

REPUBLIC OF LEBANON
Ministry of Housing & Cooperatives
Public Corporation for Housing



NATIONAL HOUSING PLAN FOR LEBANON

Republic of Lebanon
Office of the Minister of State for Administrative Reform
Center for Public Sector Projects and Studies
(C.P.S.P.S.)

INTRODUCTION **Introduction To Housing** S u m m a r y

STAGE ONE

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SPECTRUM ENGINEERING CONSULTANTS S.A.R.L.

شركة سبكتروم للاستشارات الهندسية ش.م.م.

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COMPENDIUM



COMPENDIUM

Having done this study on the '*National Housing Plan For Lebanon*' and supplied it with comprehensive research on housing needs in developing countries, the team of researchers entrusted to carry out this work were duly mindful to see that it also includes diverse studies on Lebanon's socio-economic as well as health and educational facts which are closely linked to the problem of housing in Lebanon. Discussion of various Lebanese issues facilitates the task of people in authority to make the proper decision, when they are properly enlightened on the various aspects of the housing problem.

It is worth noting that this study on the 'General Housing Plan' in Lebanon combines a number of basic chapters on the housing issue:

1. The Basic Human Needs
2. Housing Policies in Developing Countries
3. The Lebanese Environment
4. Population and Sustainable Development
5. Historical Introduction of Housing in Lebanon
6. Development of Housing Sector in Lebanon
7. Perspective of Housing Problem in Lebanon
8. Postscript

Researchers at SPECTRUM ENGINEERING CONSULTANTS S.A.R.L. were equally mindful concerning the Arabic and foreign references they used for the purposes of this study, so that it may gain an academic and documentative value, besides the necessary statistics, maps, and documents that lend depth to the concept of housing in Lebanon. The following are the outstanding issues included in the study and the housing plan in Lebanon:

1. It goes without saying that the study starts out with a word in Chapter 1 on **'The Basic Human Needs,'** as an essential step into an identification of such needs—notably residence, or “dwelling,” as it is sometimes called—, particularly when one notices that the housing is not simply a Lebanese or regional problem but a world issue as well. From studies produced in the 1987 “International Year of Housing People Without a Dwelling,” it can be noticed that at least one billion people lack proper residence throughout the world, besides one hundred million living at places without even the minimum qualities of residence, and another six hundred million living in inconvenient places and unhealthy houses.

Chapter 1 also includes a study of various factors relevant to housing and human basic needs, like spiritual necessities, the connection between the security factor and residence, social dimensions, economic dimensions, legislative dimensions, psychological dimensions and factors, human rights and political dimensions.

With the basic and important issues it tackles, Chapter 1 actually constitutes an objective lead into an understanding of “human basic needs” to help invest such concepts and human principles in the service of man's human nature whether in Lebanon or in the world at large.

2. Following the lead of Chapter 1, the second chapter of the present “Housing Plan” investigates **'Housing Policies in Developing Countries.'** It tackles issues of the housing problem in developing countries, not for the purpose of following their example or abiding by their pattern, but with the aim of looking into the experiences of other nations and developing countries, so that benefit may be procured from these. Actually the housing issue in Lebanon differs greatly, in its causes and features, from its counterpart in many other countries of the world. Nevertheless, a study of the housing problem in Third World countries constitutes a kind of field survey and sheds lights on the experiences of other nations in this domain;

much benefit can be obtained from some of their successes and experiences, and their flaws be avoided.

It has been noticed that developing countries in Asia, Africa, Latin America, and the Indian subcontinent suffer greatly from the question of proper dwelling and fit residence, as the governments and peoples there are financially incapable of providing this kind of residence, besides their lack of the basic factors that provide residence fit for human beings. Though some experts and researchers proposed that the main load of constructing houses and upgrading them be the share of the residents themselves, such proposals cannot be styled as practical or realistic in underdeveloped or developing communities. Besides, those communities moan under the burden of hunger, poverty, and ignorance. In a situation like the one in Lebanon, the housing problems reflects not only socio-economic, but also political causes and factors; down its core, the Lebanese War (1975-1990) has its roots in political soil, which led to a deterioration of the housing problem in Lebanon. That is why the Lebanese Government is mindful enough to comply with such political aspects, besides socio-economic factors, in order to lighten the burden on the Lebanese citizen through services and projects that provide him with suitable residence that fits his citizenship and human nature, after the long-lasting terrors of displacement and devastation he has been through during the war.

3. Chapter 3 of the “Housing Plan” verges on the **'The Lebanese Environment'** due to its close connection with the housing issue. After all, investigation of the housing problem cannot be properly conducted without going into the various factors, including that of the environment which affects the individual and his lifestyles—at social, economic, health, and cultural levels. The raw materials used in the construction of residence, and which may be available in a locality, bear a direct effect on residential projects and other relevant factors. Here lies the importance of a study

conducted on the "Lebanese Environment" with its characteristic features of climate, relief, soil, subterranean water supply, and rain.

Chapter 3 also includes a study of the economic mainframe in Lebanon, in both public and private sectors—labelled "Plan 2000 for Development and Reconstruction" in an attempt on the part of the Government to curb the inflation rate in the country, which in some stages soared up to 120%. Hence a study and treatment of the states of agriculture, industry, commerce, oil, and gas may well reflect positively on Lebanon's economic, financial, and social status. Of the sectors that may benefit from this state of improvement is the housing sector; actually, of the problems that can be settled more quickly and effectively is that of housing in the various Lebanese regions.

Within this context, the industrial sector is rated among the most important sectors of labor in Lebanon. It provides jobs to more than 120,000 workers, contributes with a share of 22% of the GDP, and achieves a surplus of hard currency. The GDP share of agriculture dropped from 12% in 1964 to about 7% in 1990, and its manpower from 38% in 1960 to 7% in 1984. It can also be noticed that, in all cases, the area of arable lands in Lebanon has never exceeded 30% of the total area of Lebanon's territory, which is a real problem in itself, that need be solved through practical means.

It is worth noting that interest in the industrial and agricultural sectors reflects positively on the income of individuals and both private and government institutes, which would better enhance the ability of solving the housing problem than it is at present if economic sectors were to sustain their downward course of deterioration. Despite the marked flourish witnessed by the industrial sector for a few years following 1990, it soon receded for many reasons. In relation to agriculture, it is expected that this sector may get partially developed after a number of cabinet resolutions were taken in this connection in the spring of 1997.

The "Housing Plan" has also tackled other matters connected in one way or another with the issue of housing in Lebanon, like tourism; private sector services; social services; national education, youth, and sports; vocational and technical education; public health; infrastructure; electricity; roads and highways; drinking water; and drains networks.

4. Chapter 4 tackles the question of '**Population and Sustainable Development**,' a significant strategic issue within the context of population, man, and housing. It has been confirmed beyond all doubt that implementation of projects in the domains of development, construction, economy, as well as social and educational affairs should be accompanied by plans concerned with sustainable development. It should not be limited to current, momentary, or temporal development because man's aspirations, necessities, and facts of life are inherently sustainable and need to be followed up through all walks of life. Besides, the achievement of "sustainable development," instead of adding piled burdens on the public and private sectors, seeks a kind of development that conforms to recent developments and necessities. Though efforts have not yet attained an ideal achievement of sustainable development in the United States and West Europe, their agonies with the problems of development are far less than those of Third World countries.

Consequently, Lebanon and other developing nations ought to obtain support from industrial countries to help solve the problem of development, now that the question of development has gained the attention of small states due to its being an important tool in the solution of socio-economic problems, and simultaneously seeking to increase the mass of national production. Actually, failure of small states to reach "sustainable development" inflicts harm not only on them and their peoples but also on industrial and developed countries, for the latter would turn into regions that attract such peoples—which adds burdens on the

economies and services of industrial countries due to illegal and sustained acts of infiltration and immigration to their territories.

A country that fails to solve its own housing problems definitely cannot adopt the policy of "sustainable development." That is why consecutive Lebanese governments since 1992 have actually inherited the consequences and burdens of the Lebanese War, which has left behind more than 150,000 casualties, about 300,000 people injured or handicapped, about 900,000 people displaced, and about 1,000,000 emigrants. The size of the problem can be figured out more clearly when put in percentage form. About 7% of the Lebanese population were put to death, more than 10% were injured, 25% were (and still are) displaced, and 33% turned into refugees or emigrants. The problem of unemployment so deteriorated that, by the end of the Lebanese War, it covered 20% of the total manpower.

These figures may demonstrate the size of the housing problem, and responsibility in this connection should be attributed to the State, for hundreds of thousands of the Lebanese—economically incapacitated groups out of about 4,000,000 citizens—suffer from the socio-economic consequences of the war.

The chapter on "Sustainable Development" required a study of the Lebanese population as well as its mass and conditions. Among the points investigated are the size and distribution of the population mass over cities and rural areas with statistical tables that illustrate this mass and its distribution; migration from rural regions to cities; emigration; and unemployment.

5. Chapter 5, entitled **'Historical Introduction of Housing in Lebanon,'** investigates the historical backgrounds and dimensions of the housing question in Lebanon. It includes a comparative study of the population mass in the Arab countries and some other countries in the world, besides the rate of increase in each. It can be noticed that the population issue is no longer a domestically Lebanese or regional issue; it has become an

international case involving international administrations and institutions affiliated to the United Nations organizations. That is why many local, regional, and international conferences have held in connection with population issues. International organizations encourage such conferences to devise the best solutions for population and housing crises.

A careful study of the growth of population mass in Beirut and Lebanon helps one in authority realize the size of difficulties—and relevant residential requirements—he may encounter to solve the problem of population growth.

Since Beirut is a living and clear sample of Lebanon's major cities, and as it is the storehouse of all Lebanon and its problems, it is possible to study Beirut's demographic and socio-economic conditions and compare them with those of other Lebanese cities and regions to reach basic solutions for the housing issue. After Lebanon had had a population mass of about 783,415 people in 1932, the bulk finally soared up to about 4,000,000 in 1995. In 1772 Beirut had a population mass of 6,000 people, which in 1932 went up to 200,000 people, and again in 1970 to 475,000. At present, Beirut houses more than a million people from various Lebanese regions.

From this population map, a researcher may realize the socio-economic as well as political and military factors that lead to a population density in a region and to population sparsity in others; or he may realize the extent of population increase in Lebanon, the extent of its housing requirements, and the necessity to devise essential solutions for this problem either in Beirut or in other Lebanese cities and regions.

6. Within the frame of the "General Housing Plan," Chapter 6 tackles the **'Development of Housing Sector in Lebanon.'** The chapter treats the period before Independence, the Independence Period (1943-1958), the Sixties and Period of Steady Growth (1966-1975), and the Lebanese War Period (1975-1990). It also investigates the housing sector during the

invasion stages of the South and Beirut in 1978 and 1982, besides the consequences of the "War of Mount Lebanon and Beirut's Southern Suburb" between 1983-1984, as well as the period of economic collapse and the "War of Liberation and Annulment" between 1989-1990.

The chapter furnishes figures of residential units during certain periods in Lebanese history. In 1970, for instance, the total number of residential units was 484,000, while the number of households was 425,000, at an average of five members in each. Many residential units, however, were, for many reasons, outside the domain of the housing market. Studies issued by the AQUA in 1977 indicated that the actual shortage in the number of residences in Lebanon was approximately 110,000 units, and the 1977 AQUA estimates reported that the need for residential units due to accumulating shortage and increasing population growth till the year 2000 would be 365,000 units. The surplus of units indicated in some housing reports, are beyond the reach of middle and lower classes who are basically in need for residential units of reasonable size and price.

It was noticed that among the serious problems suffered by the Lebanese citizen was the choking cram inside each residential unit; in some units, about nine people live in the same room, for reasons of displacement, migration, and military activity during the period of the war, besides the fact that many of those residences lacked the basic facilities of water, cleanliness, and sanitation. It should be noted that problems like these had already been there before 1975, for 31.1% of residences in Lebanon were till 1971 without a bathroom—which means that the factors of the Lebanese War and the accompanying acts of displacement and destruction of houses only increased the degree of such sanitary and social crises.

In fact, the Two-Year War (1975-1976) brought about vast demographic and housing changes not only at the level of Beirut and suburbs, and also at the level of all Lebanese cities and villages. According to an estimate by the Council for Development and Reconstruction in

1982, the number of residential units wrecked during the Israeli invasion was about 72,000 units.

Following this period, the circle of destruction expanded, particularly during the "War of Mount Lebanon and Beirut's Southern Suburb" (1983-1984), which led to further displacement of people and destruction of houses. Likewise, the military hostilities termed as the "War of Liberation and Annulment" (1989-1990) witnessed vast ruin in public and private institutes, as well as in houses particularly in Beirut and along the demarcation lines inside. As a result of these extended periods of military activity (1975-1990), many problems materialized, basically the problem of the Lebanese citizen "seeking a shelter," and this is what the "Housing Plan" will attempt to find a solution for.

7. Chapter 7 includes a '*Perspective of Housing Problem in Lebanon*,' a significant and basic issue because it highlights the causes and aspects of the housing problem in Lebanon. After the settlement of peace and stability, besides achievement of major and effective steps in the peace process, consecutive governments since 1992 have tended to consolidate a policy of development and reconstruction, and tend efforts to reduce burdens on the citizen, whenever the State managed to undertake tasks of this size and weight.

Reference has been made to the needs of limited- and middle-income groups for appropriate residential units that provide its dwellers with a minimum amount of stability. It was found that 80% of those who need a residence cannot afford procuring it without offers and facilities or long-term loans by the government. Despite discrepancies in statistics regarding the number of residential units needed for citizens in Lebanon, the 1991 statistics made by the Ministry of Housing and Cooperatives estimated that the need was for 400,000 units, at an annual rate of 28,570 units, though the same Ministry estimated that, by the year 2005, the need would be for 500,000 units for all Lebanese regions. Some financial reports pointed out

that Lebanon needs at least U.S.\$9 billion annually to implement the annual project of residential units, while funds allotted by the government to "Plan 2000 for Development and Reconstruction" do not exceed the figure of U.S.\$600 million, including the value of state-owned lands. Despite the Government's decision, in its six-year housing plan (1995-2000), to build 160,000 residential units, by the year 1997 it managed to build only 3% of the number decided—a very low rate when compared with aspirations and hopes and the very implementation of plan. From a study of these figures put together, one can notice the amount of burden laid on the State—already exhausted by persistent military activity over a period that exceeded seventeen years—, which reflected negatively on the State treasury, national currency, as well as general economic and financial conditions. That is why it is very important that efforts be exerted to seek a solution for this forbidding problem, whether through internal loans or through Arab and international aid.

It is worth noting that the housing crisis in Lebanon has become a common feature among all Lebanese regions. It is true that the destruction of houses and acts of displacement were limited to certain regions in the South; West Beqaa'; Mount Lebanon; Shouf areas; Beirut's commercial center, demarcation lines, and inner quarters; certain areas of Sidon, Tripoli, and Akkar; regions here and there—but it is also true that some of these regions have witnessed the return of some of their residents and some works of repair and construction, while regions of affinity still suffer crowdedness and hence a worse housing crisis. That is why it is vital to note that the urgent need for house construction is a national and human need, not only for the achievement of people's longing to obtain a dwelling place, but also for the realization of shared life, the stimulation of the "Lebanese Formula," and affirmation of the principle of belonging to Lebanon.

One of the chief problems of population in Lebanon is that the prime feature of its urban development lies in the population density in the governorates of Beirut and Mount Lebanon, estimated to be 1.491 million people, which is equivalent to 47.9% of Lebanon's population mass. To put it in other words, the 1996 census statistics of population and residence, conducted by the Ministry of Social Affairs in Lebanon in collaboration with the UN Fund for Population, indicated that about 86.6% of the total population in Lebanon live in urban areas, which is a high rate if compared with the rates in other Arab areas or some areas in the world. The Lebanese War had no impact on this percentage; it only led to its increase, particularly in Beirut, Tripoli, Sidon, Tyre, Jounieh, and Zahle—cities which have witnessed population crowdedness and a housing crisis, besides socio-economic as well as commercial and utility transitions. The main problem in the country lies in that, while urban areas monopolized such traits and transitions, rural areas were losing their role and were stumbling into more crises—at a time agricultural land and crafts were neglected, agricultural revenues dropped, and villages were drained of their people who shifted to urban areas of affinity, particularly to Smaller Beirut as well as to areas of Greater Beirut and other urban centers. It is worth noting that affinity areas for those migrant groups were not in advanced places, fine houses, or proper utilities, but in places of crowded dwellings or random settlements that lack even the minimum of human needs—which in itself constitutes an additional housing problem. Hence work on solving the housing problem in all Lebanese regions, particularly rural areas with an adoption of a decentralized system of administration, education, and health policies, would undoubtedly help stop the rushing influx of migrant groups, recover the balance of development, and settle the citizen in his locality which needs him and his efforts to redevelop and improve.

It is also worth noting that "random settlements" have so grown that they pose massive challenges to the Lebanese State—politically,

economically, socially, and educationally. Some such challenges that materialized in the Maraamel and Ouza'i regions (1997) offer a key model of the housing problem that the State intends to solve through proper measures.

The first phase of the "General Housing Plan in Lebanon" is finally concluded with a 'Postscript' that convey some recommendations, proposals, and hopes to the effect that adoption of a global and sustainable development plan in Lebanon is one of the main factors that help solve the housing problem. The study should also include a development and population strategy for the following:

1. Development of rural regions
2. Limitation of quick population growth
3. Development of present residential regions
4. Upgrading means and systems of local government
5. Issuance of convenient and stable legislations and laws that help trespass the housing crisis and encourage investors to engage in the housing sector
6. Encouragement of agriculture, industries, and crafts
7. Upgrading school standards and health services
8. Balanced policies of regional development and construction
9. Facilitation of long-term loans for limited-income groups
10. Procurement of internal, Arab, and international assistance

To sum up this study and its conclusions, a set of recommendations may be produced—besides the recommendations and proposals in the context of the comprehensive study—to help solve the housing problem in Lebanon. Cited below, these brief recommendations will have to be detailed in the forthcoming stages of the study:

1. To avoid socio-political problems in Lebanon, the State ought to adopt a sustainable or comprehensive policy of development, for in the housing and other vital domains, this type of development is a major

objective of advanced countries that always seek socio-economic and political stability, and work hard to raise their people's conditions and standards.

2. Activation of a decentralized system for socio-economic as well as educational and health affairs, besides upgrading municipal performance, which would reflect positively on the question of housing and comprehensive development in all Lebanese regions without offense to the unity of the country. It has been found out without the least doubt that centralizing governmental services—besides universities, schools, and hospitals—in Beirut and major Lebanese cities, has encouraged the majority of Lebanese groups to migrate from villages and towns to obtain services that satisfy their needs and hopes for hospitalization, education, and public services like electricity, water supply, and communication networks. That is why a decentralized system would secure stability and development to rural regions, improve standards of agriculture as well as traditional careers and crafts, and diminish the burden on cities of affinity. The striking thing is that a close connection has been proved to exist between the location of residence and that of work and available services. These factors should therefore be connected together to help achieve the desired objective of the project of housing and construction, besides the need to exert true efforts to tend communication networks including highways that facilitate residence outside the major cities of affinity. Care for communication networks affect people as well, not only built stone.
3. Attention lent to housing projects ought to satisfy the citizen's social and psychological hopes, for these may reflect either negatively or positively on the country's political conditions. Residence is not simply a set of rooms and walls which a person and his family seek only for security, protection, and stability; the facts of the residence and its

nature affect one's life and conduct which take the form of daily work and practices in society. Inside the house, a child's personality is developed and spiritual relations among the family members are displayed. A proper residence set up according to specifications that take into consideration the necessary conditions of a "fit residence" might well secure good family and social relations that reflect positively not only on the family, but on the entire Lebanese society as well.

4. Despite the fact that Lebanon has witnessed the birth of mixed residential clusters throughout its long history, it has for hundreds of years been suffering from the formation of factional and sub-factional clusters in cities, villages, and towns. Hence it would be suitable for the "General Housing Plan on All Lebanese Territory" to include the formation of modern residential regions that observes departure from "factional and sub-factional housing policy," also from what may be termed the "ghetto" policy, and instead putting efforts on setting up residential clusters of comprehensive national character—mainly because children and growing generations who live in mixed national residential clusters are accompanied by advanced educational courses, with which the housing project becomes a national project that puts the Lebanese inside the same Lebanese melting pot.
5. State's encouragement of religious-endowment and charity institutes to participate in solving the housing problem in Lebanon; these institutes own vast sectors of property and real estate in various Lebanese regions. Issuance of suitable government legislations would in effect lead to an activation of the role of said institutes in solving many socio-economic problems, including housing. Throughout their long history, religious-endowment institutes have participated in solving many crises and problems in all countries and regions that have adopted and upgraded the religious-endowment system. It must be noted that some of these institutes have actually furnished residential units at highly

agreeable prices and long-term instalments, which made it easy for poor and middle-class groups to own a fit house.

6. A number of Lebanese regions witnessed many political and security crises—especially in 1958, 1973, 1975-1990—, which enabled some Lebanese families and groups to construct buildings on public or private property. Through the Central Fund for the Displaced, the Government managed to evacuate some of those sites to turn them back to the State or to legal owners, set up development projects, or delineate roads. Some other sites, however, are still occupied by residents, which makes it necessary for government authorities to step into the case and put an end to such illegal circumstance by straightforwardly providing residence instead of financial compensation which in many cases has far exceeded the price of apartments and houses required for the illegal occupants of such properties—known as "displaced families."
7. According to the United Nations Center for Human Settlements, modern housing projects in the world ought to rest on a global development strategy that takes into consideration the "World Strategy of Dwelling till the Year 2010" with the objective of having residential utility-integrated clusters that combine educational, hospitalization, social, economic, agricultural, industrial, cooperative, and recreational units that fit the nature of those settlements or residential clusters and represent the community's "trait," not "burden," so that their humble capacities may be put in the service of the said community and mobilize their resources for the future service of society at large.
8. It is necessary that, after the implementation of the early stages of the "Housing Plan," that the Government encourage cooperation between the public and private sectors to finance and implement housing projects. Original financial strategies can enhance the performance of governmental administration and local financing. The philosophy of

these strategies rests on participation of the private sector and local community in the management and organization of housing projects. Continuity of these groups can also help diminish governmental outlay on the services needed, through the principle of participation—"Cooperative Principle"—which rests basically on the participation of community members in satisfying the required needs. Examples may be given of countless tourist villages and residential settlements which have been set up by the private sector in Egypt. For its part, the State encouraged the construction of those villages through flexible legislations and laws; in return, the participant groups have constructed the necessary infrastructures, and now conduct the sustained maintenance needed, besides spending funds collected from the residents of those villages and residential regions in which the integrated community units existed.

9. Holding an "Economic Conclave" continuously never means one-sided interest in the Lebanese economy; it means a study and discussion of all aspects pertaining to the Lebanese economy and its impact on the various sectors, including the housing sector. Interest on the part of public and private sectors and their cooperation for the purpose of improving agriculture and marketing its output, besides the case in industry, commerce, and tourism; vocational and technical education; higher education; public health; electricity; water supply; and roads—all are fundamental factors that help promote national income, may help promote the living standards of limited-income groups, and diminish the rate of internal and external debt.

It should be noted that the strategy of decreasing the socio-economic gap among the social classes and groups due to the Lebanese War, and hence of upgrading the country to keep pace with the socio-economic changes at the regional and international levels—is one of the basic principles the Lebanese State ought to exert efforts to achieve.

It should also be noted that the Government's development policies in the various fields and sectors of society will automatically lead to a suspension of human drain in the form of migration and immigration. Lebanese brain drain to countries overseas is a greatly significant national capital. Had Lebanon been able to invest this brain-mass at home, the country would have benefited more than it does from Lebanese immigrants abroad. Actually, the housing problem is closely connected to socio-economic as well as to environmental and political development; the housing problem cannot be divorced from the country's global development. This means that the Government should identify the spots of weakness in an attempt to devise practical means of their treatment.

10. Mention should be made of the projects of SOLIDAIRE in Beirut, of ELISSAR in Beirut's Southern Suburbs, of . . . in Beirut's Northern Suburb and outside Beirut, and of the "Central Fund for the Displaced" in the Wata Msaitbeh area. Beirut's area, however, is limited, the prices of its land are sky-high, and the city is witnessing choking crowdedness. Due to soaring land prices, factors like these cannot possibly provide cheap residential units. That is why the "Housing Plan" should be implemented in regions where land prices are low, so that limited-income groups may be able to obtain residential units at prices they cannot afford in cities like Beirut, Tripoli, Sidon, Tyre, or Jounieh. Besides building residential units in the Lebanese governorates, some units can be constructed in the regions of Khaldeh, Aramoun, Bshaamoun, Naa'meh, as well as in the neighboring regions of Bourj Hammoud, Jal ed-Diib, and Nab'ah, which are within the borders of Greater Beirut—not to mention the fact that the implementation of the highway and decentralization plan would help encourage residence outside Beirut.

11. It is important that the State offer appropriate long-term loans and activate current institutes to meet housing needs, for such banking institutes have certainly satisfied only a slim proportion of the need of loan applicants. Of the institutes to be activated and encouraged to furnish loans, are: the Public Institute of Housing, Housing Bank, Housing Fund, National Union for Cooperative Loans, and other cooperative and banking institutes that may help in devising a practical and radical solution for the housing problem in Lebanon.

To put it in different words, the housing situation in Lebanon has its roots in a number of issues and factors that have accumulated with the passage of time and turned more severe by the outbreak of the Lebanese War; and at present, the situation is under the grip of the socio-economic changes the country is witnessing.

Treatment of the housing crisis in Lebanon cannot be achieved by simply constructing residential units in the various Lebanese regions; treatment should also be channelled toward all socio-economic traits and factors that affect it. The State should also motivate all its capacities and powers to devise a global and sustainable development plan within a clear and specifically termed strategy.

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