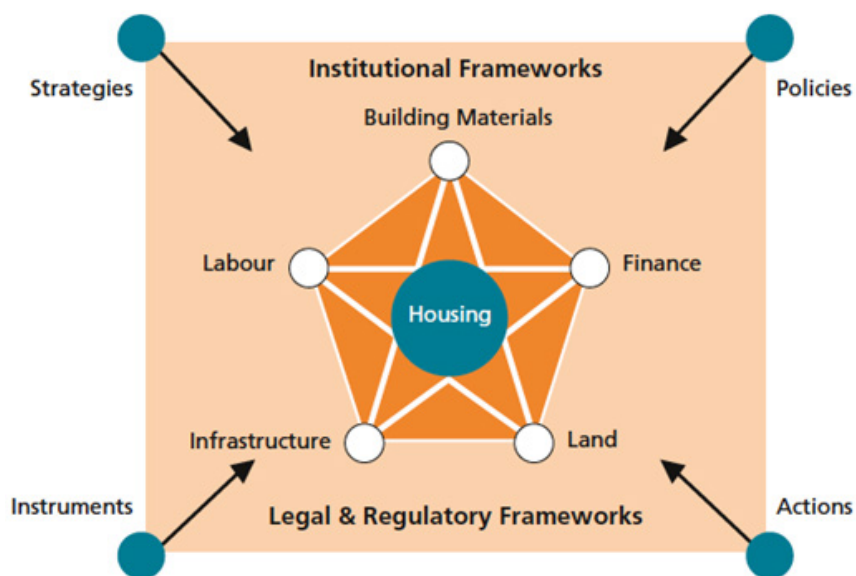


Figure 4: A diagram representing the holistic and multidimensional view of the housing sector

Source: https://unhabitat.org/sites/default/files/documents/2019-07/a_practical_guide_for_conducting_housing_profiles_-_revised_version.pdf

As per Recommendation #3, trainings to build capacity, would also entail equipping policy makers and municipal entities in the public sector such as MoLA, MoPIC, GAM, ASEZA, PDTRA, JVA in gaining sufficient knowledge that includes housing as an integral part of spatial planning and sectorial strategies, which is aligned with implementation and monitoring of the JNUP. The exchange of shared knowledge would increase the level of collaboration between these and other public sector entities, ensuring that the rationale for decisions based on best practice are embedded into their daily activities. International Organizations and Academic Institutions could provide vital assistance in providing trainings on urban planning, urban economics, land use planning and legislations in Jordan, essential spatial policy measurement tools & geographical information system (GIS) for urban planning, as well as assist with methodologies for updating master plans and strategies, while taking into consideration how urban sociology, transport, housing and city management can be central to having a comprehensive integrated approach to spatial plans and strategies.

As per the JNUP Capacity Assessment Report (19/10/2020), the following objectives were outlined for conducting capacity building trainings for public entities:

- **Spread knowledge** on spatial planning among selected governmental team members
- **Transfer knowledge** from experts team to the selected governmental teams
- **Mainstream spatial planning** into national development plans and sectoral strategies and objectives
- **Decrease resistance** on collaboration with the national urban policy project phases and implementation
- **Increase compliance** of different ministry plans with the formulated JNUP
- **Improve skills** needed for implementing and monitoring the JNUP objectives and polices

In addition, citizens who are provided with a strong foundation for learning and technical skills can produce sustainable solutions for their communities' urban and housing related challenges on their own terms. As part of the JNUP, engagement of academics and civil society to understand and contribute to the efforts in addressing challenges faced by the housing sector and other urban challenges in Jordan is being made, encouraging trust through transparency and accountability expected by the implementing agencies.

Acupuncture projects- the aim of this pillar is to ensure that a policy action is being translated into direct action, which then ensures that policy directives are relevant and implementable (UN Habitat, Mainstreaming Urban-Rural Linkages in National Urban Policies, 2020). The implementation of pilot and demonstration projects related to sustainable housing can encourage community engagement and ownership in facilitating more feasible housing options or alternatives in targeted areas that can eventually be scaled to meet the needs of a city or metropolitan region's housing system (Un-Habitat: National Urban Policy: Housing for All, Jan, 2021). As part of the formulation phase of the JNUP, HUDC, in partnership with other stakeholders will need to identify such pilot acupuncture projects, to measure its success and potential replication at a larger scale.

5

HOW TO MAINSTREAM HOUSING INTO JNUP?

5. HOW TO MAINSTREAM HOUSING INTO JNUP: RECOMMENDATIONS

This section provides practical recommendations on how housing can be mainstreamed into the JNUP, by providing associated actions that can be referred to at national, regional or local level, and are in line with the UN-Habitat potential entry points for the JNUP. Recommendations range from those that entail administrative reform such as adjustments to the existing institutional framework and upgrading legislations or procedures, to ensuring capacity to formulate and implement policies for the housing sector are addressed adequately, based on international best practice. Each provided recommendation is accompanied by a brief description that indicates its objective, rationale and description of what challenge will be addressed, to ensure that the responsible or accountable entity can align any refinements to it during consequent phases of implementing the JNUP.

The anticipated Stakeholder Interface (RACI format) and Actions have been provided for each Recommendation, which could be refined throughout the JNUP phases as further detail is formulated by the identified responsible or accountable implementing authority. Where relevant, examples of urban policies that have addressed housing are also embedded between recommendations, and lessons extracted from detailed case studies from within Jordan and around the globe have been highlighted in boxes (with more detailed descriptions in Annex 1). Checklists for recommendations have also been provided in Annex 2. Phases of the JNUP have been indicated below each recommendation. In terms of timeline, recommendations initiation measures have been assigned an anticipated period as follows:

- ST: Short term: (1) year
- MT: Medium term: (2-3) years
- ML: Mid-Long term:(2-5) years



5.1. Recommendation 1

Outline and Implement a Specific Stakeholder Engagement Plan for the Housing Sector: Integrating an engaging participatory process is necessary for the development of a successful, comprehensive, and implementable JNUP with housing mainstreamed. Policymakers should therefore not be the single decision-makers in determining how housing policies are prioritized. Non-elected officials, leaders of community groups in civil society, Academic representatives, NGOs, etc. should also be part of the input and decision-making process to ensure greater ownership that all voices are heard and accounted for, “leaving no one behind”.



Actions:

- Identify all Stakeholders and map their influence and role in housing (including those from stakeholder interface below).
- Categorize engagement activities based on influence and role of stakeholders.
- Schedule engagement activities based on deliverables related to update and finalization of the National Housing Strategy (and its various components).
- Prepare a Stakeholder Engagement Plan encompassing the above, to ensure participatory approach.
- Task accountable authorities to review the proposed plan and provide approval.
- Implement Stakeholder Engagement Plan.



Stakeholder Interface:

- **Responsible:** HUDC
- **Accountable:** MoLA, MOPIC
- **Consulted:** Including, but not limited to, MoLA, GAM, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, Civil Society, JEA, Academic Institution representatives, Public and Private Financial Institutions (including CBJ), MoT, LTRC, Private Developers and Contractor representatives, International and Local NGOs
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Short Term



Phase: Formulation



5.2. Recommendation 2

Build Capacity to Collect and Analyse Data Related to Housing Needs and Monitoring: Formulation of a capacity building program to evaluate housing needs and ensure adequate monitoring will need to include collection of sufficient and relevant data related to housing, which could direct the structuring of a database. This requires a collaborative and consistent approach to data collection, analysis and accurate measurement, in order to determine and meet housing requirements based on evidence. Data on minimum wage, average available income for housing, scales of income with respect to low-income housing or other similar measures will compliment affordability aspects such as land and construction pricing. Training for not only public sector policy makers, but also entities that provide valuable input, will ensure successful components of the National Housing Strategy are coordinated well and updated periodically. The quantitative data is also to be used as indicators of progress and measurement of successes / failures during the monitoring and evaluation phase of the JNUP.



Actions:

- Identify components of National Housing Strategy that depend on consistent data input and analysis.
- Identify system on how to process and revise analysis of data with indicators of additional factors that influence housing needs.
- Identify recipients of training based on components and outputs of the National Housing Strategy.
- Outline training course and expected outcomes based on components and outputs of the National Housing Strategy.
- Schedule and implement training.
- Schedule and implement reporting of input for analysis based on components and outputs of the National Housing Strategy.



Stakeholder Interface:

- **Responsible:** HUDC
- **Accountable:** MoLA, MOPIC
- **Consulted:** Including, but not limited to, MoLA, GAM, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, Civil Society, JEA, Academic Institution representatives, Public and Private Financial Institutions (including CBJ), MoT, LTRC, Private Developers and Contractor representatives, International and Local NGOs
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Short Term



Phase: Formulation



5.3. Recommendation 3

Build Spatial Planning Capacity of Public Authority Stakeholders: Formulation of a capacity building program for spatial planning capabilities will include trainings to equip National, Regional and Local Municipal entities in improving knowledge, transferring knowledge and mainstreaming housing as a part of spatial planning to monitor and evaluate urban and housing plan implementation, empowering them for action beyond the knowledge but also facilitating procedures and authority in line with the JNUP. This will lead to implementing best practices and addressing challenges that directly / indirectly affect housing sector. It also improves horizontal coordination with shared knowledge and use of common spatial tools such as Geographic Information Systems (GIS) for effective collaboration, ensuring that the rationale for decisions based on best practice are embedded into their daily and forecasted activities (including, but not limited to updating their master plans and strategies to incorporate housing as a central component).



Actions:

- Identify spatial planning and GIS technical capabilities within responsible entities.
- Identify recipients of training based on assessment of gaps in capabilities and common objectives.
- Outline training courses and expected outcomes with strategic approaches to maximise space and optimise services or facilitate social and economic development of area.
- Schedule and implement training in alignment with JNUP activities.
- Outline in-house transfer of knowledge for expansion of capabilities within recipient entities.



Stakeholder Interface:

- **Responsible:** GAM, MoLA and HUDC
- **Accountable:** MoLA, MOPIC
- **Consulted:** Including, but not limited to, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, JEA, Academic Institution representatives, MoT, LTRC
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Short Term



Phase: Formulation



5.4. Recommendation 4

Implement the Formulation, Updating and Sharing of Data, in a Transparent Manner: Data sharing across public agencies will need to be initiated through setting up of a shared database, in order to have access to an improved approach to coordination with added transparency. This entails regular updates by all responsible entities on Housing Statistics, Institutional Framework, Initiatives, Strategies and Spatial Information as well as updated Policies / Regulations. The outcome will ensure that the data collected, will be appropriately used in a consistent manner, and has an aligned approach to having housing mainstreamed into the JNUP for cross-sectoral decisions, as well as considered in development initiatives and residential planning in the future. Viewing access to updated information should be provided to all stakeholders (including civil society) to ensure opacity and accountability as well as building trust. It will also ensure that the workflow within certain public authorities and private entities such as financial institutions offering funding, are aligned with planning strategies devised according to evidence-based action plans.



Actions:

- Outline strategic objectives of shared housing-related data with various entities.
- Ensure capacity building programs are being implemented.
- Identify key components of shared database and feasibility (cost and timeline) of implementation.
- Outline specifications of data to be provided by each entity and respective program of updates to match strategic objectives.
- Implement technical equipment and software of system in all responsible entities premises as required.
- Form a technical committee (from responsible entities) to oversee regular updates and maintenance of system.
- Accountable stakeholders (MoLA and MoPIC) to regulate and monitor updating of information by all responsible stakeholders.



Stakeholder Interface:

- **Responsible:** HUDC, GAM, MoLA, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, MoT, LTRC
- **Accountable:** MoLA, MOPIC
- **Consulted:** Academic Institution representatives, Private Service Providers
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Medium Term



Phase: Formulation / Implementation



5.5. Recommendation 5

Identify Potential Housing Acupuncture Projects and Criteria for Success: HUDC, in collaboration with private and public entity stakeholders could identify potential housing acupuncture projects and criteria for measuring its success against one another, as well as meet the objectives of the JNUP. These should be short-term beneficial projects that could be assessed and replicated at a larger scale, to multiply its positive impact on housing needs at a regional and national level.



Actions:

- Identify and document criteria for success based on measurable (quantitative), and qualitative indicators.
- Monitor and document ongoing initiatives against quantitative and qualitative indicators.
- Identify and assess quick-win “acupuncture” projects and document success factors as well as deficiencies.
- Document a shortlist of assessed projects for feasibility (timeline and cost) to potentially replicate aspects at a larger scale.
- Prepare program of replication and document the methods of measuring the larger impact on housing needs.



Stakeholder Interface:

- **Responsible:** HUDC
- **Accountable:** MoLA, MOPIC
- **Consulted:** GAM, MoLA, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, MoT, LTRC Academic Institution representatives
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Mid-Long Term



Phase: Formulation / Implementation

Example of policy with community participation that became a pilot acupuncture project with incremental impacts at a larger scale. El Salvador: Recovery of the housing complex at the Historical Centre of San Salvador (CHSS) and its contribution to an equitable and sustainable city, stemming from the recognition of the right to adequate housing to the city, land and citizen participation.

Commenced in 2004, given the critical situation of habitat deterioration and abandonment in the old area of San Salvador, FUNDASAL implemented the project “Recovery of the Housing Purpose of the Historical Centre”, with four themes: social organization, advocacy, management of land and housing projects. The objectives were to search for collective solutions between citizens and institutions; return to the built city, avoiding the current expansive growth with its serious damages to the environment; support the permanence impoverished residents in low-income settlements; ensure the exercise of citizenship and rights. The strategy opened opportunities for participation in a broad social movement composed of people, institutions and other stakeholders. More than 200 families, of which 75 per cent have women heads of household, legalized five Housing Cooperatives, and established a social network to self-managed habitat improvements, prompting interest from other 260 inhabitants of old neighborhoods.*

* *United Nations Conference on Housing and Sustainable Urban Development, Habitat III Policy Papers: Policy Paper 10 Housing Policies (New York: United Nations, 2017), www.habitat3.org*



5.6. Recommendation 6

National Housing Strategy (NHS) Update Part 1: Conduct a Comprehensive National Housing Profile (NHP) for Jordan: HUDC to prepare a National Housing Profile (NHP), which forms the first component of the updated National Housing Strategy (NHS) that surveys the housing market, and is integrated in their update of the longer term policies. Evidence from this profile will allow for the strategy and its accompanying policies, actions and instruments to address land, infrastructure, labor and building materials within the clear framework of legal, regulatory and institutional frameworks of the housing sector. The profile can also be utilized as a basis upon which incentives are offered to developers and end users during engagement, and to receive public response. The documented methods and tools of assessment will indicate the country's housing situation (institutional, technical and financial capacities), and allow for forecasting for targeted groups (including defining housing unit affordability and size parameters). The strategic indicators will be utilized in the monitoring phases of the JNUP, to determine progress and clear indicators of success.



Actions:

- Formulate objectives and outcomes of NHP.
- Identify team of in-house experts for elements of NHP, including but not limited to experts on land, finance, construction industry / materials, infrastructure, as well as regulatory framework.
- Initiate team for application of GIS to monitor and evaluate all aspects of housing properties (e.g. land and property value, building construction, number of rooms, etc.).
- Build capacity of local team in parallel, to meet objectives and outcomes.
- Formulate sources of primary and secondary data.
- Identify gaps in knowledge and corresponding outreach program to gain insight on sources of additional information.
- Initiate surveys to fill in gaps and process analysis of data.
- Prepare NHP with the following focus areas:
 - Institutional Framework
 - Housing Needs and Demand (including identification of target groups)
 - Housing Supply
 - Legal & Regulatory Frameworks
 - Urban Land Supply for Housing
 - Basic Infrastructure Provision for Housing
 - Building Materials, Construction Industry & Employment in the Housing Sector
 - Housing Finance
 - Concluding Situation Analysis of Country's Housing Sector
- Formulate reporting procedures from all public entities as input into the NHP, and associated schedule to create NHP.
- Document methods and tools of assessment used to indicate the country's present housing situation (institutional, technical and financial capacities).
- Extract outcomes of NHP for engagement with developers and public to formulate incentive-based policies.
- Identify aspects of NHP that are updated periodically, and used as indicators after implementation of NHS during the monitoring phase of the NHS.



Stakeholder Interface:

- **Responsible:** HUDC
- **Accountable:** MoLA, MOPIC
- **Consulted:** GAM, MoLA, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, MoT, LTRC Academic Institution representatives
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Short Term



Phase: Formulation / Implementation



5.7. Recommendation 7

National Housing Strategy (NHS) Update Part 2: Update Policies and Implementation Plan of National Housing Strategy (NHS) for Jordan: HUDC to prepare an update of the 1989 National Housing Strategy (NHS), which includes the National Housing Profile (NHP) as well as an implementation plan. The Strategy should be developed utilizing a collaborative and participatory approach to ensure all stakeholders input and needs are considered. The policies should encompass focus areas of land, infrastructure, finance, labor, and building materials within the clear framework of legal, regulatory and institutional frameworks of the housing sector (and required agreements with public and private entities), in alignment with the JNUP. Updated forecasts on land and housing supply to meet needs and demand will be documented in terms of methodology to carry out NHS updates every 5 years. These aspects will also be continuously measured for monitoring progress of the NHS periodically, to ensure provision of diversity in housing units, which will be affordable to all income groups.



Actions:

- Forge agreements and implement legal framework for development of NHS in collaboration with other public and private sector entities as part of the JNUP.
- Update objectives and outcomes of NHS in alignment with the JNUP.
- Document rationale for NHS policies, and supporting regulatory measures by other public entities in alignment with the JNUP.
- Identify team of in-house experts for elements of NHS, including experts on land, finance, construction industry / materials, infrastructure, as well as regulatory framework.
- Initiate stakeholder engagement with a focus on development of the NHS, to ensure a collaborative and participatory approach.
- Update organizational framework and build capacity of local team in parallel, to meet objectives and outcomes of NHS in alignment with the JNUP.
- Document methods and tools of assessment used to indicate a forecast of the country's housing sector (institutional, technical and financial capacities).
- Prepare NHS policies with the following focus areas:
 - Updated Institutional Framework
 - Updated Legal & Regulatory Frameworks
 - Updated Forecast of and Policies on Housing Needs and Demand
 - Updated Forecast of and Policies on Housing Supply

- Updated Forecast of and Policies on Land Supply for Housing
- Updated Forecast of and Policies on Basic Infrastructure Provision for Housing
- Updated Policies on Building Material elements, Construction Industry & Employment in the Housing Sector
- Updated Policies on Housing Finance
- Concluding Forecast of Country’s Housing Sector
- Formulate implementation plan for NHS policies, with associated procedures and schedule, aligned with the JNUP implementation plans.
- Identify aspects of NHS that are monitored and updated every 5 years.
- Document methodology and approach to ensure rationale for policies are carried forward during 5-year updates of the NHS.
- Initiate dissemination of the NHS and periodic (yearly) updates on progress to civil society, for transparency and accountability purposes.
- Formulate and Initiate program of conducting sample surveys of targeted groups for progress monitoring.



Stakeholder Interface:

- **Responsible:** HUDC
- **Accountable:** MoLA, MOPIC
- **Consulted:** GAM, MoLA, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, MoT, LTRC Academic Institution representatives
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Medium Term



Phase: Implementation

Example of inclusive housing policy to support participatory processes, fair housing policies, and address housing for special needs: Thailand : Urban Community Development Office (UCDO), Community Organizations Development Institute (CODI) and Baan Mankong

In 1992, Government loans to organized communities were created so that they could undertake a range of activities related to housing, land acquisition and income generation. This funding also provided for small grants and technical support to community organizations. Loans were provided to the Urban Community Development Office (UCDO), which extends the loans to communities. The Thai Government recognized the successes of UCDO and in 2002 the Community Organization Development Institute (CODI) was established to continue and extend this work. Given the fact that between 70 per cent to 80 per cent of the population could not afford conventional housing, either through the market or through the Government housing programs, the Government responded by introducing Baan Mankong (“secure housing”), a national programme for upgrading and secure tenure in January 2003. Recognizing the work of CODI in strengthening local organizations, reducing poverty and addressing inequality, Baan Mankong was passed to CODI for implementation. By April 2012, the Baan Mankong programme had led to the upgrading of over 91,000 houses across 270 towns.*

* *United Nations Conference on Housing and Sustainable Urban Development, Habitat III Policy Papers: Policy Paper 10 Housing Policies (New York: United Nations, 2017), www.habitat3.org*



5.8. Recommendation 8

Create an Institutional, Regulatory and Legal Framework to Support Implementation of the National Housing Strategy (NHS): An institutional, regulatory and legal framework for implementing the National Housing Strategy should clearly demarcate HUDC's mandate and ensure support of other public entities (such as MoF, MoLA, GAM, ASEZA, PDTRA, JVA and Municipalities), to effectively coordinate and contribute to the regulation, and supervision of housing as well as enable the private sector to participate effectively within the framework in alignment with the JNUP. Incorporation of e-governance capabilities will in turn, reduce lengthy and unclear procedures to enhance accountability and transparency. The outcome will ensure an aligned approach to having housing mainstreamed into the JNUP for cross-sectoral decisions, as well as considered in development initiatives and residential planning in the future.



Actions:

- Identify legal and regulatory framework as well as procedural changes required to implement the NHS in alignment with the JNUP.
- Formalize a Housing Committee consisting of members from public entities (including but not limited to representatives from MoF, DLS, MoLA, GAM, ASEZA, PDTRA, JVA and Municipalities), to formulate streamlining of institutional aspects of implementing and coordinating housing needs with urban and regional planning interventions of the JNUP.
- Develop the scope of work and action plan with the housing committee to ensure national, regional and local aspirations are addressed.
- Draft detailed procedures of housing development by gathering the existing procedures and hierarchy of decisions.
- Formulate outreach to other stakeholders such as civil society, external experts from associations such as JEA and academic institutions to develop a participatory approach, which is suitable for the community and can satisfy the local needs.
- Draft and review planned institutional and e-governance procedural updates by the related authorities and institutions in coordination with the larger JNUP framework, and receive consensus from endorsement agencies.
- Implement housing institutional framework within larger framework of urban planning of the JNUP, to ensure clear mandates in relation to housing for government agencies and private sector to operate seamlessly.
- Monitor progress and effectiveness of framework for 5 year review and potential updates.



Stakeholder Interface:

- **Responsible:** HUDC, MoLA
- **Accountable:** MoLA, MOPIC, MoF
- **Consulted:** GAM, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, MoT, LTRC Academic Institution representatives
- **Informed:** Including, but not limited to, MoF, MoPWH

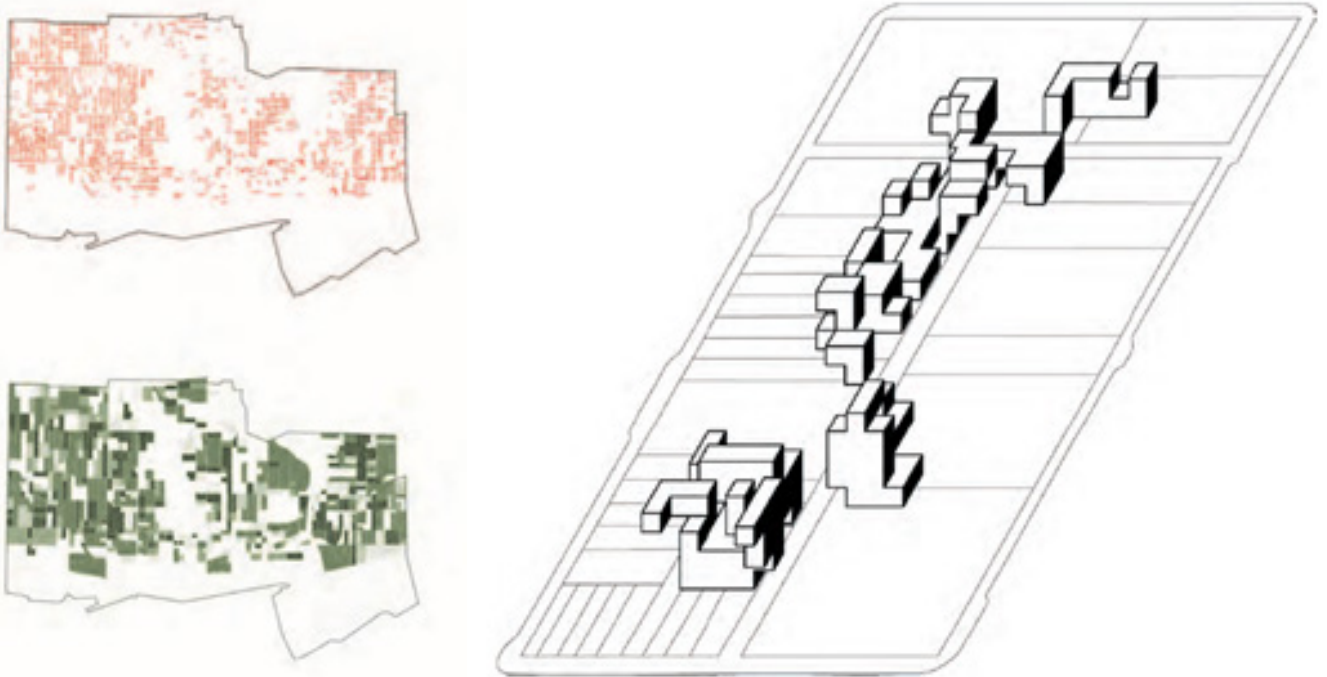


Timeline: Medium Term



Phase: Implementation + Monitoring and Evaluation

Case 1: Lane way Architecture & Urbanism in Toronto, 2003, Toronto, Canada (winner of City of Toronto Urban Design Award for Visions and Master-plans, 2003)



Source: Shim, B., Chong, D., Waldheim, C., Adams, S., & University of Toronto. Faculty of Architecture, Landscape and Design. (2004). *Site Unseen*. Faculty of Architecture, Landscape, and Design, University of Toronto.

Lessons Learned:

- Academic innovation and multi-disciplinary research can be put into practice and influence outcomes for urban areas outside of restrictive regulatory frameworks. Participation of such entities in Jordan during all phases of the JNUP could allow innovative ideas and new solutions to emerge.
- Investigation and studies can unveil derelict semi-public urban spaces toward intensification of the city and put to practical use for needs such as affordable housing. In Jordan, efficient use of scarce resources by investigating access to such centrally located land for affordable housing development will be beneficial.
- Creating alternative building typologies and retaining existing city morphology in Jordan can also similarly consider privacy or other cultural preferences.
- Improved city amenities such as increased public transit use, provide reasons for relaxing over restrictive parking requirements. Sectoral guides for transport and housing being mainstreamed into the JNUP will embed these concepts into a larger cross-disciplinary framework.
- Could be replicated and have a larger impact on a city and region. In Toronto, this culminated into 120kms of lane ways that could be utilised for varying purposes at the city level. Similarly, in Jordan, studies can unveil larger impacts of acupuncture projects at city or regional scales.
- Overcomes land acquisition affordability issues and limited choices within the central urban areas, making the idea of home ownership or rental units more achievable. The separate entrance or access at rear lanes of properties could also be a useful precedent for Jordan during updating of zoning regulations for residential uses within the JNUP framework.



5.9. Recommendation 9

Secure Better Access to Appropriately Located Lands for Housing by Ensuring Comprehensive Planning Interventions are Aligned with National Housing Strategy (NHS): The JNUP will be the guiding platform for formulating and updating urban and regional plans (including rural linkages) with accompanying policies in Jordan. Managing growth in a compact manner within clear boundaries will ensure clarity related to land speculation and prevent urban sprawl. Affordable housing units should therefore be accommodated in central locations with mixed-use, transit oriented developments, and access to jobs, services (education, healthcare), as well as infrastructure. Upon demarcation of such appropriately located zones for affordable housing, cooperation of various public entities that are also engaged in the JNUP, will be required to provide special policies with incentives to develop affordable housing units within these zones as part of their strategic and spatial planning updates. Other public entities having ownership to parcels within these zones will be encouraged to subsidise or lease their land banks for affordable housing use.



Actions:

- Housing Committee (with members of public entities engaged as part of the JNUP), to demarcate centrally located zones for incentivize-based policies (including considering integrating collective equity ownership with shared outdoor spaces as a cost reduction measure) in all jurisdictions, with mixed-use, transit oriented developments, and access to jobs, services (education, healthcare), as well as infrastructure, for incorporation into strategic and spatial planning updates.
- Housing Committee to assess integration of zones identified for affordable housing with other urban sector policies such as transport and local economic development thematic guides as part of the JNUP
- Formulate outreach to public entities having ownership to parcels within these zones to encourage them to subsidise or lease their land banks for affordable housing use.
- Formulate outreach to other stakeholders such as civil society, external experts from associations such as JEA and academic institutions to develop a participatory approach, which is suitable for the community and can satisfy the local needs.
- Draft and review final incentivize-based zones for affordable housing to be incorporated into updated master-plans and regulations (including update of Planning law No.79 of 1966 recommended in the JNUP).
- Receive consensus from endorsement agencies in alignment with the JNUP.
- Incorporate further outreach for members of civil society and private sector to access, through publishing updated master-plans, regulations and e-governance measures.
- Monitor progress and effectiveness of updates for 5-year review and potential updates based on progress on country's housing situation (including institutional, technical and financial aspects).



Stakeholder Interface:

- **Responsible:** HUDC, MoLA
- **Accountable:** MoLA, MOPIC
- **Consulted:** GAM, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, JEA, MoT, LTRC Academic Institution representatives
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Medium Term



Phase: Implementation + Monitoring and Evaluation

Example of urban policy that integrates affordable housing targeting low income groups and mix of uses for employment into housing development area: South Africa : Cornubia

One of the newly built city projects being developed by Tongaat Hulett is Cornubia, which aims to deliver 24,000 housing units by 2030. Of these units, 15,000 will be affordable housing. Full subsidies will be provided for lowest-income families and will be backed by a partnership between the municipality and the province. In addition, there will be affordable rental housing for low income groups, as well as bonded housing for middle-to high-income groups. In addition to housing, 2 million square metres are set aside for commercial space and 80 hectares for industrial development.*



5.10. Recommendation 10

Address Land Cost for Affordable Housing Part 1: Updates to Building and Zoning Regulations as part of Various By-laws to Compliment National Housing Strategy (NHS): The JNUP will be the guiding platform for formulating and updating outdated or varying regulations by multiple planning entities. Uniform regulations will therefore need to be applied nationally, to support compact growth through intensification and densification strategies. HUDC's input on these interventions based on the NHS could influence the JNUP recommendation for updating of zoning bylaws utilised by MoLA, GAM and all other regional and local planning authorities across jurisdictions in Jordan such as ASEZA, PDTRA, JVA and Municipalities. This includes incentivized approaches to allow for greater density in zones where there is provision of affordable housing (including greater Floor Area Ratio allowances, reduced setbacks and parking requirements).



Actions:

- Define housing unit cost affordability parameters tailored to the country's housing situation and sensitive to its institutional, technical and financial capacities, present and future (including minimum size requirements and related income limitations for defined targeted groups in need of housing identified in the NHP).
- Identify Intensification and densification strategy recommendations that could be included into master-plans and zoning bylaws during the formulation and implementation phases of the JNUP for affordable housing to be included in residential development. These will include, but not be limited to the following in centrally located areas (affordable housing zones):
 - Down zoning (subdivision of larger plots)
 - Greater Floor Area Ratio allowances
 - Reduced setback requirements
 - Relaxed parking requirements
- Housing Committee (with members of public entities across all jurisdictions in Jordan), to integrate technical aspects of incentivized land cost reduction measures related to affordable housing provision, for incorporation into zoning bylaw updates.
- Formulate outreach to other stakeholders such as civil society, external experts from associations such as JEA and academic institutions to develop a participatory approach, which is suitable for the community and can satisfy the local needs.

* *United Nations Conference on Housing and Sustainable Urban Development, Habitat III Policy Papers: Policy Paper 10 Housing Policies (New York: United Nations, 2017), www.habitat3.org*

- Draft and review final incentivized areas for affordable housing to be incorporated into updated planning regulations, and zoning bylaws updates (for all jurisdictions across Jordan as part of the JNUP)
- Receive consensus from endorsement agencies in alignment with the JNUP.
- Incorporate further outreach for members of civil society and private sector to access, through publishing updated regulations and e-governance measures.
- Monitor progress and effectiveness of updates for 5-year review and potential updates based on progress on country's housing situation (including institutional, technical and financial aspects).



Stakeholder Interface:

- **Responsible:** HUDC, MoLA
- **Accountable:** MoLA, MOPIC
- **Consulted:** GAM, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, JEA, MoT, LTRC Academic Institution representatives
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Medium Term



Phase: Implementation + Monitoring and Evaluation



5.11. Recommendation 11

Address Land Cost for Affordable Housing Part 2: Updates to Taxation of Vacant Lands and Properties to Compliment National Housing Strategy (NHS): Local development interests should not supersede the benefit of a sustainable strategy for housing. Therefore taxation of vacant lands should be at the forefront of policy intervention in tandem with overarching strategies within the JNUP. This will address land speculation that causes appropriately located lands with access to services and amenities to possibly be easier to obtain or develop into affordable housing. Implementation of such a policy needs strict penalties to ensure compliance and execution of tax collection by authorities. Consideration could be given to utilizing these funds toward housing sector initiatives for vulnerable groups.



Actions:

- Map and define all privately owned lands within settlement boundaries as eligible for centrally located affordable housing zones.
- Conduct analysis and feasibility study supported by legal framework for implementing clear taxation framework for vacant properties within affordable housing zones as part of the JNUP recommendations for an improved legal framework.
- Housing Committee (with members of other relevant public entities across all jurisdictions in Jordan), to review, formulate and integrate revised taxation policies into their regulations.
- Consider options for leasing affordable housing zone lands for urban agriculture and public space initiatives as choices to landowners for temporary deferment of imposed taxation.
- Formulate outreach to other stakeholders such as civil society, external experts from associations such as JEA and academic institutions to develop a participatory approach, which is suitable for the community and can satisfy the local needs.

- Consider legal framework to implement policies at a National level aligned with the JNUP, with strict penalties for non-compliance enforced by National authorities.
- Receive consensus from endorsement agencies in alignment with the JNUP.
- Incorporate further outreach specifically for members of civil society and private sector to access, through publishing clear, updated regulations and e-governance measures.
- Monitor progress and effectiveness of updates for 5-year review and potential updates based on progress on country's housing situation (including institutional, technical and financial aspects).



Stakeholder Interface:

- **Responsible:** HUDC, MoLA
- **Accountable:** MoLA, MOPIC, MoF, DLS, GAM, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities
- **Consulted:** MoSD, DoS, JEA, MoT, LTRC Academic Institution representatives
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Medium Term



Phase: Implementation + Monitoring and Evaluation

Case 2: Grow Home – Avi Friedman, Montreal, Canada (winner of 1999, UN World Habitat Award)

Lessons Learned:

- Collaboration with research based solutions included input from, and endorsement of, public and private sector. The JNUP can facilitate this process with housing mainstreamed into all phases.
- Needs assessment to locate centrally (close to jobs and services), accounting for higher land prices which is prevalent in Jordan's main cities.
- Surveyed end users initially and after user experience for improvements. The monitoring phases should incorporate such activities as part of the JNUP and NHS updates.
- Incremental Housing - Partially built, with elements of self-building to improve affordability can be accommodated into the regulatory framework in Jordan.
- Row-house building typology to consume less land with more coverage, in a variety of block layouts with shared communal parking and open spaces can be accommodated into the regulatory framework in Jordan.
- Replication for developing a niche market for developers has potential to be developed in Jordan as well.
- Alternative construction methods such as prefabrication can be explored for added feasibility / affordability to end user, and endorsed at a national level utilising the JNUP.



5.12. Recommendation 12

Promote Starter Home Production Complimented with Self-Build and Subsidized Construction Strategies as Part of National Housing Strategy (NHS) Update: Incremental housing strategies will address affordability by encouraging owners to access starter homes that are less costly. These homes could be expanded or completed as more wealth is accumulated and their needs grow or family expands. Self-build strategies, supported with subsidized construction should be considered as an option to compliment the starter home or incremental housing strategy, which could possibly develop a niche market of affordable housing with the private sector. By mainstreaming these incremental housing strategies into the updates recommended at the national level by the JNUP, the cumulative effects of addressing affordability will be accommodated.



Actions:

- Formulate objectives of policy for stakeholder engagement in alignment with the JNUP.
- Forge collaborative agreements and implement legal framework for development of strategy with public entities (e.g. Tax exemption for materials through central Government for affordable housing production) and private sector entities (e.g. Contractors, importers, financial institutions).
- Forecast overall outcome of policy to demonstrate cumulative effects on housing affordability to engaged JNUP stakeholders.
- Initiate Stakeholder engagement with a focus on development of the policy, to ensure a collaborative and participatory approach.
- Document methods and tools of assessment used to formulate policy and its outcomes to facilitate 5-year updates of the NHS.
- Formulate implementation plan for policy, with associated procedures and schedule.
- Initiate dissemination of the NHS policy and periodic (yearly) updates on progress to civil society, for transparency and accountability purposes.
- Formulate and Initiate program of conducting sample surveys of targeted groups for progress monitoring and effectiveness of intervention for 5-year review and potential updates based on progress on country's housing situation (including institutional, technical and financial aspects).



Stakeholder Interface:

- **Responsible:** HUDC
- **Accountable:** MoLA, MOPIC, MoF
- **Consulted:** GAM, MoLA, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, MoT, LTRC Academic Institution representatives
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Short Term



Phase: Implementation + Monitoring and Evaluation



5.13. Recommendation 13

Improve Financial Framework of Housing Loans as Part of National Housing Strategy (NHS) Update: Longer term loans for development of affordable units can encourage a more steady meeting of the demand with affordable financing for construction purposes. Purchase of affordable units should also be prioritized for longer-term loans to make it feasible for vulnerable groups to have better access to financing. Financial institutions in the public and private sector will need to be engaged and consulted within the framework of the JNUP and its respective phases to discuss and formulate innovative and feasible mutual agreements to accommodate affordability for target groups outlined by the HUDC.



Actions:

- Formulate objectives of policy for stakeholder engagement in alignment with the JNUP.
- Initiate Stakeholder engagement with a focus on development of the policy, to ensure a collaborative and participatory approach.
- Forecast overall outcome of policy to demonstrate cumulative effects on housing affordability to engaged JNUP stakeholders.
- Forge collaborative agreements and implement legal framework for development of strategy with public entities (e.g. MoF and Central Bank of Jordan for affordable housing financing) as well as private sector entities (e.g. Other financial institutions).
- Document methods and tools of assessment used to formulate policy and its outcomes to facilitate 5-year updates of the NHS.
- Formulate implementation plan for policy, with associated procedures and schedule .
- Initiate dissemination of the NHS policy and periodic (yearly) updates on progress to civil society, for transparency and accountability purposes.
- Formulate and Initiate program of conducting sample surveys of targeted groups for progress monitoring and effectiveness of intervention for 5-year review and potential updates based on progress on country's housing situation (including institutional, technical and financial aspects).



Stakeholder Interface:

- **Responsible:** HUDC
- **Accountable:** MoLA, MOPIC
- **Consulted:** MoF, CBJ, GAM, MoLA, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, MoT, LTRC Academic Institution representatives, International Organizations and Local NGOs
- **Informed:** Including, but not limited to, MoF, MoPWH

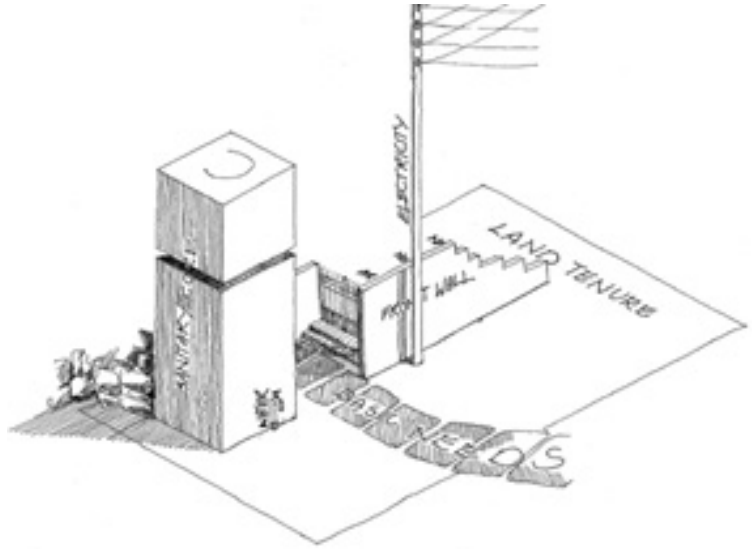


Timeline: Short Term



Phase: Implementation + Monitoring and Evaluation

Case 3: East Wahdat Upgrading Programme - Urban Development Department, 1984, Amman, Jordan (winner of Aga Khan Award, 1992)



Source: <https://www.akdn.org/architecture/project/east-wahdat-upgrading-programme>

Lessons Learned (previously implemented and replicated in Jordan):

- Community needs initiated from the bottom up accurately, outside of rigid, outdated regulatory framework.
- Sustainable, walkable, well-serviced, innovative, affordable and efficient solutions included community involvement.
- Integration of Self-planned needs into formalization and upgrading of informal areas.
- Organic growth to level of maturity of neighbourhood and communities take time to adapt as they grow.



5.14. Recommendation 14

Promote Micro financing with Technical Assistance for Construction of Self-Built Units as Part of National Housing Strategy (NHS) Update: Micro financing and technical assistance for housing construction as initiatives for self-build opportunities need be considered for groups that are often deemed ineligible for loans to purchase starter homes. With the presence of several international organizations and local NGOs in Jordan, as well as strong community organizations, several opportunities exist, to engage stakeholders participating in discussions of the JNUP, to formulate this policy, which will provide further access to groups participating in the informal sector (often unable to benefit from acceptance from formal financial institutions). The participation of these groups into the economy through housing allows for transition into the formal sector without additional regulatory burdens to these workforces (as outlined in the Mainstreaming of LED for JNUP), and generates larger economic benefits for Jordan.



Actions:

- Formulate objectives of policy for stakeholder engagement in alignment with the JNUP.
- Forge collaborative agreements and implement legal framework for development of strategy with public entities and local NGOs.
- Forecast overall outcome of policy to demonstrate cumulative effects on housing affordability to engaged JNUP stakeholders.
- Initiate Stakeholder engagement with a focus on development of the policy, to ensure a collaborative and participatory approach.
- Document methods and tools of assessment used to formulate policy and its outcomes to facilitate 5-year updates of the NHS.
- Formulate implementation plan for policy, with associated procedures and schedule in alignment with the JNUP.
- Initiate dissemination of the NHS policy and periodic (yearly) updates on progress to civil society, for transparency and accountability purposes.
- Formulate and Initiate program of conducting sample surveys of targeted groups for progress monitoring and effectiveness of intervention for 5-year review and potential updates based on progress on country's housing situation (including institutional, technical and financial aspects).



Stakeholder Interface:

- **Responsible:** HUDC
- **Accountable:** MoLA, MOPIC
- **Consulted:** MoF, GAM, MoLA, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, MoT, LTRC Academic Institution representatives, International Organizations and Local NGOs
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Short Term



Phase: Implementation + Monitoring and Evaluation



5.15. Recommendation 15

Improve Access to Existing Built Housing Stock as Part of National Housing Strategy (NHS) Update: Rent-controlled areas could be enforced as a measure of freezing rates for eligible families in strategic locations of major cities, below the market level, ensuring equitable access. Affordable rents could act as a vehicle for longer term acquiring of housing in Jordan, utilising the JNUP stakeholder groups to integrate such measures as a means of mainstreaming affordable housing. Expansion of ownership as residential tenure (owner-occupied) can be prioritised through various programs of rent-to-own initiatives (that assist in overcoming large down payments and other barriers that disqualify several impoverished groups that participate in the informal sector). Unsold or unoccupied units can re-enter the market (either as rental or ownership units at an affordable rate) with interventions such as subsidization in the form of rental vouchers (i.e. eligible family pays the difference between the actual rent charged by the landlord and the amount subsidized by the program).



Actions:

- Formulate objectives of policy for stakeholder engagement in alignment with the JNUP
- Housing Committee (with members of other relevant public entities across all jurisdictions in Jordan), to survey zones compatible for rent control to consider for their respective jurisdictional regulations.
- Outreach program for members of civil society and private sector to participate on areas under consideration for rent control.
- Housing Committee (with members of other relevant public entities across all jurisdictions in Jordan), to assist in demarcation of properties within affordable housing zones that are vacant and could be considered for rent-to-own incentives.
- Outreach program for members of civil society and private sector to participate in properties under consideration for rent-to-own initiatives.
- Formulate policies for subsidization in the form of rental vouchers
- Outreach program for members of civil society and private sector to participate on vacant properties to consider rental vouchers.
- Conduct analysis and feasibility study supported by legal framework for implementing the above affordability incentives within the JNUP.
- Formulate overall outcome of policies for stakeholder engagement in alignment with the JNUP.
- Formulate outreach to other stakeholders such as civil society, external experts from associations such as JEA and academic institutions to develop a participatory approach, which is suitable for the community and can satisfy the local needs.
- Incorporate further outreach for members of civil society and private sector to access, through publishing updated regulations and e-governance measures.
- Formulate implementation plan for policy, with associated procedures and schedule
- Monitor progress and effectiveness of updates over 5-year review and potential updates based on progress of country's housing situation (including institutional, technical and financial aspects).



Stakeholder Interface:

- **Responsible:** HUDC
- **Accountable:** MoLA, MOPIC
- **Consulted:** MoF, GAM, MoLA, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, MoT, LTRC Academic Institution representatives, International Organizations and Local NGOs
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Medium Term



Phase: Implementation + Monitoring and Evaluation

Case 4: Mexico's Strategy for Sustainable and Affordable Housing, CONAVI, 2008-2012

Lessons Learnt:

- Large scale projects can achieve economies of scale more easily, which is relevant to Jordan by packaging investment from the private sector.
- Incentivized zoning can address affordability as well as sustainable aspects that are mutually beneficial (end user cost, and environmental sensitivity). Jordan's greening initiatives could participate by sharing their knowledge.
- Partnerships between private construction material suppliers and the public sector can contribute toward an effective outcome. In Jordan, this is relevant to stakeholders such as HUDC as they are continuously engaged with the private sector for production of affordable housing.
- Market remains undisturbed for overall economic benefit of country, and is important to consider in Jordan's investment climate.
- Could be replicated and have a larger impact on a city and region.
- Planning large projects could be more integrated with other sectors to include amenities such as employment centres, which is often overlooked but through the JNUP, cross-sectoral collaboration can make this achievable.
- Informal economy integration through alternative institutional frameworks could help include the most vulnerable populations and benefit the economy in return. In Jordan, housing cooperatives could be included as a key stakeholder to determine their needs and potentially take on certain responsibilities to reduce financial burdens on municipal entities.



5.16. Recommendation 16

Improve Economic Sustainability of Affordable Housing Part 1: Updating Regulatory Framework of Housing Cooperatives as Part of National Housing Strategy (NHS) Update: To economically sustain existing infrastructure and ongoing maintenance of housing stock for areas with affordable housing, housing cooperatives could be created, in order to achieve various economies of scale. Incentivised regulatory parameters toward affordable housing cooperatives could be considered by Municipalities and financial entities to encourage this, while reducing its financial burdens in the long run. The mainstreaming of this initiative within the JNUP is an appropriate platform to initiate, formulate and implement affordability of housing in the long run.



Actions:

- Formulate objectives of policy for stakeholder engagement in alignment with the JNUP
- Housing Committee (with members of other relevant public entities across all jurisdictions in Jordan), to consider potential incentivized regulatory measures for affordable housing cooperatives.
- Outreach program for members of civil society, JEA, Academic representatives and private sector, in order to participate and satisfy local needs.
- Conduct analysis and feasibility study supported by legal framework for implementing the policy within the framework of the JNUP.
- Formulate overall outcome of policies in relation to housing needs for stakeholder engagement in alignment with the JNUP.

- Achieve consensus if feasible, before incorporating further outreach for members of civil society and private sector to access, through publishing updated regulations and e-governance measures.
- Formulate implementation plan for policy, with associated procedures and schedule
- Monitor progress and effectiveness of updates for 5-year review and potential updates based on progress of country's housing situation (including institutional, technical and financial aspects).



Stakeholder Interface:

- **Responsible:** HUDC
- **Accountable:** MoLA, MOPIC
- **Consulted:** Housing Cooperatives, MoF, GAM, MoLA, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, MoT, LTRC Academic Institution representatives
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Medium Term



Phase: Implementation + Monitoring and Evaluation

Case 5: Chile – Public and Private Sector Housing Projects - Las Higuera housing project (public), 2003 & Elemental Lo Espejo housing project (private), 2007

Lessons Learnt:

- Production of incremental affordable homes can be transferred over time to private sector delivery, and could be embedded in Jordan's NHS update.
- Large tracts of land in strategic and apt locations are often unavailable (as prevalent in Jordan), and thereby interventions can be distributed across multiple smaller developments that are more integrated within the community as well as with the city and its amenities.
- Transparency of public policy toward affordable housing strategies can include participation for greater accuracy of needs with an outcome having greater choices and satisfaction of the recipients. In Jordan this will reduce the gap between the demand and supply of housing.
- Longer-term mortgages were awarded based on ability and time taken to save (simpler criteria to include informal sector participants or recipients). Financial stakeholders could consider such rewards or incentive based financing for housing affordability in Jordan.
- A sense of ownership provided the incentive for success of more feasible incremental growth and change successfully through investment in permanence by the recipients (as opposed to public rental programs that do not provide a sense of local pride by the tenants).



5.17. Recommendation 17

Improve Economic Sustainability of Affordable Housing Part 2: Updating Regulatory Framework of New Large Developments within PPPP Framework as Part of National Housing Strategy (NHS) Update: Public-Private-People Partnerships could consider including incentives for new large developments to contribute to “community development funds”, which could be utilized for added density bonusing and provision of affordable units in mixed use, centralized locations. To address mainstreaming such quality-related housing initiatives into the JNUP, part of these funds could also be sustained in the long-term for financing of deteriorating infrastructure and provision as well as maintenance of amenities such as parks and open space in deteriorating neighborhoods, which addresses quality of housing and its access to safe, healthy, compact communities, while reducing over dependence on restricted municipal budgets.



Actions:

- Formulate objectives of policy for stakeholder engagement in alignment with the JNUP.
- Housing Committee (with members of other relevant public entities across all jurisdictions in Jordan), to consider potential incentivized regulatory measures for new large developments.
- Outreach program for members of civil society, JEA, Academic representatives and private sector, in order to participate and satisfy local needs (PPPP).
- Conduct analysis and feasibility study supported by legal framework for implementing the policy within the framework of the JNUP recommendations.
- Formulate overall outcome of policies in relation to housing needs for stakeholder engagement in alignment with the JNUP.
- Achieve consensus if feasible, before incorporating further outreach for members of civil society and private sector to access, through publishing updated regulations and e-governance measures.
- Formulate implementation plan for policy, with associated procedures and schedule.
- Monitor progress and effectiveness of updates for 5-year review and potential updates in relation to progress of country’s housing situation (including institutional, technical and financial aspects).



Stakeholder Interface:

- **Responsible:** HUDC
- **Accountable:** MoLA, MOPIC
- **Consulted:** Private Developers, Foreign Investors, MoF, GAM, MoLA, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, MoT, LTRC Academic Institution representatives
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Medium Term



Phase: Implementation + Monitoring and Evaluation



5.18. Recommendation 18

Increase Longer Term Affordability of Utilities for Housing by Encouraging Green Building Standards as Part of National Housing Strategy (NHS) Update: Public-Private Partnerships could consider including incentives for new housing, nationwide, to include green building standards (such as thermal insulation), which reduces the energy and water consumption costs for households in the long run. It would also contribute to reducing larger climate change impacts, if successfully implemented and monitored accordingly. The reduction in over-reliance on import of power and water (self-sustainability) is an added benefit apart from the overall health of communities and its integration with sustainable, quality housing.



Actions:

- Formulate objectives of policy for stakeholder engagement in alignment with the JNUP.
- Housing Committee (with members of other relevant public entities across all jurisdictions in Jordan), to consider potential incentivized regulatory measures for housing with green standards.
- Outreach program for members of civil society, JEA, Academic representatives and private sector, in order to contribute and satisfy local needs (PPPP).
- Conduct analysis and feasibility study supported by legal framework for implementing the policy.
- Formulate overall outcome of policies in relation to financial impact on households.
- Achieve consensus if feasible, before incorporating further outreach for members of civil society and private sector to access, through publishing updated regulations and e-governance measures.
- Formulate implementation plan for policy, with associated procedures and schedule.
- Monitor progress and effectiveness of updates for 5-year review and potential updates in relation to progress of country’s housing situation (including institutional, technical and financial aspects).



Stakeholder Interface:

- **Responsible:** HUDC
- **Accountable:** MoLA, MOPIC
- **Consulted:** Civil Society, Private Developers, Foreign Investors, MoF, GAM, MoLA, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, MoT, LTRC Academic Institution representatives
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Medium Term



Phase: Implementation + Monitoring and Evaluation

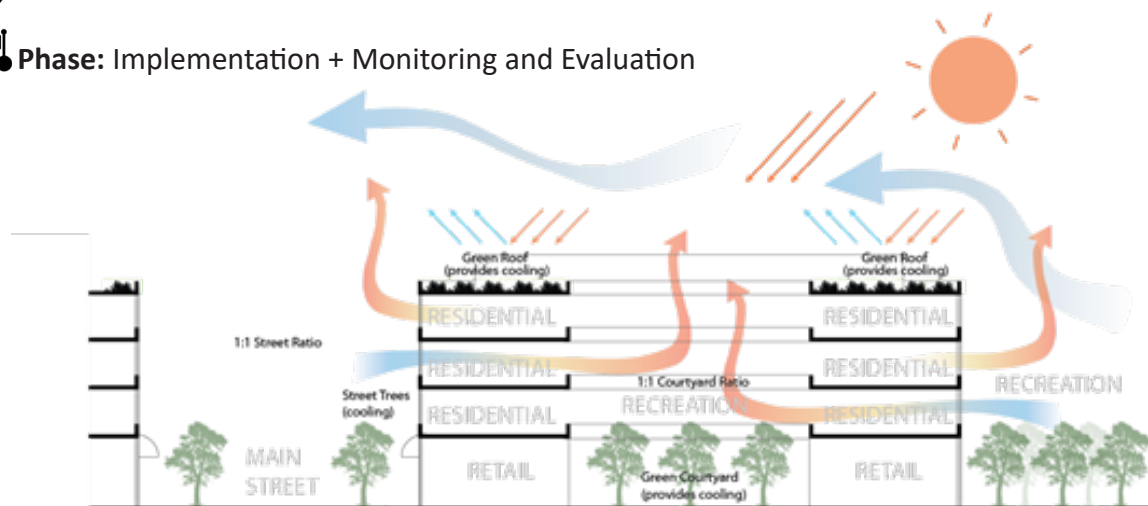


Figure 5: An illustration of some green building standards’ implementation in residential buildings
 Source: Energy Efficient Urban Planning Guidelines, EU, 2013.

Example of incentivised green policy to benefit end user in the short and long term: Mexico: Hipoteca Verde

Since 2007, CONAVI and the Institute of the National Housing Fund for Workers (INFONAVIT), the major mortgage provider in the country, launched the Hipoteca Verde (Green Mortgage) programme. The programme provides additional affordable mortgages and 20 per cent subsidies to qualifying households to buy homes equipped with the so-called Basic Package of pre approved eco-technologies (energy efficient lighting, solar water heaters, thermal isolation and reflective paint and coating on roofs and walls, separated solid waste containers, energy efficient gas water heaters, as well as water-saving toilets and taps). The idea is that the eco-technologies will provide savings to the households who can therefore afford taking a larger loan, while the initiative also overcomes the barrier of the higher initial cost of the eco-technology. According to CONAVI, each home in question has saved 1-1.5 tons of CO2 emissions per year.*



5.19. Recommendation 19

Improve Enforcement Capabilities of Updated Regulations, Supported by Legal Framework as Part of National Housing Strategy (NHS) Update: Standards to maintain adequate quality of housing stock at affordable rates throughout Jordan should be developed. In order to ensure no violations occur, and that there is compliance with these standards, close monitoring with harsher penalties should be incorporated into the legal and regulatory framework of building regulations across Jordan, and appropriately incorporated into the JNUP implementation phases. Regularly updated housing sector quality evaluations should be conducted at both National and local levels.



Actions:

- Formulate objectives of policy for stakeholder engagement in alignment with the JNUP.
- Housing Committee (with members of other relevant public entities across all jurisdictions in Jordan), to consider legal and regulatory framework to implement policy.
- Outreach program for members of civil society, JEA, Academic representatives and private sector, in order to contribute and satisfy local needs (PPPP).
- Achieve consensus if feasible, before incorporating further outreach for members of civil society and private sector to access, through publishing updated regulations and e-governance measures.
- Formulate implementation plan for policy, with associated procedures and schedule.
- Receive consensus from endorsement agencies within the framework of the JNUP.
- Monitor progress and effectiveness of updates for 5-year review and potential updates in relation to progress of country's housing situation (including institutional, technical and financial aspects).



Stakeholder Interface:

- **Responsible:** HUDC
- **Accountable:** MoLA, MOPIC
- **Consulted:** Civil Society, Private Developers, Foreign Investors, MoF, GAM, MoLA, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, MoT, LTRC Academic Institution representatives
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Medium Term



Phase: Monitoring and Evaluation

* UN-Habitat (2012) *Sustainable Housing for Sustainable Cities* p.34



5.20. Recommendation 20

Mitigate Future Shocks and Integrate Resilience Measures with Relation to Housing: The burden from COVID-19 in Jordan has fallen most heavily on those who were already disadvantaged or vulnerable, including refugees, women, informal sector workers and the poorest households (Common Country Analysis, UN Jordan, 2020). Households were not only stressed due to economic impacts and loss of income from COVID-19, but the effects of lockdowns and lack of spatial access to services and amenities. Overall, digitization of daily services (online orders and delivery), permittance of urban agriculture in central areas (for food security and energy efficiency), and walkability (adequate sidewalks within 5-10 minutes of required services) are lacking in Jordan, and highlight the need to be imbedded in every level of spatial governance (National to local scale for settlements). These components span across various interdependent sectors' strategies and will need to be well coordinated by utilising the framework of the JNUP resilience policies.



Actions:

- Review recent resilience strategies and initiative such as GAM's response to COVID report and 100 resilient cities, to ensure urban areas have the ability to remain competitive whilst supporting the wellbeing of its residents in case of ongoing and future shocks / stresses such as COVID-19. Other recent initiatives include the LERMP (Local Emergency and Risk Management Plans) carried out by UN-Habitat.
- Review similar initiatives in other countries comparable to Jordan, in order to localize and implement.
- Ensure public entities across the country consider the following in relation to affordable housing zones:
 - Energy: Diversification of energy mix (house to regional scale), through renewable sources to reduce reliance on import or unfeasible access, and to achieve energy resilience, reliability of power transmission, and systems integration during future crisis (specially for areas with a greater majority of vulnerable groups).
 - Water: Provision of infrastructure through a strong and resilient system is key to Jordan's sustenance in the future as well. Integration of smart water distribution networks to ensure adequate supply with minimal losses and better management during any such future crisis. Rainwater harvesting and use of treated sewage can further balance the consumption side with the demand of potable water for the growing population in crowded areas.
- Ensure planning authorities across the country consider adaptive planning policies within their strategic plans that are supported by regular updates based on a robust shared database of current information.
- Ensure limited resources do not affect quality of housing during such crisis in the future.
- Ensure planning authorities across the country consider compact, well-served, walkable residential areas are integrated into masterplan updates with efficient use of resources such as water, providing access provision to most vulnerable neighborhoods during such crisis in the future.
- Ensure national initiatives and planning authorities across the country encourage technology-based interventions for supply chains and delivery with regard to small scale retail and service, to stimulate local markets for jobs near housing provision areas, as well as serve the most vulnerable neighborhoods during such crisis in the future.
- Ensure national initiatives and planning authorities across the country encourage mixes of use in housing areas for entrepreneurial/ employment activities to strive toward sustained recovery from such shocks.

- Ensure national initiatives and planning authorities across the country encourage mixes of use in housing areas for permitting of urban agricultural uses for food security, allowing access to food at a local level, especially within vulnerable communities in purely residential areas.
- Strengthen the partnership between public, private sector, and people (PPPP) through outreach for members of civil society and private sector to access, through publishing mitigation strategies for those most vulnerable and e-governance measures for all.
- Monitor progress and effectiveness of updates for 5-year review and potential updates based on progress of country's housing situation (including institutional, technical and financial aspects).



Stakeholder Interface:

- **Responsible:** MoLA
- **Accountable:** MoLA, MOPIC
- **Consulted:** GAM, Regional Planning Authorities (such as ASEZA, PDTRA, JVA), Municipalities, MoSD, DLS, DoS, JEA, MoT, LTRC Academic Institution representatives
- **Informed:** Including, but not limited to, MoF, MoPWH



Timeline: Medium Term



Phase: Monitoring and Evaluation

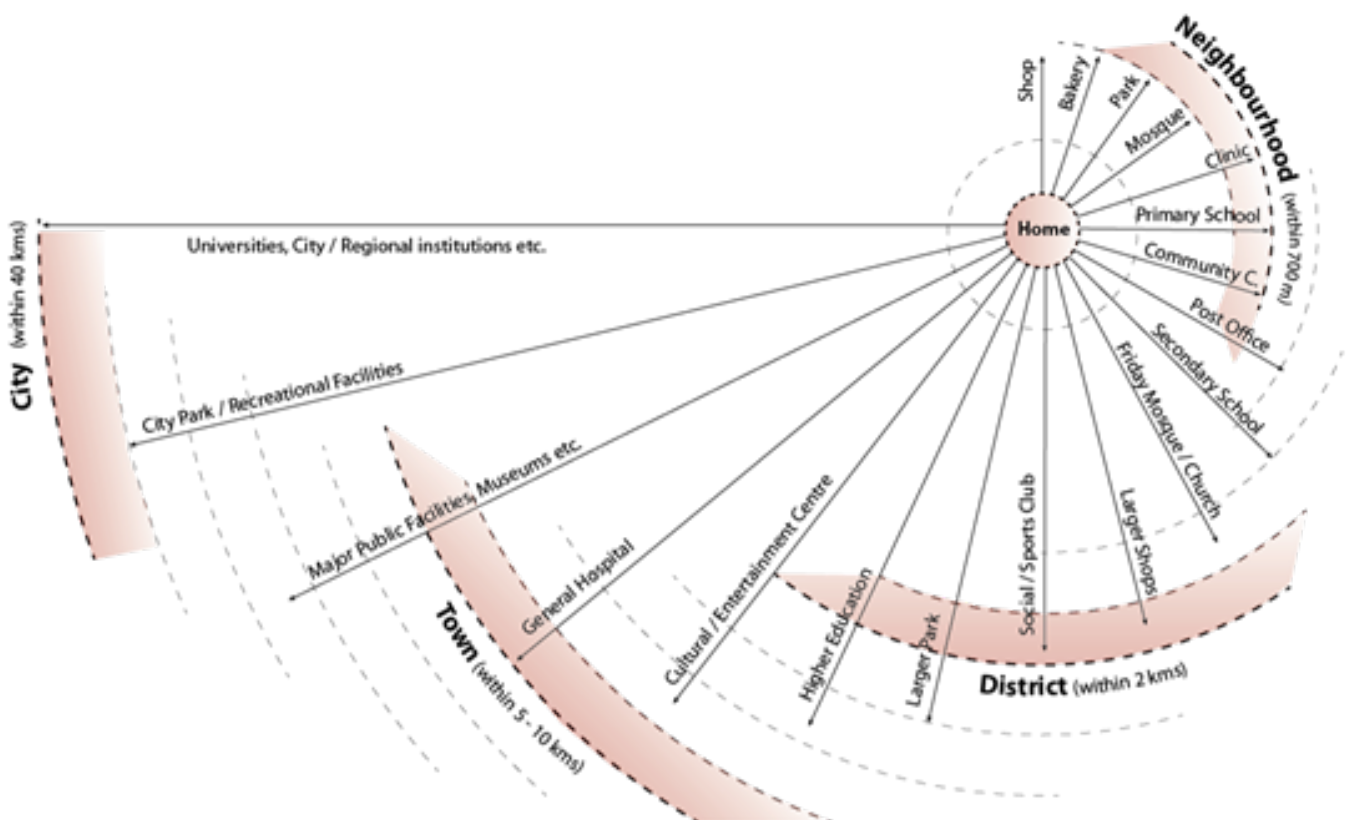


Figure 6: Optimal Distance to Amenities at Neighbourhood, District or City Level

Source: Energy Efficient Urban Planning Guidelines, EU, 2013



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WHERE DECISIONS AND ACTIONS NEED TO BE TAKEN

6. WHERE DECISIONS AND ACTIONS NEED TO BE TAKEN: A ROAD MAP

Based on the JNUP Diagnosis Report as well as the JNUP Formulation Report, as well as the Stakeholder RACI matrix by Phase of JNUP (see Section 4), it is anticipated that public entities will have a greater responsibility for implementation of the majority of housing policy recommendations. Although, HUDC will be responsible for the National Housing Strategy (NHS) formulation, collaboration with planning authorities such as MoLA, GAM, ASEZA, PDTRA, JVA as well as local municipalities will require associated responsibilities for several recommendations and actions outlined in Section 5 of this guide. Public financial entities (such as MoF and CBJ) will be responsible for enhancing access to affordable housing as part of input and implementation of the NHS in order to assess feasibility of various recommendations regarding taxation and financial incentives. It is also clear that Private entities such as developers, contractors and financial institutions play an important role in implementation of housing policies on the ground. Despite legal and regulatory frameworks needing to be endorsed via centralized public entities at the National Level (such as MoPIC), regional and local planning authorities' input will play an important role in conclusion of several decisions for the housing sector. Accountability remains with the Central Government, but if the JNUP pillar of participation is thoroughly embedded throughout all phases as specified in this guide for mainstreaming housing, no one will be left behind, and all beneficiaries of housing strategies within civil society will be able to take ownership and share the responsibility due to its transparency mechanisms.

The following table provides an overview of the preliminary list of key responsible and accountable stakeholders, for an anticipated level of participation in decision-making in order to implement the actions related to each of the 20 recommendations for the housing sector of the JNUP.

Table 3: Where Stakeholder Decisions or Actions are required for Recommendations

| Stakeholders | Recommendations | | | | | | | | | | | | | | | | | | | |
|--------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | Recommendation 1 | Recommendation 2 | Recommendation 3 | Recommendation 4 | Recommendation 5 | Recommendation 6 | Recommendation 7 | Recommendation 8 | Recommendation 9 | Recommendation 10 | Recommendation 11 | Recommendation 12 | Recommendation 13 | Recommendation 14 | Recommendation 15 | Recommendation 16 | Recommendation 17 | Recommendation 18 | Recommendation 19 | Recommendation 20 |
| MOPIC | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| MoPWH | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | | ✓ | ✓ | ✓ | ✓ | | ✓ |
| HUDC | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| MOLA | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

| Stakeholders | Recommendations | | | | | | | | | | | | | | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | Recommendation 1 | Recommendation 2 | Recommendation 3 | Recommendation 4 | Recommendation 5 | Recommendation 6 | Recommendation 7 | Recommendation 8 | Recommendation 9 | Recommendation 10 | Recommendation 11 | Recommendation 12 | Recommendation 13 | Recommendation 14 | Recommendation 15 | Recommendation 16 | Recommendation 17 | Recommendation 18 | Recommendation 19 | Recommendation 20 |
| DoS | ✓ | | | ✓ | | | | | | | | | | | | | | | | |
| MoF | ✓ | | | | | | | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| DLS | ✓ | ✓ | ✓ | ✓ | | | | | ✓ | ✓ | ✓ | | | | | | | | ✓ | |
| MoSD | ✓ | ✓ | | ✓ | | | | | ✓ | ✓ | ✓ | ✓ | | | ✓ | ✓ | ✓ | ✓ | | |
| Municipalities | ✓ | ✓ | ✓ | ✓ | | | | | ✓ | ✓ | ✓ | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| GAM | ✓ | ✓ | ✓ | ✓ | | | | | ✓ | ✓ | ✓ | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| RPA's (JVA ASEZA PDTRA) | ✓ | ✓ | ✓ | ✓ | | | | | ✓ | ✓ | ✓ | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Public and Private Financial Institutions (incl CBJ) | ✓ | | | ✓ | | | | | | | | ✓ | ✓ | ✓ | | | ✓ | | | |
| MoT | ✓ | ✓ | ✓ | ✓ | | | | | | | | | | | | | | | | ✓ |
| LTRC | ✓ | ✓ | ✓ | ✓ | | | | | | | | | | | | | | | | |
| MoE | ✓ | | | | | | | | | | | | | | | | | | | |
| Academic Inst | ✓ | ✓ | ✓ | ✓ | | | | | | | | ✓ | | | | | | | ✓ | |
| JEA | ✓ | | | | | | | | | | | ✓ | | | | ✓ | ✓ | ✓ | | |
| Private Developers | ✓ | | | | | | | | | | | ✓ | | | | ✓ | ✓ | ✓ | | |
| Private Contractors | ✓ | | | | | | | | | | | ✓ | | | | ✓ | ✓ | ✓ | | |
| Public | ✓ | | | | | | | | | | | ✓ | | | | | | | | |
| Low Income Groups | ✓ | | | | | | | | | | | ✓ | | | | | | | | |
| International and / or Local NGOs | ✓ | | | | | | | | | | | ✓ | | ✓ | | | | | | |



7 WHO BENEFITS FROM HOUSING INTERVENTIONS?

7. WHO BENEFITS FROM HOUSING INTERVENTIONS: TARGET POPULATION

As identified in Section 3 of this guide, housing affordability, availability and quality, have serious implications on the population in need of adequate housing for rent or purchase in Jordan. The 1989 National Housing Strategy objectives specified that provision of adequate and affordable housing is to account for all income groups, but it should also precisely serve the minimum shelter needs for the lowest income groups in urban and rural areas (National Housing Strategy, 1989). As part of the update to the NHS, it is imperative that HUDC regularly update their targeted groups within the formulation of the National Housing Profile (NHP) of the NHS. Several forms of data formulation and updates to their published data would entail collaboration with DOS and MoSD to define who are the most disadvantaged groups, including families relying on self-employment earnings or participating in the informal sector and not qualifying for access to formal finance; young, newly forming households; women and single parent families; elderly people and guest workers. Overall, it is imperative that adequate evidence is gathered from public and private entities to ensure those that are most likely to be economically constrained in obtaining acceptable housing conditions when combined with severely limited incomes are accounted for. As an example, the economic impacts of the COVID-19 pandemic could be examined, as several formerly middle-income households may have suffered job losses or reduced incomes, in turn affecting financial ability to make loan or rental payments toward ongoing and future housing costs. Consideration is therefore required, for strong evidence to support findings of who will benefit from policies to address housing deficiencies in Jordan.

Sourced from the Jordan Housing Sector Review, World Bank report from 2018, the figure below presents the average household monthly income by deciles. Assuming a cap of 30 percent, the maximum amount these households should spend on housing related costs (either repaying housing loans or paying monthly rent), is indicated on the figure as well.

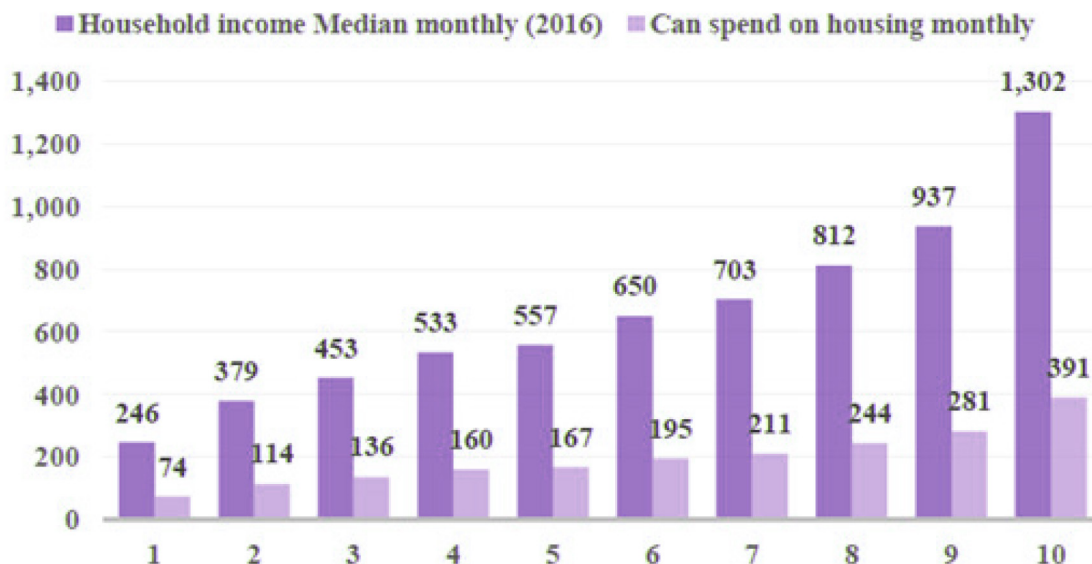


Figure 7: Income and Maximum Affordable Spending on Housing by Deciles
 Source: World Bank Jordan Housing Sector Review (2018).

The World Bank Report also presented the following figure on the average median income by deciles, and the average monthly rent paid in each governorate, which clearly indicates a gap in the ability of lower income groups (first 3 deciles) to access housing in terms of average rents as well.

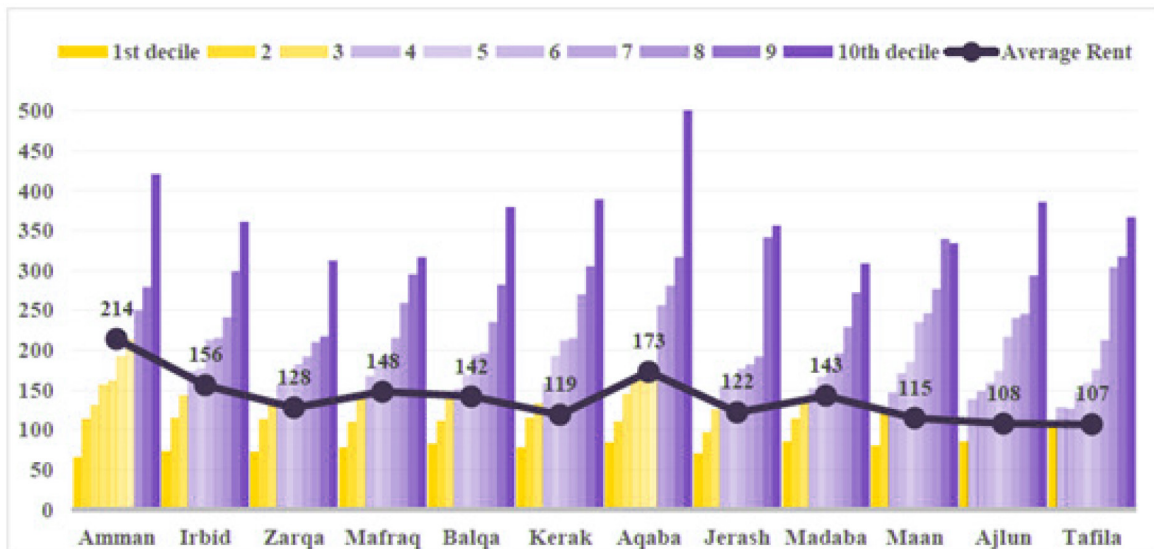


Figure 8: Affordability or Rents by Governorate
Source: World Bank Jordan Housing Sector Review (2018).

As per the World Bank report from 2018, given current household incomes and the prevailing terms of housing finance loans, low-income households in Jordan do not have access to housing finance, and households below the 5th decile cannot afford to purchase a housing unit of more than JD25,000 (as seen in the figure below).

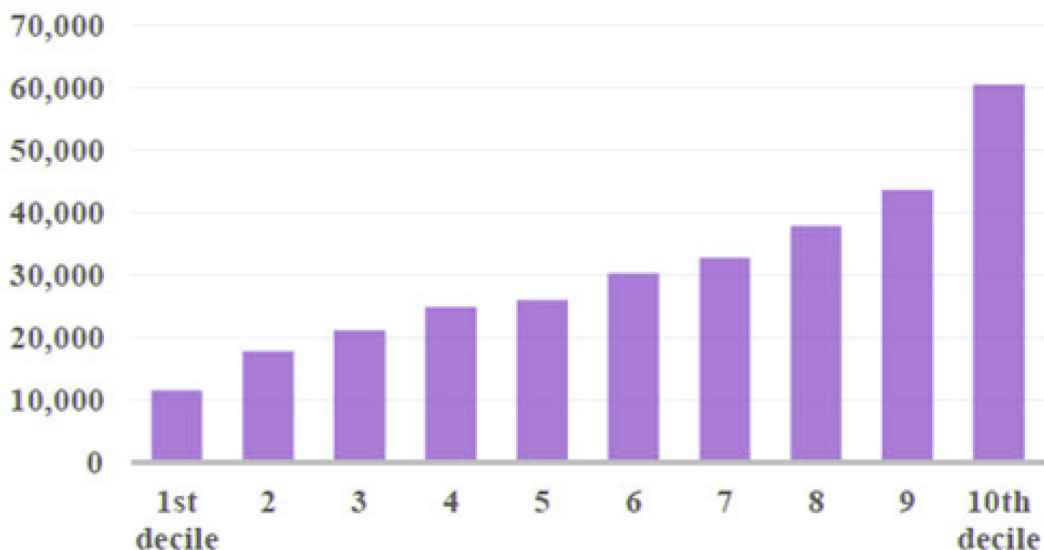


Figure 9: Cost of an affordable housing unit given current household incomes and prevailing terms of housing finance loans (25 years loan at 8.5% interest rate)
Source: World Bank Jordan Housing Sector Review (2018).

Populations affected by housing quality deficiencies need to be considered and recorded as part of the NHP as well, to define phenomenon such as overcrowding (high ratios of people to habitable rooms)*, poorly constructed or deteriorating housing stock in need of upgrading, and housing units lacking basic services in urban and rural areas. Based on an Affordable Housing Demand Study** conducted for UN Habitat's Affordable Housing Programme in 2015, sufficient evidence was provided of the common occurrence of overcrowded housing conditions for Syrian refugees in Jordan, especially for those who cannot legally work to cover rental costs for their own family home (UN Habitat, Jordan Affordable Housing Programme Report, March 2015).

Overall, exacerbated by land speculation, rapid population growth and influx of refugees, several sections of society in Jordan, are therefore unable to access housing in appropriate locations (i.e. close to sources of their livelihood, with sufficient services, transport, infrastructure and amenities). These groups of population also need to be considered when accounting for target groups in need for adequate housing as part of the National Housing Profile (NHP), and integrated within the National Housing Strategy (NHS) update.

* The 1989 National Housing Strategy indicated that although difficult to define and calculate, room overcrowding is an issue for consideration, while recording over 4 persons per room, and specifying an acceptable average of 2.5 persons per room.

** Based on a random sample of 2,240 households in 8 Governorates, which covered a population base of 4.74 million Jordanians, Syrians accounted for 14.3% of the population surveyed; this can be extrapolated to suggest that Syrians represented over 840,000 people in addition to the Jordanian population of 4.74 million in the eight selected governorates. Weighted average household size was 5.57 persons.

8

CONCLUSION

8. CONCLUSION

Overall, this guide for mainstreaming housing within the JNUP, aligns with UN-Habitat's 2016 New Urban Agenda (NUA) and United Nation's Sustainable Development Goals (SDG). The fulfillment of this commitment requires a significant change to Jordan's housing delivery strategy, where policy makers, implementation agencies and other key stakeholders involved in success of the JNUP, and the housing sector in particular, are accountable, and are well equipped to formulate a comprehensive and realistic approach to the sector in Jordan. It is imperative that this be conducted in a manner that ensures that public interest prevails over elite and private interests, which requires a measured, transparent and inclusive approach to provision of housing choices for all.

The continuous stakeholder consultation and participation, provided throughout the JNUP diagnostic and formulation phases, have resulted in vital feedback, intrinsic knowledge and guidance, resulting in gaining a diverse understanding of the context and challenges faced by Jordan. The recommendations and associated actions to be considered as part of this guide therefore also incorporated fundamental input from stakeholders and resulted in combining curative with preventative interventions, while aiming to provide feasible and sustainable solutions for Jordan's housing sector. Certain recommendations such as the formulation of stakeholder engagement plans' and capacity building programs' initial actions would have ideally been conducted with a housing centred approach in the feasibility and diagnosis phases of the JNUP, but have been envisaged as taking place in the formulation phases to align and mainstream housing with ongoing JNUP activities to ensure housing is integrated into every aspect of strategic and spatial planning at National, Regional and local levels. As part of this guide, references to relevant international and local best practices in addressing housing affordability were key to reflecting on methods that have worked in the past, and could be adapted to suit the particular challenges within the context of Jordan's housing sector. The guide is not meant to be an exhaustive manual of all actions required, but suggests several important steps to contribute to a NUP that is housing-focused. While monitoring its progress throughout all phases, key implementing agencies will be responsible to guide the sector further within the framework of the JNUP (and beyond), in order to refine methods further for longer-term success, based on specific assessment of institutional and regulatory framework transitional capabilities. They must therefore ensure progress in terms of capacity development and proceed through acupuncture projects while continuously being engaged to participate in its formulation. Continued public consultation (including PPPP and other tools), could therefore also ensure that a collaborative approach continues as Jordan moves forward to set and meet its targets, and implements its National Housing Strategy in an integrated manner so that housing is at the centre of the JNUP.

9

ANNEX 1: CASE STUDIES

9. ANNEX 1: CASE STUDIES

Case 1: Laneway Architecture & Urbanism in Toronto, 2003, Toronto, Canada (winner of City of Toronto Urban Design Award for Visions and Master-plans, 2003)

Background:

As the city of Toronto evolved by subdivision of farmlands over several decades, blocks developed shared laneways at the back to access rear garages (many were originally for storage, horses or line-in staff). With alternative street parking and increased transit access over recent years, these laneways have been identified as space that could be utilized in the city. This academic studio and publication explores the idea of the cumulative asset of laneways in the city, and its potential for re-use, including open spaces, shared amenities at the block and neighbourhood level, as well as affordable housing to realize its full potential and cater to the needs of the city. Amongst others, the aspect of intensification of the city and incremental urban transformation is in turn achieved by redevelopment of laneways for various uses, ensuring efficient use of existing resources and preventing further sprawling expansion of the city. Often academic research and visions break barriers of regulations that may be seen in a new light as redundant, something practitioners and municipal planners are too restricted by, to initiate innovative solutions to integral urban issues. Several laneway houses have been developed over recent decades, but many have to be justified by the previous existence of garages, coach houses or out-houses to get approvals / permission to implement. Recognition of this work by the city provides informal endorsement of the approach to implementing more of these useful interventions and adaptive reuse of urban spaces in the future.

Lessons Learnt:

- Academic innovation and multi-disciplinary research can be put into practice and influence outcomes for urban areas outside of restrictive regulatory framework.
- Investigation and studies can unveil derelict semi-public urban spaces toward intensification of the city and put to practical use for needs such as affordable housing.
- Created alternative building typologies and retain existing city morphology while considering privacy / other cultural preferences.
- Improved city amenities such as increased public transit use, provide reasons for relaxing over restrictive parking requirements.
- Could be replicated and have a larger impact on a city and region.
- Overcomes land acquisition affordability issues and limited choices within the central urban areas, making the idea of home ownership or rental units more achievable with separate entrance / access at rear lanes of properties.

Case 2: Grow Home – Avi Friedman, Montreal, Canada (winner of 1999, UN World Habitat Award)

Background:

With economic restructuring, demographic shifts, and lifestyle changes, the traditional family and the need for smaller homes at moderate cost changed considerably in North America in the 1980s. The first prototype of the Grow Home was built on the campus of McGill University in Montreal, Canada in 1990 and more than one thousand units were built across North America and Europe in the first year alone. These modest, starter homes, were intended to be built within central areas of the city, where land prices were high, but provided residents access to services and jobs by self-building unfinished or enlargements as their financial status improved over the years, or as their families grew and changed in lifestyle itself. The first versions were adapted by the building industry and increased its exposure for acceptance, but stemmed from historic post-war patterns of affordability and incremental growth to dwelling units. The design was also adapted for prefabrication to meet the needs of the developing world. Energy efficiency of smaller units also resulted in larger energy and resource efficiencies at the neighbourhood and city level.. The concept has been translated into over 10,000 housing units, and has received, among many accolades, the United Nations World Habitat Award (Friedman, 2001).

Lessons Learnt:

- Collaboration with research based solutions included input from, and endorsement of, public and private sector.
- Needs assessment to locate centrally (close to jobs and services), accounting for higher land prices.
- Surveyed end users initially and after user experience for improvements.
- Incremental Housing - Partially built, with elements of self-building to improve affordability.
- Row-house building typology to consume less land with more coverage, in a variety of block layouts with shared communal parking and open spaces.
- Replicable for developing a niche market for developers.
- Alternative construction methods such as prefabrication can be explored for added feasibility / affordability to end user.

Case 3: East Wahdat Upgrading Programme - Urban Development Department, 1984, Amman, Jordan (winner of Aga Khan Award, 1992)

Background:

Since its inception in 1955, Wahdat “official” camp (administered by UNRWA) overflowed beyond its formal boundaries due to growing families of camp residents. Therefore extended families of refugees built structures nearby on land without tenure (Achilli, 2015). In addition, other marginalized populations also settled in encampments without land tenure in what is now considered part of stable, mature, and integrated neighborhoods of east Amman today (GAM, 2008). East Wahdat was one of these “unofficial” camp expansion areas, which started out with tents and temporary building that later became more permanent. As part of a city-wide “upgrading” project in 1980, this area, including over 500 households, were upgraded by the Urban Development Department using a well thought out 10-year consultation, construction and monitoring process, which continued to be a model for addressing self-planned areas of the city. This process provided its inhabitants with land tenure, water, sewage, roads and electricity connections, as well as educational and health facilities. Around 9 hectares (90 donums) considered to be East Wahdat, was upgraded using funds provided by various agencies and the Government of Jordan, and included cost recovery over the longer term. The outcome of the formalized layout did not vary drastically from its original self-planned layout (Leslie, 1992). Most plots were retained with a permanent starter utility core and compound wall built as part of the program, which would in time allow for permanent buildings to replace the temporary shelters within the plot. Micro-loans for expansion of homes were provided, which people used to buy materials and build themselves. New relaxed regulations were specially designated to the area. For example a minimum of 12-metre wide streets by regulation, were allowed to be 5 metres in East Wahdat. Coverage sometimes exceeded 70%, and plots were permitted to be smaller than what was commonly prescribed (which accommodated the capacity of residents to repay loans). Commercial streets were shared between the self-planned and adjacent formal areas, making it an essential part of the functioning city. People therefore improved their own pre-planned neighbourhood through community participation during or after upgrading, and it matured as an integrated part of the city further, accommodating their incremental needs over numerous years (Kably, A. 2015).

Lessons Learnt:

- Community needs initiated from the bottom up accurately, outside of rigid, outdated regulatory framework.
- Sustainable, walkable, well-serviced, innovative, affordable and efficient solutions included community involvement.
- Integration of Self-planned needs into formalization and upgrading of informal areas.
- Organic growth to level of maturity of neighbourhood and communities take time to adapt as they grow.

Case 4: Mexico's Strategy for Sustainable and Affordable Housing, CONAVI, 2008-2012

Background:

Mexico has a housing deficit of 8.9 million homes (over one-third of the existing housing stock). Meeting this demand is one its main national priorities, and therefore the Government launched a National Housing Programme (NHP) between 2008-2012. In parallel, a set of measures were undertaken to mitigate the effect of resulting CO2 emissions. Green regulations and standards for new developments were developed along with incentives such as the "Green Mortgage" (Hipoteca Verde) in 2007 by CONAVI and the Institute of the National Housing Fund for Workers (INFONAVIT). The program provided additional affordable mortgage and 20% subsidies to qualifying households to buy homes equipped with a basic package of pre-approved eco-technologies (energy-efficient lighting, solar water heaters, thermal insulation and reflective paint as well as coating on roofs and walls, separated solid waste containers, energy efficient gas water heaters and water-saving toilets and taps). The savings from these interventions would allow households to take on larger loans while overcoming the higher initial cost of the eco-technology. CONAVI also started providing an additional 20% Basic Package subsidy within its *Ésta es tu Casa* (This is Your House) programme, which already includes 20-25% subsidies for families who earn less than minimal wages and who do not normally qualify for a green mortgage. The issues faced in Mexico are very similar to Jordan where these programmes are based on sustained political will, but also where some of these efforts do not encompass qualifying informal sector low-income groups or the project ends up being built / located far from centres. In Mexico, 14 national agencies joined efforts to promote the Integrated Sustainable Urban Developments certification (DUIS) that assisted private sector new town developments where employment, infrastructure, transportation, social services and utilities, and the environmental considerations are holistically addressed. The DUIS are planned in conjunction with large-scale projects for new employment centres. In addition, organisations such as FONHAPO (the National Peoples Housing Trust) and SEDESOL (the Secretariat for Social Development) provide mortgages to those without credit histories, seasonal or temporary workers, and those participating in Mexico's large informal economy.

Lessons Learnt:

- Large scale projects can achieve economies of scale more easily.
- Incentivized zoning can apply toward affordability as well as sustainable aspects that are mutually beneficial (end user cost, and environmental sensitivity).
- Partnerships between private construction material suppliers and the public sector can contribute toward an effective outcome.
- Market remains undisturbed for overall economic benefit of country.*
- Could be replicated and have a larger impact on a city and region.
- Planning large projects could be more integrated with other sectors to include amenities such as employment centres.
- Informal economy integration through alternative institutional frameworks could help include the most vulnerable populations and benefit the economy in return.

* Note: In Brazil's affordable housing programme (*My House, My Life*), regulations such as government approved price caps to affordable units are applied, which benefits the end users.

Case 5: Chile – Public and Private Sector Housing Projects - Las Higuera housing project (public), 2003 & Elemental Lo Espejo housing project (private), 2007

Background:

In the 1990s, Chile reduced its housing deficit to half of what it was in the 1980s. The affordable housing model was considered best practice across developing countries and was based on private market provisions, targeting the poor and transparency. Families were given subsidies based on demonstrating the amount of savings and time taken to accumulate these savings. The Government of Chile housed low-income families from an illegal settlement by initiating the Las Higuera housing project. The 2003 agreement of the squatters with the Secretary of Housing and Urban Affairs ensured that they would save 350USD and be eligible for a government-housing subsidy as well as a 20 year mortgage of 2,000 USD. 80% were housed in the incremental housing projects developed by the Government and 20% opted for an additional subsidy to relocate elsewhere. Las Higuera (one of the seven developments) that consisted of diverse housing typologies and housed 145 families and was well-linked to central areas. Most families were able to enlarge and customize their basic houses with high quality materials. The Elemental Lo Espejo housing consisted of 30 units who originally lived nearby in a camp. It is strategically located close to industries and highways. The development by the private developer – Simonetti, was of good construction standards. The frame allowed for choices as per family size and possibility of expansion into a 6x6m patio area for the first-floor units, and 3x6m for the duplex units. The extensions ended up being sponsored by the Chilean Government in the form of a second subsidy and built by the same private company. Minor customizations (reorganizing doors, windows and interior walls, as well as numbers of rooms in the house were carried out by the families themselves.

In recent years, the Chilean Government has almost fully stopped delivering social housing to low income families as it has tried to ensure that the private sector fully takes over the production.

Lessons Learnt:

- Production of incremental affordable homes can be transferred over time to private sector delivery.
- Large tracts of land in strategic and apt locations are often unavailable and thereby interventions can be distributed across multiple smaller developments that are more integrated within the community as well as with the city and its amenities.
- Transparency of public policy toward affordable housing strategies can include participation for greater accuracy of needs with an outcome having greater choices and satisfaction of the recipients.
- Longer-term mortgages were awarded based on ability and time taken to save (simpler criteria to include informal sector participants / recipients).
- A sense of ownership provided the incentive for success of more feasible incremental growth and change successfully through investment in permanence by the recipients (as opposed to public rental programs that do not provide a sense of local pride by the tenants).

10

ANNEX 2: CHECKLISTS

10. ANNEX 2: CHECKLISTS

The recommendation checklists are comprised of the following ranges in terms of scoring towards level of compliance:

1. No
2. Partly
3. Yes

The user will select the responses based on the extent to which the various activities have been achieved as follows:

- If nothing has been done the selected responses will be 1. (No)
- If there has been progress but not completed, the response will be 2. (Partly)
- If the said activities have been completed the response to be selected will be 3. (Yes).

The higher the score the better the case as most activities are already implemented.

There are 3 Checklists provided below as follows:

- Checklist for Mainstreaming Housing in JNUP Phases
- Checklist for Incorporating NUP Process Pillars
- Checklist for Reviewing Housing in a Final Policy Document

Checklist for Mainstreaming Housing in JNUP Phases

| Phase of JNUP | Overall Checklist for NUP Process | Score |
|---------------|---|-------------|
| Feasibility | Have the key housing challenges and opportunities been defined for the region/country? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Have all the relevant stakeholders for the defined housing priorities been mapped? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Have the roles of the stakeholders been defined? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Have the existing urban related policies/strategies/frameworks been analyzed in the context of housing challenges? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Have policy gaps been identified? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Total Score | / 15 |

| | | |
|------------------|--|-------------|
| Diagnosis | <p>Have preliminary research about the nature and extent (including causes and impacts) of the housing challenges and opportunities been conducted?</p> <p>Housing Challenges 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> <p>Housing Opportunities 1 <input type="checkbox"/> No 2 <input type="checkbox"/> Partly 3 <input type="checkbox"/> Yes</p> | |
| | <p>Have data gaps if they exist been documented from the preliminary research?</p> <p>Housing Challenges 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> <p>Housing Opportunities 1 <input type="checkbox"/> No 2 <input type="checkbox"/> Partly 3 <input type="checkbox"/> Yes</p> | |
| | <p>Has an analysis of the capacities of the decision makers (public entities) in housing been defined?</p> <p>Human 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> <p>Financial 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> <p>Technical 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> <p>Institutional 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| | <p>Have capacity gaps been identified?</p> <p>Human 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> <p>Financial 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> <p>Technical 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> <p>Institutional 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| | <p>If data gaps exist; have field survey been planned for and conducted?</p> <p>Planned 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> <p>Conducted 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| | <p>Has an analysis report on the housing challenges and opportunities been prepared?</p> <p>Housing Challenges 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> <p>Housing Opportunities 1 <input type="checkbox"/> No 2 <input type="checkbox"/> Partly 3 <input type="checkbox"/> Yes</p> | |
| | <p>Has a Capacity development strategy (of the gaps identified) been defined?</p> <p>Human 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> <p>Financial 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> <p>Technical 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> <p>Institutional 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| | <p>Have alternative strategies/approaches on curbing these challenges and enhancing the opportunities through policy been outlined (referring to recommendations in this guide)?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| | <p>Have the cost-benefit analysis of these strategies/approaches been conducted?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| | Total Score | / 66 |

| | | |
|-----------------------------|---|-------------|
| Formulation | Has a SWOT analysis of the alternative strategies/approaches been conducted? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Have the best approaches/strategies been identified? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Have the capacity needs for the best housing approaches been determined? Human 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes Financial 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes Technical 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Has a detailed policy action plan (including the financial and capacity needs strategy and monitoring and evaluation framework) for the strategies been prepared? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Are the completed housing policy proposal and action plan available? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Total Score | / 21 |
| Implementa- tion | Has the action/implementation plan for the policy proposal been completed? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Has the implementation plan been approved by relevant stakeholders? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Has the housing priority interventions/acupuncture projects been identified? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Has the financial strategy for housing been taken up by the responsible persons/ institutions? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Has the legal strategy been approved for housing policy proposal implementation? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Have the relevant stakeholder's capacities been improved for housing policy proposal execution? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Have the relevant stakeholders taken up their roles and responsibilities? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Have feedback mechanisms for the housing proposal been developed to monitor the challenges and improvements? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Total Score | / 24 |

| | | |
|----------------------------------|---|------------|
| Monitoring and Evaluation | Have the relevant stakeholders taken up all policy options? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Are the relevant stakeholder's able to execute the housing policy proposal from the improved capacities? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Is the financial strategy effective for the implementation? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Is the legal strategy effective for urban policy proposals for housing? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Have the timelines for the urban policy proposals for housing been followed? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | If not followed, can the challenges for following the timelines be resolved? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Has the mainstreamed policy enabled the implementation of the urban policy proposals for housing? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| | Total Score | /21 |

Checklist for Incorporating JNUP Process Pillars

■ Participation

| Stakeholders | Included in decision making process of the housing policy proposal? | Included in the housing policy proposal execution? | If yes indicate how? Beneficiary Financier Implementer Partner Others (Specify) |
|---|---|--|---|
| MoPIC | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| MoPWH | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| MoLA | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| DoS | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| MoF | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| DLS | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| MoSD | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| Municipalities | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| GAM | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| RPA's (JVA, PDTRA, ASEZA) | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| Public and Private Financial Institutions (including CBJ) | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| MoT | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| LRTC | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| MoE | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| Women | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| Youth | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| Academic Institutions | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| JEA | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| Civil Society Organizations | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| Private Sector Developers | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| Private Sector Contractors | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| Vulnerable Populations / Low Income Groups | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| Community Groups | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| Others (specify) | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes | |

■ Capacity Development

| Components to Check | Score |
|--|------------|
| Have the human capacity needs on housing and implementation of the urban policy proposals for housing of the relevant stakeholders been identified? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has a human capacity development strategy been developed for the urban policy proposals for housing? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has a human capacity development strategy been implemented for the urban policy proposals for housing? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| If not implemented what are the issues/challenges? | |
| What adjustments could be made? | |
| Have the financial capacity needs for housing and the implementation of the urban policy proposals for housing been identified? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has a finance strategy been developed for the urban policy proposals for housing? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has a finance strategy been implemented for the urban policy proposals for housing? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| If not implemented what are the issues/challenges? | |
| What adjustments could be made? | |
| Have the institutional capacity needs for the implementation of the housing policy proposal of the relevant stakeholders been identified? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has housing institution capacity enhancement strategy been developed for the urban policy proposals for housing? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| If not implemented have the issues/challenges been recognized? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Have the necessary adjustments due to the challenges been made? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Total Score | /30 |

■ Acupuncture Projects

| | Score |
|--|-------------------|
| <p>Have housing quick win projects/programs been identified?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have the required financial resources been allocated?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have the required human resources been allocated?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have the required technical resources been allocated?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Is there a timeline of the implementation?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have the set timelines been implemented?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>If no have the challenges been identified?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have the identified challenges been addressed?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>If the projects have been implemented have the lessons learnt been documented?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| Total Score | <i>/27</i> |

Checklist for Reviewing Housing in a Final Policy Document

| Recommendation 1: Outline and Implement a Specific Stakeholder Engagement Plan for the Housing Sector | Score |
|--|--------------|
| <p>Does the Stakeholder Engagement Plan consider all aspects within formulation, implementation and monitoring of the National Housing Strategy and the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Does the Stakeholder Engagement Plan refine the list and participation level of stakeholders indicated in this guide with relation to housing data collection?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Does the Stakeholder Engagement Plan refine the list and participation level of stakeholders indicated in this guide with relation to housing policy formation?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Does the Stakeholder Engagement Plan refine the list and participation level of stakeholders indicated in this guide with relation to housing beneficiaries and vulnerable groups?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Does the Stakeholder Engagement Plan consider a range of types and tools of engagement, (e.g. surveys, focus groups, public forums etc.)?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Are scheduled activities aligned with phased deliverables of the JNUP and formulation of the NHS?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| Total Score | /18 |

| Recommendation 2: Build Capacity to Collect and Analyse Data Related to Housing Needs and Monitoring | Score |
|--|--------------|
| <p>Has the structure of a shared database been defined to include data on minimum wage, average available income for housing, scales of income with respect to low-income housing, land and construction costs?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Does the training course encompass all components of the NHS that depend on consistent data input and analysis?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has a list of recipients to receive training under the Capacity Building Program been developed?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Does the Capacity Building Program include all aspects of qualitative and quantitative data collection and analysis required for creation of the National Housing Profile?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has a system been identified to process and revise analysis of data with indicators of additional factors that influence housing needs?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |

| | |
|---|------------|
| Does the Capacity Building Program include all aspects of documenting methodologies for monitoring and updating data collection and analysis activities? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Does the Capacity Building Program integrate with the envisioned organizational structure of HUDC that is set up to implement the updated NHS? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Does the Capacity Building Program ensure inclusion of stakeholders providing core data for integration into the update and monitoring of NHP / NHS? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Completion of Capacity Building Program, with scheduled activities in line with JNUP phases and housing implementation strategy as part of the NHS update? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Total Score | /27 |

| Recommendation 3: Build Spatial Planning Capacity of Public Authority Stakeholders | Score |
|---|--------------|
| Has there been an assessment of spatial planning and GIS technical capabilities within HUDC and all responsible spatial planning entities? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has a list of recipients to receive training under the Capacity Building Program been developed in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Does the Capacity Building Program include all objectives of housing and NHS that get integrated within Spatial Planning of JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Does the Capacity Building Program include all aspects of training to achieve the outcomes of the policy? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Completion of Capacity Building Program, with scheduled activities in line with JNUP phases, outputs and implementation strategies? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Does the Capacity Building Program outline an in-house transfer of knowledge for expansion of capabilities within recipient entities? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Total Score | /18 |

| Recommendation 4: Implement the Formulation, Updating and Sharing of Data, in a Transparent Manner | Score |
|---|--------------|
| <p>Have the objectives and feasibility (cost and timeline) of a shared and structured database been outlined with JNUP stakeholders?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have the key features of a shared database been identified (software, hardware, user interface design, capacity to utilise)?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have the key structural components of a shared database been identified (leading entity, contributors and maintenance)?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have specifications of data to be provided by each entity and respective program of updates been outlined and agreed (Housing Statistics, Institutional Framework, Initiatives, Strategies and Spatial Information as well as updated Policies or Regulations)?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have the timelines for implementation of fully functioning shared databases in multiple locations been outlined?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has a technical committee (from responsible entities) to monitor regular updates and maintenance of system been formed?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has viewing access been provided to civil society to ensure transparency?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| Total Score | /21 |

| Recommendation 5: Identify Potential Housing Acupuncture Projects and Criteria for Success | Score |
|---|--------------|
| <p>Have the criteria for success based on measurable (quantitative), and qualitative housing indicators been identified and documented?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has the monitoring of ongoing housing initiatives against quantitative and qualitative indicators been conducted?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have quick-win “acupuncture” projects been identified and assessed through documentation of success criteria, as well as deficiencies?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has a shortlist of assessed projects been created for further feasibility (timeline and cost) to potentially replicate aspects at a larger scale?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has a program of replication been prepared, with documentation of methods of measuring the larger impact on housing needs?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| Total Score | /15 |

| Recommendation 6: National Housing Strategy (NHS) Update Part 1: Conduct a Comprehensive National Housing Profile (NHP) for Jordan: | Score |
|---|--------------|
| Have the main constraints inherent to the housing sector and the appropriate responses been identified and aligned with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Have the main objectives and outcomes of the NHP been identified in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has a team of in-house experts for elements of NHP been identified, including but not limited to experts on land, finance, construction industry / materials, infrastructure, as well as regulatory framework? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has a team for application of GIS to monitor and evaluate all aspects of housing properties (e.g. land and property value, building construction, number of rooms, etc.) been identified? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Have primary and secondary data sources been identified? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Have outreach programs to initiate surveys to fill in gaps and process analysis of data been conducted? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Does the NHP integrate the following focus areas?: <ul style="list-style-type: none"> ■ Institutional Framework ■ Housing Needs and Demand (including identification of target groups) ■ Housing Supply ■ Legal & Regulatory Frameworks ■ Urban Land Supply for Housing ■ Basic Infrastructure Provision for Housing ■ Building Materials, Construction Industry & Employment in the Housing Sector ■ Housing Finance ■ Concluding Situation Analysis of Country’s Housing Sector 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Have reporting procedures from all public entities as input into the NHP, and associated schedule to create NHP been formulated? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Have methods and tools of assessment used to indicate the country’s present housing situation (institutional, technical and financial capacities) been documented? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Have the outcomes of NHP been extracted for engagement with developers and public to formulate incentive-based policies? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Have aspects of NHP that are to be updated periodically, and used as indicators after implementation of NHS during the monitoring phase of the NHS and JNUP been identified? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Total Score | /33 |

| Recommendation 7: National Housing Strategy (NHS) Update Part 2: Update Policies and Implementation Plan of National Housing Strategy (NHS) for Jordan | Score |
|---|--------------|
| <p>Have agreements been forged to implement legal framework for development of NHS in collaboration with other public and private sector entities in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have the objectives and outcomes of NHS been updated to align with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has the rationale for updated NHS policies, and supporting regulatory measures by other public entities been documented?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has a team of in-house experts for elements of NHS, including experts on land, finance, construction industry / materials, infrastructure, as well as regulatory framework been identified?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has stakeholder engagement with a focus on development of the NHS, to ensure a collaborative and participatory approach been initiated in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has the organizational framework of HUDC and building if capacity of local teams in parallel, to meet objectives and outcomes of NHS been updated and implemented?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have methods and tools of assessment used to indicate a forecast of the country's housing sector (institutional, technical and financial capacities) been documented?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Do the NHS policies include the following focus areas?:</p> <ul style="list-style-type: none"> ■ Updated Institutional Framework ■ Updated Legal & Regulatory Frameworks ■ Updated Forecast of and Policies on Housing Needs and Demand ■ Updated Forecast of and Policies on Housing Supply ■ Updated Forecast of and Policies on Land Supply for Housing ■ Updated Forecast of and Policies on Basic Infrastructure Provision for Housing ■ Updated Policies on Building Material elements, Construction Industry & Employment in the Housing Sector ■ Updated Policies on Housing Finance ■ Concluding Forecast of Country's Housing Sector <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has an implementation plan or Housing Implementation Strategy (HIS) for NHS policies, with associated procedures and schedule been formulated in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have aspects of NHS that are monitored and updated every 5 years been identified?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has the methodology and approach to ensure rationale for policies are carried forward during 5-year updates of the NHS been documented?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |

| | |
|---|------------|
| <p>Has the NHS and periodic (yearly) updates on progress to civil society, for transparency and accountability purposes been disseminated?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has a program of conducting sample surveys of targeted groups for progress monitoring been formulated and initiated?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| Total Score | /39 |

| Recommendation 8: Create an Institutional, Regulatory and Legal Framework to Support Implementation of the National Housing Strategy (NHS) | Score |
|---|--------------|
| <p>Have legal and regulatory frameworks as well as procedural changes required to implement the NHS been implemented in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has a Housing Committee consisting of members from public entities (including but not limited to representatives from MoF, DLS, MoLA, GAM, ASEZA, PDTRA, JVA and Municipalities), to undertake streamlining of institutional aspects of implementing and coordinating housing needs with urban and regional planning interventions been formulated?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has the scope of work and action plan with the Housing Committee to ensure national, regional and local aspirations are addressed, been developed in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have detailed procedures through gathering the existing procedures and hierarchy of decisions been drafted in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has outreach to other stakeholders such as civil society, external experts from associations such as JEA and academic institutions to develop a participatory approach, which is suitable for the community and can satisfy the local needs been initiated?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have planned institutional and e-governance procedural updates by the related authorities and institutions been reviewed and drafted, to receive consensus from endorsement agencies in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has the housing institutional framework within larger framework of urban planning of the JNUP to ensure clear mandates in relation to housing for government agencies and private sector to operate seamlessly, been implemented?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has the progress and effectiveness of the framework for 5 year reviews and potential updates been initiated for monitoring purposes?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| Total Score | /24 |

| Recommendation 9: Secure Better Access to Appropriately Located Lands for Housing by Ensuring Comprehensive Planning Interventions are Aligned with National Housing Strategy (NHS) | Score |
|--|--------------|
| <p>Has the Housing Committee demarkated centrally located zones for incentivize-based policies in all jurisdictions in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has the Housing Committee assessed integration of zones identified for affordable housing with other urban sector policies such as transport and local economic development thematic guides as part of the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has outreach to public entities having ownership to parcels within affordable housing zones been initiated?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has outreach to other stakeholders such as civil society, external experts from associations such as JEA and academic institutions been initiated?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have incentivize-based zones for affordable housing to be incorporated into updated master-plans and regulations been finalized in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has consensus been reached from endorsement agencies in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has outreach for members of civil society and private sector to access, through publishing updated master-plans, regulations and e-governance measures been initiated?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has the progress and effectiveness of the framework for 5 year reviews and potential updates been initiated for monitoring purposes?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| Total Score | /24 |

| Recommendation 10: Address Land Cost for Affordable Housing Part 1: Updates to Building and Zoning Regulations as part of Various By-laws to Compliment National Housing Strategy (NHS) | Score |
|---|--------------|
| <p>Has housing unit cost affordability parameters been defined?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have Intensification and densification strategies based on affordable housing provision been identified in alignment with the JNUP to include the following?:</p> <ul style="list-style-type: none"> ■ Downzoning (subdivision of larger plots) ■ Greater Floor Area Ratio allowances ■ Reduced setback requirements ■ Relaxed parking requirements <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |

| | |
|--|------------|
| <p>Has the Housing Committee integrated technical aspects of incentivized land cost reduction measures related to affordable housing provision, into zoning bylaw updates in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has outreach to other stakeholders such as civil society, external experts from associations such as JEA and academic institutions been formulated?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have incentivized areas for affordable housing been incorporated into updated planning regulations, and zoning bylaws updates (for all jurisdictions across Jordan in alignment with the JNUP)?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has consensus been reached from endorsement agencies in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has outreach for members of civil society and private sector to access, through publishing updated master-plans, regulations and e-governance measures been initiated?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has the progress and effectiveness of the framework for 5 year reviews and potential updates been initiated for monitoring purposes?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| Total Score | /24 |

| Recommendation 11: Address Land Cost for Affordable Housing Part 2: Updates to Taxation of Vacant Lands and Properties to Compliment National Housing Strategy (NHS) | Score |
|--|--------------|
| <p>Have all privately owned lands within settlement boundaries as eligible for centrally located affordable housing zones been surveyed?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has an analysis and feasibility study been conducted, supported by legal framework for implementing clear taxation framework for vacant properties within affordable housing zones in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has the Housing Committee reviewed, formulated and integrated revised taxation policies into their regulations in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have options for leasing affordable housing zone lands for urban agriculture and public space initiatives as choices to landowners for temporary deferment of imposed taxation been considered in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |

| | |
|---|------------|
| Has consensus been reached from endorsement agencies in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has outreach for members of civil society and private sector to access, through publishing updated master-plans, regulations and e-governance measures been initiated? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the progress and effectiveness of the framework for 5 year reviews and potential updates been initiated for monitoring purposes? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Total Score | /24 |

| Recommendation 12: Promote Starter Home Production Complimented with Self-Build and Subsidized Construction Strategies as Part of National Housing Strategy (NHS) Update | Score |
|---|--------------|
| Have objectives of policy for stakeholder engagement been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Have collaborative agreements been forged to implement legal framework for development of strategy with public entities in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the overall outcome of the policy been forecasted in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has stakeholder engagement been initiated, with a focus on development of the policy in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Have methods and tools of assessment used to formulate policy and its outcomes to facilitate 5-year updates of the NHS been documented? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an implementation plan for policy, with associated procedures and schedule been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has dissemination of the NHS policy and periodic (yearly) updates on progress to civil society, for transparency and accountability purposes been initiated? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the progress and effectiveness of the framework for 5 year reviews and potential updates been initiated for monitoring purposes? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Total Score | /24 |

| Recommendation 13: Improve Financial Framework of Housing Loans as Part of National Housing Strategy (NHS) Update: | Score |
|---|--------------|
| Have objectives of policy for stakeholder engagement been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Have collaborative agreements been forged to implement legal framework for development of strategy with public and private sector entities in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the overall outcome of the policy been forecasted in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has stakeholder engagement been initiated, with a focus on development of the policy in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Have methods and tools of assessment used to formulate policy and its outcomes to facilitate 5-year updates of the NHS been documented? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an implementation plan for policy, with associated procedures and schedule been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has dissemination of the NHS policy and periodic (yearly) updates on progress to civil society, for transparency and accountability purposes been initiated? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the progress and effectiveness of the framework for 5 year reviews and potential updates been initiated for monitoring purposes? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Total Score | /24 |

| Recommendation 14: Promote Micro financing with Technical Assistance for Construction of Self-Built Units as Part of National Housing Strategy (NHS) Update | Score |
|---|--------------|
| Have objectives of policy for stakeholder engagement been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Have collaborative agreements been forged to implement legal framework for development of strategy with public and private sector entities in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the overall outcome of the policy been forecasted in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |

| | |
|---|------------|
| Has Stakeholder engagement been initiated, with a focus on development of the policy in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Have methods and tools of assessment used to formulate policy and its outcomes to facilitate 5-year updates of the NHS been documented? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an implementation plan for policy, with associated procedures and schedule been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has dissemination of the NHS policy and periodic (yearly) updates on progress to civil society, for transparency and accountability purposes been initiated? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the progress and effectiveness of the framework for 5 year reviews and potential updates been initiated for monitoring purposes? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Total Score | /24 |

| Recommendation 15: Improve Access to Existing Built Housing Stock as Part of National Housing Strategy (NHS) Update | Score |
|---|--------------|
| Have objectives of policy for stakeholder engagement been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the Housing Committee surveyed potential zones, compatible for rent control to consider for their respective jurisdictional regulations in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an outreach program for members of civil society and private sector to participate on areas under consideration for rent control been formulated? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an outreach program for members of civil society and private sector to participate on properties under consideration for rent-to-own initiatives been formulated? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Have policies for subsidization in the form of rental vouchers been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an outreach program for members of civil society and private sector to participate on vacant properties to consider rental vouchers been formulated? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an analysis and feasibility study been conducted in alignment with the JNUP and supported by legal framework, for implementing the rental policies? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |

| | |
|---|------------|
| Has the overall outcome of the policy been forecasted in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has outreach for members of civil society and private sector to access, through publishing updated regulations and e-governance measures been initiated? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an implementation plan for policy, with associated procedures and schedule been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the progress and effectiveness of the framework for 5 year reviews and potential updates been initiated for monitoring purposes? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Total Score | /33 |

| Recommendation 16: Improve Economic Sustainability of Affordable Housing Part 1: Updating Regulatory Framework of Housing Cooperatives as Part of National Housing Strategy (NHS) Update | Score |
|---|--------------|
| Have objectives of policy for stakeholder engagement been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the Housing Committee considered potential incentivized regulatory measures for affordable housing cooperatives? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an outreach program for members of civil society, JEA, Academic representatives and private sector to participate been formulated? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an analysis and feasibility study been conducted supported by legal framework, for implementing the policy in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the overall outcome of the policy been forecasted in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has consensus been achieved before incorporating further outreach for members of civil society and private sector to access, through publishing updated regulations and e-governance measures? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an implementation plan for policy, with associated procedures and schedule been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the progress and effectiveness of the framework for 5 year reviews and potential updates been initiated for monitoring purposes? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Total Score | /24 |

| Recommendation 17: Improve Economic Sustainability of Affordable Housing Part 2: Updating Regulatory Framework of New Large Developments within PPPP Framework as Part of National Housing Strategy (NHS) Update | Score |
|---|--------------|
| Have objectives of policy for stakeholder engagement been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the Housing Committee considered potential incentivized regulatory measures for new large developments in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an outreach program for members of civil society, JEA, academic representatives and private sector (PPPP) to participate been formulated? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an analysis and feasibility study been conducted supported by legal framework, for implementing the policy in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the overall outcome of the policy been forecasted in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has consensus been achieved before incorporating further outreach for members of civil society and private sector to access, through publishing updated regulations and e-governance measures? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an implementation plan for policy, with associated procedures and schedule been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the progress and effectiveness of the framework for 5 year reviews and potential updates been initiated for monitoring purposes? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Total Score | /24 |

| Recommendation 18: Increase Longer Term Affordability of Utilities for Housing by Encouraging Green Building Standards as Part of National Housing Strategy (NHS) Update | Score |
|--|--------------|
| Have objectives of policy for stakeholder engagement been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the Housing Committee considered potential incentivized regulatory measures for housing with green standards in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an outreach program for members of civil society, JEA, Academic representatives and private sector (PPPP) to participate been formulated? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |

| | |
|---|------------|
| Has an analysis and feasibility study been conducted supported by legal framework, for implementing the policy in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the overall outcome of the policy been forecasted in relation to financial impact on households? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has consensus been achieved before incorporating further outreach for members of civil society and private sector to access, through publishing updated regulations and e-governance measures? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an implementation plan for policy, with associated procedures and schedule been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the progress and effectiveness of the framework for 5 year reviews and potential updates been initiated for monitoring purposes? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Total Score | /24 |

| Recommendation 19: Improve Enforcement Capabilities of Updated Regulations, Supported by Legal Framework as Part of National Housing Strategy (NHS) Update | Score |
|---|--------------|
| Have objectives of policy for stakeholder engagement been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the Housing Committee considered legal and regulatory framework to implement policy in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an outreach program for members of civil society, JEA, Academic representatives and private sector (PPPP) to participate been formulated? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has consensus been achieved before incorporating further outreach for members of civil society and private sector to access, through publishing updated regulations and e-governance measures? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has an implementation plan for policy, with associated procedures and schedule been formulated in alignment with the JNUP? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Has the progress and effectiveness of the framework for 5 year reviews and potential updates been initiated for monitoring purposes? 1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes | |
| Total Score | /18 |

| Recommendation 20: Mitigate Future Shocks and Integrate Resilience Measures with Relation to Housing | Score |
|---|--------------|
| <p>Have recent resilience strategies and initiatives in Jordan and internationally been reviewed, in order to incorporate into Housing strategies in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have public entities across Jordan considered impacts on affordable housing with relation to energy and water access in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have planning authorities across the country considered adaptive planning policies within their strategic plans in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have planning authorities across Jordan conformed to providing regular updates of current information based on a robust shared database?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have surveys and data collection during pandemic period been conducted to provide updated information on housing dynamics?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have planning authorities considered prioritizing vulnerable residential communities for implementing well-served compact planning strategies in alignment with the JNUP?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have national initiatives and planning authorities across the country encouraged technology-based interventions for supply chains and delivery with regard to small-scale retail and service, to serve the most vulnerable neighborhoods during such crisis in the future?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have national initiatives and planning authorities across the country encouraged mixes of use in vulnerable housing areas for entrepreneurial/ employment activities to strive toward sustained recovery from such shocks?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Have national initiatives and planning authorities across the country in alignment with the JNUP encouraged agricultural uses for food security in vulnerable housing areas for entrepreneurial/ employment activities to strive toward sustained recovery from such shocks?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has an outreach program for members of civil society, JEA, Academic representatives and private sector (PPPP) to participate been formulated?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| <p>Has the progress and effectiveness of the framework for 5 year reviews and potential updates been initiated for monitoring purposes?</p> <p>1. <input type="checkbox"/> No 2. <input type="checkbox"/> Partly 3. <input type="checkbox"/> Yes</p> | |
| Total Score | /33 |



11

APPENDIX A: ADDITIONAL BACKGROUND INFORMATION

11. APPENDIX A: ADDITIONAL BACKGROUND INFORMATION

Recent Initiatives, Policies, Projects

The following is a summarized list of initiatives, policies and projects in relation to affordable housing in the recent past in Jordan:

- **1966:** Establishment of Housing Corporation (HC) to provide affordable housing for low and middle-income groups. This was the first initiative to recognise the importance of housing by creating a separate entity to address the pressures faced by the sector.
- **1973:** Creation of the Housing Bank: special privileges to provide subsidized housing loans for building construction and materials. It was established as a limited public shareholding company with primary focus on housing finance. Subsidized by the GOJ, for over 20 years, it served as the main source of housing finance (World Bank, 2018).
- **1980:** Establishment of Urban Development Department (UDD) to upgrade slum areas within main cities and provide site and services schemes for low-income groups. This was an additional effort made to address the shortcomings of the housing sector, which led to development of informal areas that required upgrading.
- **1989:** National Housing Strategy: Covered housing components and recommendations that governed the housing sector's activities for the next 20 years. The Strategy called for a change in the role of the government from a "provider" to an "enabler" of land and housing that would be supplied by private sector actors, emphasizing the need for (i) reducing the public sector's role in direct housing development and instead encouraging PPPs, and owner-builder sites-and-services (S&S) projects; and (ii) targeting all public housing to low income households (World Bank, 2018).
- **1992:** Merging of HC and UDD to form HUDC – Housing and Urban Development Corporation as main umbrella for housing sector in Jordan in terms of production and policies, which was one of the recommendations from the 1989 National Housing Strategy. HUDC kept all the privileges of government agencies such as access to government land; a government guarantee against its debts; and authority to issue debentures (World Bank, 2018).
- **1996:** Housing Reform Project with policies for housing sector, including establishment of Jordan Mortgage Refinance Company (JMRC), as well as granting private sector rights to use standards developed by HUDC (partnership with private sector) to support the Government's strategy to improve the efficiency of the housing finance sector and promote private-sector development in land and housing production (World Bank, 2018).
- **1997:** Reform of the Jordan Housing Bank (JHS) In 1997, the GOJ removed all remaining privileges since its establishment in 1973, and it became a full-fledged commercial bank offering a range of commercial banking services (World Bank, 2018). This allowed for other commercial banks to compete in the market for housing finance solutions.

- **2000:** Landlord and Tenants Law 4th amendment was introduced as a means for implementation of 1996 program. The government introduced structural changes to the law aiming to level the playing field for landlords and tenants, including allowing contracts to include explicit termination dates. This benefited affordable housing by encouraging landlords to invest in construction of more units, thus increasing supply for lower-income families and non-Jordanians entering the country (World Bank, 2018).
- **2008:** Royal Initiative: Decent Housing for Decent Living program aimed to enable 100,000 Jordanians to have access to affordable housing. Although 17 percent plus the share of land subsidized the units, the unit price was still not affordable for targeted groups. By 2011, only 8,500 housing units were built and only a third of those were sold. In addition, the location of the projects was far from job opportunities, and access to infrastructure and services (World Bank, 2018).
- **2012:** Landlord and Tenants Law 5th amendment allowed landlords to renegotiate existing tenancy agreements and to align rental rates with their market value. Reevaluation and rent amount review could now be done every five years while before they had remained stagnant (World Bank, 2018).
- **2017:** The Real Property Law: This compiled all provisions related to property in one legislation that classified real estate ownership categories and regulated the processes of demarcation, surveying and appraising property, as well as addressing dispute resolution. It tackled ownership property rights and registration and abolished the irrevocable power of attorney that had been heavily used for speculation.
- **2019:** Real Estate Law summarised previous laws with new articles to amend disputes of multi-ownership and attempts to reduce taxes and overall costs for construction, as well as automating certain procedures to expedite processes to encourage investment.*

Key Public Entity Stakeholders

During initial phases of the JNUP, several stakeholders were identified and consulted in order for engagement to drive the process of not only formulating, but building consensus while driving the implementation of the JNUP (UN Habitat, JNUP Stakeholder Mapping Report, August, 2020). The main stakeholders from the public sector with relevance to shaping housing in terms of policy, planning, finance, tax, and production include the following (World Bank, 2018):

- Housing and Urban Development Corporation (HUDC): in charge of developing the national housing policy and affordable housing production. HUDC's Board of Directors is chaired by the Minister of Public Works and Housing and generates its own revenues.
- Ministry of Finance (MoF): upon agreement with the Ministry of Finance, municipalities collect annual property tax and oversee property valuation and collection.
- Ministry of Social Development (MoSD): receive allocations from MoF for provision affordable housing programs to low-income groups.
- The Central Bank of Jordan (CBJ) (for housing finance) regulates the work of commercial banks and monitors their portfolio of housing mortgages.
- The Department of Land and Survey (DLS) collects the land and properties registration tax, under the supervision of the Ministry of Finance (MoF). DLS also manages property rights and provide real estate services. Upon agreement with the Ministry of Finance, municipalities collect annual property tax and oversee property valuation and collection (World Bank, 2018).

* <https://www.jordantimes.com/news/local/pm-says-new-real-estate-law-address-many-challenges-facing-sector>

- The Ministry of Land Administration (MoLA) undertaking central planning for all Jordanian cities and municipalities except for 4 independent Regional Authorities (specified below).
- The Greater Amman Municipality (GAM) development of their master plans including residential area zoning.
- Jordan Valley Authority (JVA) development of their master plans including residential area zoning.
- Aqaba Special Economic Zone Authority (ASEZA) development of their master plans including residential area zoning.
- Petra Development and Tourism Regional Authority (PDTRA) development of their master plans including residential area zoning.

Key Challenges and Opportunities

The following provides further elaboration of the evidence behind the key challenges and opportunities of the housing sector in Jordan which were summarised in Part One:

1. Mismatch Between Housing Supply and Demand

a. Public Sector:

The Housing and Urban Development Corporation (HUDC) was established in 1992 as a result of merging two entities, the Housing Corporation and the Department of Urban Development, which were established in (1965,1980) respectively. HUDC is the sole government agency responsible for housing and the umbrella for the housing sector in Jordan. Through the National Housing Strategy, it seeks to achieve its vision and mission which includes enabling Jordanian citizens to access adequate housing with special emphasis on limited income groups, and to contribute to national development through development of the housing sector in Jordan by formulating comprehensive housing policies and activating public private sector partnerships. HUDC is currently working in two tracks: Production and Policies (<https://portal.jordan.gov.jo>). As part of its main duties, HUDC oversaw the construction of 'Abu Nusayr New City' in 1980's (formerly the Housing Corporation) and the 'Decent Housing for Decent Living' project, implemented between 2008 and 2011. The 2008 Decent Housing for Decent Living Royal Initiative was unsuccessful due to its inability to produce the promised units, to target public subsidies toward the needy segments of the population, and due to its high fiscal cost (World Bank, 2018). The program aimed to enable 100,000 Jordanians to have access to affordable housing. However, in a policy setback, inclusion of private developers were included merely as contractors, going against the recommendations from the 1989 National Housing Strategy and the 1996 Housing Sector Reform project. Without bearing any risk, developers were paid an average of JD 265 per m², and the apartments were sold to the applicants for an average of JD 220 per m². Although 17%, plus the share of land subsidized the units, prices ranged from JD 19,000 to JD 29,000 for an 118m² unit, which is unaffordable to the targeted groups. By 2011, only 8,500 housing units were built and only a third of those were sold. In addition to the constraints on housing finance and targeting, the location of the project exacerbated the distance to jobs and opportunities, and access to infrastructure and services (World Bank, 2018). In 2014, the government decided to transfer the remaining units to the Ministry of Education, with down payment of its employees (HUDC, 2015).

In terms of policy, HUDC has been utilising the National Housing Strategy from 1989 as guidance, but is in the process of updating the strategy. This presents an opportunity due to it being a strong foundation to build strategies moving forward. The major objectives of the 1989 National Housing Strategy included the provision of adequate and affordable housing for all income groups without dependence on direct subsidisation, and the development of precisely targeted programmes for serving the minimum shelter needs for the lowest income groups (Ministry of Planning, National Housing Strategy, 1989). These objectives attempted to provide guidance in addressing the housing sector shortfalls in 1989, and will be reviewed in detail by HUDC for its update.

Overall, the National Housing Strategy, adequately prescribed various aspects of addressing Jordan's housing needs at the time, and had covered numerous interventions relevant to its formulation at that time. Upon review, it is clear that the following overarching areas of intervention will need to be considered during the update of the National Housing Strategy for Jordan:

- Statistics, and in turn forecasts, will need to be reviewed utilising up-to-date information from the Department of Statistics and the carrying out of specific surveys such as the Housing Needs Survey carried out in preparation of the strategy
- The methodology for carrying out the needs surveys and collected information, as well as processing of data must be outlined accurately, in order to ensure that the data processing is updated yearly and closely monitored for any update / adjustments to the strategy every five years in order to be successful in the short and long term
- Stakeholders involved in formulating the strategy must include the affected population with restricted access to housing, to encompass the realities of lower income groups and equity. The objectives of the strategy update must be linked to several stakeholders who need to be consulted on a continuous basis, in order to ensure adequate contribution and participation from all parties responsible for successful implementation of the strategy. This includes housing finance objectives that require agreements to be set in place with Government entities to target specific inclusion of lower income groups for housing finance.
- The institutional framework at the time of development of the strategy included various stakeholders such as public entities and financial institutions that have been eliminated or whose mandates have been modified since. This aspect entails that the update of the strategy be more closely linked to the latest institutional framework and responsibilities with regard to the housing sector, outlining possible modifications to influence changes to the current framework and cater to the development as well as success of the strategy.
- Zoning bylaws and Municipal guidelines should be utilised by region specific entities (such as GAM, MOLA, JVA, ASEZA, and Municipalities) have been adjusted as per local needs over several years, but would need to be more integrated between the implementing body of the National Housing Strategy (HUDC) and the various regional development authorities and Municipalities
- HUDC lessons learnt and successes to date, could be incorporated into the updated Strategy to reduce focus on production, and increase focus on policy formulation, regulation, monitoring and implementation of the strategy. This requires the entity to be provided with a clear mandate, capacity and possibly internal reorganisation that could be outlined as part of the Strategy.
- Suggested policies for dissemination of information could be more closely linked with an overall strategy of current trends of digitization and e-governance, which require data availability to the general public, generated as an open source by all stakeholders in the public and private sector that are involved in policy formulation and regulation of housing. With transparency and accountability linked to the strategy update, there would be better participation and success in implementation in the short and long run.
- Upon nearing completion of the update of the strategy, an implementation plan will need to be formulated as part of it, in order to coincide and correlate with the various phases of the JNUP and its implementation

b. Private Sector:

It is important to note at the outset, that the private sector operates within the framework of regulations outlined by policy makers, which has been outlined in subsequent sections as restrictive to cater to a wider set of needs in terms of affordability. Niche markets have therefore not developed as of yet for smaller units for ownership of housing in Jordan. Developers in Jordan, have therefore concentrated production of residential developments in larger units (120-200 m²), 50% of the new housing units built between 2004 and 2015 have an area over 150 m², 40% of units have an area between 100-149 m² and a mere 10% of units are smaller than 100 m². 70% of this supply caters to the top 30%, based on the current real estate market prices in the main Jordanian cities, only 30% of households can afford to buy houses above 100 m² without spending more than 30% of their monthly income; in Amman, this is limited to only 10% of households (World Bank, 2018). This has caused a major housing crisis, evident from the significantly high vacancy rates, which reached 18.4% in 2015, much above the expected 5-10% vacancy rate seen in a well-functioning market (World Bank, 2018). The number of vacant units doubled over a decade from 220,000 in 2004 to 432,000 in 2015. A staggering 57% of vacant units nationwide were concentrated within Amman increasing the vacancy rate to 23% in 2015. Mafraq has 14 % of its units lying vacant, Zarqa has 11%, and Irbid has 5 % (World Bank, 2018). But the challenge is much greater now with the influx of refugees, who compete with Jordanians for affordable housing.

The 2015 census revealed that 10% of the population lives in overcrowded conditions and 43% of non-Jordanian households share apartments, providing further evidence of the mismatch between supply and demand. According to the Population and Housing Census shared with the World Bank team that prepared the Housing Assessment in 2018, 140,152 non Jordanian households are living by one household per housing unit in 2015, 63,104 are sharing a housing unit by two households and 42,977 by three households. Over the next decade, Jordan will need to produce between 62,000 to 74,000 housing units annually to reduce the current deficits and keep up with new household formation (World Bank, 2018). To address vacancies and overcrowding, several regulations could form incentives toward private developers and owners, such as adjustments to taxes and fees, as well as provision of smaller units. The JNUP formulation phase presents the right opportunity to utilize existing resources more efficiently by involving these stakeholders in the planning throughout the process.

In 2015, statistics in Jordan also showed that, 62.6% of households owned their home, and 30% rented, which is similar to Latin America and Europe (DoS, 2015). Home ownership has a weak tendency to decline as income rises. In Jordan, over 30 % of households in the poorest deciles are renters, whereas close to 80% of households in the richest deciles own their dwelling (World Bank 2018). Over the past decade, the number of housing units in Jordan that were rented more than doubled, increasing rentals as a share of housing stock from 223,000 units (24%) in 2004 to 540,000 units (30%) in 2015. Housing tenure is correlated with level of income, 57% of households in the poorest decile are renters, whereas only 13 % of households in the richest decile rent. Amman and Zarqa display rental rates above 30 percent. The Governorate of Aqaba in the south, has the lowest ownership rate (47%) and highest rental rate (46%) due to tourist activities. Jerash has close to 77% of ownership and only 18% of rental. Close to 49% of the rentals are concentrated in Amman, followed by Irbid and Zarqa with 16% and 15% respectively. The Syrian refugee crisis, in particular, has contributed to a 17% increase in the cost of rental housing since 2011 (GAM 2017). Policies could also be formulated from this challenge, to allow rental markets to cater to housing for all groups needs, including starter families transitioning toward home ownership. Other factors such as land speculation related to cost and availability of adequate housing also present themselves as opportunities in the subsequent sections that discuss spatial planning in relation to housing.

2. Lack of Integration of Housing with Urban Planning

The underlying challenge facing the housing sector is that its needs are driven by rapid population growth due to influx of refugees, migrants and workers. The annual population growth averaged close to 6% from 2004 to 2015 (World Bank, 2018). The Department of Statistics estimates the current population as exceeding 10.5 million inhabitants (DOS, 2020). By 2030, Jordan is expected to host between 1.7 and 3.5 million new residents reaching between 11 million and 13 million inhabitants (World Bank, 2018). The majority of this population is envisaged to flock to Jordan's main cities. Over 42% of the total population is concentrated in Amman Governorate (4 million inhabitants), followed by Irbid with 19% (1.8 million inhabitants), Zarqa with 14% (1.3 million inhabitants), and Mafrq with Balqa house 5% (0.5 million inhabitants) (World Bank, 2018).

Jordan's largest cities lack master-plans to manage the growth sustainably, and prevent urban sprawl in advance, and end up chasing development with infrastructure provision after the fact. The sprawl of cities has therefore led to the reduction in the quality of service delivery (irregular solid waste collection, poor road maintenance). Although GAM prepared master-plans in 1987 and 2008, its full implementation relies on the status quo of institutional frameworks, among which, affordable housing on public / governmental lands was initiated and mandated by the formulation of the HUDC. The location of these lands available to HUDC do not correspond with appropriate / adequate access to service provision and transport within the Greater Amman Municipality. In addition, administrative boundaries between Municipalities such as Amman, Zarqa and Ruseifa restrict a coordinated effort due to varying levels of capacity and empowerment, although their built fabric and functions are contiguous and interconnected within a larger metropolitan region (World Bank, 2020).

Urban planning, land use, zoning, building regulations, and property taxations all present an opportunity to devise a sound housing policy, yet, they sit outside of HUDC's de-facto influence. Minor improvement on regulatory reform has been achieved, including land-use, re/downzoning, and building standards such as smaller plot sizes, reduced set-back requirements, or fewer off-street parking facilities. It is evident that this is partially considered by a Residential Zone E with smaller plot sizes that was allowed for HUDC projects. Increased coverage and permitting of additional floors could reduce the overall cost of housing units for affordable purposes and could be utilized across the varying bylaws used by Municipalities in Jordan. (World Bank, 2018). From the sustainability perspective, this could increase the density and efficient use of vacant lands (intensification) within central areas (where employment, infrastructure and transport are more prevalent). Parking restrictions as part of the zoning regulations do not allow for flexibility and are not tied to adequate transportation policies for multi-modal pedestrian and transit access facilities (frequency of public transit, sidewalks, bus stops etc.) in an affordable manner. These interactions of regulations between sectors and toward a comprehensive strategy exacerbate the issues faced by the most vulnerable groups to access well located housing in the city, as often they are forced to live at the outskirts where services are lacking, but land is affordable to develop and accommodate their needs. Often, informal development occurs in hazard lands (steep slopes / flood prone areas) due to these restrictions.

Planning for the future of urban areas is a tremendous opportunity during the formulation of the JNUP, as scarce resources could be used efficiently, and could possibly start with discussions of stakeholders of the largest cities, requiring close collaboration between MoLA, GAM and HUDC (under MoPWH), as part of a comprehensive and equitable housing policy. Other regional authorities such as ASEZA, PDTRA and JVA as well as independent Municipalities with specific bylaws can provide extensive knowledge and advice in addition to GAM and MoLA, on areas where regeneration and renewal policies may be applied to accommodate affordable housing. The update of their regulations within an integrated and comprehensive masterplan for the future, striving toward compact cities while preserving agricultural land at the outskirts should be commonly applied to all of Jordan.

3. Lack of Appropriate Regulation to Address Affordability

In Jordan the cost of land accounts for 30-60 percent of the unit cost of housing, construction costs (labor and materials) accounts for 20-40 percent, while on-site infrastructure, profit margin, and taxes and fees each account for around 10 percent of the total costs (World Bank, 2018). Also due to high land costs, the majority of new housing units in Jordan are permitted after construction (as taxes are less onerous than units permitted upfront). Between 2004-2015, over 388,000 housing units were produced with a proper construction permit (khursa al bina), which constitutes close to 37 percent of all the new housing units. During this period, close to 320,000 housing units were licensed after completion (regularization of existing housing units), which constitutes less than 30 percent, including units built prior 2004. Informal housing construction thus accounted for the remainder 33 percent (350,000 out of 1.05m) between 2004 and 2015 (World Bank, 2018). Due to land speculation, several parcels of zoned lands within urban, well-serviced areas of larger cities continue to increase in value. These lands are ideal for intensification and efficient use of land but not feasible to develop unless the opportunity to mainstream housing within the NUP is embraced to formulate policies to address the issue. The lack of adequate disincentives for speculation on vacant properties continue to encourage continuous exchange but not utilization / development for appropriate uses, such as affordable units for lower income groups to grant access to service and jobs in the central urban spaces.

Jordan was supported by the World Bank to prepare its first Housing Strategy in 1989, which opened the housing sector to private developers, allowed zoning modifications and innovative finance schemes such as; a deposit insurance fund, mortgage default insurance, mortgage-backed bonds and secondary mortgage markets. The mortgage market in Jordan indicates that the volume of housing loans has increased from JD 186 million in 2004 to JD 4.17 billion in 2017 (CBJ, 2017). However, the mortgage debt ratio to GDP remains one of the lowest in the region at about 5%, in comparison to an average of 20% in Lebanon, Tunisia, Kuwait and above 70% in developed countries. This indicates that the majority buy their homes using their own savings, or by borrowing money from relatives and friends, not by taking loans from banks (World Bank, 2018).

Housing institutions in Jordan are currently providing loans for an average of 25 years at 8.5% variable interest rate and 80% loan-to-value. These loans are available to families earning more than JD 400 a month. This market characteristic limits access to formal housing finance to families of the bottom 2 deciles. Households between the 3rd-5th deciles can afford to take loans below JD 20,000 and only the 8th, 9th and 10th deciles can access loans of more than JD 30,000 (World Bank, 2018). The JNUP once again presents an opportunity to resolve co-existing and interdependent systems such as finance regulation and housing incentives to benefit all stakeholders in addressing housing for all, and can be applied at a national level for all regions in Jordan.

4. Lack of Institutional Capacity and Horizontal Coordination

The capacity within and across large ministries / municipalities of secondary cities to implement and monitor city development is lacking. The human capacity within public institutions does not incorporate training of staff in urban planning, regulatory frameworks, GIS (Geographical Information Systems), Implementation / updating of master-plans and strategies, Transit Oriented Development (TOD), City Management or Urban Sociology, so staff are ill-equipped to make informed decisions in a timely manner. These entities do not have sufficient equipment, software and technology to manage urban development in a coordinated manner, but are also not provided with the financial capability to provide service adequately to its urban populations. If local knowledge and participation in decision making is to be prioritized, their capability to successfully decentralize is to be reviewed. The level of e-governance and spatial tools within and across all stakeholders to increase transparency and reduce bureaucracy as well as reduce subjective permitting procedures is inadequate. This, in part, stems from the lack of a more predictable regulatory framework for developers and more effective enforcement. Several regulations are tied to various changes over the years (depending on the area) as cities have expanded and could be recorded clearly within a GIS database. The overlapping roles across decision-makers also impedes progression of governance and hinders the ability to implement housing development / policies. Several entities work in un-coordinated silos and accountability is overall lacking due to the frequent application, licensing, permitting procedures taking place within and across public entities. As an opportunity, a shared database of policies and regulations on a spatial and strategic level among multiple shareholders involved in decision making, could be encouraged as a recommendation to mainstream housing, in order to increase coordination between the various stakeholder agencies, and decrease transaction costs. Currently, on average, at a national level building permits require 62 days to be issued (in GAM, it can take up to four months (World Bank, 2018). Overall, intervention and cooperation within and across several Ministries, Municipalities as well as public and private stakeholders is required, in order to monitor and implement a mutually beneficial and unified housing strategy that is integrated with clear city regulations.

5. Lack of Stakeholder and Political Commitment

The decentralization law, adopted in 2015, gave much power to the members of the elected municipal councils. Those councils are now pushing to zone additional land, as they are themselves under direct pressure from land owners wishing to benefit from the land gains. In turn, the heads of the planning departments are under pressure from elected local councils. These councils often only think of providing services to their own areas, without taking wider comprehensive planning into consideration. It is a common occurrence that the executive director is found to make suggestions to extend zoned areas in order to satisfy requests of urban residents. As a result, informal urban sprawl is still occurring. Speculative land owners who invest in land beyond the current zoning / growth boundary stand to lose from a compact planning model. Furthermore, the ability for developers, end users and low-income groups to convey their requirements and restrictions and participate in decision-making is lacking. Adequate consultation to determine housing needs have not been on the forefront of decision making, resulting in mismatched and inefficient use of scarce resources. In order for civil society to retain faith in service providers and address the need of affordable housing in Jordan, there needs to be commitment toward a shared goal that incorporates their needs. Transparency and ability to provide sustained success in implementing useful strategies is key to ensuring people have faith in institutions, decision-makers and politicians. Political will to purge regulations that are ineffective and update those that are lacking, need to be at the forefront of sustainable development for all of Jordan. The goals of strong, evidence based housing strategies do not retain across various political cycles and within institutions. The taxation of vacant land has also been suggested several times by agencies, but decision makers have not yet been convinced, as some made short-term personal profits (World Bank, 2020).



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12. REFERENCES

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