Research Master in Planning and Sustainability: Urban & Regional Planning

MASTER THESIS

HOUSING POLICY IN AN EXCEPTIONAL CRISIS CONDITIONS- KABUL, AFGHANISTAN

A Comparative Approach and Identification of Best Practices through case studies

Presented by

Shershah Zahir

THESIS SUPERVISOR:

PAVLOS Delladetsimas, professor at the University François Rabelais in Tours, France

CO-TUTOR:

HAMDOUCH Abdelillah, professor at the University François Rabelais in Tours, France

UNIVERSITY FRANÇOIS RABELAIS OF TOURS

POLYTECHNIC SCHOOL - PLANNING DEPARTMENT

2013

ACKNOWLEDGMENT

I would like to express my gratitude to my supervisor Professor Pavlos Delladetsimas for giving me a deeper understanding on settlement problems and encouraging me to take up this topic which is seemingly one of the biggest problems of present Kabul city. I would like to thank him for the useful comments, remarks and engagement through the learning process of this master thesis. Furthermore I would like to thank Prof. Abdelillah Hamdouch and the Department of Urban & regional planning for all the support on the way. I would like to thank my loved ones, who have supported me throughout the entire process, both by keeping me harmonious and helping me putting pieces together.

ABSTRACT:

This thesis aims at developing a Housing Policy for the Government of Afghanistan in the capital city of Kabul, to be able to provide affordable housing in a quality urban environment. It investigates the social, economic, political and urban factors that influence this phenomenon at present and in the future.

Three decades of continuous war in Afghanistan destroyed almost all the infrastructure, but during last one decade of relatively stable political condition, Afghanistan has witnessed very rapid urbanization growth especially the capital city of Kabul. High migration from country side to the city, public housing shortages and high land prices, strict building standards and regulations deriving from the days of master planning, as well as burdensome administrative procedures based on ideal norms rather than the realities of local circumstances have made a rise in informal construction inevitable. 70% of the housing stock in Kabul is informal housing. Very few public housing construction projects have been implemented by the government. But accompanied by high corruption rate, price inflation and bad economic conditions the situation in Kabul is more complex. As a response to the problems of the existing city, the government has initiated the creation of a new Kabul city, 20 kms to the north of the existing city.

To create a context for the analysis and understanding of my case, I have started with a literature review of post war reconstruction, housing after disaster, informal housing, European housing policies, social housing and immigration. In the second stage, I have presented the case of Kabul by giving an introduction to the profile, administrative division, reconstruction process, the current housing stock and the social, economic and political factors that shape the urban growth of Kabul city. Through this chapter I have tried to address the existing problems of housing in Kabul in its complete context. In the third stage, I have studied the French social housing which was started in response to the housing crisis of post second world war. The fourth stage of this thesis constitutes the identification of the best practices of housing policy in response to the crisis conditions. After collecting useful insights from the literature review and case studies, a list of key concerns and recommendations of practical nature have been put forward.

The research emphasizes the importance of private sector involvement in the provision of affordable and social housing. While the government has very limited resources and finances, the private sector has some financial potential. The private finances should be involved into public-private partnership projects through attractive packages. The research also emphasizes that the government should realize the potential of the existing city. The current city has more population and growth absorption capacity. The best practice identified through the thesis is the provision of affordable housing and social housing through urban renewal and regeneration projects targeting informally built neighborhoods. Especially the informal neighborhoods close to the city center have a lot of economic potential to attract private finances. The informal houses are mostly one or two floor dwellings with big plots which have the additional floor capacity. Through the urban renewal program the government can identify and provide informally built land and some shallow subsidies to private developers, and in return the private developers can allocate a certain percentage of the new dwellings to the government to provide as affordable or social housing.

CONTENTS

1.0 INTRODUCTION

1.1 BACKGROUND

Afghanistan has an unbalanced, unsystematic and disorganized urban system due to political, economic, and geographical reasons. Afghanistan has a population of around 30 million, about 30% of the population of Afghanistan lives in urban areas, Urban dwellers mainly live in Kabul, Kandahar, Herat, Mazar-i-Sharif, Jalalabad and Kunduz provinces but more than 50% of the urban population lives in the capital city of Kabul (5.5 million people).

Insecurity and inaccessibility of tenure are currently very important causes of urban vulnerability. Housing shortages and high land prices, strict building standards and regulations deriving from the days of old master plan, as well as burdensome administrative procedures based on ideal norms rather than the realities of local circumstances have made a rise in informal construction inevitable. Informal settlements now account for the larger part of houses in Afghanistan's urban centres. High rents, diminished housing stock and the influx of returnees, internally displaced people and expatriate development workers all add to the problems of housing.

1.2 DEFINITION OF THE RESEARCH PROBLEM

Around 70% of the current housing stock in Kabul is informal or illegal, built on encroached land without any building plans and access to basic services and infrastructure. 12% of the residential stock is built informally on the hills and mountain slopes in and around the city. Apartments and town houses, with a little more than 3%, constitute a very small part of the housing stock.

In Kabul, the informal development of land and housing was the most effective way of quickly delivering the sturdy shelters which are necessary to survive Kabul's winter. It is remarkable that only about 0.5% of the population are currently living in temporarily shelters.

The state does not have enough financial ability to spend on public housing and the housing stock is dominated by private developers only. High land and house prices and absence of affordable housing makes it impossible for the low and middle income groups to access decent quality housing. The situation is worsen by corruption, absence of effective land management, lack of services and infrastructure, land mafia and bad economic conditions.

Keeping the current facts in mind, in this research paper I have tried to identify patterns and draw conclusions of practical nature for **developing an effective housing policy for the provision of affordable and social housing in Kabul city.**

1.3 METHODOLOGY

The methodology adopted for the research is one of a comparative analysis of housing provision policy in Europe and broad stroke recommendations extrapolated from the professional literature and research, in order to identify best practices. The aim is to identify patterns and draw conclusions of a practical nature. These cases have been selected to reveal the course of reconstruction and social and affordable housing provision policy under different social, political, and economic conditions; they also show the impacts of certain strategies over time.

I have selected to review the housing policy of Europe after the Second World War and specially France, and its application overtime till recent years. This research assumes the transferability of good solutions and strategies from one crisis scenario to another.

Conducting research in a country that was tom by war for years and is presently in a phase of rapid transformation has imposed certain limitations on the study. Unavailability of updated official geographic and demographic data was one of the major difficulties encountered. There also lacked sufficient scholarly work on the local housing upon which the thesis could have developed.

Despite these limitations, this thesis has value in that it is among the first to draw attention to this recent phenomenon of affordable housing development in Kabul. It addresses issues that concern a large audience.

2.0 LITERATURE REVIEW

2.1 POST WAR RECONSTRUCTION

Disaster, whether natural or man-made, is a process “defined on the basis of its human consequences, not on the phenomenon that caused it” Frederick Cuny. That is, an earthquake or tidal wave or war does not constitute a disaster unless someone is there to experience powerful negative impacts. His writing makes clear that a disaster is not just an emergency or an isolated episode because it stems from developmental patterns preceding calamitous events by years, decades, or centuries. The same forces that created vulnerability in a traumatized society prior to disaster continue to affect that community during and after reconstruction (Cuny, 1983).

Since World War II there has been a clear shift in global warfare trends from inter- to intra-state conflict: 59 of 64 wars occurring between 1945 and 1988 were intra-state or ‘civil’ wars, and during these conflicts about 80% of the war dead were killed by someone of their own nationality. This trend peaked around 1990 with the height of what Marshall terms the ‘Third World War’, during which insecurity within states systematically led to violence between rival groups. During this same period, 127 new sovereign states have been created, and 35 new international land boundaries have been drawn since 1980. Currently, about 46 protracted civil conflicts are ongoing, and of these approximately 87 per cent are grounded in contested group rights or threatened collective identity. The last few years have witnessed significant inter-cultural hostilities in Afghanistan, Angola, East Timor, Chechnya, Dagestan, Iraq, Kosovo, India, the democratic Republic of Congo, Nigeria, the Philippines, and Rwanda, and this kind of hostility is on the rise worldwide (Jon Calame, 2005).

Civilian urban populations have been severely affected by the surge of inter-ethnic warfare; in relative terms, they have recently suffered more than during any other period. In World War I, for example, about 43% of all battle-related deaths were civilian. That figure rose to around 59% in the course of World War II, and since then—during a period when the number of wars within states overtook the number between states—civilian deaths constituted approximately 74% of the wartime totals.

A prominent scholar of post-war reconstruction has noted that “while disasters produce death, injury, heartbreaking economic loss, and widespread disruption, recovery from disaster should not be seen as a set of issues, decisions and events occurring in isolation from long-term trends in the community. The drama of the emergency and restoration period fades, and the ongoing forces that produced the characteristics of the pre-disaster city re-emerge as the primary determinants of the city of the future.”

The period immediately following a catastrophe is the emergency phase, devoted to rescue, assessment, and critical repairs to the infrastructure; the second phase is transitional, when residents return to normal patterns of work and social relations while permanent repairs to public utilities are undertaken; the final phase involves reconstruction, during which the final reordering of the community and its environment is conceived and accomplished.

Activation of the local economy and restitution of employment is frequently more important for disaster victims than material aid after the emergency phase. Relief agencies must recognize the hierarchy of community needs and address their efforts to the highest-ranking concerns possible. Every contribution and project should be planned and weighed in relation to these priorities and be synchronized with an appropriate phase of recovery; for instance, material contributions of food and clothing may be effective within weeks of a crisis but insulting if presented months later, when community focus has shifted towards the process of regaining self-sufficiency (Geipel, 1991).

Propaganda is the instrument of promotion, and recovery projects that have benefited from media attention are generally more successful than those that do not. Reconstruction in Coventry was stalled during the war; the project's eventual success can be ascribed to the powers of effective postwar promotion of the city as a national symbol of hope, pride, camaraderie, etc. Similarly, positive publicity for the heroic effort of Warsaw's planners insured support for the reconstruction and ongoing preferential treatment for the city as an icon of Polish resistance. American media exposure undoubtedly fostered international interest in the rehabilitation of Kabul following the fall of the Taliban (Jon Calami, 2005).

Research indicates clearly that local skills and materials alone can sometimes rebuild a community when properly identified and managed. Sound management includes thorough conceptualization of community needs and project goals, the provision of an ongoing framework for shared decision making and management, exploration and presentation of all available options for revitalization, development of incremental and flexible budgets which take into account unstable, inflationary economic conditions. Agencies must also remain aware of their own institutional limitations in terms of authority, energy, political support, and expert capabilities; planning should be oriented to the strengths of the interveners and the community being served.

In 1940 Orléans, France was largely destroyed by fires as German soldiers advanced towards Paris. One resident asked upon finding his home town in ruins, “What was left of the Chancellery, of the rue Royale, of the rue Tabor, of everything that gave Orléans charm and honour?” The architecture which had so long been a silent witness to the life of the town was gone, and its embodiment of the community had been so complete that its fabric had become inseparable from the social values it once reflected. In keeping with the aggressor's intentions, something had been taken which was extremely difficult to replace. Many towns would subsequently struggle with the problem of how to respond to such a loss in practical and effective ways (Cuny, 1983).

Often the destruction of cities wrought by war is viewed by planners as an opportunity to improve and revise them. The aftermath of WW2 coincided with the popularity of the urban renewal movement in Europe, where the links between urban structure and social welfare were investigated with unprecedented interest and optimism. Architects during this period frequently approached post-war reconstruction with a mind to redress a site's prewar ills or reconfigure it completely with new emphasis on modern convenience, health, amenity, zoning, etc. Planning which repeated outmoded urban forms was regarded with increasing disdain in this period, and new theoretical approaches promised “no less than the well housed, socially acceptable, environmentally attractive city, to replace the outmoded, unhealthy, over-congested city of the past.” After the war, urban designers rushed to test these notions in the cities ravaged by the war.

The post war reconstruction of England after 1940 is a good example to learn from. England did not suffer as badly as some other European countries like Germany or Japan. Wards (1994, Page 82) suggests that in total around 475,000 dwellings were destroyed.

Planning after the war was based on studying the pre-war planning so that the mistakes that were committed before would not be repeated. 1945-6 was when most of the reconstruction plans were published. Plans were done by many highly professional planners as well private planners and even people who were not professionally planners. There were many difficulties in implementing those plans like the economy, land ownership, construction cost, etc.

Planners pressed urban renewal to its conceptual limit in their designs for reconstruction in Hamburg, Germany, bombarded in 1943 by Allied forces. True to some of their destructive programs underway in occupied territories at the time, German designers attempted to negate all historic tradition with renewal based on the “eternal” traits of local topography: Many studies have recommended that the most successful post-disaster plans are centered on local human needs and engineered according to local capacities in order to sustain long-term progress.

Isolated restoration projects undertaken by foreign agencies that do not strengthen local self-reliance are frequently counter-productive, and foreign aid not used to leverage other funds or rebuild regional revenue-producing activity yields disappointing results. Any schemes for recovery initiated by foreign interveners, regardless of how carefully formulated or executed, will prove inadequate if they fail to engage the public which they serve through direct involvement, and ultimately, through the transfer of responsibility.

Post war or post disaster reconstruction is not a clear cut procedure, it is not speedy, clash of thoughts between professionals and politicians and the public make it more complex. The disaster process is accompanied with a lot of confusion and conflicts. Recovery or reconstruction is a part of the development continuum and should not be treated as a set of issues, discussions or events occurring in isolation.

2.2 HOUSING AFTER DISASTERS

Housing sector recovery is one of the main issues to tackle after a major disaster. Housing recovery mainly passes through four stages: emergency shelter, Temporary shelter, temporary housing and permanent housing (Quarantelli, 1982).

Emergency shelter is usually established after a disaster at the instigation of individuals and households based on chance availability, convenience, proximity and perceived safety. Temporary shelter is often sought in the homes of friends and relatives but mass care facilities are also used. Temporary housing is sometimes available in vacant housing units within commuting distance of the stricken neighborhood. The last stage of housing reconstruction is permanent housing, which can be rebuilt on the same site or elsewhere after the disaster (Bolin, 1993). Many factors contribute to a community's capacity to make rapid progress through these stages of housing recovery – the availability of undamaged housing in the community, economic conditions, the disaster management system, local land use and building practices and especially the availability of financing (Michael k.2004).

By the time the Second World War ended, thousands of people were made homeless in Europe. Many countries like UK and France were faced with major housing crisis. A housing solution was needed to quickly house the thousands of people who desperately needed somewhere to live.

In Europe the shortage of accommodation was brought about largely through bomb damage. The shortage in Australia was brought about by cessation of house building during the war years, and by the unprecedented influx of immigrants from the United Kingdom, and from other parts of Europe during 1945 – 1950.

Many solutions were adopted like prefabricated houses in UK, tower houses of Le Corbusier in France, group housing in Australia, etc. A comparative case study of relevant cases to that of the situation currently in Kabul can be good examples to learn from.

2.2.1 HOUSING CRISIS IN POST WORLD WAR II UK

Introduction:

By the time the Second World War ended, thousands of people were made homeless by German bombing in UK, they were living in bad living conditions. Many more of them were living with family and friends in a very crowded situation. Besides this, thousands of men were going to return back home from the military services to start a family and needed to be housed urgently.

The ruins of the bombed sites were immediately knocked down and cleared. This meant that there was enough of space to build new housing units but there was shortage of skilled manpower and building material. A new, quick housing solution was needed, and needed urgently (Clive Gillbert, 2011).

The Temporary Housing Programme (THP)

In 1943 the government decided to invest in a temporary steel bungalow prototype. The Prime Minister, Winston Churchill, promised 500,000 temporary new homes, although only 156,623 were actually produced (between 1945 and March 1949). The first prototype was displayed outside the Tate Gallery, London, in May 1944. The first prototype was displayed outside the Tate Gallery, London, in May 1944. The houses were fabricated in sections, in factories that were not needed for war production anymore, transported to the site and bolted together on site.

All the dwelling units were to have two bedrooms, the floor area was to be 635 square feet, and to allow transportation from the factory, each component part could be no bigger than 7½ feet wide. The most important stipulation was that they all had to make use of the government-approved "heart-unit". A back-to-back kitchen, bathroom, fire place with back boiler, airing cupboard and toilet. The design of the unit kept plumbing to a minimum. Only the relatively few imports (8,462) from the USA did not use the “heart-unit”.

The Homes

There were thirteen types from eleven different manufacturers (one from the USA). Although they were all based on the same concept, each manufacturer had their own detailed designs, and decided which materials they would use. The materials were chosen from concrete, asbestos-cement, steel, wood and aluminium or a combination of several, as decided by each manufacturer.

The desperate need to provide shelter quickly was the key to the success of the prefab. They were produced and erected quicker than conventional house building methods, often by prisoners of war and compared to much of the housing at the time, prefabs had a lot to offer in the way of mod-cons. They all had an indoor toilet and a separate bathroom, whereas a vast number of houses of the period had outside toilets and a portable galvanised tub for a bath.

Built in drawers and cupboards for storage were standard, as was a fitted kitchen. Crude by today’s standards but nevertheless they had a gas hob, oven and refrigerator as standard. Another feature, provided before washing machines became universal, was the „copper‟. The copper was a large metal bowl under which a gas flame could be lit to heat water for washing clothes. Manual labour was then applied using a washboard. A table that folded back into the kitchen wall was also provided in some of the homes.

The main living area had a solid fuel fireplace and grate, with a back boiler for heating hot water which was then stored in a tank, in the airing cupboard. The tank also had an electric immersion heater for heating water when the fireplace was not in use. The fireplace, in the main living area was the only source of heat provided in the house, consequently the other rooms could be very cold in winter, and damp was a problem. On some types, ducting for hot air from the fireplace to the bedrooms was provided, but was not effective. On cold winters mornings, some families would light the gas oven and open the door to heat the kitchen, which became the main centre of activity.

Allocation

The Government allocated the prefabs to local councils, and not surprisingly the towns and cities that had suffered the greatest bomb damage were allocated the most. Local councils decided where to site their prefabs and could vary from two or three in a relatively small bomb site, to hundreds in a new estate. Local councils also decided who should live in each property, priority being given to people with children or with special medical needs.

Conclusion

There were different opinions about the prefabs. People who were fortunate enough to have had their homes spared by the bombing, thought them ugly and out of place. Others who had lost their homes and were living in trying circumstances were delighted to at last have their own space to live in, and returning servicemen who wanted to start a family needed somewhere to live.

The success of prefabs should be assessed not by today's standards, but by the standards prevailing at the time. For some, the prefabs were superior to the slums they had been bombed out of. It is estimated that in 1945 a quarter of homes were without mains electricity, and in 1951 a third of homes did not have a plumbed in bath. Few could afford a fridge. Prefabs offered then, a good standard of accommodation, albeit in an unconventional format.

Prefabs offered a quick solution to a desperate need for housing. They could be erected quickly and provided reasonable accommodation at a time of great need. Surprisingly, however, although quick to produce and erect, at an average cost of around £1,300 each, they proved to be more expensive to put up than conventional housing.

These temporary, stop gap houses were only expected to last for fifteen years, until around 1964. But not only did they last through and beyond the 1950s, but in February 2011, some 65 years later, 187 were still occupied in Catford south east London, although under threat of redevelopment, six Uni-Secos have been given grade II listed status.

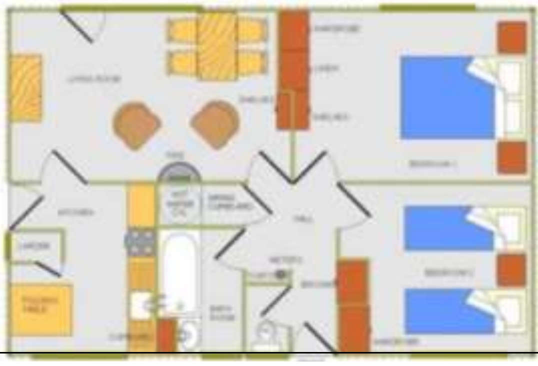

Figure 1, Different kinds of Prefabricated housing units used in UK after Second World War, Source Clive Gilbert 2011

2.2.2 POST WAR HOUSING CRISIS IN AUSTRALIA

Immediately after the end of Second World War, a national conference was held in Melbourne on the 14 June 1945, to discuss Australia's urgent need for more housing.

It was estimated to take at least five years to overcome the housing shortage in Australia. At that time there was a shortage of approximately 300,000 housing units.

The housing crisis in Australia was partly because of the destruction of houses by war, but mostly because of the large influx of immigrants from the United Kingdom and other parts of Europe during 1945-1950. At the time the population growth of Australia was 3.5 per cent, one of the highest in the world.

Faced with an enormous challenge, housing was appointed its own ministerial portfolio in 1947 and the humble Workers Homes Board was replaced by the State Housing Commission. The Commission listed its purpose as to provide modest accommodation on a massive scale - and quickly. Over the next 10 years, the Commission built 20,000 homes under the Commonwealth- State Housing Agreement Act, accounting for 41% of houses built in West Australia at the time.

Despite this tremendous effort, housing numbers in WA were still short by an estimated 30,000 and the demand to build houses quickly, had placed the Commission under pressure. In 1947, a Royal Commission was ordered into housing following allegations of improper practices in the granting of building permits and allocation of houses. These allegations came during a time when the Commission was responsible for allocating permits under the Building Operations and Materials Control Act, which had been put in place after the War to ration building supplies. The Control Act was necessary to ensure that labour and material were directed to where they would do the greatest service to the community. With the demand for housing outstripping the supply of building materials, some Commission employees were offered bribes and other incentives to approve building permits or release building materials.

Figure 2, houses being built in Bayswater and South Pert from 1945-1948, source The west Australian 1952

2.3 INFORMAL HOUSING

Informal housing sector development is perhaps consequences of some significant issues always happening in cities of developing countries. Among them high rate of population in-migration to the city, lack of public investment in housing, adoption of misguided and often western based urban planning policies. According to (Sivam 2003), informal housing developments are illegal and composed of unauthorized colonies and squatter settlement. These are mostly evolved because of non-availability of housing in the legal housing market. The common characteristics of informal housing are insecurity of tenure, low standard of Infrastructure and services.

According to the Vienna Declaration on National Regional Policy and Programs 2004 on Informal Settlements, 'informal housing or informal settlement' is defined as human settlements, which for a variety of reasons do not meet legal procedure (and have been built without respecting formal procedures of legal ownership, transfer of ownership, as well as urban planning regulations), prevail in their respective countries and hinder economic development. While there is important regional diversity in terms of their manifestation, these settlements are mainly characterized by informal or insecure land tenure, inadequate access to basic services, both social and physical infrastructure and housing finance (Tsenkova 2009).

The consequences of rapid increase in population and the changing socio-economic pattern in developing countries have resulted in an acute shortage of housing for the low-income households.

Informal housing and other unofficial settlements have an influence over development of cities mostly in developing countries. Lots of importance in recent years has been put forwarded to the informal housing sector. However, Unplanned and sporadic eviction drives without proper resettlements are also common phenomena.

Simultaneously, upgrading and rehabilitation of informal housing are seen with the joint venture initiative of government and private sector.

Resettlement programs of informal housing schemes in the past primarily had some success but eventually, in many cases, the evicted people returned to inner city places after selling off their houses and make the situation worse.

Major Threats for Informal Housing

Countries experiencing informal settlement growth are facing many problems related to urban poverty, higher unemployment, social hardships and conflicts. As the residents of informal settlements are often poor and disadvantaged, they face many problems like lack of access to adequate roads, clean water, public transport, and reliable power. The area is unhealthy and environmentally hazardous because of unplanned garbage and sewer discharge and suitable for breading diseases, epidemics.

Since there is no tenure security, in most of the cases, this housing area is constantly under threat of being lost and becoming dead capital, particularly due to environmental hazards–floods, landslides, earthquakes or demolition.

SUBSTANDARD HOUSING AND INFORMAL SETTLEMENTS IN EUROPE

Substandard housing is defined as housing with at least one of the following problems: housing built for temporary use; housing units not fulfilling the minimal regulatory requirements specified in building codes; housing without basic utility services (indoor toilet and bathroom); housing in structurally unsound buildings with bad physical conditions. There is no systematic data on the share of substandard housing in different countries and its distribution across tenure. Countries also have different definitions, which makes the comparison particularly difficult.

In Western Europe, for example, the proportion of people facing at least one problem in terms of housing conditions (dampness, darkness, a lack of indoor facilities) shows some variation across countries in 2003. Several countries tend to have a higher share of people living in this type of substandard housing (close to 25%)—Belgium, Greece, Spain, France, Luxembourg. In Portugal this share is as high as 40 percent (Eurostat, 2007). Across the transition countries, evidence points out to a growing share of housing in unsafe conditions in rural and urban areas as well as in multi-apartment buildings due to systematic disinvestment and deferral of maintenance in the last decades. Some estimates by UN-HABITAT indicate that about 10 percent of the urban population lives in slum conditions without access to basic services and/or in overcrowded dwellings.

In Central Asia more than half of the urban population lives in slums (56 percent in Tajikistan, 52 percent in Kyrgyzstan and 51 percent in Uzbekistan). Elsewhere in the sub-region these rates are 30 percent for Moldova and Kazakhstan and 19 percent in Romania, Bosnia and Herzegovina, Croatia and Macedonia

Informal settlements: The problem of slums and substandard housing in the region is directly related to the construction of informal settlements. Their typology is diverse varying in terms of standard (from slums to luxurious residences), location (from suburbs to city cores and protected areas) and size (from several small units to over 50,000 residents' settlements). Among other objective reasons, the flow of migrants from rural areas, but also the influx of refugees and internally displaced people has contributed to illegal construction in larger cities. Apart from addressing urgent housing needs, illegal investments in real estate have been used by many households as a 'shield' against instability and hyper-inflation. Often these areas lack roads, basic infrastructure and social facilities (schools, hospitals) thus threatening the public health of large urban centres in the region.

In Belgrade informal settlements occupy 22 percent of the land for construction, and in Tirana 45 percent of the population lives in informal settlements on the outskirts of the city. In Turkey, as a result of haphazard and rapid movement to urban areas, cities are overpopulated, leading to more poverty, unemployment and deteriorating living conditions. Problems are manifested in the lack of affordable housing, inadequate infrastructure, shortages in water and electricity supply, and limited access to services such as education and health (UN-HABITAT 2002a). The proliferation of informal settlements in Istanbul, Tirana, Erevan and Tbilisi is a major concern, particularly in places such as Istanbul where 70 percent of the population lives in informal housing. Legalizing these settlements means providing infrastructure such as roads, water, sewerage and electricity, and requires significant investments (ECE, 2007a). The presence of informal settlements along the coastal areas, often for recreational purposes, also points to the unresolved complexity of access to urban land and housing in Greece, Portugal and Cyprus.

2.4 EUROPEAN HOUSING POLICIES

Social housing in Europe

Social housing in Europe currently accounts for as high as 35% of the total housing stock in Netherlands to as low as 4% in Hungary. Social housing serves different client groups in different countries. Mostly people living in social housing are those who are most vulnerable and are in extreme need of housing for example homeless people, single parent families, the elderly, the poor, but in some counties like Austria and Sweden it is provided for everyone.
In most European countries there has been a decline in provision of social housing for last two decades but majority of the countries are still building social housing. In the new social housing being provided a mix of different social groups are emphasized, and most countries are using sustainable construction approaches. The private sector is being increasingly encouraged to get involved in planning and financing such projects. The following chapter on social housing in Europe is an abstract of the (Social housing in Europe, LSE 2007) and (European Journal of Housing policy, 2007) reports.

Definitions of social housing

Definition of social housing defers according to countries, it may relate to ownership - notably non-profit organisations and local authorities (e.g. the Netherlands and Sweden); who constructs the dwellings (e.g. Austria and France); whether or not rents are below market levels (e.g., Ireland and England); the relevant funding and/or subsidy stream (e.g. France and Germany); and most importantly, in almost all of the countries included, the purpose for which the housing is provided. In some countries social housing is formally available to all households (e.g. Austria and Sweden) but in most it is actually directed at those who cannot serve their own housing needs e.g. Netherlands and England (Kathleen Scanlon, 2007).

The supply of social housing in Europe

The percentage of social housing ranges from a high of 35% in the Netherlands to a low of 4% (after mass privatisation) in Hungary. France has the highest number of social housing units, with almost 4.25 million dwellings in the social sector. England lies second even after the significant decline as a result of privatisation. The table below shows the tenure split and number of social housing units in some western European countries.

	Owner occupation	Private rental	Social rental	Number of social units
Netherlands	54	11	35	2,400,000
Austria	55	20	25	800,000
Denmark	52	17	21	530,000
Sweden	59*	21	20	780,000
England	70	11	18	3,983,000
France**	56	20	17	4,230,000
Ireland	80	11	8	124,000
Germany	46***	49	6	1,800,000
Hungary	92	4	4	167,000

Figure 3, Tenure split and amount of social housing units in some European countries source London school of economics report 2007

Though the supply of social housing in most of the European countries is decreasing, demand for social housing is seen as being generally high and growing, with long waiting lists at least in major urban areas. This is in part an out- come of increasing house prices across most of Europe, which have made entry into owner-occupation more difficult; in part a result of demographic factors, notably increasing migration, which tends to put additional pressure on the private rented sector; and in part a function of the worsening distribution of incomes in many countries.

In some areas there is oversupply for example, eastern Germany and northern England, and increasing emphasis on policies of large-scale demolition and restructuring. Even in pressure areas like Dublin, Amsterdam and the Paris area, social housing from the 1950s, 1960s and 1970s (not all of which is substandard) is being demolished.

In counties like France, England and Netherlands, where large estates are demolished or some parts of the estates are demolished, high density mixed tenure housing are built. The aim is to provide mixed communities with greater sustainability.

Some countries like the UK and Ireland have allowed privatisation of the social housing for decades, the tenants have the right to purchase the house. Some countries like the Netherland has been doing it since late 1990s where landlords can decide whether or not they wish to sell the house to the tenant. Countries like Denmark are taking the first steps towards this trend of privatisation. In Germany about 100,000 social housing units per year move to the private sector after the rent restrictions expire.

New social housing supply

In majority of the European countries the supply of social housing is decreasing though the demand has been high due to the pressure of increasing house prices across Europe. In most countries the provision of the social housing is shifting from national subsidy to local initiatives or private financing.

Overall European countries accept that the growing issue of access and affordability to housing can be met by provision of social and affordable housing and new sources of funding should be identified. England, Denmark and Austria are increasing the supply of social housing. In France the lack of affordable housing was a major political issue in the 2007 elections.

In the new social housing supply there is an emphasis on social mixture and the construction of sustainable buildings or those with zero carbon emissions (Germany, France, the Netherlands, Denmark, and now the UK).

Special needs housing takes up an increasing percentage of new build in many countries. In Denmark, for example, over 50% of new social housing is special-needs, while the Netherlands prioritises housing for homeless people and people with mental problems. The definitions of special needs differ, but include housing for the elderly, the disabled, and sometimes for large families.

Ownership

The new general trend is to decline the involvement of state or municipalities and increase private actors notably to increase public private partnerships. The ownership of social housing across Europe defers, for example almost all social housing in Hungary is owned by the state municipalities, and in Netherland the housing associations own almost all of it. England is in the middle, with close to a 50/50 split.

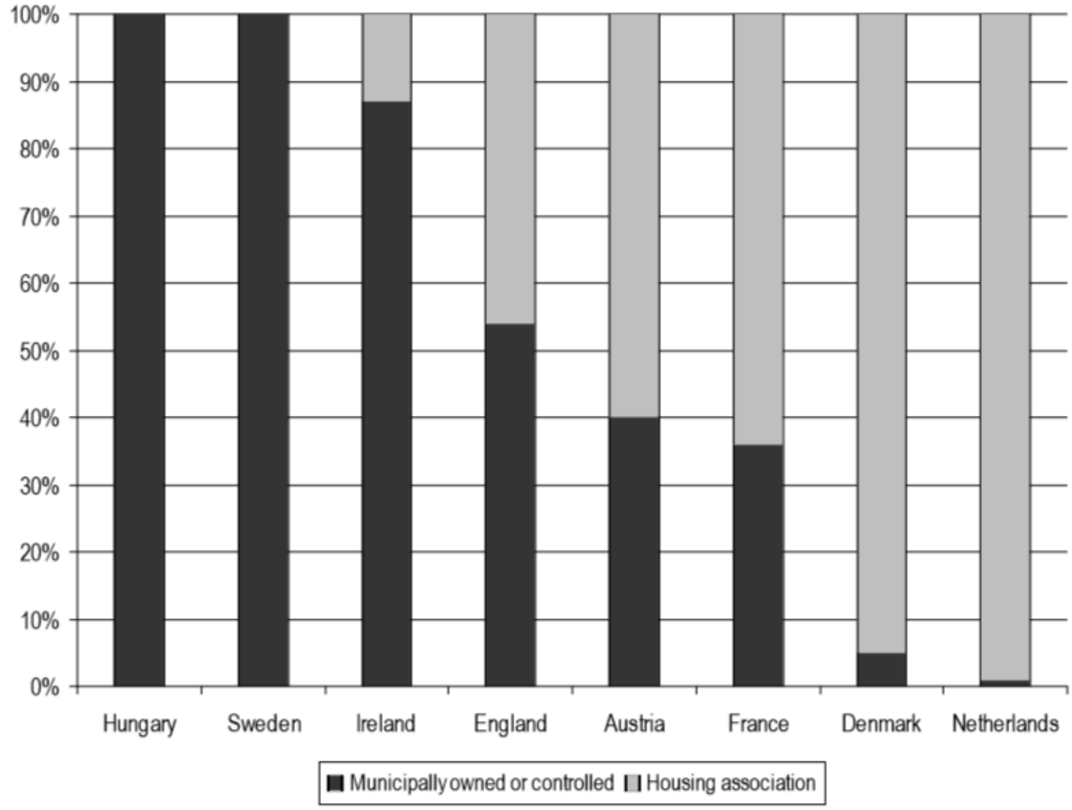

Figure 4, ownership of social housing, source London School of Economics report 2007

Investment and involvement of the private sector

State subsidies for the provision of new social housing stock are increasingly becoming limited in Europe. In this context, the private sector involvement to undertake investment and finance the new construction or regeneration is increasingly promoted. For example in the Netherlands all the social housing stock is owned by the housing associations and they fund the new constructions.

In Germany, the social housing moves to private owners after some time of being social. Private participation is also a core element in the Austrian system, where subsidies for the construction of social housing are available to private individuals and companies who are becoming increasingly important providers. There is also growing use of public/private partnership, especially in Vienna.

Several countries have introduced initiatives to supply social and intermediate housing with more shallow subsidies and private involvement (England, Denmark, Ireland, the Netherlands and Germany). These often depend on local government or developers supplying free or cheap land and the use of the land use planning system to enable provision.

France

In the 19th century almost all the social housing provision was by private and charitable providers, so in many ways it is said that France was the country which initiated the provision of social housing through private funding.

Ireland

Public-private partnership arrangements are used for financing the new construction and regeneration of social rented housing in Dublin. The state is developing a policy in which the private developers of large sites have to transfer 20% of the new dwellings to the city for use as social housing.

England
While majority of the social provision involves housing associations, private developers are also being involved. In the new large constructions or regeneration developments the developers are asked to keep 20% to 50% of the housing for affordable housing.

The Netherlands
Recently a private developer has for the first time purchased land at a 'social' price and built affordable housing. This is seen as an important demonstration project.

In terms of provision of social housing in Europe, there are two types, one is where the ownership and management of the housing remains with the state and usually with the help of subsidy additional funds are provided by the private sector, for example countries like England, Netherlands and Ireland. The other type are those countries where the social housing is purely developed, financed and managed by private developers, for example countries like Germany and Austria.

Decision making
Over the last 20 years, several countries have seen formal shifts from national to more local decision-making. Decisions are made about the amount and location of new construction, rent levels, and subsidies. These are usually the result of specific legislation including Austria in 1987/88; the Netherlands in 1989; Denmark in 1994; Hungary in the 1990s; France in 1982; 1991; 2000 and 2004 and Germany in 2006. In other countries there is a shift from municipal to independent and partnership providers.

	Central/federal	⟷	Local/ provincial	⟷
Austria	R		ANC, LNC, €	
Denmark	R, €			ANC, LNC
England	R, ANC, LNC, €			ANC, LNC
France	R, LNC, €	ANC		LNC
Germany	R		€	ANC, LNC
Hungary				R, ANC, LNC, €
Ireland	R, €	ANC, LNC		ANC, LNC
Netherlands	R, €			ANC, LNC
Sweden	R, €			ANC, LNC

⟷ = in negotiation with
ANC = amount of new construction R = system for rent determination
LNC = location of new construction € = definition of financing/subsidy system

Figure 5, who makes decisions regarding social housing, source London School of Economics report 2007

Social rent regimes and comparison with private rents

In most of the western European countries rents are cost-based - where, they must cover financial outgoings, if this is the case then there are less supply of subsidies available from the state. In many of these countries for example Denmark, the rents are set according to the estate, and it relates to the historic cost from when the estate was constructed or renovated. Hence, many old larger estates which are well located closer to the centres often have less rents than the newly built estates which maybe much smaller and less well located. In such cases the renovation or maintenance work may not even take place because if it is undertaken then the rent will increase beyond the capacity of the tenants. Although in some cases the state may provide some subsidy for the renovation work or maintenance.

In some countries like France, the rent is set either according to the estate or they can be decided by the owner. It depends on the funding regime. But in most cases the rental income should cover the cost invested by the owning organization. The rents cannot be increased to cover minor renovation or maintenance work, but only if large scale renovations are undertaken which allow the rents to be increased.

In some countries like the Netherlands or England the rents are set according to the value of the dwelling units but this is modified according to the income of the tenants. While in Ireland or some parts of Germany, the rent is directly related to the income of the tenants.
A rather important and different issue is how the rent increase are decided. In some countries like France, England and Hungary they are determined by the government. Or they can be decided upon by negotiations between the tenants and owners.

Across European countries there are many factors that determine the rent. In many of these countries private and social rents are set by law, while in some countries the rent increase are constrained. Even if there are similar set of rules for private and social housing in some countries, the private rents are often higher than the social but the difference is determined by the regulatory framework. In some countries like England and Ireland where the private rents are determined by market forces, the difference with the social rent is very high.

There is no agreement about the best way to set an equitable and efficient rent for social housing. Cost rents by definition cover historic costs, but have no direct relation to market forces, and so produce important distortions. Some housing experts in cost-rent countries thus advocate moving towards a more market-oriented system.

In some countries like Ireland and outside Europe like USA and Australia, set their social rents in accordance to the income of the tenants. But these countries tend to have a small social sector. In addition rents related to income generates inadequate revenue streams so it makes it difficult to attract private finances for this sector.

Even rents based on 'utility value' (size and standard) do not necessarily reflect the relative desirability of individual dwellings and can lead to vacancies as well as excess demand.

Rent systems are bound up with rent allowance and housing benefits from the states but these systems only exist in countries with strong economy and in transition economies it creates affordability and maintenance problems.

	Social	Private
Austria	Cost-based.	Also cost based; private < 10% higher (in post-1953 buildings there is de facto no regulation)
Denmark	Cost-based. 3.4% of building cost + bank charges. Average 2005 €6.67/m^2/month	Private rents also regulated. Average €6.83/ m^2/month
Germany	In some regions rents vary with household income. €4-7/ m2/month	Rent on new leases free, but rises regulated
France	Central government decrees maximum rents (vary by region). Cost based related to estate or owner	Rent on new leases free, but rises regulated. 30-40% higher than social rents.
Sweden	Set by annual negotiation between landlords and tenants.	Private rents limited by social rents; private slightly higher.
Netherlands	Rent based on utility value of dwelling and target household income level. Average €353/month.	Also controlled; average rent €419/month.
Hungary	Set by local authorities	Market based
Ireland	Tenants pay % of income in rent. Average rent €155/month.	Rent control abolished 1981 now market determined.
England	Rent restructuring regime based on local earnings and the dwelling price; increases RPI plus 0.5/1%. HAs and LAs must cover outgoings.	Market determined for properties let since 1988

Figure 6, social and private rent determination in Europe, source London school of Economics report 2007

Access to social housing

In most of European countries but not all there are income limits for households who wish to live in social housing. The limits in most cases are so high that almost everyone is eligible for living in social housing as in the case of Austria and France. Some countries like Sweden and Denmark have provided access to social housing for everyone. In England, where technically everyone is eligible for social housing but in practice the social housing is allocated according to the priority of housing need and not based on income.

In countries like the Netherlands and Austria where access to social housing is based on income criteria, if the income of the household exceeds the rent remains the same but the tenants are not eligible for housing allowances anymore. In France, tenants pay a small supplement, and in Ireland the rent rises because rents in Ireland are linked directly to household income. Central governments usually make the rules about who is permitted to live in social housing, while local governments or landlords determine whether individual households fulfill those requirements, and assign them to appropriate dwellings.

	Income limits at entry		**% of population eligible at entry**	**What happens if income later exceeds limit**
	Formal	**De facto**		
Austria	Yes	Yes, but rather high	80-90	Rent unchanged
Denmark	No	Yes	100	NA
England	No	Yes	100*	NA
France	Yes	Yes	Varies by housing type: Highest 80.7 Middle 65.5 Low 30	Tenant should pay small supplement (does not always happen in practice)
Germany	Yes	Yes	Probably 20%, but lower availability	The municipality has the right to raise the rent for people above the limits (Fehlbelegungsabgabe). However rarely done, as it drives people with social capacity out of social housing estates.
Hungary	Yes	Yes	Very limited	
Ireland	Yes	Yes	No data but very limited	Rent rises
Netherlands	Yes, for affordable housing stock**	Yes	<40	Rent unchanged
Sweden	No	Yes	100	NA

* But access based on housing need

**Housing associations also provide more expensive dwellings that are available to all.

Figure 7, access to social housing, income limits, source London School of Economics report 2007

In some countries like Denmark, there is special treatment for key workers or government employees, but this often raises the problem of affordability and access to housing for the very poor people and those with special needs.

Housing for the most vulnerable: 'very social' housing

Social housing in many countries is used to accommodate the vulnerable and those who are in most extreme need of housing for example, homeless people, ex- psychiatric patients, ex-addicts and female victims of domestic violence. This kind of housing is usually called very social housing and maybe provided by different landlords. This is a political issue of who is seen as the main client group for the social housing, the most vulnerable poor members of the society or the low-income working group. While mostly they are accommodated in social housing the private rented sector is also often an important source of accommodation which is provided as 'quasi-social housing'.

	Does part of the private rented sector function in practice like social housing?
Austria	Because there is no access to social housing for very poor people and it is highly difficult for immigrants, the 'cheap' and badly equipped private sector serves as a kind of social housing. However, it is overpriced and precarious.
Denmark	Private rented sector is the most important tenure for provision of emergency housing for those who do not meet local criteria for social housing.
England	Private rented sector with housing benefit provides for a significant proportion of homeless households, especially among single peo-ple. It also disproportionately houses new inmigrants and the mobile poor.
France	Traditionally 'de facto social housing' accommodating the vulnerable has been provided and owned by the private sector, with the social sector concentrating on employed households. However demolitions and gentrification are reducing the availability of privately provided units.
Germany	Municipalities contract with the private sector to house very vulnera-ble people where limited social housing
Ireland	About 1/3 of private tenants receive an income-related housing allowance. It was originally envisaged as a short term, 'emergency' support, but in practice about 1/3 of recipients receive it for eighteen months or longer. These households will now be transferred to a new scheme, under which local authorities will lease accommoda-tion for them from private landlords; the tenants will pay the local authority an income-related rent as mainstream local authority ten-ants do.
Netherlands	It depends on the definition of social -- about half of the private rental sector is affordable for lower income groups. However the social sector provides the majority of special needs housing.
Sweden	No - only through housing allowances.

Figure 8, Quasi-social housing, source London School of Economics report 2007

Individual subsidies for housing

In all the Western European countries both social and private tenants are eligible for such subsidies, except in Ireland, where social rents are directly related to income. In Hungary and other transition countries there are no national arrangements and most cities do not have funding to provide individual subsidies. Owner-occupiers also receive subsidies in some countries - notably those where housing assistance has been based on tenure neutrality principles such as the Netherlands, Sweden and Denmark. In the majority of such countries social security is generous enough to ensure that relatively small proportions of tenants require individual assistance.

	Available to	Eligibility	Amount
Austria	S, P, O	3 types, related to incomes rent levels or rent increases	
Denmark	S, P, O*	Low income households with children and pensioners	Pensioners maximum €410/month; others €398
England	S, P	Based on rent of specific property and household income and characteristics (pilot based on local rents in private sector)	Maximum 100% of rent and eligible service charges - but rarely full in private sector
France	S, P, O	Depends on income and household size, but all tenures eligible	All households must pay a minimum of about €30/month; thereafter a % of 'eligible rent' (which varies by area and is lower than actual rents) is covered. This percentage varies-up to 100% for the very poor.
Ireland	P	Private renting tenants in recipient of social security benefits or participants on return-to-work or education schemes	90% of rent subject to ceiling
Netherlands	S, P	Households who meet income criteria, and rent below €541/month	Maximum €300/month
Germany	S, P, O	a) Wohngeld - rent subsidies related to income and (cold) rent (or mortgage payment). Lower medium income group. (Federal subsidy)b) within limits (space and rent level), receivers of social benefits get the full rent as part of the benefit system (Hilfe zum Lebensunterhalt, long-term unemployed)	According to complex formulas
Sweden	S, P, O	Families, pensioners, some young adults	Depends on income and rent - up to full rent.

S = social tenants P = private tenants O = owner-occupiers
*Only pensioners

Figure 9, individual subsidies, source London School of Economics report 2007

Demographics

Tenants of the social housing have a particular profile in almost all countries, even in countries like Sweden and Denmark who have the tradition of universal access to social housing. The social tenants are often young and the old, single parents and larger households. Middle income two parent families prefer owner occupation and state promotes this as a positive development to target the subsidies in better places. But commentators identify this as social segregation problem, as the income increase leads to segregation from social housing. This phenomena even affects countries with large social sector like Netherlands and Denmark.

	Age/household type	Income
Austria	Young families (on new estates) older people/singles (on older estates	Municipalities: working class/ dis-advantaged. HA: middle class
Denmark	Children and young people, households with one adult	Low-income and households receiving transfers
England	Young and old; single parents, sin-gle persons	Low incomes - <half owner-occu-pier income
France	Single-parent families and couples with children	Average household income 74% of national average
Germany	Older people	Lower income
Hungary		Low income and social status
Ireland	Single parent families and couples with children	62% have incomes <60% of medi-an (vs 22% overall)
Netherlands	Older/smaller than average	Lower than average and falling
Sweden	Single parents, elderly single	Lower than average

Figure 10, Demographics of Social housing, Source London school of Economics report 2007

Current debates in social housing

According to the report of London School of Economics, Social housing has risen up the political agenda in most of the western European countries. The following topics quoted from the report, are being debated in the political and housing circles in some or all of these countries:

Supply

· In the majority of the countries surveyed, the requirement for housing of all types is increasing. There is therefore a revival of pressure to expand supply - both overall and social. Meeting these demands often involves using public sector land and includes the provision of social housing. The main exception is in the shrinking cities of the old East Germany, where there is large-scale excess supply of poor quality social housing and in some lower demand areas across Europe notably in Sweden and England. However pressures are growing almost every- where.

Segregation

· This is a concern in all the countries in our study. The extent of problems varies, but all countries report concentrations on particular estates and all see it as a growing issue associated with social cohesion and often immigration.

Politics

· Is social housing now seen to be the problem, rather than part of the answer? In Austria in particular, social housing is seen as a sustainable tenure that should be nurtured. In France, the Netherlands and Denmark social housing is seen as mainstream. In many countries, though, the growth of owner-occupation has reduced social mix and in some cases social housing is beginning to be seen as an inferior good. This situation is exacerbated by concerns about the extent that crime and anti-social behavior are concentrated on social estates.

The social contract - entitlement versus need

·Traditional allocation processes gave priority to housing local residents and their children. With greater mobility and in-migration, the emphasis has often shifted to accommodating those in greatest need - who may not have strong ties to the locality.

Location

· How can a mismatch between the location of social housing (often in old industrial areas where demand is now low) and the demand for affordable housing (which is concentrated in pressure areas) be addressed? This is particularly an issue in the UK and Germany, although it is also of growing importance in Sweden and (outside our survey) Finland.

Tenure and use mix

· Is it preferable to provide social housing in separate, mono-functional areas, or in areas with mixed tenure and use? The general position now is that the emphasis should be on mixed communities with improved access to services and jobs. Mechanisms to achieve this often involve restructuring land use to increase values and to provide funding. This approach is perhaps most developed in England, but is of increasing interest across Europe.

Special needs

· The need to provide services in association with housing for older people as well as for vulnerable groups is increasingly recognized. However many of the traditional providers may not be well placed to expand their role and activities into these areas. Provision tends to involve partnership with specialist stakeholders, an approach which is well developed in Scandinavia, the Netherlands and France.

Broadening the role of social housing

· What new roles should social housing/housing associations be asked to fulfil? Growing concerns about neighborhood management and the need for large- scale regeneration are putting pressure on independent social landlords and private developers to expand their role and expertise, as well as to provide a wide range of services to promote social cohesion.

Funding

· Many countries have recognized that if the social sector is to be sustainable, there is a need for additional provision, better maintenance and improvement, regeneration and a wider range of services. However, almost no additional streams of funding have been identified. The majority of investment schemes involve either using existing assets more effectively, selling property on the market, or mechanisms by which land values can be used to cross-subsidize development.

Rents

· In countries with either estate-based cost rents or income-based rents there are particular problems in ensuring adequate maintenance and improvement. Across Europe, there is discussion about moving to more value based systems as in the Netherlands and England.

Conclusion

Overall the pure social housing sector across Europe is declining and varying forms of private-public partnerships are becoming more important, as the governments are trying to involve more of the private sector in funding and financing the social housing. The need for more affordable housing and social housing is increasing across Europe due to the pressure of increasing prices for housing and the need to house the most vulnerable groups of the society.

The priority across most countries is to improve the existing stock of social housing and reduce the concentration of poor and deprived households. Social mixture of different groups and different tenure types are being promoted. The new construction is also promoting sustainability issues.

2.5 SOCIAL HOUSING AND IMMIGRATION

Although international migration has always been a feature of life, this aspect of population change has increased substantially since the early 1990s, caused by increased asylum migration and later, increased work migration from within and outside the EU. At the same time, public concerns about the scale and impact of migration have gained prominence. Among the most controversial and least understood areas of these concerns are the real and perceived impacts of migration on housing demand and supply (FEANSTA, 2002).

Negative attitudes towards migrants are bound up with fears of diversity and change. As a way forward, public policy interventions should focus on changing the nature of debates about migration, and enable society to accommodate better the greater diversity brought about by international migration, giving greater focus to local interventions. Similarly, public concerns about the effects of migration on the housing market and social housing allocation policies need to be addressed at the local level.

In England there were media reports which suggested that migrants receive priority in allocation of social housing and so displace non-migrants, so in 2009 a research was conducted to mainly answer three questions:

1) Who is entitled to social housing?
2) Who receives social housing?
3) Do some groups have unfair access to social housing?

Immigration in UK has increased a lot since 1990s. This increase has been caused by asylum arrivals, sustained work permit and other work visas and large scale immigration from the new EU member states after 2004.
According to the housing act 1996 amendment of UK, some people who should be given priority in allocation of social housing are:

- Those who are homeless, or who are threatened with homelessness.
- Priority needs groups, such as families with children and the elderly.
- People living in unsuitable or accommodation, for example, a home Without an inside toilet.
- People living in overcrowded accommodation.
- Those who need to move on medical or welfare grounds.
- People who need to move to a particular area to prevent hardship.

The research showed that UK born population are allocated largely in social housing compared to foreign born population who arrived in UK during the last five years. For example the analysis estimated that 19,200 Afghanistan born people were social tenants in third quarter of 2007, out of 10,337,300 of the total social tenants in the UK. The analysis of social housing allocation policies showed no evidence of favourism of foreign migrants over UK citizens, but there were small amount of discrimination against ethnic minority communities. Despite the media reports of migrants displacing UK citizens, the research showed that it was a misconception (Jill Rutter and Maria Latorre, 2009).

Some steps need to be taken to improve the social cohesion and mixture of different social groups and to make the process of social housing allocation more transparent. Much of the public concern about the impact of migration on social housing has its roots in the failure of the supply of social housing meeting the demand.

3.0 OVERVIEW OF HOUSING SITUATION IN AFGHANISTAN

Summary:

Afghanistan is facing tremendous challenges on its way to peace, democracy and prosperity. Its fast-growing and vibrant cities, which host roughly 30 percent of the country's population, pose particular development problems but also carry significant potential for advancing social and economic well-being if they are well managed and inclusively governed.

Urban vulnerability in contemporary Afghanistan derives above all from the physical legacy of war. This includes destruction of infrastructure and housing and lack of investment in services.

Insecurity and inaccessibility of tenure are currently very important causes of urban vulnerability. Housing shortages and high land prices, strict building standards and regulations deriving from the days of old master plan, as well as burdensome administrative procedures based on ideal norms rather than the realities of local circumstances have made a rise in informal construction inevitable. Informal settlements now account for the larger part of houses in Afghanistan's urban centres. High rents, diminished housing stock and the influx of returnees, internally displaced people and expatriate development workers all add to the problems of housing.

The absence of an effective and coherent land management system in growing urban centres has provided opportunities for illicit dealings, whether by politicians, government officials, private militias or unscrupulous land developers.

3.1 PROFILE

Figure 11, Location map of Afghanistan

Bordered by Pakistan in South and East, Iran in West, Turkmenistan, Uzbekistan and Tajikistan in North, China in far northeast. Officially The Islamic Republic of Afghanistan, it’s a landlocked country located in South and Central Asia. Afghanistan is a crossroads between the East and the West, and has been an ancient focal point of trade and migration.

Despite having numerous rivers and reservoirs, large parts of the country are dry. Sistan Basin is one of the driest regions in the world. Aside from the usual rain falls, Afghanistan receives snow during winter in the Hindu Kush and Pamir Mountains, and the melting snow in the spring season enters the rivers, lakes, and streams. However, two-thirds of the country's water flows into neighboring countries of Iran, Pakistan, and Turkmenistan.

Afghanistan has a population of around 30 million inhabiting an area of approximately 647,500 km2. It is an impoverished and least developed country, one of the world’s poorest due to the decades of war and nearly complete lack of foreign investment. The nation's GDP stands at about $29 billion with an exchange rate of $18 billion, and the GDP per capital is about $1,000. The country's export was $2.6 billion in 2010. Its unemployment rate is about 35% and roughly the same percentage of its citizens live below the poverty line. About 42% of the population live on less than $1 a day, according to a 2009 report. The nation has less than $1.5 billion external debt and is recovering by the assistance of the world community.

The Afghan economy has been growing at about 10% per year in the last decade, which is due to the infusion of over $50 billion dollars in international aid and remittances from Afghan expats. It is also due to improvements made to the transportation system and agricultural production, which is the backbone of the nation's economy. The country is known for producing some of the finest pomegranates, grapes, apricots, melons, and several other fresh and dry fruits, including nuts.

Afghanistan is administratively divided into 34 provinces (*wilayats*), with each province having its own capital and a provincial administration. The provinces are further divided into about 398 smaller provincial districts, each of which normally covers a city or a number of villages. Each district is represented by a district governor.

The provincial governors are appointed by the President of Afghanistan and the district governors are selected by the provincial governors. The provincial governors are representatives of the central government in Kabul and are responsible for all administrative and formal issues within their provinces. There are also provincial councils which are elected through direct and general elections for a period of four years. The functions of provincial councils are to take part in provincial development planning and to participate in monitoring and appraisal of other provincial governance institutions.

The country's natural resources include: coal, copper, iron ore, lithium, uranium, rare earth elements, chromite, gold, zinc, talc,barites, sulfur, lead, marble, precious and semi-precious stones, natural gas, and petroleum among other things. In 2010, US and Afghan government officials estimated that untapped mineral deposits located in 2007 by the US Geological Survey are worth between $900 bn and $3 trillion.

In the most recent Human Development Index, Afghanistan was reported to have the second lowest life expectancy in the world (43.1 years), the second lowest adult literacy rate (36 percent), by far the highest infant and under-five mortality rate (165/257 per 1,000 live births) and the second largest proportion of under-nourished people (70 percent).

While accurate statistics remain elusive, it is generally agreed that the urban population has increased dramatically since the fall of the Taliban, with the current urban population of Afghanistan estimated to be between 7 and 9 million, constituting from 23.3 to 30 percent of the total population of the country. Urbanisation has been largely prompted by refugees and internally displaced people returning to the cities. This they do to reclaim their assets or to take advantage of the perceived benefits and livelihood opportunities offered by urban life. Under such conditions it is misleading to think of Afghanistan only as a rural country. However, around 70 percent of urban dwellers live in only six cities: Kabul, Kandahar, Herat, Mazar-i-Sharif, Jalalabad and Kunduz. Hence urbanisation is concentrated, which places tremendous pressure on urban land, shelter and services.

Figure 12, Rural and Urban areas in Afghanistan, Source: AIMS Afghanistan

KABUL:

Kabul is the capital and largest city of Afghanistan. With a population evaluated at about 5.5 million people in 2012 has grown over the last 10 years at an exceptionally fast pace, reaching a rate of demographic growth around 17% per year over several years. Kabul is the 64th largest and the 5th fastest growing city in the world.

The city has grown mostly through the construction of informal settlements, which now shelter about 60% of Kabul population.

Kabul has a semi-arid climate with precipitation concentrated in the winter (almost exclusively falling as snow) and spring months. Temperatures are relatively cool compared to much of Southwest Asia, mainly due to the high elevation of the city.

The city of Kabul is one of the 15 districts of Kabul Province, which is further divided into 18 city districts or sectors. Each city district covers several neighborhoods. The number of districts or sectors in Kabul increased from 11 to 18 in 2005.

In late 2007 the government announced that all the residential houses situated on mountains would be removed within a year so that trees and other plants can be grown on the hills. The plan called for a greener city and to provide residents with a more suitable place to live, on a flat surface. Once implemented it would provide water supply and electricity to each house. All the city roads would also be paved under the plan, which was to solve transportation problems, but this plan was never implemented due to the rapid informal growth in the city where 60 % of the urban population is settled, of which around 12 % of the houses are built over the hills and mountains inside the city.

An initial concept design called the City of Light Development, for the development and the implementation of a privately based investment enterprise had been proposed for multi-function commercial, historic and cultural development within the limits of the Old City of Kabul, along the southern side of the Kabul, but due to the unavailability of funds this project has not been implemented till date.

As part of efforts to deal with the urban problems in Kabul, the development of a new city in Dehsabz has been contemplated. The Government of Afghanistan requested the Government of Japan for technical cooperation to develop a Master Plan for the Kabul city with the new city as an important means to guide the future urbanization in the Kabul Metropolitan Area.

As stated by the authorities the Dehsabz – Barikab City Development Authority (DCDA) through the New City is envisaged to:

- Provide quality housing, as well as permanent shelters and livelihoods for returning refugees, internally displaced people (IDPs) and the impoverished urban population,
- Assure rehabilitation, development and environmental protection of the existing Kabul City

But the realization of this plan can only be expected after a very long time and does not respond to the immediate urban issues.

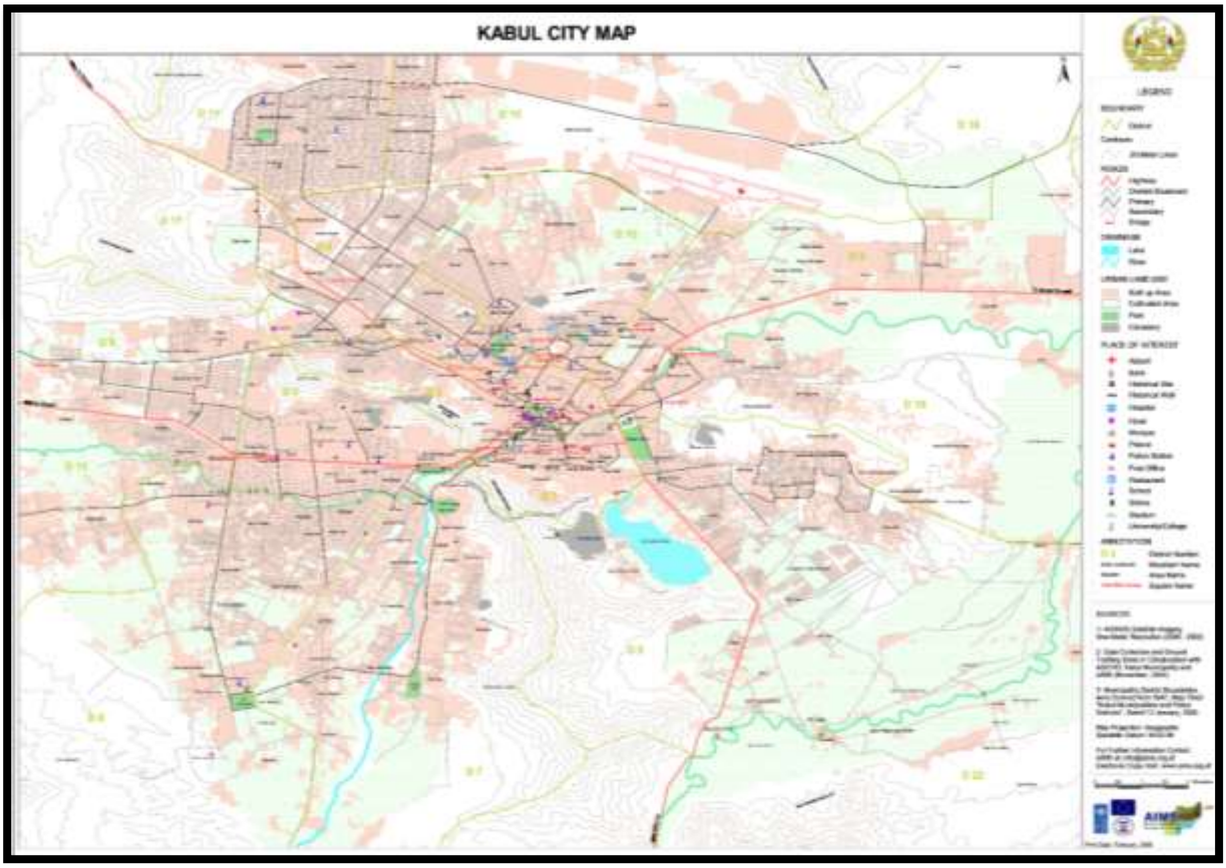

Figure 13, Kabul city map, Source: AIMS Afghanistan

Figure 14, Kabul city, source: google

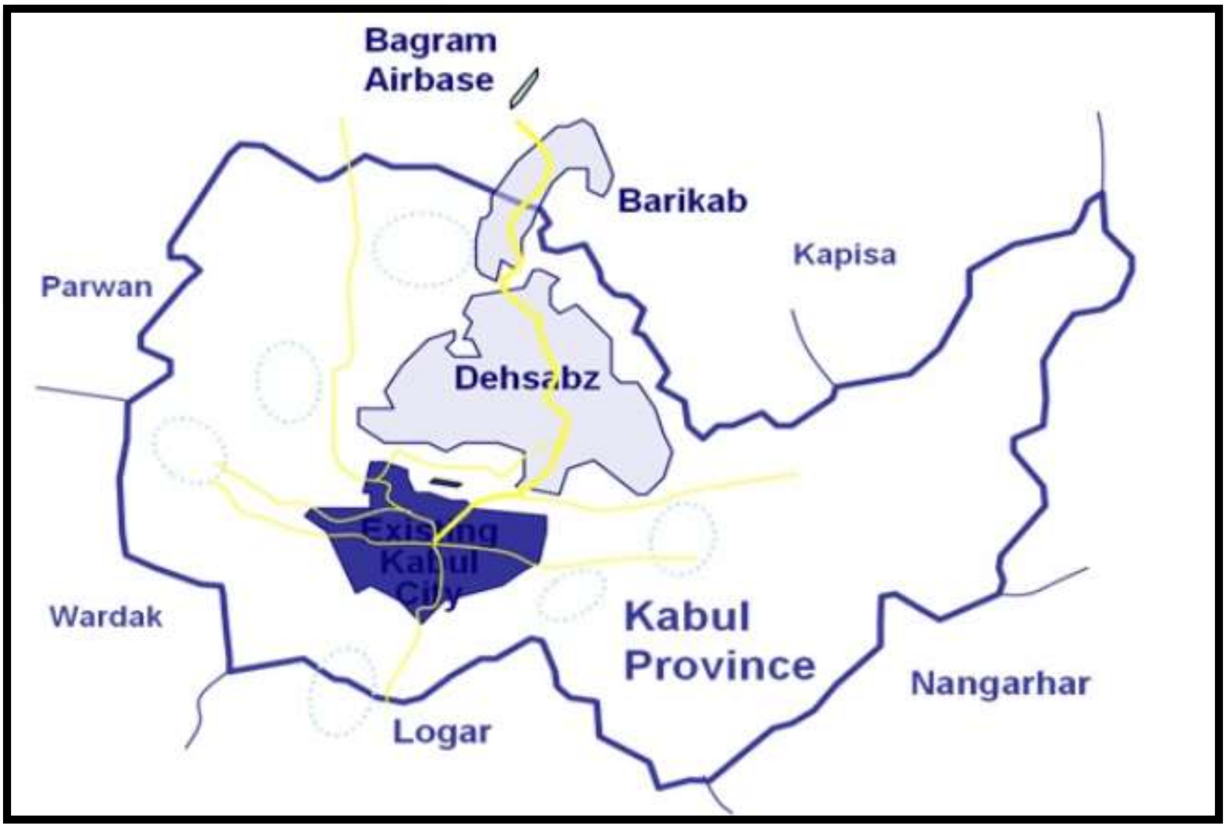

Figure 16, New Kabul city location, Source DCDA

Figure 15, City of light development, source: wikipedia

3.2 ADMINISTRATIVE DIVISION

Afghanistan is a unitary state with ultimate political authority vested with the central government in Kabul. All the provinces have provincial administration under the control of the mayor appointed by the Ministry of Interiors. However, municipalities are self-sustaining autonomous bodies, responsible for providing services and collecting revenues from local taxes, fees, licenses, rents and proceeds from sale of properties. Article Six of the Municipal Law states that Kabul Municipality is part of the national government. Each province has a provincial municipality (sharwali wolayat), which in principle constitutes a separate level of government, with provincial municipalities being part of local (provincial) administration under the overall control of the Ministry of the Interior (MoI).

A range of local revenues finance municipal budgets. Potential revenues are significant and include, for example, the safayi (a service charge and property tax), a rental tax (Kabul Municipality takes the equivalent of one month’s rent per year), other property and business taxes, license and other fees and fines.

Municipalities have a wide range of responsibilities such as Public health and environmental protection, notably sanitation and sewage treatment and solid waste management, implementation of master plans, management of land and buildings, prevention of informal construction, collection of revenues from government properties and taxes, etc.

The municipalities are facing a lot of problems as they appear unable to provide adequate infrastructure and services to their residents within existing means as Urbanization increases rapidly, capacity at the local level is insufficient to rise to the challenges, the municipalities don’t have enough revenue generation and corruption amongst other problems.

Government line ministries having responsibilities for urban policy and planning include the Ministry of Urban Development and Housing, Ministry of Interior Affairs, Ministry of Public Works, Ministry of Transportation, Kabul Municipality in Kabul city.

The responsibilities of the Ministry of Urban development and Housing include; Formulation and implementation of urban development policy, development of master plans, development of rules for the preparation and implementation of urban projects for the construction of industrial and civil buildings, improvement and control of quality of construction, construction supervision, renovation of public buildings and Construction of public buildings through its construction enterprise.

3.3 URBANIZATION AND HOMELESSNESS

The relentless influx of hundreds of thousands people every year has shaped Kabul in a particular way and will continue to shape the spatial development of Kabul many years in the future. No municipality in the world faced years after years with such a large number of poor migrants would have managed to organize the delivery of land, housing and services in an orderly manner. In Kabul, the informal development of land and housing was the most effective way of quickly delivering the sturdy shelters which are necessary to survive Kabul's winter. Not surprisingly, land developed informally represents about 70% of all residential areas and provides shelter to about 60% of the population of Kabul. The total capital value of the informal housing stock of Kabul in 2004 (not including land) was valued around US$ 1. 3 Billion (Alain Bertaud, 2005).

During the last 20 years, because of the enormous rate of migration, there was no realistic alternative to letting migrants develop land informally. The only alternative would have consisted in sheltering migrants in temporary refugee camp until the government would have had time and resources to develop land formally. If the government had adopted this "orderly" solution, the country would have lost billions value contributed by the migrants building their own houses in Kabul alone. Refugees living in temporary camps do not contribute to capital formation; their labour potential is usually wasted.

Given the extraordinary rapid rate of demographic growth and the extreme hardship and destruction caused by war and political upheaval in the last 20 years, it is remarkable that most households have been able to find access to land and to build mostly solid and well-designed houses. Many cities of the world growing at a rate lower than Kabul have usually been faced with rapid expansion of large shantytowns made of temporary materials and extreme unsanitary conditions. In Kabul, by contrast, while the majority of informal neighbourhoods completely lack even basic infrastructure, the houses themselves are made of durable materials providing adequate and permanent shelter to their inhabitants.

Only a small portion of Kabul population could not find shelter through the construction of shelter made of permanent materials. The population living in tents is estimated at 10,000 people or about 4,000 households. An additional 5,000 people is thought to be living in the ruins of destroyed buildings. Given the extraordinary number of people who have been migrating to Kabul over the years, and taking into account the past political instability of the country, it is remarkable that only about 0.5% of the population be currently living in temporarily shelter. While the informal land development process have been often messy, the overall outcome is certainly positive if one considers that the only possible alternative to informal land development would have been for migrants to live in temporary shelters in refugee camps waiting for the government's orderly resettlement plans to materialize. The advantage of the informal land delivery system has been its ability to distribute land quickly to households who were then able to convert their own labour into capital by building sturdy houses. Because the labour of recent migrants have very little opportunity cost, the informal land development process has been a boon to the Afghan economy. This is in large part due to the exceptional skill of Afghan rural migrants in building sturdy houses out of local materials.

While many in government deplore that the expansion of the city has been made outside any legal or regulatory framework, it is nevertheless true that the ad hoc informal development of the city has prevented a worse disaster in the form of homeless families roaming the streets of Kabul having to be sheltered in temporary refugee camps. The construction of permanent houses built mostly by labourers who had no alternative employment opportunities has contributed to the growth of fixed capital in the city and constitute an important asset rather than a liability. While some individuals illegally profited from the informal expansion of the city by selling land which didn't belong to them, the households who purchased land from them should not be penalized as they had no alternative for shelter and many probably purchased land in good faith. The final outcome of the informal settlement development process of Kabul has been at the end largely positive.

Many Government officials faced with the problems created by large migration wish that somehow migration could be discouraged to provide some "breathing time" to develop plans to allow a more orderly development. Kabul government officials should take into account the experience of many cities in Asia and Latin America that had to face large influx of migrants in the past. Initially, many of these cities tried to develop policies focused on discouraging migration rather than on facilitating the orderly settlements of large number of new migrants. The historical record shows that trying to discourage migration by demolishing informal housing, by withholding formal property rights or by depriving new informal settlements from elementary services, is not only ineffective at slowing down migration, but significantly contributes to create large permanent slums with intractable environmental and social problems (Alain Bertaud, 2005).

Figure 17, Urbanization in Kabul, source: AIMS Afghanistan

3.4 DESTRUCTION AND REBUILDING TRENDS

The more than two decades of conflict that began in the late 1970s in Afghanistan gave rise to urban destruction and social fragmentation on an unprecedented scale. Displacement, the disintegration of communities and the destruction of trust and systems of support were all consequences of the war years.

In Kabul, 63,000 private homes were ravaged by fighting and about 60 percent of its roads destroyed. The provision of urban infrastructure, housing and services poses an important challenge in reconstruction and the demands being made on local authorities in this regard are enormous (AREU, 2005).

One of the greatest challenges facing the urban sector in Afghanistan is the lack of communication, coordination and cooperation between the different organisations and institutions involved in urban development and governance. The formal or official division of labour between the policy and planning functions of national government and the management functions of municipalities is not evident in practice.

Planning for such a fast-changing urban environment is clearly a challenge. The master plan for Kabul was developed in the mid- 1970s and approved in 1978. It caters for a city of 700,000 people rather than 5.5 million and has now been officially suspended through a presidential decree. However, its legacy remains on the walls and in the heads of many planners and implementers. Neighbourhoods within the city are still classified as “formal” or “informal” according to the parameters of the master plan, with the effect that infrastructure provision, such as a citywide water project funded by a bilateral donor, neglects the most needy areas. Adherence to the master plan and the tendency to only recognise development within it has allowed political factions and elites who control access to opportunities within the master plan area to determine the direction of urban development in Kabul.

Kabul city master plan was designed in 1970 for accommodating 700,000 people only. It is currently the fifth fastest growing cities in the world with a population of around 5.5 million. This is due to the large influx of migrants and internally displaced people. It is remarkable that most households have been able to find access to land and to build mostly solid and well-designed houses. Though 70 % of the housing in Kabul is informal and lack basic infrastructure and services but mostly the houses built are of permanent material (Jo Beall and Daniel Esser, 2003).

3.5 FACTORS THAT EXCLUDE PEOPLE FROM HOUSING

Insecurity of tenure:

In developing countries where the cost of access to legal land and housing is higher than income millions of people live without adequate security of tenure or property rights.

This is very much the case in urban Afghanistan, which has seen housing destroyed through decades of war, as well as high rates of urbanisation as the conflict was finished, influx of refugees and IDPs coming into the cities. In Afghanistan, as in other developing countries, this has led to housing shortages and high land prices and rentals, while leaving local authorities overwhelmed by the demand for land, services and housing. Strict building standards and regulations deriving from the days of the old master plan, as well as burdensome administrative procedures based on ideal norms rather than the realities of local circumstances, have made inevitable rise in informal construction, even among middle income urban dwellers, as people help themselves in the absence of alternatives.

Problems in accessing affordable shelter and insecurity of tenure are found to be immediate sources of vulnerability among many of the people in Kabul.

In addition to problems that might have existed in the past — such as land shortages, inadequate access to infrastructure and services, or the concentration of land in the hands of a privileged elite — additional insecurities and inequalities arise. These include damaged or destroyed houses, giving rise to housing shortages and land disputes due to lost or traded land records leading to multiple claims. Many urban residents who left the cities during decades of war could not access the land or homes they used to own on their return. Internally displaced people who fled the countryside for the relative safety of urban centres and settled in abandoned houses, war-affected structures or informal settlements now face uncertainty in terms of their tenure security. This is exacerbated by: escalating disorder created through wrongful occupation, land grabbing, the production of illegal land titling documents, the uncontrollable tactics of private developers, confusion over land administration systems and planning procedures and no clear land policy (Jo Beall and Daniel Esser, 2005).

Absence of effective land management system:

The absence of an effective and coherent land management system in growing cities such as Kabul has provided room for illicit dealings whether by politicians, government officials, private militias or land developers.

Even prior to the war years land management was complicated in Afghanistan by several legal regimes being applicable, including customary law (rawaj), civil law (qanoon madani), religious law (Shariat or Shar'ia) and statutory or national state law.

Ineffective land management means reduced land revenue for the city, civic disengagement from urban governance, a deteriorating urban environment for urban dwellers, and the potential for social unrest.

A number of factors work against the effective operation and development of land management. There are historical and contemporary forces at work. Over the years land legislation has been successively overruled. For example, during the Communist era, private property was appropriated and although compensated this was at less than the market rate. Mujaheddin leaders also appropriated property during the 1980s and 1990s, rarely compensating the owners. During the Taliban regime, between 1996 and 2001, both government authorities and armed commanders took private property by force. Land and houses were transferred many times over by way of forged title deeds in which the Land Office was complicit, and made available through the primary courts. In recent years the problem has increased further, with growing examples of the occupation of private and government properties by armed commanders and government officials that have been widely reported in the media.

Corruption:

The issues of urban land rights and security of tenure for the urban poor are severely affected by problems of corruption and lack of enforcement of existing laws. There is a lot of coercion of vulnerable people to leave valuable land on which they are settled and illegal occupation both with and without the support of the legitimate authorities. Indeed, there is a close relationship between land grabbing, power and politics. Land grabbing is prevalent in Kabul. Many high- and middle-income refugee families returned to find that their homes had been handed over to others.

High Prices and low income:

Housing shortages, high land prices and escalating rents are putting pressure on housing at every level. Among high-income groups, an increase in the number of returnee Afghans who for the last decade or more have resided in the West, as well as a large and growing expatriate community, has put pressure on rents at the high-income end of the housing market. This in turn has put pressure on housing costs at the middle-income level and so on down.

In a country where an annual $380 per capita income makes it virtually impossible for most people to afford homes, Revenue collection by the country's 131 municipalities is so low that there is not even enough money to spend on public housing and civic amenities.

Unless the economy grows, housing for ordinary Afghans will remain elusive (BBC, 2007).

3.6 CURRENT HOUSING STOCK IN KABUL

Generally, one can find two types of housing patterns in Kabul; a) Formal housing patterns developed by the Municipality, b) Informal housing patterns developed gradually by the people.

Beyond the formal and informal categories, the residential housing stock of Kabul has been divided into 5 types depending on the dwelling design: Apartments, town houses, detached houses, courtyard houses and houses built on slopes.

FORMAL HOUSING

Between 1940s to 1970s a number of residential neighbourhoods were planned by the municipality outside of the Old City of Kabul. This included Shar-e-Now, Wazir Akbar Khan, Qala-e-Fatehullah, Taimani, and Khairkhana on the North; Karta-e- char, Karta-e-Ceh, Kota-e-Sangi, Celo, and Jamal Mena on the South and East, and Noor Mohammad Shah Mena. The pattern of these housing development was based on simple grid iron layouts and rectangular lot divisions of various sizes ranging from 200-400 square meter. Typically two story house plans, European style, was enforced to be built in these lots.

Very few new residential neighbourhoods are planned by the municipality in recent years, but they are also planned based on the old master plan. The new houses are allowed to be built up to four storey high.

APARTMENTS

In the 1960s and 70s, the Russian architects and planners were mainly responsible for developing a number of residential neighbourhoods proposing 4-5 story apartment buildings. These apartment buildings were made of pre-fabricated concrete panels of approximate size of 3x4 meters hinged together.

The project was proposed to house 10-50 thousands medium income government officials. It was financed to require a minimum of 10% down payment and a monthly payment of principal with no interest. It tuned out that many of the high income families moved to these apartments. These apartment buildings had 2-4 bedroom units with a kitchen and 1-2 bathrooms and balcony. There was no elevator. Inner stairways leaded to 2-units on each floor. There was no second means of egress which is a violation of the International Building Code (IBC) today. A typical unit layout was made up of a living room, a kitchen, a bathroom, and 2-3 bedrooms. Some units had a dining room. Almost every unit had a balcony. There was hot and cold running water in all units. All units were heated by hot steam radiators, but no air-conditioning. These buildings were badly damaged during the 1990s civil war in Kabul. But till date these units are considered to be the best neighbourhood amongst all, they are fully occupied and the rent and ownership rates for them are amongst the highest in the city.

Apartments and town houses, with a little more than 3% of the population, constitute a very small part of the housing stock.

Currently the ministry of Urban development is building three residential neighbourhoods with apartment buildings up to 5 storey high in different parts of the city. These buildings are being made by private developers and they are distributed amongst the government employees, but corruption in the ministry of urban development causes improper practice in the allocation of these houses. Considering the income of government employees, the prices for these houses are very high. Though the payment is being made in instalments but a government employee with no other income besides the salary can never pay for these houses.

INFORMAL HOUSING

Informal residential settlements can be found in all parts of the city, but they are more heavily concentrated in the South West part. Informal housing constitutes 70% of the housing stock in Kabul. The typology shows that courtyard design is dominant in the informal sector while detached houses is the most common form of housing in the formal sector.

INFORMAL HOUSES BUILT ON SLOPES

The population living in informal houses built on steep slopes represents about 12% of the total residential area, however most of this population is strategically located close to the city centre and the major employment zones. Many houses have no vehicular access and plots on the steeper slopes are smaller. However, settlements built on slopes are much smaller in area and are usually linear, i.e. they are usually not very far from vehicular access. The provision of water and sewer on the steeper slopes would prove to be initially costly. It has been argued that the hills on which many of the informal settlements are built should be reserved for a green belt to be used for the recreation of the people of Kabul.

PLOT SIZES

Plots in informal settlements are not very different from plots in formal settlements. On the segment of satellite image shown on Figure 20 we can see, on the left, few blocks of formal detached houses and on the rest of the image the typical informal courtyard houses most common in informal settlements. Because the settlement shown on Figure 20 is not fully densified, we can see the process of development: plots boundaries are following agricultural field boundaries, so do streets. This suggests that in this case, land has been purchased from farmers with mutual agreement between buyer and seller.

The plot size in the courtyard houses varies from 200 to 350 m2, built areas vary from 25 to 65% of plot area, which allow – in the case of a single story house – floor space from 50 to 225 m2 per house. In the future, when some second floor would have been built, the floor space per informal house could reach 400 m2. The courtyard design, typical of the informal houses of Kabul allow a high plot coverage while keeping good standards of light and ventilation. The number of houses per hectare varies between 20 and 28, therefore denser than the formal detached houses which in most schemes do not go above 22 house per ha.

Plot sizes in informal settlements are not smaller than in formal settlements and in many cases are larger (this is a peculiarity of Kabul informal settlements, in most other cities of the world informal plots are typically much smaller than formal plots.).

The informal development process do not normally leave any space for community facilities like schools, clinics, police stations etc. Those would have to be provided, either by acquiring already developed plots, or by locating in still vacant adjacent areas.

STREET PATTERNS IN INFORMAL HOUSING

Most roads in informal settlements are very narrow, from 4 to 6 m wide, which is enough to get a vehicle through on an emergency or to give access to a few plots, but not enough for normal vehicular traffic to flow through neighbourhoods. The major problem is not so much the narrow streets but the lack of street hierarchy. There is no network of primary and secondary streets. Large informal settlements like the one shown on Figure 20 are viable if vehicular traffic is kept at a very low level within each settlement and if vehicles do not use the street as parking.

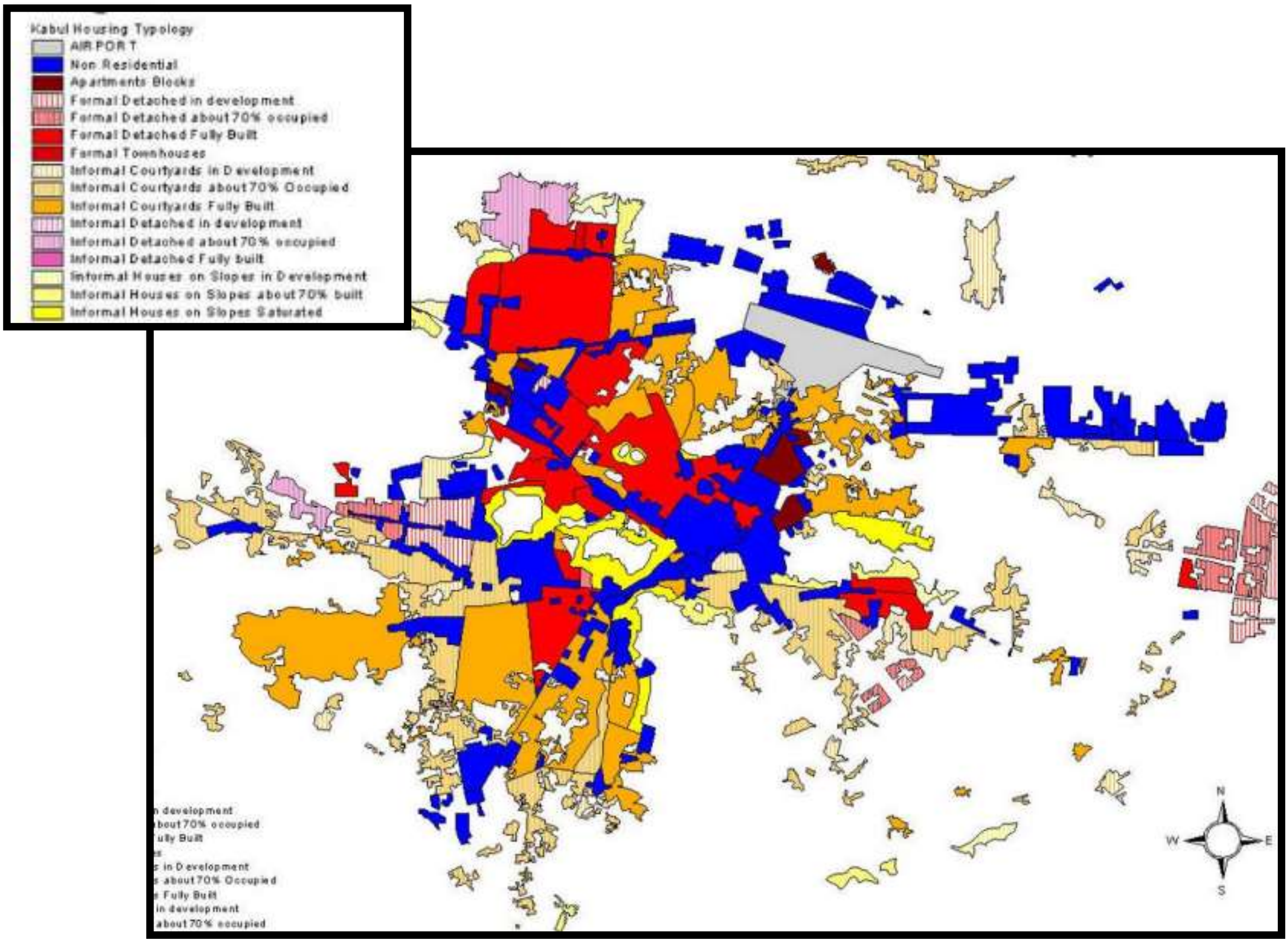

Figure 21, Kabul housing typology, Source: World Bank

Figure 20, Apartment buildings built by the Russians during 1980, Source: Hewad

Figure 19, Recently built townships in Kabul by private developers, Source: Azad Architects

3.7 THE SPATIAL STRUCTURE OF KABUL

Kabul has grown in two adjacent valleys separated by a mountain spine as can be seen on Figure 24. The city centre (represented by a red dot on Figure 24) is close to the mountain spine separating the 2 valleys. The central hill spine separating the parts of Kabul reinforces the function of the city centre, as direct communication between suburbs – without passing through the city center – are made difficult because of the topography. The current chronic traffic jam around the city centre is explained by the peculiar topography of Kabul: because of the mountain spine dividing the North East from the South West, the only roads joining the two parts of the city pass through the current city center. Traffic around and in the city center could be reduced in the short run by better traffic management and, in the longer run, by providing alternate routes between the two parts of the city.

Because of its topography, Kabul is likely to stay dominantly monocentric and to develop around one dominant centre, as the current city center is the only location easily accessible from all part of the city. Important sub-centres are unlikely to develop in the future.

The network of primary roads radiating from the city center is adequate. Fortunately, the growth of informal settlements has not encroached significantly on the right of ways of the network of primary roads linking different parts of the city to the center. The right of way available on most of the primary network is at least 30 meters, sometime more than 50 meters.

The mountains surrounding Kabul and the central spine limit the spatial expansion of Kabul to the North and West. There is still a large amount of undeveloped land to the East of the city. In the very long run, the only real possibility of expansion for the city is on a plateau to the North of the city, on the other side of the mountain range limiting the current built-up area to the North. But an expansion of the city in this area at this moment would be premature, given the large densification potential and the easy expansion of the existing built-up area.

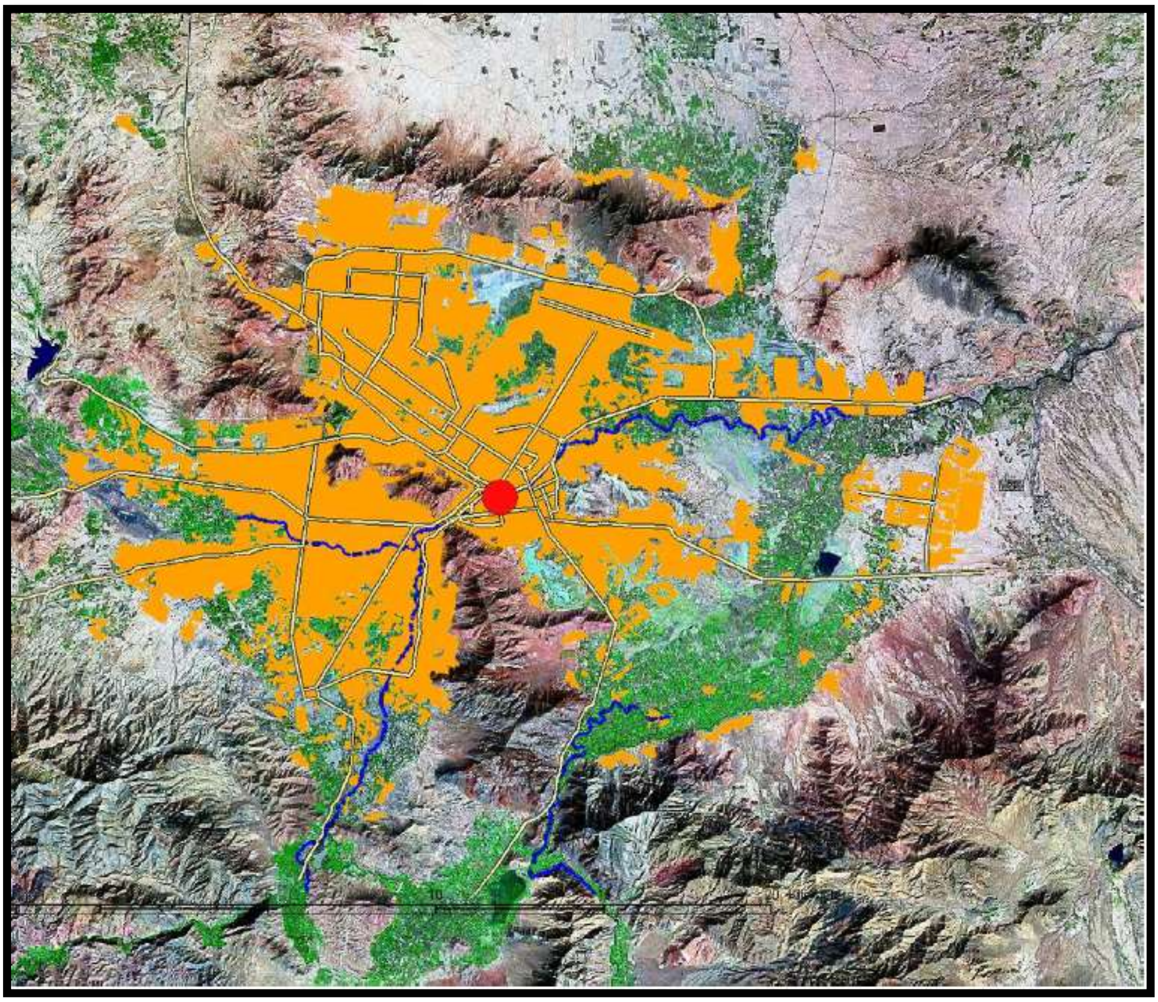

Figure 22, Kabul city spatial structure

3.8 DENSITY

With a built-up area of 140 km2 Kabul has an average built-up density of about 215 p/ha. A high density by world standards but a normal density for a large city of Asia (World Bank, 2011).

Population densities in informal areas are higher than in formal areas and most informal areas are farther from the center than formal areas. As a result the population of Kabul is rather more dispersed (in spite of the high density) than in other cities of Asia with similar built-up densities. This dispersion is apparent on the density profile of Kabul which does not follow the usual negatively sloped exponential profile found in dominantly monocentric cities. The large amount of land used by international institutions and government in the center tend to lower the density of the center and contribute to the dispersion of the population. One of the consequence of high spatial dispersion is to increase the cost of urban transport and of infrastructure.

In spite of the relatively high density, the additional absorption capacity of existing neighbourhood, in particular informal neighbourhoods, remains high. Many plots in some informal settlements are not yet built, and most plots have only a ground floor where the large size of plots would allow an additional floor.

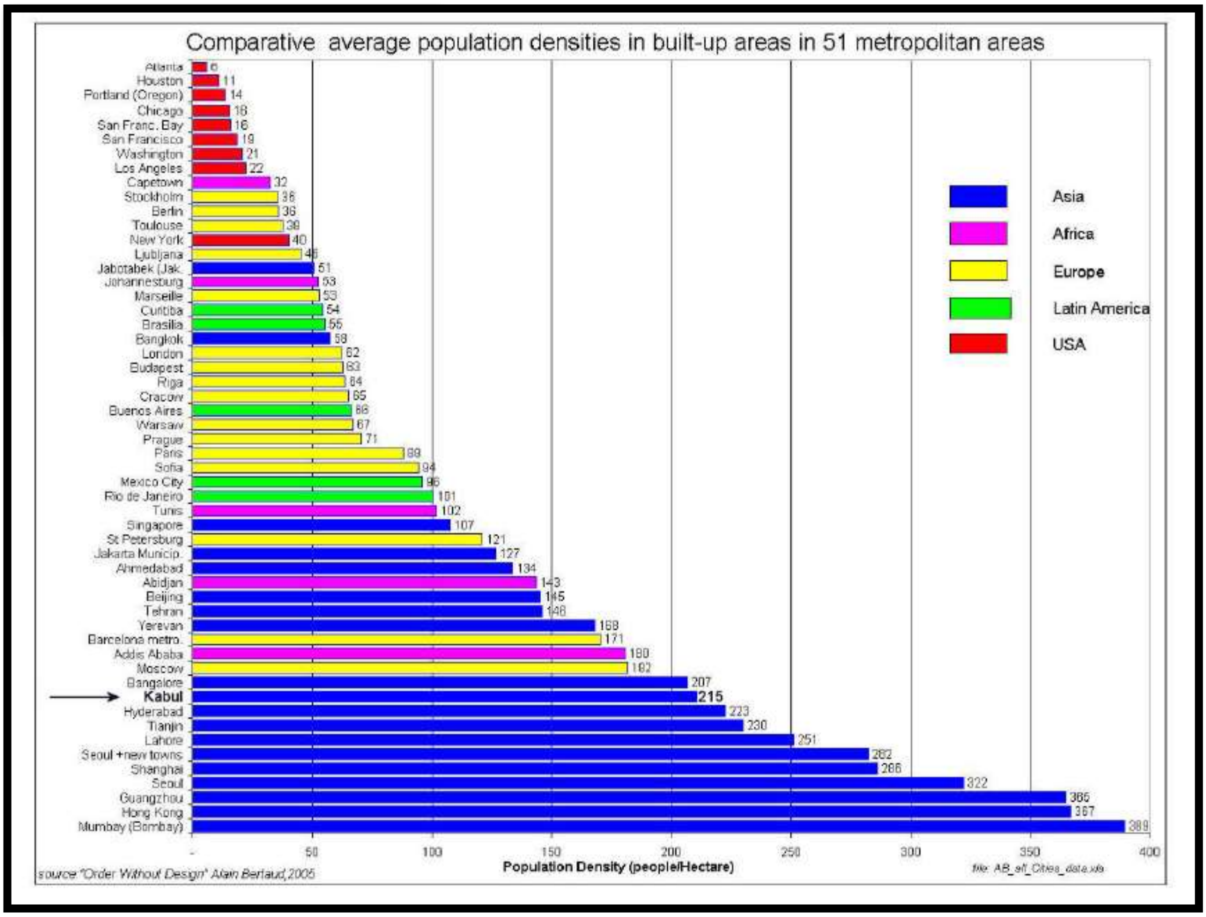

Figure 23, comparative population densities, source World Bank

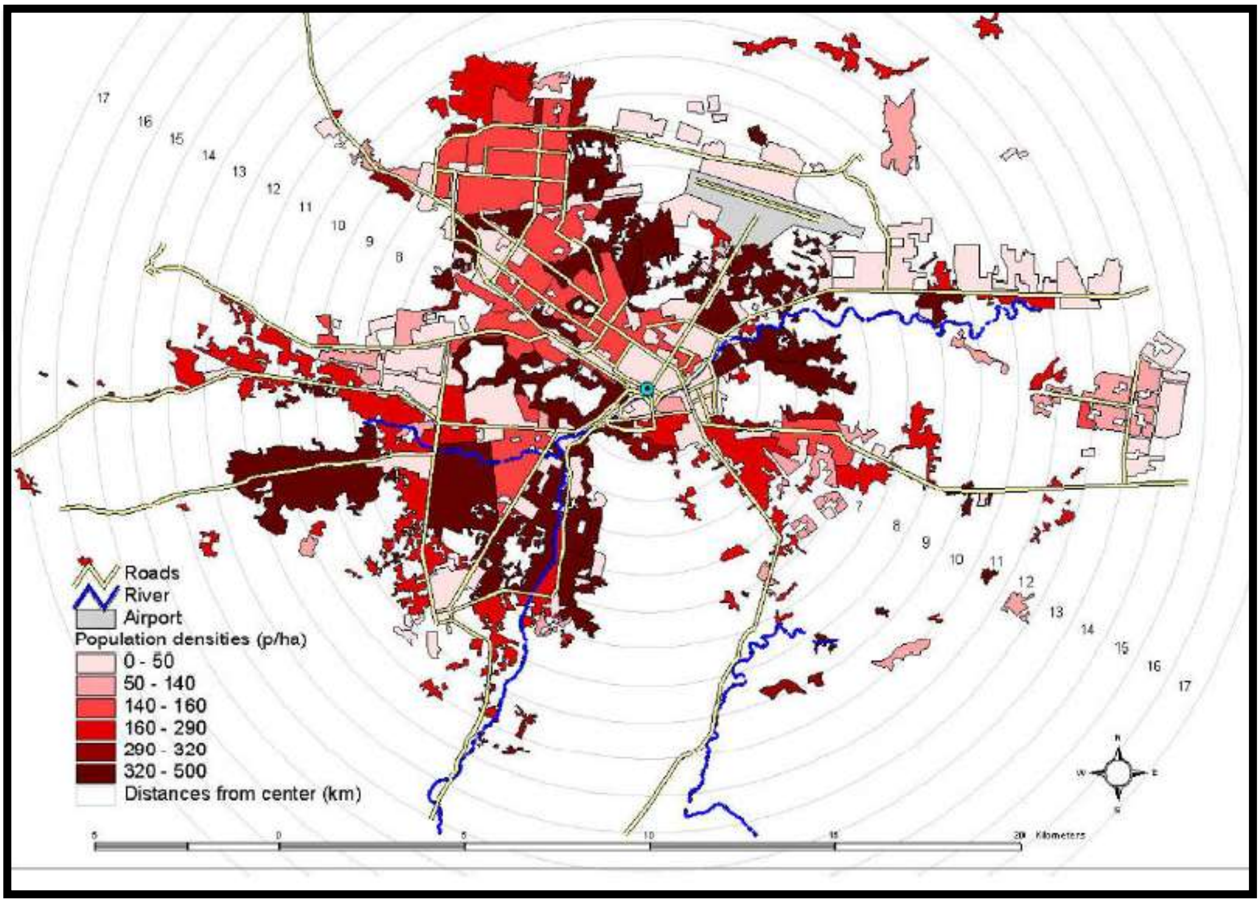

Figure 25, Kabul City population density

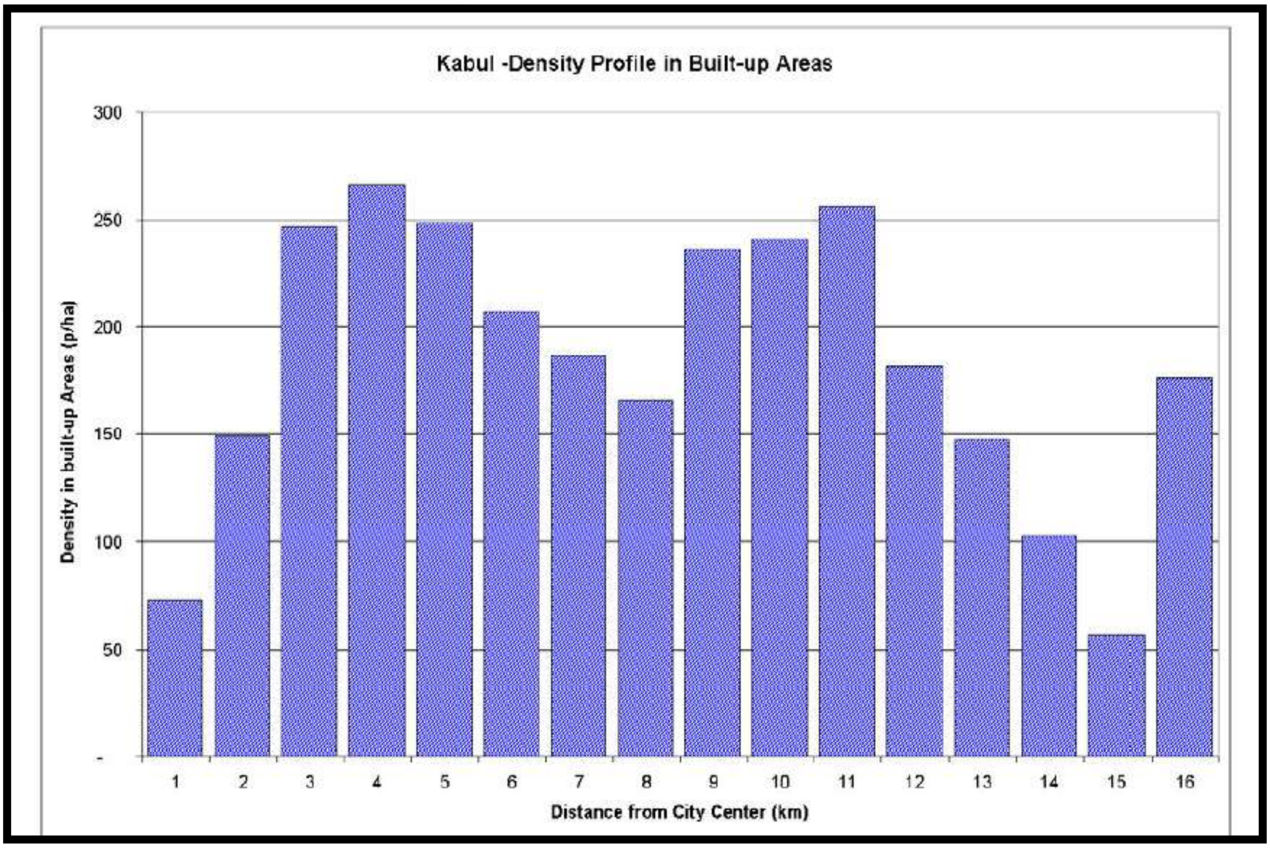

Figure 24, Kabul city population density profile, source World Bank

3.9 CONCRETIZATION OF THE PROBLEM

The more than two decades of conflict that began in the late 1970s in Afghanistan gave rise to urban destruction and social fragmentation on an unprecedented scale. In Kabul, 63,000 private homes were ravaged by war and about 60 percent of its roads destroyed.

Having been in a relatively stable political condition for last 11 years, Kabul city has grown at an exceptionally fast pace, reaching a rate of demographic growth around 17% per year over several years. Kabul is the 64th largest and the 5th fastest growing city in the world. With the large influx of returnees from Iran, Pakistan and other parts of the world and millions of internally displaced people, the population of Kabul has reached around 5.5 million.

The provision of urban infrastructure, housing and services pose an important challenge in reconstruction and the demands being made on local authorities in this regard are enormous. Problems in accessing affordable shelter and insecurity of tenure are found to be immediate sources of vulnerability among many of the people in Kabul. The annual $380 per capita income makes it virtually impossible for most people to afford homes.

Around 70% of the current housing stock in Kabul is informal or illegal, built on encroached land without any building plans and access to basic services and infrastructure. 12% of the residential stock is built informally on the hills and mountain slopes in and around the city. Apartments and town houses, with a little more than 3%, constitute a very small part of the housing stock.

In Kabul, the informal development of land and housing was the most effective way of quickly delivering the sturdy shelters which are necessary to survive Kabul’s winter. It is remarkable that only about 0.5% of the population are currently living in temporarily shelters.

The state does not have enough financial ability to spend on public housing and the housing stock is dominated by private developers only. High land and house prices and absence of affordable housing makes it impossible for the low and middle income groups to access decent quality housing. The situation is worsen by corruption, absence of effective land management, lack of services and infrastructure, land mafia and bad economic conditions.

Keeping the current facts in mind, in this research paper I have tried to identify patterns and draw conclusions of practical nature for **developing an effective housing policy for the provision of affordable and social housing in Kabul city.**

4. CRIS CONDITION AND HOUSING POLICY- SOCIAL HOUSING IN FRANCE

Introduction

Initially the social housing in France started by entrepreneurs to accommodate workers and employees who were not able to find accommodation in the existing housing stock. The social housing stock grew significantly only after the Second World War, when millions of people were homeless or housed very poorly. During the 1960s the social housing was part of the middle income residential career but after 1977 the scenario has changed, this happened after homeownership was encouraged, and since then the social housing is increasingly becoming housing for the poor but not exclusively.

Research indicates that the housing conditions in France have improved a lot over where it was forty years ago, currently 73% of French households are satisfied with place of their accommodation, the average surface area per person is 35 m2 (or approximately 350 sqf); 96% of all units have a private bath; and an increasing number of recently constructed dwellings bring to France’s housing stock the ever-desired amenities of more space and everyday comforts, Up from 46.7% in 1978, France’s homeownership rate seems to have settled at 54%, which falls somewhere cleanly in the middle of the rest of European averages (Les conditions de logement fin 1996).

The bulk of regulations, subsidies, financial programs, and political actors that make up the framework for French housing policy are numerous and multifaceted. They have shifted and evolved over the years, changing perhaps in approach, but continuing to bring a rich and purposeful outlook to the business of housing. These three periods, as described by (Lefebvre et al, 1991) have been adopted as the defining phases in the evolution of housing policy in France.

Late 1940s to 1960s

The great devastation of the World War 2 urged for the state intervention and housing policy implementations at a large scale. However, war was not only the cause of housing shortage in the late 1940s, many of the pre-world war 2 dwelling units were deteriorated to such a point that they were unliveable. The housing crisis were worsen by the massive urbanization at the time, a massive rural to urban migration and high population growth rate, and a growing influx of immigrants from other parts of Europe, notably Poland and Portugal.

Based on the urgency of the situation the state invested very heavily in construction in an attempt to jump-start the housing industry. The early housing policy was characterized primarily as aide à la pierre, or ‘brick-and-mortar’ interventions.

The courant plan (1953) was a critical step that addressed the housing policy in terms of its physical, financial and administrative characters. In the same decade, with the creation of the ZUP – zone d’urbanisation prioritaire, housing policy was reworked in a wider context. In this period the state took part in the actual construction of new housing units. Housing construction took a new statute, that of being a public good but regulated and supplied by the state to overcome the housing crisis. The State effectively increased the number of new dwelling units completed by 450%, from 70,000 in 1950 to 310,000 in 1959. Indeed, the 1950s and 1960s are identified most readily as the era of the HLM (habitat à loyer modéré) and the grands ensembles, which sprouted up in the peripheries of French cities as a result of highly subsidized loans to public sector organizations known as offices publics HLM). Through their reduced costs, industrialized construction methods and particular design, the HLMs managed to respond most effectively to the vast housing shortage at the time – although the quality of response is today questionable.

The State also created a series of housing finance policies, known as aide à la pierre, that would have the additional benefit of encouraging housing construction. With the primary objective of simplifying financial circuits, these policies included: specialized loans for households with limited income revenues, which the Crédit Foncier de France would distribute with State subsidization; and a 1% contribution from employers towards a housing finance savings loan – a distinctly French housing subsidy. While the bulk of the State's intervention clearly fell within the HLM sector, policies such as these did in fact help to increase the home ownership rate across all social classes.

1960s to 1970s

In this period the state slowed down the rate of new housing construction and shifted the focus towards rehabilitation of existing dwellings with a number of financial assistance packages to encourage investment by private property owners. Malraux Law of 1962 suggested the need for reconstruction of France's older urban areas, stating that a total shift towards building suburbs and abandoning the centres would have a negative effect on the social life.

This was also a period marked by orientation towards increasing home ownership opportunities for all, including the low income households. The new notion of logement social à l'accession diversified the options in the social housing market by opening a number of them to affordable ownership, and bringing the lower-income population into the home ownership discussion. The creation of home savings bank in 1965 and mortgage market in 1967 also had the effect of increasing household and private sector participation in the housing market.

The 1977 Housing Reform Act was by far the most important piece of legislation during this period, and it provided a lot of financial assistance packages for the private sector that are still apparent today. This housing Reform Act attempted to deal holistically yet efficiently with the provision of housing. The important part of this act was to create subsidies that corresponded to different forms of housing types and needs. Some of these subsidies are as follow:

Aide personnalisée au logement (APL) – A stipend from the government that helps pay the monthly rent bills of households. Unlike a Section 8 voucher in the US, it does not necessarily cover the balance between the actual rent and what a household is deemed capable of paying, but is rather determined based on the number of children and wage earners in the household, as well as the salary of those wage earners. It is not uncommon for a household to be able to secure an APL; indeed, as the government decreases its expenditures on buildings, its monthly payments to individuals have increased.

In many cases, a household facing increased costs as a result of improvements made through the following financial aids can benefit from the APL.

Prime à l'amélioration de l'habitat (PAH) – A grant destined for low-income homeowners for the purpose of making basic improvements within their home (sanitary, heating and mechanic).

Prêt locatif aidé (PLA) – A subsidized, soft loan dedicated to the new construction of rental units. Benefiting from the loan are private sector actors as well as public and non-profit sector organisms engaged in the production of social housing.

Prime à l'amelioration du logement à l'usage locatif social (PALULOS) – Similar to a PLA in that it is destined to rental units, however this soft loan benefits renovations of existing dwellings.

Prêt en accession à la propriété (PAP) – Distributed exclusively by the Crédit Foncier de France, this below-market rate loan is available to low-income households for the purchase of new property. Despite its popularity, the PAP was eventually replaced by a 0% interest rate loan in the mid-90s.

Prêt conventionné (PC) – A loan at a slightly higher interest rate, although still not market rate and must be agreed upon between the national banks that have the authority to distribute them and the Crédit Foncier de France. This loan can be obtained for either new or existing, rental or ownership properties.

In this period we can see a clear shift from aide à la pierre to aide à la personne (from construction to individual financial assistance). This shift is seen as positive by some while negative by others. Peyon and Bermache seem to claim that the State, disengaging as it did from the financing of housing, permitted an affirmation of a private yet affordable-in-perpetuity rental market, while improving the quality of that market, and all for a "budgetary cost that was significantly inferior to what the realization of HLMs entails." Jean-Pierre Schaefer, however, finds that "'bricks and mortar' subsidies fell by about a quarter (in constant-value francs), while expenditure on the housing allowance nearly doubled." Perhaps what explains the difference of opinions is a difference in temporal outlook: over time, expenditures in the form of household assistance have clearly increased as a result of demographic and economic factors that manifested themselves after 1977.

1980s to today

Despite the efforts to increase home ownership opportunities to all population, a number of factors worked against these objectives like the anti-inflationary monetary policy. Kleinman points out that the effect of "the stringency of French economic policy" was in fact twofold: low inflation "increased the real burden of the mortgage debt taken on," as well as played a part in the stagnation of real wages.

The French households who were expecting decline in the interest rates didn't receive any. Many were expecting high increase in the salaries but there was very minimal increase. The high unemployment rate during this period increased the problems of households especially the young households were hesitant to take on excessive home ownership debts.

Nevertheless, French housing policy has continued to evolve in the last twenty years with a number of key turning points along the way. The 1982 and 1983 decentralization laws opened public sector participation to include localities at the municipal and departmental levels, which henceforth have the right and responsibility to define (through land use planning) the future implantation of housing within their borders. Communes are also expected to create priority plans, known as contrats de ville, that address the issue of housing, and sign implementation conventions with the State. Here again, these priority contracts place the question of housing in a larger urban context, weaving it into the broader issues of social life and the overall health of the city.

The sharing of responsibility, or ‘solidarity’ as some have described it, behind the question of housing was furthered with the 1990 Law Besson that established the droit au logement, or the right to housing, by stating: “The guarantee of the right to housing constitutes a responsibility for the entire nation. Any person or family exhibiting particular difficulties, due to the inability of their resources or other reason limiting their financial means, has the right to assistance from the locality, given certain conditions, to obtain and reside in a decent dwelling.” As HUD requires for various programs in this country, the 1990 law stipulates that each department, in collaboration with its municipalities, social rental organizations, family assistance allocation offices, and other non-profit agencies, elaborate a plan of action to direct housing to the most disadvantaged segments of the population. If the Besson Law appears as a return to former approaches of heavy State intervention, there is some truth in that: counts in the late 1980s estimated that 200,000 to 400,000 families were homeless and another 2 million were badly housed. So while the ‘aide à la personne’ approach had in fact benefited a significant proportion of the French population, the critique that it ignored France’s worst-off merits some truth. Still, we are not likely to see a return to the mass production of housing that characterized French housing policy forty years ago, in part due to the debate that surrounds the issue of a right to housing (Elizabeth Langley 2002).

Overall, French housing policy embodies two primary objectives:

1. To treat housing within a wider framework of understanding, such that the inter-linkedness between housing and urban life is recognized and dealt with accordingly.

2. To maintain a comprehensive approach, such that government intervention and subsidies reach the whole range of the market, from ownership to rental, from social to private sector, and do so in a balanced way.

Social Housing Policy

The French housing policy is of significant importance. The social sector is represented by the initials HLM – habitat à loyer modéré. The National Housing Act of 1937, essentially envisaged public housing as a temporary placement for families, shifting to owner-occupation, especially workers While the construction of HLMs in the 50s and 60s responded well to the desperate need to house French families at that epoch, the grands ensembles in the peripheries of French cities have developed a negative image of their own. In the 1980s it was housing all working class families.

In many ways, social housing has in fact become a temporary moment along the path towards private homeownership: as households gain more money, many choose to move into a home of their own. This has particularly become the case as the social make-up of the HLMs shifted (from working families to large immigrant families, who because of low levels of education, illiteracy, and a myriad of other social factors tend to be excluded from mainstream French life), and brought with it a whole host of problematic social dynamics.

Despite its troubled side, the French social housing continues to be an important housing option for the French. Due to the long waiting lists it is difficult to secure a house in the HLM sector.

Although the commitment to construct new social housing has decreased in France, the loi d'orientation à la ville, voted in 1991 and requiring 20% of the housing stock in cities of a certain size be social, exemplifies the commitment to continue social housing construction.

The actors

Public sector looks to be the central player in the housing industry, but this is quit far from truth: private households represent 85% of the total investment in the housing market, public HLM agencies represent 12-13%, and private investment companies make up the last 3-4%.

Looking at the type of money invested, we see 53% represented by equity and down payments, 36% from loans (of which ¾ originate from private banks and benefit private households, the rest going to the social HLM sector), and only 11% from public aid.

This is not to say that the public sector is uninvolved; but as the previous section tracing the evolution of French housing policy indicates, intervention by the public sector is today predominantly indirect and can essentially be characterized through 4 actions: direct subsidies and fiscal incentives for new construction, assistance loans, public HLM agencies to construct and manage social housing, and a 1% automatic exaction from employers towards a housing savings pool (which costs nothing to the State).

There are a number of hybrid public/private institutions that play an important role in moving State money to private entities, as well as participating in actual housing construction. One example of this is the Crédit Foncier de France, which has responsibilities for organizing and setting rates for the mortgage finance market. As Schaefer points out, "the sharp divisions which prevail in some countries between 'public' and 'private' housing tend to be blurred in France by the existence of private bodies under public control and by public intervention in the supply of building land and credit."

Another body that we most typically assumed falls under the category of public sector is the organization responsible for social HLM housing. In fact, there are a number of different types of HLM agencies ranging from the completely public (Offices publics d'HLM and Offices publics d'aménagement et construction) to the semi non-profit/semi private-with-restrictions (Sociétés anonymes), to the public/private partnership (Sociétés d'économie mixte that are not HLM organizations per se, but have the right to develop and manage HLM dwelling units).

The government encourages the participation of the private sector in the provision of housing, and this participation has been increasing largely.

Social housing stock

Around 55% of the stock was built before 1976, including 29% (1.12 million units) between 1966 and 1975, a period which saw the construction of many large peripheral estates. More than 110,000 units per year were built during this decade. Post- 1995 units make up 10% of the total social stock, and pre-1956 units only 7%.
Around 56,000 new units per year were introduced during the 1990s, falling to fewer than 44,000 per year between 2000 and 2003. Growing number of demolitions, along with the declining number of purchases, makes the annual net addition to the stock more or less constant, approaching 40,000 units per year since 1995. The current symbolically important threshold is 50,000 units per year, but despite governmental will, the goal is not met (LSE reprt, 2007).

Housing stock 01/01/2005	Individual (%)	Multi-unit (%)	Number of units per 1000 habitants	1 or 2 rooms (%)	3 or 4 rooms (%)	5 rooms or + (%)	Vacancy rate (%)	Mobility rate (%)
4,290,133	13.6	86.4	69.2	24.1	66.5	9.4	2.5	10.0

Figure 26, social housing stock in France, Source: LSE report, 2007

Structural characteristics

About 86% of the existing units are flats, rising to 97% in the Paris area. Buildings or estates with more than 100 units make up 31% of the stock but 56.5% around Paris. The large estates (grands ensembles) of more than 500 dwellings represent less than 6% of the stock at the national level, but up to 12% in the Paris area. Two-thirds of social housing units have three or four rooms.
There is no significant difference between the distribution of population and that of social housing in France. Social housing is predominantly urban: 62% is located in towns or cities with more than 100,000 inhabitants, but 14% is in towns with fewer than 10,000 inhabitants, or even in rural areas.
There are, however, huge discrepancies in the intra-urban location of social rented housing, between the 'peripheral' stock, where estates are often dilapidated, and the much more desirable 'central' stock. The most deprived neighbourhoods have been designated as 'sensitive urban zones' (zones urbaines sensibles, or ZUS). The 752 ZUS contain nearly 1 million social dwellings (about 25% of the social stock). Of these neighbourhoods, 120 are located in three departments: Nord (Lille), Rhône (Lyon) and Seine St Denis (north-eastern suburbs of Paris).
Metropolitan areas in France has municipalities without any social rented sector or very less stock for example the Neuilly municipality in Paris has only 1.2 % of its housing stock as social housing but some municipalities have up to 70% of the housing stock as social rented housing.

According to the three type of loan that the government provide to fund social housing, there is three broad type of social housing. The standard which is funded by the PLUS loan, upper and lower social housing or ‘very social housing’.

Before 1977, standard social housing amounted to 81% of the total, but this has fallen to under 70% in recent years. In the last few years most of the state subsidised loan has gone to upper social housing stock, though this has been criticised as being one of the causes of increasing lack of affordable housing.
Many of standard social housing units which were built before 1977 have aged and turned into deprived estates, the quality is now worse than all the other types, these estates are presently becoming target of demolition and urban renewal projects.

Social housing provision

'HLM housing' in France (for habitation à loyer modéré, or housing with moderated rents) is social housing. There are two main types of social housing provider:
· Public agencies (offices publics): public bodies funded by local authorities.
· Social firms for housing (entreprises sociales d'habitat): private, non-profit social builders.

Both of these agencies provide social housing, Public agencies provide higher proportion of lower or very social housing while the Social firms for housing provide higher proportion of upper social housing.

(conventionnement) is a contracting system being used between the state and social builders introduced in 1977. The builders receive some subsidies and financing through this contract and in return the builders have to fulfil some duties as social landlords like income ceilings for tenants, limited rents, etc. The social housing providers can obtain loans from a public bank, funded by deposits in the house-saving scheme (Epargne logement).

Financing for social housing is provided by the state, social developers and local authorities. Employees also contribute through a 1% 'housing tax' on wages. The total amount of state subsidy to social housing providers has sharply decreased in the last 20 years. It was €1.8bn in 2004, down from €2.8bn in 1984. Fiscal subsidies have increased (from €298m to €440m), but interest-rate subsidies have been cut from €2.2bn in 1984 to only €329m in 2004 (mainly due to the current low level of market interest rates). Direct grants are more or less unchanged, from €442m in 1997 to €455m in 2004. At the same time, personal subsidies for housing have risen from less than €5bn in 1984 to more than €14bn in 2004, representing more than 55% of the total cost of housing policies.

Demographics

Households applying for social housing should fulfil qualifying income criteria. The income ceiling or limit depends on the type of housing in question i.e. standard, upper or lower. The income ceilings are fairly high. Around 35% of house-holds have income that makes them eligible for lower social housing, 71% for standard social housing and 80% for upper social housing (Chodorge, 2006). Overall, however, social sector tenants have lower incomes than tenants as a whole, and much lower incomes than owner-occupiers.

The issue of socio-spatial segregation with the social housing is increasingly debated. The poorest house-holds live in disadvantaged neighbourhoods, while higher- income social tenants live in neighbourhoods where a quarter of heads of household are executives or own their own businesses.

Immigration

Immigrants especially those of black and Mediterranean origin have been facing increasing difficulty in securing housing in the private rented sector, which is why since 1996 there has been an increase in the percentage of immigrants becoming social sector tenants or home owners. Immigrants from Turkey, Maghreb and black Africa have been in the social rent sector more than other immigrants, 44%, 48% and 38% respectively.

According to reports in 2002, immigrants made up 9.5% of the population and they occupied 22% of the social rented units in France. On average the household size of the immigrant family is 3.5 compared to 2.4 of non-immigrants. 70% of the immigrants in the social sector are housed on estates built between 1949 and 1974, only 5% live in the old pre 1949 or the new post 1990 housing units.

The Future expectations of social housing

Social housing is suffering increasingly from the degraded image as housing for the very poor or segregated, except for some few areas like Paris. There is a need for better maintenance and for better urban services in such areas to ensure the restoration of the attractiveness of the housing.
Though for the mainstream the aspiration is owner occupation, but due to demographic and economic changes, the demand for social housing is growing. In the new construction, there is a lot of emphasis on social mixture in the social housing units, use of sustainable material and energy efficient systems and improved environmental quality.
After the Second World War and at the end of the 1980s the most visible problem was of homelessness. Though this problem still exists but with the recent increase in house prices and the economic pressure, a broader issue has emerged, that is the lack of affordable housing for the working middle and low income families. Therefor the demand on the social rented sector is increasing.

Demographic changes will put more pressure on the demand of housing. Has time passes the number of household grows much faster than the population. The new household are going to be the young people, the elderly and single parents. In case of the elderly, specific types of housing are needed which should be well located and equipped with all necessary needs.

	1996			2001		
	Overall	Non immigrants	Immigrants	Overall	Non immigrants	Immigrants
Owners	54.3%	55.9%	37.0%	56.0%	57.7%	39.6%
HLM tenants	15.7%	14.6%	27.9%	15.6%	14.2%	28.9%
Non-HLM tenants	21.0%	20.7%	24.5%	21.3%	21.2%	22.3%
Other tenures	9.0%	8.9%	10.7%	7.1%	6.9%	9.1%

Source : DEEF/USH, d'après ENL-INSEE

Figure 27, Tenure of immigrants and non-immigrants in 1996 to 2001, source London School of Economics report 2007

Vacancy rates and the length of queues offer two measures of unsatisfied needs for social housing. Vacancy rates are much lower in the social stock than on average in France (around 2.5% versus 6.9%), but they vary by region, from less than 2% in Ile- de-France (Paris region), Nord-Pas-de-Calais, Picardie and Brittany, to nearly 5% in Bourgogne (Dijon area). One way of measuring geographical variations is the so- called 'abnormally long delay' (that is, the time between the first application for social housing and allocation of a dwelling); this ranges from three months in some departments to four years in others.

Rents

The level of rents in the social sector is much lower than in the private sector. The difference is 30% to 40% on average, but can be much higher in some bigger towns (notably in Paris, where the ratio of social to private rents is 1:2 or 1:3) and areas with bullish housing markets. The advantage thus obtained by social renting households is several billion euros per year (Laferrère, 1999). The discrepancy between private and social rents has increased rapidly with the growth of house prices since 1997.

This has made it impossible for the majority of tenants to leave the social sector for the private sector, thus reducing turnover in the social sector.

The dispersion of rents is much lower in the social sector than in the private sector. This reflects both the regulation of social rents and the relative homogeneity of the social stock. Rent variations have little to do with location, the only significant geographical difference being between Paris and other cities: rents average €60/m 2 /year in the Paris region, compared to €49 to €51 in other cities.

Social housing rents depend mainly on the age of the buildings and the type of initial funding. Rents tend to be lower for buildings financed under previous funding regimes. Rents for 'very social' housing are well below average.
Expressed in monthly euros per square metre, the rents in the social sector range from less than €4 to more than €8, depending on the location and type of social housing - €3.92 for "very social" housing in the cheapest areas, and €8.65 for "upper social" housing in Paris. For "standard" social housing, rents range from €4.40 to €5.76. Those levels of rents have to be compared with those in the private sector: €11.20/m2 on average, but €20.20 in Paris in 2005.
Tenants, particularly the poorest, also benefit from housing allowances: for the poorest 10% of households, 60% of the rent is paid by personal housing grants, which brings their average expenditure on housing down from 33% of income to 10%.

Social housing and other forms of affordable provision

The main social housing sector is known as HLM, or habitation à loyer modéré, besides this sector there are other type of affordable housing sectors. One of the affordable housing type in France is the quasi-social housing or 'de facto social housing'. These are private rented dwellings which have very low prices but offer poor living conditions. Another type of affordable housing is the social ownership type, and the government is stimulating private investments in affordable rented housing (the Borloo populaire programme).

'de facto' social housing

Depending on the pressure in local housing markets and the size of the social stock, privately rented dwellings with very low prices serve as affordable housing which is the quasi-social or De facto social housing. This sector accommodates about one million poor households. The income ceiling of these tenants are on average below 30% of HLM ceilings.
The National Agency for Improvement of Habitation (ANAH) financed the renovation of about 1.2 million sub-standard dwelling units during the years 1993 to 2002, these dwelling units lacked for example baths, toilets or heating, etc. After the renovation these units were put in to the market with controlled rent.
The household for this sector are usually young people in their first independent homes.

'Very social' sector

Very social housing is regulated by social workers and provided according to the needs depending on the local initiatives. The very social housing emerged after the shrinking of the de facto social housing, this is a housing situated somewhere between shelter and formal housing. The policy makers see this housing as a transitional housing for tenants to move on to normal social housing, but in many places where the housing markets are pressurized, people tend to stay in temporary housing for a long time. In 2006, the cost of this informal social housing was estimated to be around one billion euro.

Social ownership and "Borloo populaire"

Since 1977 many attempts have been made to develop social home ownership. One home-ownership loan programme collapsed in 1995 (the PAP system), and was replaced by the PTZ, or 'zero-interest loan.' After its extension in 2004, it was expected to increase the number of subsidised new homeowners from 100,000 to 200,000. The objective is to enlarge freedom of choice between old and new construction, and guarantee to low-income households a better benefit than the original PZT of 1995. The goal is to encourage families to become homeowners.

A new tax incentive known as 'Borloo Populaire' (2006) (named after Jean- Louis Borloo, Minister of Employment, Social Cohesion and Housing) was aimed at stimulating investment in construction for the intermediate rental market. In exchange for a tax deduction, the investor must rent the dwelling for at least nine years to households whose income is under the ceiling for 'upper' social housing. The rent must be 30% below the market rent. The objective (together with the related 'de Robien incentive') was the construction of 60,000 new units in 2007 and after.

Type of housing	Zone I (Paris area: population 10 million)	Zone I-bis (Paris inner-city and 29 surrounding suburbs)	Zone II (other urban areas of more than 100,000 population)	Zone III (rest of France)
Very social (PLAI)	4.82	5.14	4.22	3.92
Standard(PLUS)	5.43	5.76	4.76	4.42
Upper social (PLS)	8.14	8.65	7.19	6.63

Figure 28, Average social sector rents by type of area (€/m2/month), 2005, source London School of Economics report 2007

Social housing in the political debate

Governments in France have always intervened in the housing market in different ways, some governments have favoured private sector and some the social sector. The social housing has returned to the centre stage due to the lack of affordable housing and high house rents and prices. The current question about the future of the social housing is whether it will just be the dwelling of the poor or it will fulfil its traditional role as the regulator of the housing markets.

In 2004 the French government announced a Social Cohesion Plan. It included a significant boost to social housing: demolition of 200,000 units, construction of 200,000 new units, and rehabilitation of 200,000 existing units. This increase would go some way to addressing the supply crisis created by a strong rise in demand and a historically low vacancy rate; however, the objective of the Plan was to deal with spatial segregation problems, not to satisfy unmet housing needs.

The political right party in France has favoured home ownership and believes it to offer security to families. On the other hand, the left has believed in a strong public sector and that social housing can provide security, the constitutional right to housing and social cohesion.
At the national level, left-wing parties support the construction of 120,000 new social units per year. They also have demanded that the provisions of the Solidarity and Urban Renewal law (2000) be respected: that at least 20% of the housing stock in all urban municipalities over 5,000 inhabitants should be social. This would force rich municipalities to take a share of low-income households, something that many of them have so far avoided.

Under the new national program for urban renewal, social housing is being demolished, rebuilt and rehabilitated. The program aims to foster social mix by diversifying the supply of housing in deprived areas, in order to attract middle class households. Demolished social housing units often are not replaced with social housing, so displaced tenants must move to other areas.

5. IDENTIFICATION OF BEST PRACTICES (HOUSING POLICY RESPONSES):

T HE NEW SUBSIDY REGIME AND AFFORDABILITY CONSTRAINTS

The new housing reforms promote policies to reassert market forces and reduce State intervention. The changing demographic and social composition of the population, the growing social polarization and income differentiation have influenced housing demand dynamics. From one perspective, this is leading to a more diverse pattern of housing choices and lifestyles. People with higher income can seek better living standards and more attractive environments to live in. From the other hand, this is leading to a general shortage of affordable housing particularly in urban areas, homelessness and social segregation.

In Western Europe and North America, housing policies have emphasized the importance of financial instruments – mortgage insurance, tax incentives and demand assistance to target groups, to facilitate access and choice. However, due to the high rate of home ownership and price inflation, the gap between the income and entry costs has continued to increase for low-income households, making affordable housing of decent quality more difficult to obtain (Lux, 2003).

Meanwhile, existing homeowners find it increasingly difficult to pay the cost of housing services—utilities, heating and maintenance—which systematically erodes the quality of the housing stock. Under the new subsidy regime both in Western and Eastern Europe, subsidies focus on owner-occupation. Mortgage interest tax relief exists in Ireland, the Netherlands, the United States, the United Kingdom and Spain. France offers subsidies on savings schemes for many newly-built and renovated properties and provides a quarter of a million zero interest rate mortgages annually. Looking beyond this group, housing subsidies and tax breaks are common in Austria, Germany, Russia, Croatia, the Czech Republic, Hungary and Poland. Furthermore, a myriad of regulations make housing supply respond slowly to price rises. Although not directly subsidized, homeowners in the United States and Canada get capital gains exclusion (Angel, 2000; RICS, 2007).

PROVISION OF SOCIAL HOUSING

In countries where the social sector is significant, there is an ongoing commitment to maintain adequate supply. Austria (30%), Denmark (20.7%) and Sweden (16%) have the highest rates of new social housing production, followed by Finland, UK and the Netherlands with rates in the range of 12 percent. It is interesting to note that several countries (Poland, the Czech Republic and Slovakia) have initiated new social housing programs in recognition of their importance for marginalized groups in society.

In Western Europe social housing continues to play a major role in assuring access to affordable housing of decent standard. In countries where there is a significant share of social housing (e.g. France, Denmark, Finland, Sweden and Netherlands), allocation encourages an income mix, rents are closer to cost recovery but low-income households receive allowances. In countries where the sector is small (e.g. Ireland, Spain, Portugal, Greece), rents are low since it is used as a safety net for vulnerable households. In these cases, allocation policies are driven by bureaucratic rules and demand-based assistance is more limited (Tsenkova, 2004).

COPING WITH LAND SHORTAGES FOR HOUSING

The irreversible trends of urbanization and concentration of poverty in some cities have affected housing affordability and availability as well as created significant shortages of land for affordable housing. Most countries have to deal with these pressures to varied degrees. While land for housing is mostly provided through the market with a variety of long-term urban planning strategies in place to ensure 20-25 year land supply for new housing, many high growth regions need coordinated planning by all levels of government in cooperation with civil society and commercial interests to respond to a deepening shortage of land for affordable housing (Monk et al, 2005; UN-HABITAT, 2005b). National, regional and local governments have important responsibilities and authority for zoning land use and building codes that can significantly affect the availability of land supply.

In countries with mature land markets, the shortage of land in high growth regions contributes to the increase in house prices. Britain, for example, is heading for a property shortage of more than a million homes by 2022, mostly concentrated in London and the South East. In response, government policies direct up to 60 percent of the new homes to recycled 'brownfield' sites through proactive planning, land assembly and government subsidies (Joseph Rowntree Foundation, 2002).

Several countries have introduced initiatives to supply social housing with more shallow subsidies and private involvement (England, Denmark, Ireland, the Netherlands, Finland and Germany), which depend on local government supplying free or cheap land and the use of the planning system to enable provision. In Dublin, private developers must transfer 20 percent of new dwellings on large sites, or the equivalent, to the city for use as social or affordable housing. Cities such as Munich are requiring private developers to include a certain percentage of social housing in new developments. In England 20-50 percent of larger new and regeneration developments must be affordable housing. Many cities have set a positive example for such initiatives.

Vancouver's strategy to provide land for social housing:

The City of Vancouver has the highest house prices in Canada, growing demand for affordable housing and significant land constraints due to its unique geography. The City has 21,000 units of social housing and several land-related policies to increase its social housing stock. Over one-third of all social housing in the City is on City-owned land. Projects primarily serve seniors and families with children. Other projects serve the disabled, low-income singles and youth. They are operated by non-profit housing societies and cooperatives using funds from senior governments. In 1981, Council made the purchase of privately-owned land for social housing a priority. Generally, the purchased land is leased to non-profit societies and co-operatives for 60 years at 75% of market value. In recent years, the City has provided land leases at no cost for some projects. Beginning in 1988, the City has required that major rezoning of lands to multifamily residential use include 20% social housing. This policy encourages the creation of balanced communities and provides opportunities for low and moderate income households to live in comprehensively planned neighbourhoods. This policy has created a capacity for 2,500 social housing units. Affordable Housing Fund: Established in 1981 by City Council, the Fund provides grants for social housing projects developed on City-owned land. By the end of 2003, Council had approved over $40 million in subsidies from the Fund (City of Vancouver, Housing Centre, 2007).

PROVISION OF AFFORDABLE HOUSING THROUGH URBAN REGENERATION

A number of countries address the provision of affordable and adequate housing through area-based urban renewal and regeneration programs. Commitments at the national level, particularly in Western Europe, have created a supportive framework for local action. A large number of local authorities have managed to create coalitions and partnerships to increase the supply of affordable housing and to assist vulnerable groups through urban regeneration projects (Tsenkova, 2004). Local governments, working in partnership with non-profit housing providers and community groups, have experimented with inner city regeneration, brownfield and waterfront redevelopment schemes. The search for effective strategies for urban regeneration to create a social mix, increase the supply of affordable housing and facilitate investment and improvement of existing infrastructure has promoted new models.

Urban regeneration has challenged social housing providers to develop a new series of instruments dealing simultaneously with physical deprivation and social exclusion in local communities. This concept had a big impact on French housing policies in the 1990s, re-appearing as a solution to the problem of social exclusion. The main idea was to encourage living-together, sharing the same building, the same urban area "quartier" by people coming from different social, cultural and economic backgrounds. The legislative framework has strongly encouraged, thanks to taxation, local authorities to build 20 percent social and/or affordable housing for each new housing project (Loi SRU, 2000). This approach to social inclusion through housing policies in an era of increasing socioeconomic polarisation in wealthy societies has been particularly challenging to implement as recent experiences in some of the Paris suburbs and elsewhere in France indicate.

Urban renewal programs exist in most European cities with an aging housing stock and substandard housing in inner city areas. Vienna, Manchester, Copenhagen, Barcelona and Lisbon are well known for their successful ‘soft renewal’ practices and strategic approaches to the social, economic, cultural, and environmental factors behind the process. Recent urban renewal programs place a particular emphasis on public/private partnerships as the delivery mechanism as well as on public involvement and participation in defining priorities for the area or neighbourhood. Attempt is made to reduce displacement as well as to avoid forced change of ownership, social segregation and gentrification (Atkinson, 2000; Donner, 2000).

Vienna’s urban renewal program

In Vienna where half of the housing stock is social housing, subsidies are an important aspect of the city’s urban renewal program. The amount of subsidies granted for a particular project are dependent on the standard of the existing building, but can be up to 90% of total construction costs. This also includes an allowance for low-income households to reduce short-term costs involved with renovations. The renewal is followed by a controlled and limited rent increase for 15 years to cover any loans required. Any type of building is eligible for a renewal (construction) subsidy, including private rental and owner-occupied.

One such example is Gasometre City, a brownfield redevelopment around four large gas tanks built in 1899, but have been unused since 1986. Vienna decided this would be a project to spearhead development in this previous industrial area. The new multi-functional area with 620 units of subsidized housing, 250 student hostel units, 47,100 m2 of commercial space, offices and a theatre has become the catalyst for the redevelopment of the whole neighbourhood.

Dutch urban regeneration program

The national Big Cities Policy assists the four largest cities in the Netherlands to respond to problems of high unemployment, crime, polarization and growing spatial concentrations of low-income households and ethnic minority groups, as well as the physical problems often found in social housing. The Big Cities Policy rests on three pillars: (i) the economy and employment; (ii) the physical infrastructure; and (iii) the social infrastructure. Funding is used in an integrated manner to improve the quality of urban space, to create more jobs and to eliminate social exclusion in neighbourhoods. This area-based approach focuses on deprived neighbourhoods and contributes to social cohesion through measures implemented by residents, government bodies (local authority, police, and social welfare organizations), housing associations and local employers (van Kempen, 2000).

A recent policy shift has targeted 40 neighbourhoods in the four largest cities for the implementation of area-based regeneration measures. In Amsterdam, where more than half of the housing is social, non- profit housing associations own 205.000 social rental dwellings. While these are distributed across the city in every district, a fair share is concentrated in post-war neighbourhoods such as the Western Garden Cities and the Southeast indicated on the spatial map of social housing. Over time these areas have become less desirable places to live with social exclusion and poverty manifested in a number of ways, although housing is in good condition. The new wave of government investment leverages contributions from the housing associations and aims at creating a social mix of rental and owner- occupied housing. Less popular high rise apartments in the target neighbourhoods are demolished and replaced by medium density dwellings often in mixed ownership neighbourhood blocks. Housing allowances continue to support low income households and displacement is managed through reallocation programs of the housing associations active in the neighbourhood.

Figure 29, Urban regeneration in the Netherlands, Source: UN-Habitat 2008

Affordable Housing in France

The orientations of housing policy in France are underscored by two general policy principles: -

- The freedom of choice in terms of housing, including tenure, type of housing and location.

- The "right to housing" which has been a fundamental right since 1989 and has been made "enforceable" in 2008. It can be defined as the possibility of having access to and remaining in decent housing and suing the state if this is not the case. It is already applicable to some categories of population in great need and will apply to all, except non-regular immigrants, in 2012.

These two principles require a sufficient supply of housing, in terms of quantity and quality, but also in terms of diversity of tenure and social mix. The State, in spite of heavy pressure on budget spending is therefore due to maintain its support to social housing (Claude Taffin 2012).

Public support

State involvement in housing finance and subsidy really started after World War II: France had to face a housing crisis which was not only due to war damages but also to earlier policies (rent control since 1916 had deterred investors from new investment and induced lack of upkeep in existing properties) and increase of housing needs because of the post-war baby-boom and rural exodus.

As time passed and the level of construction rose, the needs decreased while, with the opening of the French economy, the State was withdrawing from direct intervention, turning to market finance and concentrating its efforts onto the poorest households.

Since 1977, emphasis was thus put on housing allowances and supply-side subsidies were constantly reduced. Perhaps this reduction was too drastic and housing needs for the low and middle-income groups grew up again after the 90s crisis. As part of a "Social Cohesion Plan" the production of social rented units is being increased to an annual level of 140,000, which has not been reached for long.

The housing allowance

Low-income households are eligible to housing allowance, should they be tenants or home-ownership paying back a housing loan.

The social rented sector

The stock of social rented housing is 4 million units, i.e. 17% of the total housing stock.

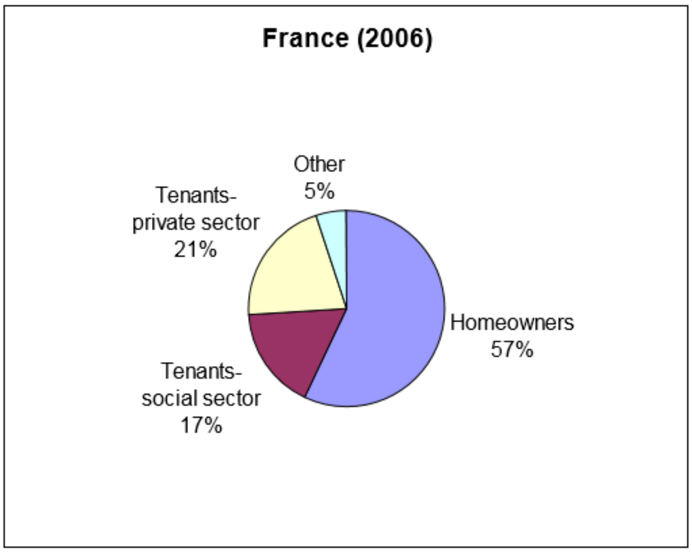

Figure 30, Permanent residences by tenure (2006), Source: National Housing Survey (INSEE)

6. RECOMMENTIONS FOR HOUSING POLICY IN KABUL

American media exposure fostered international interest in the rehabilitation of Kabul following the fall of Taliban in 2001. Overall, Afghanistan has attracted around $50 billion in aid in last 11 years. Due to corruption and absence of sufficient human resources the aid was not used effectively by the government of Afghanistan. The international donor and aid agencies also did not use the aid to leverage other funds or rebuild regional revenue-producing activities, hence the reconstruction process in Kabul has been rather disappointing from the government and foreign agency side. But on the other hand the investment from the private sector is enormous in Kabul. So the government should provide some attractive schemes for the private sector to get involved largely in the public projects.

Political instability can be recognized as part of the coming future of Afghanistan. After a decade of relative stability and reconstruction, Afghanistan should not be seen as a post war country anymore but rather a developing country.

Research suggests that most of the post war countries used the reconstruction process as an opportunity to improve and renew urban areas i.e. Europe after the Second World War. Unfortunately Kabul could not use this process as an opportunity. The municipalities and government bodies concerned with urban planning and development did not have the human and financial resources and enough time to respond to the very fast growth of the city. Hence the city of Kabul has grown informally with a majority of the city parts having no basic infrastructure and services. The traditional master plan and development plans for Kabul city were developed in 1978. It was designed for a population of around 700,000 only. This master plan was based on the vision of few experts who cannot possibly have foreknowledge of the future changing economic and demographic conditions. By contrast, an analysis of the real city on the ground including its assets and liabilities constitute the starting point of realistic development plans. And these development plans should be continuously updated with changing economic and demographic conditions.

In response to the current housing crisis in Kabul, the government’s proposal of a New Kabul city which is located to the north of the existing city will prove to be very costly. Considering the current economic conditions of the country, the new city is not feasible. To start with a completely new city, the government requires a large amount of cash flow to provide the new city with least of the infrastructure and services, while 70% of the existing population has no services and infrastructure. Also large transport cost will apply to connect the existing city with the new city. To make such a remote city attractive to investors, the government will have to provide very heavy subsidies. The current economic conditions of Afghanistan does not support this kind of a project. The government should rather use its limited finances and human resources in improving the current city rather than constructing a completely new city. It should provide services and infrastructure to the existing housing stock rather than building on vacant plots.

Because of the topography of the city, Kabul’s city center is accessible from different districts. This fact reinforces the monocentric character of the city, where provision of public transport can effectively connect all the points of the city through the center. Therefor the land use plan should concentrate on making the city center more business oriented and efficient in use.

The built-up density of Kabul is high according to the world standards but according to the big Asian cities the density is normal. Despite the high density, the city is dispersed. The city has grown horizontally and most of the informal areas are away from the city center. According to World Bank reports, the city neighborhoods have additional absorption capacity, especially the informal neighborhoods. The plot sizes are very big with additional floor space capacity. This point can be used to a lot of advantage, especially in areas closer to the city center, large mixed used neighborhoods can be planned creating good infrastructure, job opportunities and livable urban environment.

The current housing crisis in Kabul is not only caused because of the decades of war, the years immediately after the end of the civil war the most visible problem was of homelessness majorly caused by the massive urbanization, fast demographic growth, large influx of migrants from outside Afghanistan and large immigration of people from rural to urban areas. Informal houses in Kabul are seen as a positive response to the homelessness crisis at that time. . If the people had to wait for the municipality to provide them with houses in an orderly manner the waiting lists would have been in millions. The government would not have been able to provide the houses and plots in an orderly manner.

Kabul city has grown majorly through the construction of informal settlements. Currently 70% of the residential area in Kabul is informal and it houses around 60% of the population of Kabul. The investment in these settlements are valued in billions of dollars of private investment. Almost all the population has a house to stay, be it formal or informal, only 0.5% of the population in Kabul is living in temporary housing. The main problem of housing in Kabul is the absence of infrastructure and services in the informal stock, the government realizes this phenomenon and the municipality is trying to provide these services.

Though the recent increase in house prices and the economic pressure, a broader issue has emerged, that is the lack of decent affordable housing for the working middle and low income families. So in response people still continue to build informal houses.

Social housing in Europe has proved to be a good response to the housing crisis following the Second World War. European countries accept that the growing issue of access and affordability to housing can still be met by provision of social and affordable housing. These models can be a good learning example for Kabul. Though one should consider the vast economic and social differences that exist between these two distinct destinations. Copying the exact housing provision models will not have good results, but the models can be studied and altered to be used to the maximum advantage in Kabul. Studying and analysing the European standards and policies thoroughly and changing them in accordance to Kabul is beyond the scope of this paper, but still I have pointed out some few good practices that can provide solutions in Kabul to some extent.

The history of social housing provision in France after the Second World War till date points out some very important points i.e. the private sector involvement to undertake investment and finance the new construction or regeneration, Social mixture of different groups and different tenure types and sustainability issues are increasingly promoted.

Same can be applied to Kabul; the government does not have the financial and human resource ability to get involved in provision of public housing at a large scale. Local investors are increasingly investing outside Afghanistan in big projects for example in the real estate markets of Dubai. The government has to identify some attractive investment packages for such investors and create public-private partnerships in Kabul. This will insure provision of housing, flow of capital back into the country and creation of jobs.

On the other hand, mortgage system has to be introduced very soon into the Afghan market. It is surprising that despite the presence of a lot of public and private banks and financial institutions the mortgage system is still absent from the Kabul real estate market. This system can well work especially in provision of home ownership for low income government employees. But the government will have to provide this through a public-private partnership.

The government should initiate the provision of social and affordable housing with shallow subsidies and private involvement. One of the best practices currently applied in Europe is the provision of affordable housing through area-based urban renewal and regeneration programs. The topography of Kabul city does not allow for a lot of expansion to the existing city, and because most of the residential areas are informal, area based urban renewal and regeneration can be a good approach. Especially in the informal areas that are very close to the centre as seen in the following figures.

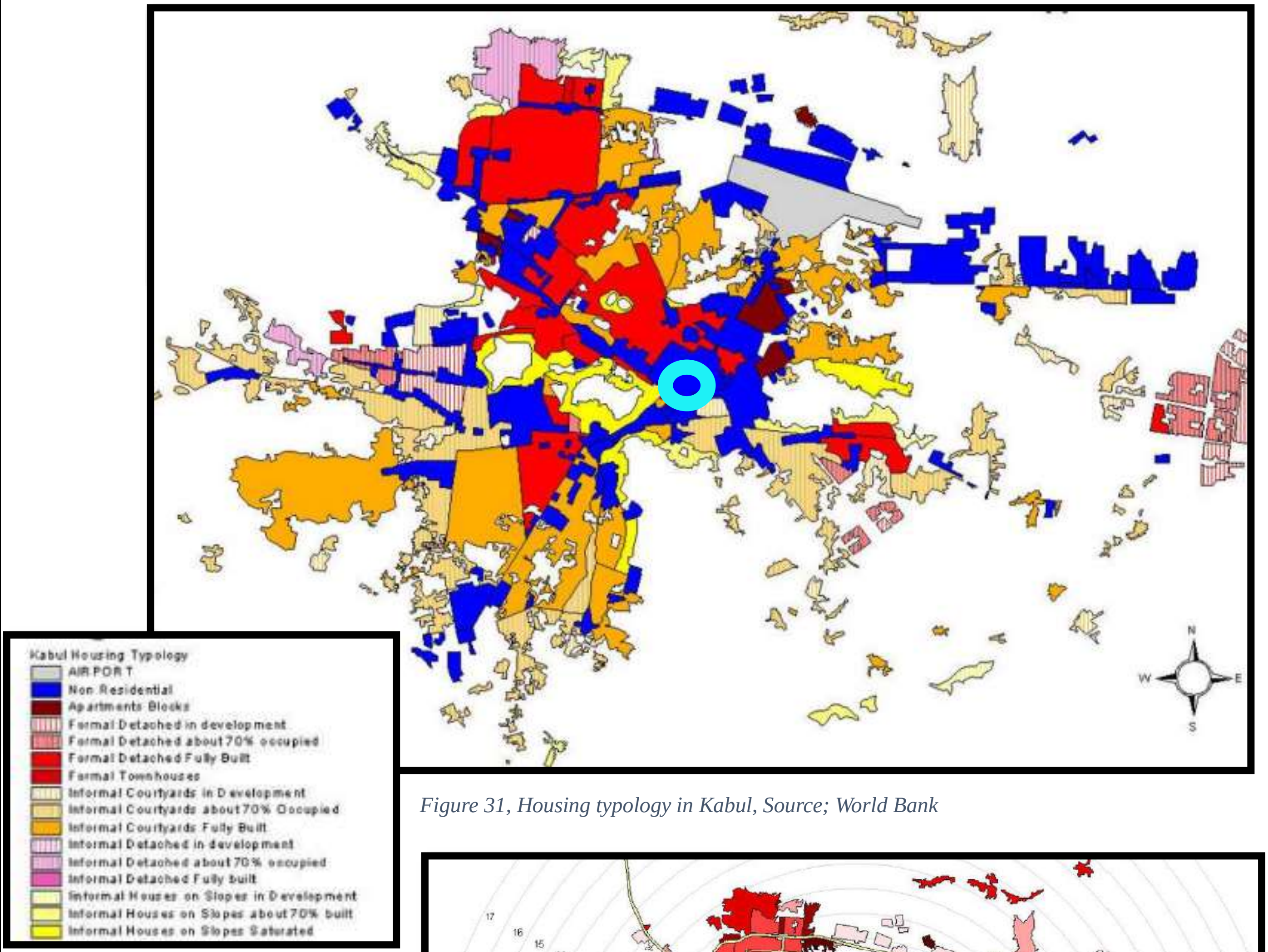

Figure 31, Housing typology in Kabul, Source; World Bank

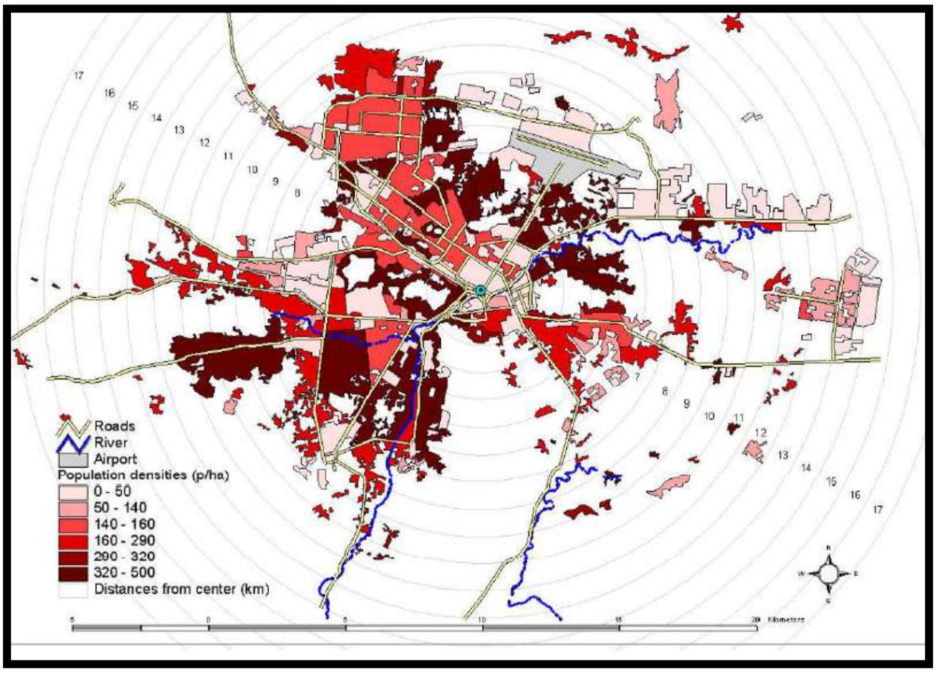

Figure 32, Kabul city density profile, Source; World Bank

As seen on the figures above, there are a lot of high and low density informal residential areas within the city. Almost all of these areas contain big plots of courtyard or detached type of houses. This means the absorption capacity of these neighbourhoods are high. And because these areas are in the centre of the city or very close to the city, they have very high economic potential.

Informal housing has an influence over development of the city, such areas have created a deteriorated urban fabric with hazardous and unhealthy environments. The government cannot afford to resettle the residents of these areas in other houses, and on the other hand cannot just leave them homeless on their own.

The government can supply these lands to investors with some shallow subsidies, in return 20-50 % of the houses can be allocated to the government to be used as social and affordable housing, within a legal framework. The objective of these projects should be to improve the urban quality, provide affordable housing, improve the infrastructure, create jobs and promote social mixture of different groups. The residents of the informal houses of the area can be resettled back in to these neighbourhoods. To make it profitable for both the investors and the government, the new neighbourhoods should have a mixed construction of commercial and residential use, with high density.

Quasi-social housing or privately rented houses with very low rents should also be introduced in Kabul. This again can be done by providing shallow subsidies to the contractors and developers of new neighbourhoods and in return the developers can allocate some percentage of housing with a controlled rent.

To decide the criteria for the group of tenants eligible for social housing, quasi-social housing or affordable home ownerships, a complete research needs to be done in Kabul and groups identified. Though 380$ per capital income per year makes all the low and middle working class groups eligible for subsidies, but this is not possible with the current economic conditions and financial ability of the government.

Some of the most vulnerable groups are the low income government employees, teachers of the public schools, people with special needs like family of the people who have lost their lives during the war or in current violence, people who have lost their body parts during the wars, victims of domestic violence which mostly involves women. These groups of people are at least registered with the government and they have regular salaries. But there income is so low that they cannot pay for the social housing by their own, the government will either have to provide them with multiple subsidies like house allowance, but again this is not financially feasible for the government. On the other hand if the rents are too low then it won’t attract private finance. These groups of people can be housed in the affordable housing with home ownership through long term mortgage system. The monthly payment to the mortgage system should be very low that can be affordable to the tenants and the mortgage should be paid in a very long time.

The quasi-social housing and the regular social housing can be rented at controlled prices to other groups of the community, if correctly identified. But this is again very difficult because people are not registered with the government, and the know about of their income is completely unclear to the government. But if such stock comes into existence in the housing market of Kabul, at least it will affect the private market prices and may help to reduce them.

In some of the informal housing stock where development plans do not identify any feasibility for urban regeneration programs which will attract private finances i.e. the informal houses which are very far from the centre and don’t have a capacity for commercial areas, may not be very attractive for investors, the government should invest its resources in providing them with basic services and infrastructure to improve the living environment.

The regularization of tenure and the resolution of conflicting land claims is essential for the efficient use of urban land. Land parcels which cannot be traded because of uncertainty about land titles get by-passed by development and soon constitute enclaves of underused or vacant land, obliging the city to expand infrastructure further than what would have been necessary if the land had been freely traded. In the case of Kabul the uncertainty of tenure of many land parcels and buildings constitutes a major hindrance to the future land use efficiency. It will be essential to allocate sufficient resources in the years to come to solve land conflicts as soon as possible. This would have a major positive impact on the quality and costs of housing produced in the future.

Overall the government needs to understand the potential of the existing city with its high absorption capacity. Participation of the private finances in public projects needs to be initiated. Attractive financial packages for investors need to be introduced to finance and construct public housing. The new affordable housing should emphasis on different tenure types, social mixture and sustainability. The government should invest its limited resources and finances in achieving a better quality urban environment with services and infrastructure in the existing Kabul city.

7. REFERENCES

Jill Rutter and Maria Latorre Migration. *Social housing allocation and immigrant communities*. Spring 2009. Equality and human rights commission.

Jamileh Manoochehri. *Social Policy and housing: Reflections of social values*. 2009. Univeristy College London

Alain Bertaud. *Urban Land Management in Afghanistan Kabul Urban Development*. 2005. World Bank

Jo Beall and Daniel Esse. *Shaping Urban Futures: Challenges to Governing and Managing Afghan Cities*. 2005. AREU

Roula Katkhouda. *Affordable Housing in the Suburbs of Beirut: Prospects in Post-War reconstruction*. 1998. McGill University

Ira Peppercorn and Claude Taffin. *Social housing in the USA and France: Lessons from convergences and divergences*. 2010

Sasha Tsenkova. *Provision of affordable housing in Europe, North America and Central Asia: policies and practices*. 2008. United Nations-HABITAT

Campbell Tickell. *BME Housing Associations and Stock Transfers*. 2008

Pietro Calogero. *Planning on Contested Ideological Terrain: Kabul*. 2007. University of California, Berkeley

Nicholas Pleace. *Immigration and Homelessness.* 2010. Centre for Housing Policy, University of York, England, UK

Anne d'Orazio. *Towards a "third" sector housing in France*. 2010. Conference on economic de growth

RICS Research. *European Housing Review*. 2012

Wahid A Ahad. *Kabul Municipality and Issues of Kabul city*. 2010. Kabul Municipality

Jie Ying Wu and Michael K. Lendell. *Housing reconstruction after two major earthquakes: the 1994 Northridge earthquake in the USA and the 1999 Chi-Chi earthquake in Taiwan.* 2004

Clive Gilbert. *Prefabs: a solution to a housing crisis.* 2011

World Bank. *Kabul Urban Policy Notes*. 2004

Peter J. Larkham and Leslie Ginsburg. *Planning for reconstruction after the disaster of war: lessons from England in the 1940s*. University of Central England, UK

Christine Whitehead and Kathleen Scanlon. Social Housing in Europe. July 2007. London School of Economics and Political Science

Dina K. Shehayeb. *Informal Housing in Cairo an Overview*. 2009

Judith Allen. *European Journal of Housing Policy.*2007. University of Westminster, London, UK

Reazul Ahsan. *Informal Housing and Approaches towards the Low-income Society in Developing Countries*. 2010. University of South Australia

Sonia Arbaci. European Journal of Housing Policy. 2007. University College London, London, UK

E. L. Quarantelli. *Major criteria for judging disaster planning and managing and their applicability in developing societies.* 1998. Disaster Research Center University of Delaware Newark

Jon Calame. *Post War reconstruction: concerns, model and approaches*. 2005. The centre for macro projects and diplomacy

Federcasa, *Housing statistics in Europe 2005-2006*. 2006. Italian housing federation.

Jeanine Petterson. *A Review of the Literature and Programs on Local Recovery from Disaster*. 1999. Natural Hazards Research and Applications Information Center Institute of Behavioral Science University of Colorado

Michael E. Ston. *Social Housing in the UK and US: Evolution, Issues and Prospects*. 2003.

Loretta Lees. *Gentrification and Social Mixing: Towards an Inclusive Urban Renaissance?* 2008. SAGE

Elizabeth Langley. *The Changing Visage of French Housing Policy and Finance: A Half-Century of Comprehensive, Complex and Compelling Home Building.* 2002

Leticia Delgado Godoy. *Immigration in Europe: realities and policies*. 2002

Alden Wily, L. *Land and the Constitution: Current Land Issues in Afghanistan. Kabul*: November 2003. Afghanistan Research and Evaluation Unit.

Websites referred:

www.areu.org.af

www.afghanistangov.org/npp

http://www.aims.org.af/

http://www.undp.org.af

http://www.unhabitat.org

http://www.dcda.gov.af/

muda.gov.af

www.rics.org

http://www.undp.org.af/publications/KeyDocuments/ANDS_Full_Eng.pdf

http://www.areu.org.af/EditionDetails.aspx?EditionId=622&ContentId=7&ParentId=7

http://areu.org.af/EditionDetails.aspx?EditionId=600&ContentId=7&ParentId=7

http://areu.org.af/EditionDetails.aspx?EditionId=143&ContentId=7&ParentId=7

http://www.worldbank.org/en/country/afghanistan

http://en.wikipedia.org/wiki/Afghanistan

http://en.wikipedia.org/wiki/Kabul