

A Dialogue on Housing in Lebanon Final Report



Beirut, 27th of October 2022

In collaboration with



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Introduction

On the 27th of October 2022, Habitat for Humanity in Lebanon held a full-day event entitled “[A Dialogue on Housing in Lebanon](#)”, at the Beirut Digital District.

The Dialogue was a closed event with around 68 in-person attendees. It was co-organized by the Beirut Urban Lab (BUL) and Habitat’s operational partner in Lebanon, Catholic Relief Services (CRS), and part of a series of national forums organized by Habitat offices in Cairo and Amman in the lead-up to the MENA Housing Forum organized by Habitat for Humanity International, from November 21-23rd, 2022 in Cairo, Egypt. These initiatives would help position Habitat as both, a contributor to the respective countries’ housing sector, and a facilitator amongst national stakeholders of a national dialogue on affordable housing.

This report was prepared in collaboration between Habitat for Humanity and the Beirut Urban Lab.

Objectives

The main objective of the Dialogue was to create a momentum of interest by convening relevant stakeholders such as urban planners and practitioners, public officials, private sector actors (architects, engineers, developers...), civil society organizations, and activists including lawyers, local and international NGOs, funding agencies, and researchers and academics, to discuss and address issues related to the housing context in Lebanon.

The intent is to host similar events (dialogues, forums...) on a yearly basis, to discuss challenges and opportunities facing the housing sector as well as shocks and stressors such as conflict, displacement, economic crises, pandemics...

Major Tracks

The major tracks tackled throughout the various sessions included:

- Examining affordability, adequacy, and inclusivity of housing for vulnerable communities
- Revitalizing existing stocks of housing units in Beirut through regeneration, restoration, and rehabilitation works.
- Contextualizing existing housing conditions about public policy (and lack thereof), pointing specifically to problems that directly emerge from the current regulatory framework.
- Catalyzing market systems aligned to the housing value chain through supporting labor and locally produced and sourced construction materials for housing units' restoration and rehabilitation works, along with discussing existing opportunities and challenges.

Expected Outcomes

- Explore creative and effective housing solutions to address precarity in dilapidated clusters and introduce practical short and medium terms within Lebanon's existing institutional and regulatory framework.
- Initiate networking for the diverse group of stakeholders to redirect opportunities to local materials sourcing and capacity-building support.
- Announce Habitat for Humanity's commissioned study on the housing value chain informed by outcomes of the multi-stakeholders' dialogue.
- Present recommendations from the Dialogue at the MENA Housing Forum in Cairo in November.

Participants

The aim of the Dialogue was to convene between 50 to 70 participants, representing stakeholders linked to the housing sector. Participants were invited via email to register for their participation through the Eventbrite website. The total number of attendees was 68. Participants were a mix of diverse representatives of the following groups and stakeholders:

- **Public Entities:** Public Corporation for Housing (PCH), the Regional Technical Office (RTO) within Bourj Hammoud Municipality.
- **Local NGOs:** Awareness and Consolation Association (ACA), Beirut Heritage Initiative, Islamic Welfare Association (ISWA), Rached Kheir, Rene Mouawad Foundation (RMF), Together Li Beirut, The Social Association (TSA), Cedar Environmental.
- **International NGOs:** ACTED, ANERA, Caritas Lebanon, Catholic Relief Services (CRS), Dorcas Lebanon, Habitat for Humanity, INTERSOS, Lebanese Red Cross (LRC), Norwegian Refugee Council (NRC), Polish Center for International Aid (PCPM), Solidarity Directory.
- **UN Agencies :** UN-Habitat, UNDP.
- **Universities & Academia:** the Lebanese University, the American University in Beirut.
- **Think Tanks/Research Institutions:** Beirut Urban Lab, Public Works Studio.
- **Syndicates:** Members of the Order of Engineers and Architects in Beirut (OEA), Member of the Syndicate of Lawyer (representative of the Committee of Old Tenants).
- **Architecture/Engineering/Consultancies:** SETS Intl.
- **Developers:** Rawa Engineering.

Welcoming

Following the Lebanese National Anthem, Omar Aridi, Community Engagement & Market System Lead at Habitat for Humanity in Lebanon, welcomed the participants and presented the agenda for the day, which included 3 sessions:

- Session 1, a presentation on a study commissioned by Habitat for Humanity to the Beirut Urban Lab in 2021, on **Lebanon's housing system and self-recovery pathways**.
- Session 2, a workshop on **Upgrading Strategies for Beirut's Housing Stocks**.
- Session 3, a panel on **Catalyzing Market Systems Aligned to the Housing Value Chain**.



Omar Aridi welcoming the audience

Dialogue on Housing in Lebanon		
Timing	Activity	Speakers
8:30 AM - 9:00 AM	Arrival and Registration	
9:00 AM - 9:15 AM	Welcoming	Mr. Omar Al Aridi , Community Engagement & Market System Lead at Habitat for Humanity in Lebanon
9:15 AM - 9:30 AM	Opening Remarks	Mr. Rami Bou Reslan , Country Focal Point for Habitat for Humanity in Lebanon
9:30 AM - 10:30 AM	Session 1: Lebanon's Housing Ecosystem & Self Recovery Pathways	Ms. Abir Zaatari , Urban Planner & Research Coordinator at the Beirut Urban Lab
		Facilitator: Mr. Jad Tabet , Architect and Planner working between Beirut and Paris, President of the Organization of Arab Architects, and Ex-President of the Order of Engineers and Architects in Beirut
10:30 AM - 11:00 AM	30 min. Coffee Break	
11:00 AM - 1:30 PM	Session 2: Workshop: Upgrading Strategies for Beirut's Housing Stock	Ms. Soha Mneimneh , Urban Planner & Researcher at the Beirut Urban Lab
		Moderators: - Prof. Mona Fawaz , Professor of Urban Studies and Planning, American University of Beirut - Ms. Abir Zaatari , Urban Planners & Research Coordinator at the Beirut Urban Lab - Ms. Isabella Serhan , Urban Planner & Researcher at the Beirut Urban Lab - Ms. Samar Farhat , Architect/Urban Planner, HLP & Urban Recovery Consultant at Habitat for Humanity - Mr. Rami Bou Reslan , Country Focal Point for Habitat for Humanity
1:30 PM - 2:30 PM	60 min. Lunch Break	
2:30 PM - 4:00 PM	Session 3: Catalyzing market systems aligned to the housing value chain: Opportunities and Challenges	- Mr. Toufic Sanan , Consultant Civil Engineer, Member of the Board of the Order of Engineers and Architects in Beirut, and Head of the Guidance Committee at the Arab Union of Engineers - Mr. Ghassan Fayad , Interior Architect, Founder of Blat El Atiq Entreprise - Mr. Ziad Abi Chaker , CEO of Cedar Environmental - Lebanon, Environmental Engineer, Industrial Engineer, and Master Garbage Man - Mr. Elie Lotfi , Head of Project Development at RMF, responsible for the conception of humanitarian and development projects
		Moderator: Ms. Samar Farhat , Architect/Urban Planner, HLP & Urban Recovery Consultant at Habitat for Humanity in Lebanon
4:00 PM - 4:30 PM	30 min. Coffee Break	
4:30 PM - 4:45 PM	MENA Housing Forum Announcement	Mr. Omar Al Aridi , Community Engagement & Market System Lead at Habitat for Humanity in Lebanon
4:45 PM - 5:00 PM	Concluding Remarks and Closing	Mr. Rami Bou Reslan , Country Focal Point for Habitat for Humanity in Lebanon

Agenda of the Dialogue

Opening Remarks

The dialogue started with the opening remarks presented by Rami Bou Reslan, Habitat for Humanity's Country Focal Point in Lebanon. The remarks highlighted the right to housing, and adequate housing and shelter, as a human right recognized and protected in the Universal Declaration of Human Rights of 1948 and the 1966 International Covenant on Economic, Social, and Cultural Rights. It is the right to live in security, peace, and dignity, with protection against forced evictions, and freedom to determine where to live. This right also contains entitlements including Housing, land, and property rights (HLP), equal access to housing, and participation in decision-making related to housing at the national and community level.



Rami Bou Reslan presenting the opening remarks

Two facts are jeopardizing the quality of the housing strategy in Lebanon, the absence of a clear housing vision, and the high concentration of population living in urban contexts and cities. For more than decades, housing has been transformed into a commodity instead of a right. While the built environment should embrace spaces to live, work, and play, it has been deeply affected by neoliberal policymaking, where there has been less focus on the social and use value of land, versus its exchange value. With land being considered an asset, real estate developers had influenced the building development industry, and the dynamics organizing the production and exchange of housing, which led to a high vacancy rate within the city.

As an advocate and facilitator of access to safe, adequate, and affordable shelters, Habitat for Humanity has been contributing to the housing sector in Lebanon since 2002. Habitat carried out shelter rehabilitation and repairs in the aftermath of the 2006 war and later, as waves of displaced refugees arrived in Lebanon in the midst of the Syrian war, and it ensured access to safe and decent living conditions. More recently, its programming has contributed towards urban recovery and shelter rehabilitation in areas affected by the 2020 Beirut Port blast.

Habitat's direction needed to be guided through a study on the housing ecosystem in Lebanon; including identifying housing actors from the public and private sectors, institutions, NGOs, and financial entities contributing to and influencing the housing sector; and providing a critical examination of existing regulatory and institutional frameworks in which housing recovery is occurring. For the matter, Habitat has commissioned the Beirut Urban Lab a study on "Lebanon's housing system and self-recovery pathways" in 2021, providing an understanding of public policy making, and post-blast repairs, with a specific focus on low to middle-income populations in Beirut and other identified vulnerable locations across Lebanon. The Beirut Urban Lab developed a comprehensive study that has been instrumental in driving Habitat's strategy for the Middle East and can provide the housing sector's stakeholders with a meticulous understanding of public policymaking, and post-blast repairs.

Session 1: Lebanon's Housing Ecosystem

BUL:

Abir Zaatari, an urban planner and research coordinator at the Beirut Urban Lab (BUL), started the session by a presentation on [the Housing Ecosystem study](#), with the main objective of complementing the following session/workshop, and understanding the institutional and regulatory frameworks in Lebanon organizing and affecting the housing topic, and that can be considered when thinking about solutions for the housing question. Abir highlighted that despite International pacts and laws including law no. 58/1965 admits that public entities or the State are responsible to facilitate access for low to mid-income families to adequate housing through a number of means, it was not reflected in the organizational and institutional structures on the ground specifically after the civil war. Moreover, it was not able to protect the right to housing and signed contracts. On the contrary, a weak and incoherent framework was created, which favored the investment of land at the expense of the right to housing.



Abir Zaatari presenting the Housing Ecosystem study

Although regulations allow for local authorities to intervene in the housing sector, its validity follows a number of bureaucratic constraints, and it was limited to issuing housing permits. As for subsidized loans, the Public Corporation for Housing (PCH) tried to push toward housing policies broader than just providing loans. These policies were able to support a limited number of people to have access to housing. However, the majority of subsidized loans were outside public institutions in terms of value. As a result, there was a hegemony of real estate development after the civil war, without the ability to apply for affordable housing.

The study included a survey for all institutions impacting the housing sector in Lebanon, according to two axes, based on the level of authority and level of intervention in housing issues. A map was also created to show the effectiveness of the institutional structures for housing, due to housing policies being the result of applying policies by other sectors such as financial policies and the seek to attract external investments. Accordingly, institutional structures and decision-making were reorganized focusing on ownership and enabling the market in relation to housing, without responding to people's needs. This resulted in informal settlements and informal rent as it provided the only way to access housing for a large portion of the urban community, with arrangements outside public institutions. Accordingly, housing in different areas lost the public nature of arrangements. Thus, a small portion of the community had the protection of the right to housing, but temporarily due to exceptional circumstances or popular pressure and demands, without guaranteeing the right to housing.

The study also included a survey of all laws and regulations, studies, and policies for the period between 1920 and 2020. Laws were classified according to the impact and the direction they push towards, either considering land as an asset or considering the social and productive value of the land. After the civil war, there was a focus on financial policies considering land as an asset. During the last 3 decades, incentives

were provided for banks and investors to real estate speculation and to increase the value of land as an asset. These impacted regulations to redesign ownership laws and city strategies, through higher land exploitation, in addition to the support provided by the central bank through providing loans to developers.

However, several exceptions to laws occurred, but these exceptions provided unsustainable protection to tenants, with the State only trying to provide partial solutions tackling the housing topic in response to crises (for example, the public housing in response to the earthquake of 1956, or the compensations paid after the civil war).

While before the civil war, around 77% of the city dwellers were tenants, policies and regulations after the civil war were oriented toward the market, and incentives were provided for banks and investors to real estate speculation. This led to lands being treated as an asset, and resulted in a high rate of vacancy within the city.

Jad Tabet, Former President of OEA:

In his intervention, Jad Tabet, an architect, urbanist, and former president of the Order of Engineers and Architects highlighted the changes occurring before and after the 90s, end of the civil war. Before the 90s, renting was the main channel and the usual access to housing in the city.

Housing remained absent from public policies. Even during the Chehabist¹ Era, which may be the only reformist era in Lebanon, housing remained outside consideration. The absence of housing policies was due to housing being linked to financial issues, with the economic system being built around the financial and real estate sectors, resulting in the absence of serious attempts to tackle housing.



Jad Tabet's intervention

To resolve housing issues, the State enacted exceptional laws, such as extensions of the old rent contracts. The absence of public housing policies led to failure, continuous extension for old rent contracts to adapt to the market, and informal housing. Moreover, there were different ways of intervention from the State, either directly through providing public housing or affordable housing, or through laws to organize the role of the private sector in housing (e.g., rent laws).

However, exceptions do not represent a solution. There is a need for a comprehensive policy to tackle housing, and there is no salvation but through public institutions, such as PCH, to do this role.

¹ The era of President Fouad Chehab from 1958 to 1964. It His era witnessed reform and creation of several public institutions such as urban planning, the Central Bank, the Lebanese University, the Social Security...

PCH:

Rony Lahoud, chairman and general Director of the Public Corporation for Housing (PCH), had also intervened. He explained that the State was absent in some areas and intervened in others in relation to housing.

However, the State started considering housing after the Earthquake in 1956, through creating the national interest in reconstruction, the ministry of housing, the general directorate for housing, and the independent housing fund. It had some successes and some failures. In 1996, the public corporation for housing was created to replace all four mentioned units.

PCH worked recently with OEA and BUL, to develop a comprehensive housing policy, that also covers rent laws, and unifies standards among institutions, and tackles housing not only through the lens of loans as it used to be. This housing policy is promising, but it is waiting to be enacted in the parliament.



Rony Lahoud's intervention

Q&A:

At the end of the session, a Q&A slot was provided where attendees shared questions, interventions, and suggestions of potential means and considerations within the city, in terms of adaptation of existing vacant units including large area units, means of residency, encouraging tenancy due to its flexibility in accessing housing for families, the need for a ministry of planning, and carefully think exploitation ratios, and the active role required for local authorities, and their intervention in housing.



Q&As session

Session 2: Workshop - Upgrading Strategies for Beirut's Housing Stock²

Introduction

Workshop Aim

The workshop invited multiple stakeholders involved in Lebanon's housing sector to participate in the co-production of a strategy for expanding the provision of *adequate* and *affordable* housing in Beirut through interventions on the existing dilapidated and underused multi-story residential buildings and clusters in the city. By upgrading this privately held stock of housing, and introducing protective rental agreements and

adequate management models, the proposal aimed to demonstrate the feasibility of enacting the right to housing and reducing daily uncertainties for the city's most vulnerable residents. The workshop further sought to explore redistributive modes of repair that rely on local materials and small-scale local enterprises. It finally explored the adoption of ecologically responsible modalities of repair that would reduce energy consumption and improve long-term sustainability of the existing housing stock. The proposed interventions considered the current overlapping (political, judiciary, financial, economic, and social) challenges, and they mainly relied on existing tools and frameworks within the current policy and legal frameworks.

As a first step in the process of building a housing coalition, the workshop sought to initiate a longer-term process of co-learning among stakeholders involved in the housing sector. The collaborative process of collective thinking and design are hence a first commitment towards collaborative initiatives in support of enacting the right to housing in Lebanon.

Context

The workshop falls in line with new global approaches to activate existing stocks of urban housing since global actors involved in the housing sector have recently shifted from building new affordable housing complexes to upgrading existing dilapidated units.

Beirut and other cities in Lebanon contain a substantial stock of dilapidated and neglected housing units. These units are vacant, partially inhabited, or sometimes overcrowded with residents suffering from tenure insecurity and poor living conditions. The ownership of these units varies. Many are held by real-estate developers or investors (both Lebanese and foreigners) who keep them vacant or rent them out temporarily until the opportunity to redevelop arises. Others are held by private owners and/or families who are either enticed by potential redevelopment, or torn in family feuds and/or financial difficulties.

An ongoing investigation by the [Beirut Urban Lab](#)³ has approached this topic under the rubric of [Precarious Lives](#)⁴. The case studies describe multiple cases of dilapidated

² This workshop was set up, designed and prepared by the Beirut Urban Lab team.

³ Beirut Urban Lab website: www.beiruturbanlab.com

⁴ Precarious Lives platform link: <https://storymaps.arcgis.com/stories/cccb8c8863c945f6a57340dace891808>

housing units in the locations of real-estate development projects on hold, family disputes preventing repair, and/or unimplemented public projects place areas “under study” indefinitely while their residents remain “temporarily” in place for decades. The platform locates these case studies in the context of the past thirty years where public policymaking has incentivized financial investments in land and apartments, while social policy has lagged behind. According to the study, current property owners, whether real-estate developers or individual property holders, rent out housing units to households selected from vulnerable population groups who can be evicted without prior notice, while they await a more lucrative redevelopment opportunity.

Workshop Outline

As a start for the workshop, Soha Mneimneh, an urban planner and research coordinator at BUL, presented a typical case-study of urban decay and inadequate shelter, in Bachoura, linking existing housing vulnerability with the causes, dynamics, and historical circumstances that have generated delayed eviction, tenure insecurity, and poor living conditions.



Soha Mneimneh presenting the workshop's case study

Participants were invited to reflect on possible interventions, approaching the housing challenge through three complementary cycles of sustainable development: (1) the economic cycle (includes creating employment opportunities and directing capital towards affordable housing activation), (2) the energy cycle (includes environmental and climate change adaptation interventions), and (3) the habitability cycle (providing tenure security and adequate repair standards).

After the presentation, the participants, representatives from NGOs, INGOs, public sector employees, activists, researchers, academics, investors, and engineers, joined smaller working groups where they explored collectively possible modalities of intervention to respond to the challenge of adequate and affordable housing along the above-cited axes. The case study allowed participants to engage in experimentation with possible modalities that could be eventually scaled up to larger intervention programs through which upgrading can occur by bringing together NGOs, public actors, housing advocates, property owners, tenants, and activists on one table. In this first round of discussion, workshop participants were invited to look closely at the elements of the case and to deliberate and develop together feasible strategies of interventions that they are willing to engage in. Participants were also encouraged to leverage the know-how developed in shelter rehabilitation during the last decade of post-blast recovery and refugee responses.

By invoking the notion of precarity, we aim to shift attention away from poverty as a measurement of lack attributed to specific individuals or groups. Instead, we focus attention on the forces that generate the deprivation and uncertainty increasingly observed in today's Beirut (and beyond).

Workshop Moderators

The workshop was moderated by BUL and Habitat, Mona Fawaz (mf05@aub.edu.lb), Soha Mneimneh (sm201@aub.edu.lb), Abir Zaatari (az67@aub.edu.lb), Isabela Serhan (is51@aub.edu.lb), Samar Farhat (SFarhat@habitat.org), Rami Bou Reslan (RRestan@habitat.org).

Workshop Outcomes and Challenges

The workshop indicated strong support for an approach to housing provision that capitalizes on the existing housing stock. Interest came particularly from non-governmental organizations invested in the #right_to_housing. Most participants were engaged in the discussions and interested in the possibilities presented by a prospective intervention. At least three NGOs reported working on somewhat similar initiatives that approached the provision of affordable housing through repair.

Identified Challenges

Building particularly on their recent experiences working on post-blast repair in Beirut, participants pointed to a number of challenges to be carefully considered:

1. Difficulties in coordinating across actors and initiatives, particularly in the absence of governmental bodies

Difficulties coordinating among actors involved in shelter rehabilitation was identified as a key problem. Participants reflected on the recent post-disaster repair experiences, noting that the absence of a clear coordination body rendered collaborations and task prioritization difficult. A number of participants further pointed to poor coordination as exacerbating inequality in the distribution of aid and the provision of repair works. Participants expected that including landlords, developers, and tenants in decision making would complicate coordination processes further, requiring clear organizational design ahead of interventions. This was particularly the case because interests in these conditions are not aligned, and there will be a need to introduce appropriate incentives to bring everyone on board.

2. Difficulties in securing long-term financing

The lack of financing caused alarm to almost all participants. While programs funding shelter rehabilitation had peaked during the first year following the Beirut port explosion, local NGOs are now finding difficulty in continuing their shelter rehabilitation efforts. Many pointed to the need for creative and sustainable financing strategies.

3. Difficulties in selecting eligible beneficiaries justly

Since the proposed project would involve the selection of eligible future tenants to be allocated empty units, participants pointed to the difficulties of selecting beneficiaries who could occupy vacant apartments, given the excessively high needs. Some suggested that it may be best to delegate the selection to market channels and the decisions of property owners when possible, finding it hard to respond otherwise appropriately to conflicting and dire needs.

4. Difficulties in defining the locally applicable standards of repair

Participants discussed challenges in identifying a common adequate standard for what constitutes “adequate” housing. In the absence of nationally adopted standards of housing affordability, and with little to no experience in the provision of this type of housing in concerted form, it was agreed that criteria to produce adequate housing were missing. This had constituted another challenge during the post-blast repair, particularly as NGOs had to draw a balance between acceptable conditions without triggering evictions or an increase in rent value triggered by a landlord’s perception of “higher value” standards. The challenge was further complicated by the rising costs of energy that mandate that climate-control measures would also be mainstreamed as part of a housing affordability scheme.

5. Securing adequate repair for heritage buildings

A substantial number of buildings that can be reused into a stock of affordable housing requires specialized and expensive repair work. This was particularly the case of buildings with special heritage value (classified or not by the Directorate General of Antiquities), notably those with substantial structural damage. The adequate repair of these buildings requires expensive materials, placing the costs above the means of lower-income residents and NGOs unless special support was leveraged –which is rare.

6. Building management and maintenance

One of the main identified challenges is the long-term management and maintenance of buildings and clusters, especially at the level of common shared spaces. Bringing to point the examples of buildings developed by the public sector in Lebanon, many participants urged for interventions that would either invest in mixed-use housing, find NGOs to manage buildings, or identify working mechanisms that would prevent the long-term dilapidation of buildings.

7. Difficulty in adopting and implementing contractual rental agreements protective of tenants’ right to housing

Participants pointed to the reluctance of landlords and real-estate developers to agree to fixed contractual agreements. Even when governmental or non-governmental bodies record contracts, proper implementation remains a challenge. As a result, many participants pointed to the difficulty of securing benefits for tenants from repair unless a much stronger involvement and oversight of public agencies are secured.

8. The challenge of collective spaces and missing infrastructures

Aside from fixing individual buildings, several participants pointed to the difficulty of repairing shared building facilities and neighborhood-level amenities as critical elements of an adequate shelter policy. This included water, electricity, and other services that not only render life difficult for city dwellers but also impose prohibitive costs on their expenditure budgets. They further pointed to the absence of public agencies as rendering these tasks particularly arduous.

9. The challenge of scaling up

While participants agreed on the need to start with pilot initiative as a strategy of learning by doing, they pointed to the importance of identifying strategies of scaling up and replicating interventions beyond individual cases.

10. The missing state

A final concern revolved around *the missing state*. Beyond coordination (see above), participants pointed to the fact that several challenges were typically filled by public agencies (e.g., setting standards, implementing contracts). In the absence of such central roles, it would be difficult to move forward.

Workshop Recommendations

Having identified the challenges to be faced, participants further identified pathways to address them. These recommendations looked at modes of cooperation among actors, models of financing, and methods of project design.

Collaborative Process

1. Capitalize on the momentum and find partners willing to join efforts

Participants suggested a series of follow-up workshops to capitalize on the current momentum for future implementation. They recognized the recent experiences in post-disaster repair as having built valuable capabilities (e.g., repair strategies and know-how) that they could leverage in future interventions. They further expressed interest in learning from international experiences, and several NGO representatives found it valuable to align intervention strategies.

2. Create a long-term collaborative process of work among all actors

In order to foster better coordination among different stakeholders, one group of participants proposed that collaborating NGOs develop collectively neighborhood-level data, sharing and unifying information as a strategy to foster agreement among actors. They further suggested that NGOs negotiate with all actors together, under one unified umbrella, providing the same incentives for landlords to participate.

3. Governmental bodies should supervise implementation and mitigate gentrification

Participants agreed on the imperative of bringing back the state: governmental bodies need to be brought on board, particularly as regulatory and supervising bodies. They should supervise the proper implementation, organize landlord-tenant relations, and mitigate gentrification in the long term. The two main governmental agencies mentioned during the workshop are the Municipality and the Public Corporation of Housing. The Order of Engineers and Architects can assist with supervision since renovation permits are usually submitted at the OEA.

Setting in Place

4. Introduce self-financing schemes

In order to overcome financing difficulties, particularly for long-term maintenance, participants suggested the introduction of self-financing schemes that could replace the demand for large funds. One option was to introduce within projects small-scale businesses where revenues could be collected as income to support the cluster's maintenance and improvement. Another option proposed was the adoption of mixed-

income housing as a solution to support long-term financial sustainability, with the added advantage of avoiding the marginalization of buildings stigmatized as “affordable” or “for the poor”.

5. Conduct a full assessment of each building prior to the intervention

Each building requires a different intervention based on a different set of factors. A full assessment of each building should thus be conducted prior to any intervention. This includes an assessment of each building’s occupancy, classification, type of building ownership, mode of occupancy, and resident profile.

6. Recognize the specific considerations for every intervention

Every building “scenario” requires a different intervention, and creative schemes need to be considered in order to secure funding, owners’ consent, and adequate repair. One suggestion was to expand the scope of the intervention when needed through the adoption of measures such as a transfer of development rights for fully occupied buildings held by a real-estate developer in order to defer the costs without displacing people. This proposed intervention allows the developer to pool several lots and transfer building rights to empty corner lots where investment and building are more profitable, compensating hence –at least partially- his possible losses.

7. Adopt common eligibility criteria to ensure the right to housing for everyone

In order to overcome the difficulty of selecting eligible recipients, several NGOs recommended defining eligibility/selection criteria ahead of interventions, and developing these criteria for different social groups. Such criteria would include paying close attention to individuals with physical disability and securing a gender-balanced equitable distribution of benefits. Eligibility criteria can also be used to make sure repaired heritage buildings are used by vulnerable populations. UN-Habitat recently adopted this scheme. Any heritage building that is approved for repair works should house residents classified as “vulnerable”.

Modes of Repair

8. Consider participatory approaches

Participants pointed to participatory approaches as a long-term method for overcoming the difficulties of setting adequate standards, maintaining buildings, and managing services. These approaches could empower the design of socially, environmentally, and economically sustainable standards, help adapt to climate change, and account for special needs. One mode of securing long-term participatory approaches is by setting up stakeholder committees to include different actors, secure needs are met, and lessen potential conflicts. In addition, participants suggested that these committees elect representatives to manage and maintain individual buildings, and that they form committees at the scale of the cluster and the neighborhood level to coordinate with municipal authorities.

9. Adopt contractual rental and repair agreements protective of tenants' right to housing

Participants insisted on the necessity of adopting contractual agreements that contain potential conflict that might arise between landlords and tenants. Two types of agreements were discussed:

1. **Developers/NGOs repair agreements:** These repair agreements should mandate that developers or property owners allocate a number of units as "affordable", securing reasonable income. How/where the rate is set will have to be defined. Conversely, landlords or developers would secure revenue through market rate units that would be mixed in the same cluster. Multiple variations and rates were defined, but it was agreed that an appropriate feasibility study should be conducted.
2. **Tenant/Landlord Agreements:** These agreements need to be protective of tenants, particularly in affordable units, and they should be clearly recorded and protected by a municipal authority and/or the housing agency.

10. Think value chain

Aside from the additional stock of housing, the proposed intervention has the potential to introduce employment opportunities and generate income in a valuable and redistributive form. Such interventions require NGOs to rely on local teams, train locals in long-term building maintenance and management techniques and prioritize in material selection local and easily repairable interventions.

11. Consider models of shared ownership

Among models of shared ownership, cooperatives were evoked as sustainable long-term solutions if/when possible, particularly as they secure a permanent stock of affordable housing and require less coordination by external bodies.

12. Negotiate neighborhood-level interventions

Benefit from current neighborhood-level interventions and incorporate them with shelter upgrading strategies. For example, UN-Habitat, and Habitat for Humanity in partnership with CRS are working on repairing building infrastructure and adding street lights in certain neighborhoods. These INGOs can target dilapidated clusters where these elements require drastic interventions.



Pictures from the various groups' discussions and presentations during the workshop

Session 3: Catalyzing Market Systems Aligned to the Housing Value Chain - Opportunities and Challenges

With the same intent of supporting in providing affordable housing, along the attempt to support the local economy, the third panel discussed catalyzing market systems aligned to housing value chains.

The session was moderated by Samar Farhat, architect, urban planner, and HLP & Urban Recovery Consultant for Habitat for Humanity. The panel hosted:

- Toufic Sanan, a civil engineer, member of the Board of the Order of Engineers in Beirut, and the head of the Guidance Committee at the Arab Union of Engineers.
- Ghassan Fayad, an Interior Architect, and founder of Blat El Atiq in 2017.
- Ziad Abi Chaker, CEO of Cedar Environmental - Lebanon, an Environmental and Industrial Engineer, and winner of the 2013 International Energy Globe Award.
- Elie Lotfi, previous Environmental Officer and current Head of Project Development at Rene Mouawad Foundation RMF.

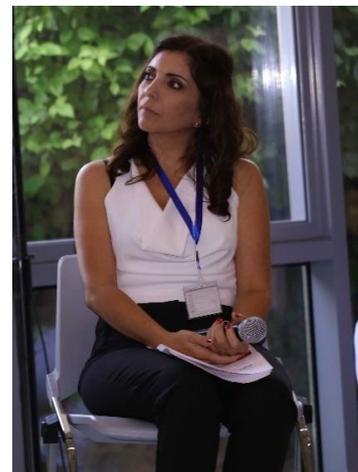
Habitat for Humanity has recently developed a regional MENA strategy driven by its theory of change to respond to the urgent needs for affordable housing and urban recovery. The strategy for Lebanon has identified three main pillars to respond to the pressing demands of the housing sector in Lebanon, through strengthening equitable access to safe and resilient homes and basic services, supporting displaced and host populations to recover and build neighborhood resilience, and catalyzing market systems aligned to the housing value chain.

Since the market covers a spectrum of responses to crises, there is a need to understand its basic components as the access (demand side), availability (supply side), reform or market policies, norms, and rules, and services and infrastructure, to understand and read the market, and to consider the type of markets to be intervening in, whether:

- Using markets, through harnessing existing markets, including local procurement of materials (supply).
- Supporting markets by enabling access to what is needed in local markets, and training construction workers in building back safer approaches (supply).
- Or developing markets, which is a long-term approach to change the nature of a market system and make it more efficient, inclusive, or resilient, through strengthening the housing market value chain to allow for more affordable housing, providing advanced training for skilled people around “build back safer”, and introducing new, more resilient construction materials (supply).

Different categories are included when considering the market system, such as commodities and materials, labor, housing and land, financial services, legal services, and utilities (such as energy and water).

The panel focused mainly on locally produced and sourced construction materials, and laborers involved in the construction sector, whether skilled or unskilled labor, along with highlighting the challenges faced and the opportunities to be considered, especially at a critical time of multiple crises, where crises represent windows for opportunities, and with the need to support sectors as industry involved in the



Samar Farhat moderating the session

production of construction materials, along the need to secure foreign capital. Supporting local businesses and upgrading the technical and non-technical capacities of laborers increase the employability of ill-equipped youth, along with improving the quality of construction works through building back better.

Construction Materials

The rationale behind using local materials is directly linked to the economic crisis and to the environment. There is a need to stimulate and encourage local industry, and locally produced materials in the construction sector, due to its positive economic impact in securing foreign capital.

Thus, in his intervention, Toufic Sanan highlighted that the lack of a housing policy in Lebanon (only housing loans provided), the existing economic model benefitting real estate and developers, resulted in the loss of foreign capital, and in a large stock of large size apartments (varying between 300 sqm and 400 sqm) not considered affordable housing. Toufiq also highlighted the need to provide a master plan to organize housing and other services, and also to be able to protect the environment from excessive activities. He also discussed occurring opportunities, with the devaluation of the Lebanese pound, through encouraging and orienting people towards industry. However, some challenges exist due to the shortage in services provided (such as electricity and water), the lack of raw materials, the absence of a transportation system, and the lower cost for imported construction materials, which favored the import over the local production.



Toufiq Sanan's intervention

Thus, Toufic considers that to be able to encourage locally produced materials and secure foreign capital, there is a need to implement customs policy and provide a level of protection for industrial activities, and a need to consider local labor, engage them in the construction sector and train them. There is an opportunity to encourage industry, however, this should be accompanied by financial and political reforms, in addition to the need to secure services and infrastructure, transportation systems, and protection for local materials.

When discussing construction materials, not only raw materials such as wood and stone (including sand, gravel, and cement), are referred to, but also manufactured and composite materials, in addition to innovation and creativity. On this matter, Ghassan Fayad, shared his experience in the industry, through founding Biat El Atiq, as a way to revive one of the vanishing traditional handicrafts, the colored cement tiles. As it used to be very popular prior to the civil war, Ghassan reused old techniques to manufacture colored cement tiles (or old mosaic tiles) in a modern approach, whether through the use of copper manufacturing molds for various patterns, or old machines. Ghassan deplored how the mosaic is currently used as a secondary tile covered with other finishing materials, although being a heavy-duty finishing material.

He explained that all raw materials used in the manufacturing are local, except for the coloring powder. However, the major challenge faced in addition to shortage in electricity, is the shortage in cement, and the increase in its price. The process of manufacturing one tile takes up to 15 min.

Ghassan explained that the cost varies between the colored cement tiles and mosaic tiles, based on the pattern, also based on the thickness of the tiles. The process can be mechanized to increase the production of tiles. However, it can result in losing the artistic sense of manual production. Environmentally, and economically speaking, a major success in manufacturing these tiles was perceived in the repairs occurring after the Beirut blast. These tiles were used in almost all old houses and apartments in Beirut. Due to the flexibility in creating similar/matching patterns to existing old ones, repairs occurred easily and substituted the need for complete removal of a given pattern. Moreover, broken glass from the blast area was reused in manufacturing mosaic tiles.



Ghassan Fayad's intervention

Material is an essential element for construction linked to economic consideration, and also linked to innovation and creativity, and environmental considerations. Promoting local procurement of construction materials reduces the carbon footprint, and positive environmental impact occurs through reusing and recycling materials.



Ziad Abi Chaker's intervention

Ziad Abi Chaker, specialized in solid waste, shared his experience in developing and recycling materials following their vision of zero waste to landfills and incinerators. With the fact that waste represents a resource and not a problem, they developed a technique to recycle single-use plastic (as bags and packaging), and create boards, used as profiles and beams, to replace steel beams due to their increasing cost. They also used this plastic in manufacturing toilet cabins, and started designing modular units from recycled materials, with their aim to provide temporary housing units for emergencies, and they succeeded in implementing prefab houses. They also succeeded in profile plastic, by manufacturing recycled seating and benches, in addition to the use of plastic in manufacturing stands for solar panels, vertical farming units and manhole covers.

Ziad considers that plastic as a raw material, represents an opportunity, and can replace cement and concrete, due to their negative environmental impact, resulting from bad extraction and quarries. However, the major challenge facing recycling is the lack of energy, and its high cost.

Labors (Shelter-related labor skills)

This category contributes directly to catalyzing market systems by analyzing the skill gap in the construction and upgrading of shelters and building the technical and non-technical capacities of laborers. The outcome will not only improve the quality of the construction works (build back safer), it also increases the employability of ill-equipped youth.

Elie Lotfi shared an overview of RMF's various programs, and their experience in supporting the market related to the construction sector and training construction workers in building back better/safer and ensuring the supply required for laborers, and also in supporting local small and medium enterprises MSMEs (workshops, materials...).

One of RMF's initiatives is the technical institute responsible for providing TVET⁵ courses, providing job opportunities for beneficiaries, in addition to building capacities for MSMEs. With the economic crises, and the increasing need to secure income for Lebanese people, holistic approach programs on multiple axes were implemented, including development such as cash for work, food for assets, employment intensive programs, including the construction sector. During the last couple of years, RMF was able to benefit a number of beneficiaries through short term cash for work. The process followed is usually market based, as they collect data for the required assessment based on small to medium enterprises skill needs, and they identify curriculum for identified topics.



Elie Lotfi's intervention

As for building capacities, they supported a number of MSMEs, through cash or in-kind contributions. Minjara, a platform for wood work in the area is one example, that includes building skills, and machinery, and platform to support in supplying for local and external markets. However, the main challenges facing MSMEs are infrastructure, production support, access to capital, access to market, IT and accounting, business registration, entrepreneurship and diversity. Between 2019 and 2021, the economic crisis presented an opportunity, since due to the increasing need for employment, additional interest in construction activities occurred and Lebanese laborers were encouraged towards activities in the construction sector.

The discussions tackled ways to support the local economy through the market aligned to the housing value chain, along the need to promote localization (produced and sourced materials), and strengthening local actors involved in construction activities. It also considered investing in building capacity of individual laborers and companies and enhancing the quality of their services, which can result in uplifting standards of living for vulnerable people through building back better or safer, without neglecting the importance of innovation and best practices whether through labor workforce or locally produced and sourced materials.

⁵ Technical vocational and educational trainings.

The panel highlighted the need to change local behaviors and practices toward the economy and the environment, the importance of creating networks among the various actors involved, and map and assess our market, to fill the gap in the construction sector, create jobs for skilled/unskilled laborers, and support local SMEs, face challenges in scaling up their business, while ensuring the “do no harm” and reducing the carbon footprint, with both economic and environmental tackled.

In conclusion, Habitat for Humanity considers catalyzing the housing market system in Lebanon as one of the main pillars within their strategy for the coming years. Habitat will soon conduct a study on the market aligned to the housing value chain, at the regional level, and the national level for Lebanon, Jordan and Egypt.



Q&As session

Successes

- **Diverse participation:**
The different participation, whether from private/public, academia/practitioners, or engineers/lawyers, provided richness for the occurring discussions around the housing topic.
- **Diversity of modalities:**
The various sessions were presented through panels, workshops, Q&As and group discussions, and provided smoothness of sequence and interaction among various stakeholders.
- **Interactive sessions:**
Lots of interaction occurred throughout the sessions where participants were engaged, and had the chance to ask questions, intervene, and share their thoughts and inputs, during the Q&A slots allocated for sessions 1 & 3, the group discussions within the workshop, and the presentations of each group's discussions.
- **Positive feedback:**
Participants expressed their appreciation for providing a platform to discuss such an important topic as housing, and shared lots of positive feedback on the richness of discussions occurring, whether during the event, later via email, through their interest into a follow up for the workshop, or for potential collaboration on the topic. 554



Participants' interventions

Opportunities for Follow Up

Participants suggested a series of follow-up workshops to capitalize on the current momentum for future implementation, and they further expressed interest in learning from international experiences.

Thus, as a continuation for the “Dialogue on Housing”, and with the support of Foundation of France, BUL organized a workshop on affordable housing on Friday December 2nd. The workshop examined case studies and models of affordable housing projects implemented in other parts of the world. With the support of AFD, speakers who have worked on affordable housing in other contexts such as Johannesburg in South Africa and Kigali in Mauritania as well as French experts in housing policies were invited to share their experience and reflect on ways for producing affordable housing in Lebanon.

The workshop took place in person at both AUB (Architecture Lecture Hall) and the Foundation of France in Paris, and it included presentations of case studies from Johannesburg and Kigali on the one hand, and also from Lebanon.

An additional series of workshops is considered, and will be designed with the intent to work towards implementing a pilot project, with the main aim of removing a stock of housing units from the market and making it available as a stock of affordable and adequate housing.

Next Steps

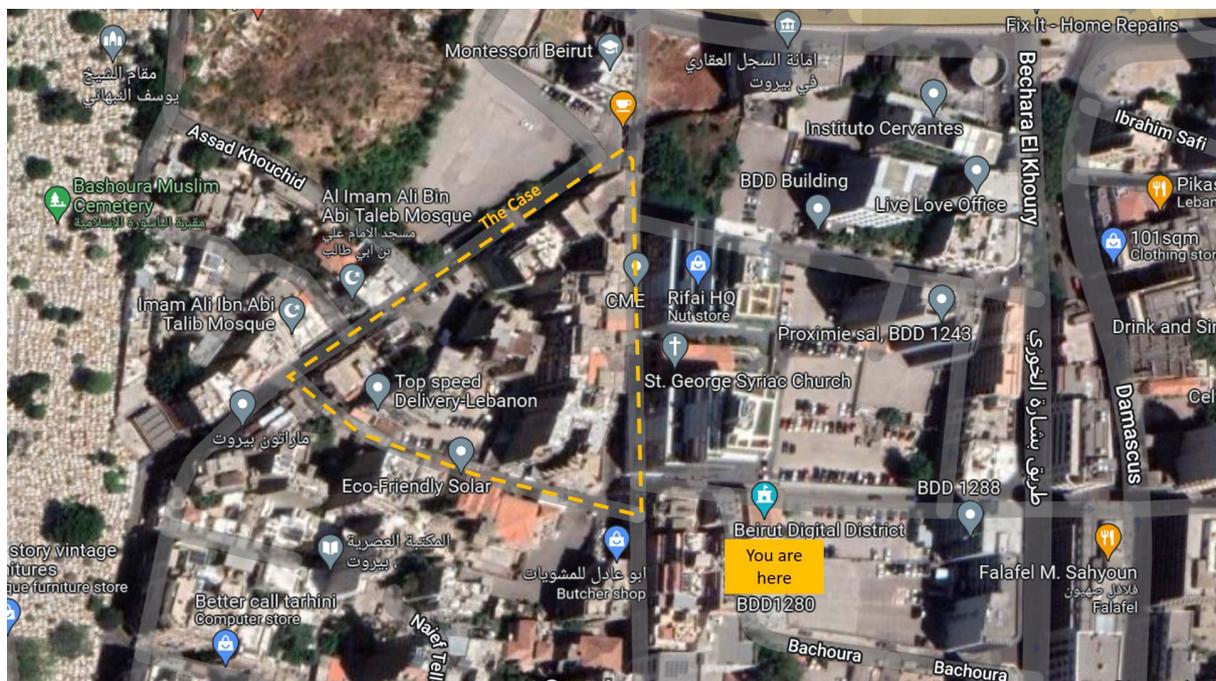
- Findings from the “Dialogue on Housing” were presented in the MENA Housing Forum in Egypt in November 2022.
- A working session with the Egypt and Jordan offices will be held to share learnings and experiences from the national forums and the MENA Housing Forum.
- A study on the market system will be commissioned by Habitat for Humanity, on a regional and national level, for Lebanon, Jordan and Egypt.
- Discussion on housing is a continuous debate that should be tackled from its various dimensions, and dealing with the arising challenges occurring and considering existing opportunities. Habitat for Humanity intends to facilitate and create similar platform on a yearly basis, to discuss the housing topic and emerging challenges facing it.

Annex 1: Case Brief

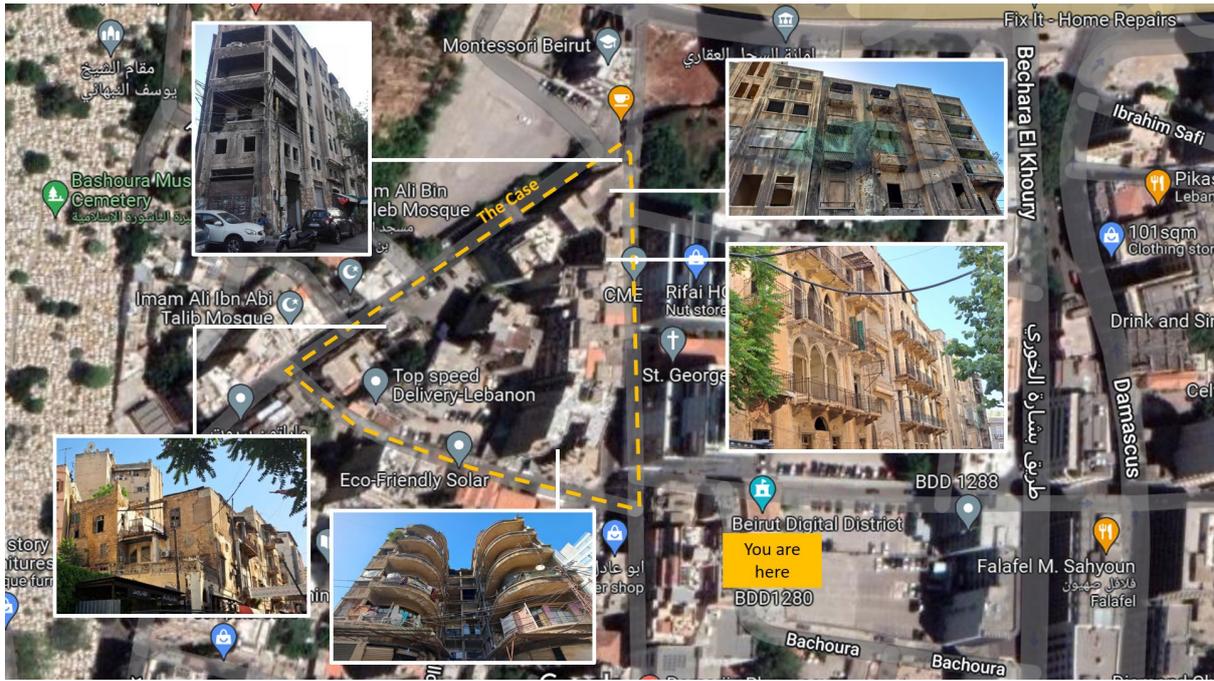
A Pilot Case for an Affordable Housing Urban Intervention

Case Location and Context

Located in the neighborhood of Khandak el-Ghamiq in Bachoura, along the edge of the city's historic core, the cluster and surrounding neighborhoods present the typical conditions of disinvestment and dilapidation that we are targeting through this workshop. The block takes the form of a triangular island surrounded by three neighborhoods with divergent development trends. The first edge of the cluster faces the high-end Beirut Digital District, a hub that caters to digital and creative industries in Lebanon. The second opens on a two-thousand-year-old cemetery and a large lot of archeological ruins unearthed during recent redevelopment excavation work. The third borders old dilapidated residential buildings, somewhat similar to the studied block's fabric.



Case Location Map



Case Location Map 2



Cadastral Map of the Cluster

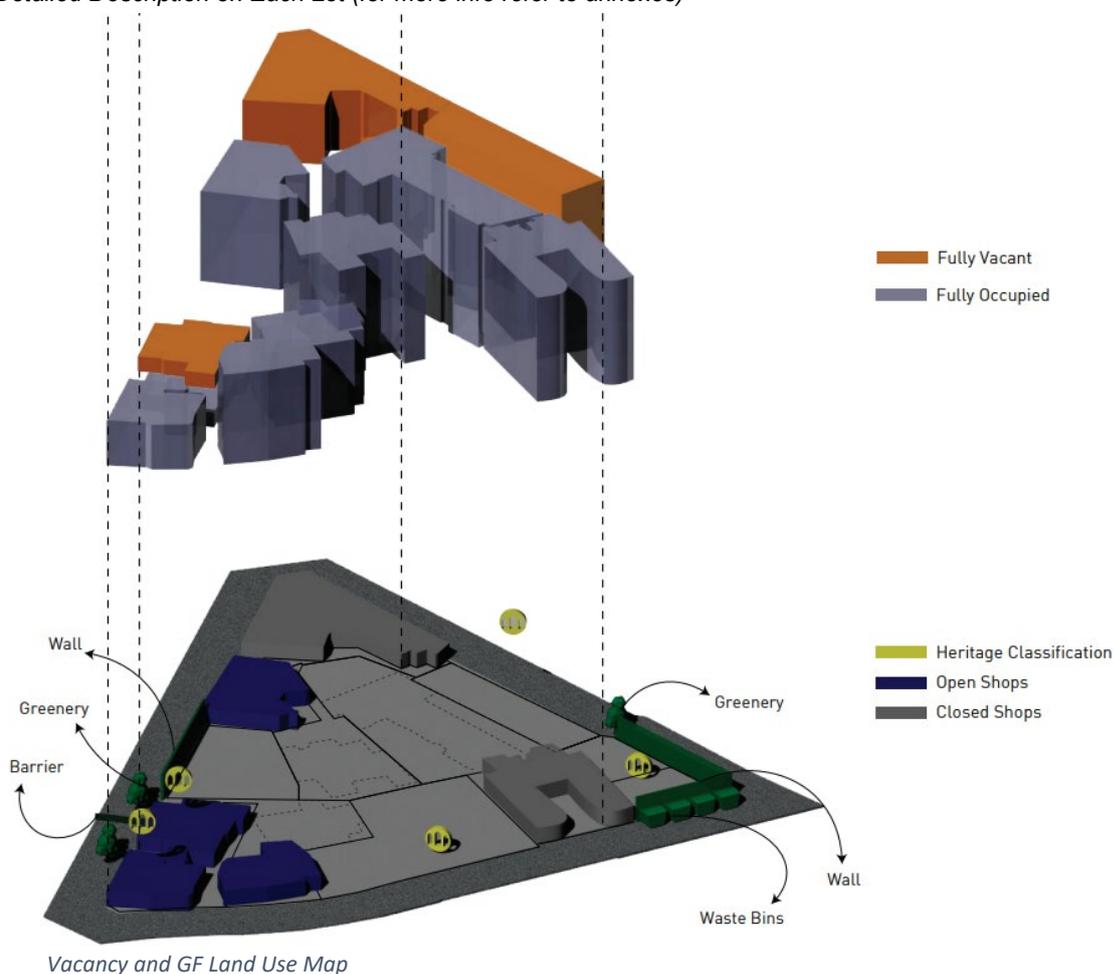
Case Description

The urban block is composed of 14 lots, of which 4 have been emptied while the remaining 10 hold each a residential building. Two of the buildings have been fully vacated, a third is partially vacant, and the remaining 7 are fully occupied.

One building is covered with a large mural promoting the message of the Digital District. Two of the buildings were initially built as hotels, but are now completely abandoned with unsealed windows.

Lot Number	Number of Floors	Function	Heritage Classification	Residents' Profile
1143	4	Vacant Building	No	n/a
1149	3-4	Vacant Building	Yes	n/a
1151	n/a	Vacant Lot	Yes	n/a
1152	n/a	Vacant Lot	No	n/a
1414	6	Residential	Yes	Syrian refugees and migrant workers sub-lessee
1153	n/a	Vacant Lot	No	n/a
1154	6	Residential with GF Commercial	Yes	Lebanese owner-occupants
1156	3	Residential with GF Commercial	Yes	Lebanese "old" tenants
1155	2	Residential with GF Offices	No	Syrian refugee tenants
1159	n/a	Vacant Lot	No	n/a
1160	6	Residential with GF Commercial	No	Lebanese "old" tenants
1150	8	Residential	No	Lebanese "old" tenants
1161	6	Residential	No	Lebanese owner-occupants
1157	4	Residential	No	Lebanese owner-occupants

Detailed Description on Each Lot (for more info refer to annexes)



Physical Condition of the Buildings

Physical Dilapidation

The buildings' physical conditions are typically dismal. Several buildings display incremental additions in the form of an added floor and ad-hoc repairs. Most buildings bear traces of the violence of the civil war, a neighborhood fire that ignited in the year 2000, and the recent port blast. One of the buildings has visible cracks, severe structural damage, and destroyed apartments that date back to the civil war. Several buildings lack proper access to water and electricity, and all show accumulated and inadequate ad-hoc repairs many of which predate the last round of post-blast repairs. Among the most recurrent concerns are water leaks that sometimes seep through structural elements and threaten the long-term safety of the buildings and their livability.



Buildings Displaying Multiple Levels of Damage

Heritage Classification

Three buildings are classified as heritage in the register of the Directorate General of Antiquities (owing to their historical value and construction prior to 1940). Despite this classification, we see that all three display incremental additions and ad-hoc repairs.

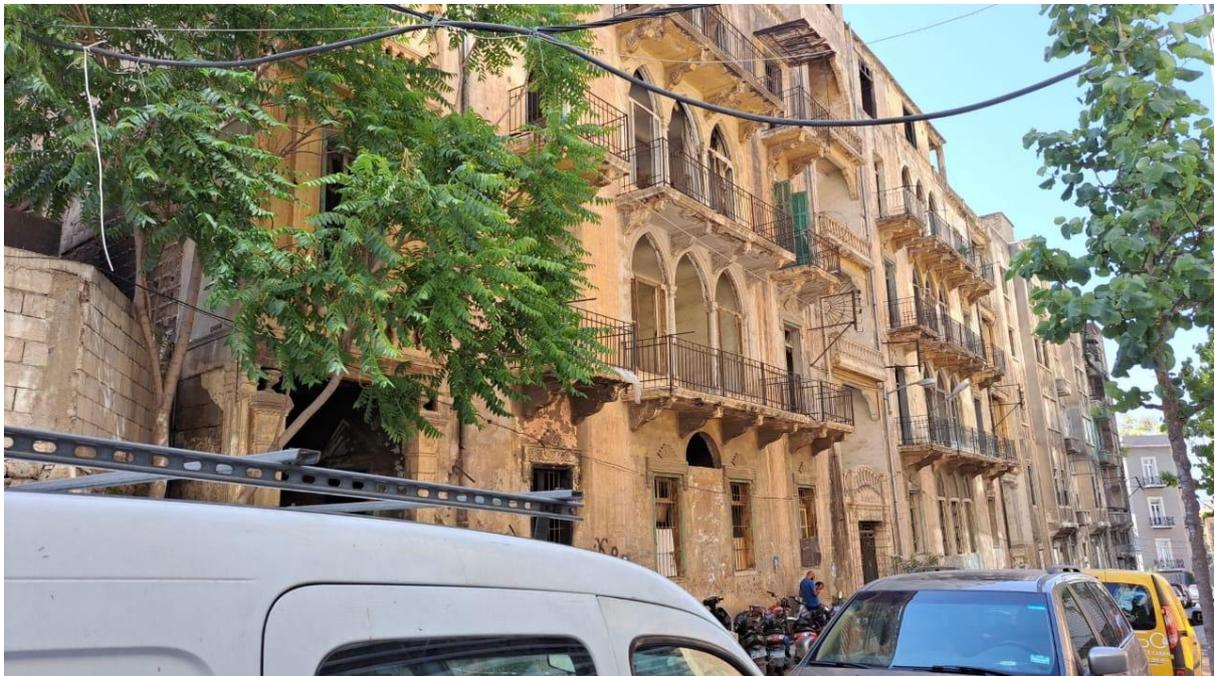
One of the classified buildings is a multi-story residential apartment building that resembles the typology of a hotel. It is held in shares by two groups of inheritors who hail back from two different families. It is fully vacated. Rumor in the neighborhood says that these property owners do not

wish to sell the building. The heritage classification of the DGA prevents the demolition of the building and mandates special restrictions on any repair work.

Of note is that three other buildings on the same block that were similarly classified as heritage have been destroyed in the past two decades.



A Building Classified as Heritage



A Building Classified as Heritage 2

Challenges Presented by Physical Conditions:

1. Physical Dilapidation:
 - Multiple levels of damage
 - Inadequate post-blast repair

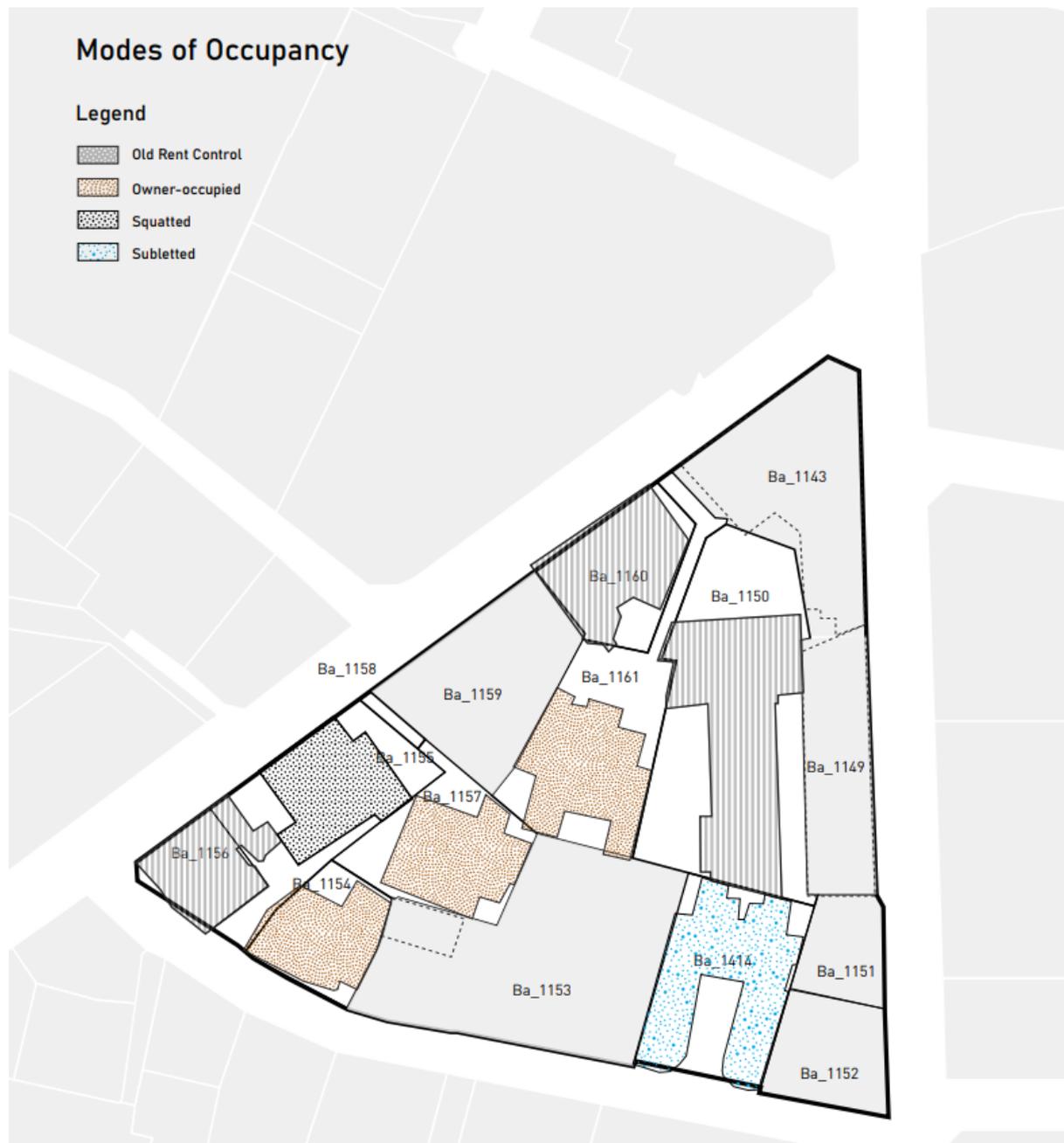
- Severe structural damage and water leaks
- Poor insulation
- 2. Heritage Protection and Restrictions
 - Repair subjected to special criteria
- 3. Lack of Basic Services
 - Lack of proper access to water and electricity



Water Leaks in One of the Buildings

Occupancy and Profile of Residents

Building occupancy varies considerably. Only one building is fully occupied by a single family of owner-residents. The rest of the buildings are mostly occupied by tenants who still benefit from old rent protections. Many of these residents have not paid their rent fees for years. Failure to pay may be due to the absence of the owner, to conflict among owners, or to deliberate eviction strategies deployed by landlords who seek to demonstrate default and secure the grounds for eviction to what they perceive as blatantly unfair contract terms. Aware of this strategy, some tenants have deposited rent payments at the notary. Aside from old tenants, we also counted squatters in one of the buildings, a household of several Syrian families who have occupied the unit since the civil war, first as tenants and eventually as squatters. We also noted another building subdivided into smaller units and subletted to refugees and migrant workers. Finally, two buildings and several apartments in a third are intentionally sealed off to prevent squatters from occupying them. These are fully vacated.



Buildings' Modes of Occupancy

Identified Housing Problematics:

1. Formal Tenure Insecurity causes:
 - Old rent control
 - Absentee ownership
2. Informal Tenure Insecurity causes:
 - Unclear terms and conditions
 - Lack of legal protection mechanisms for refugees and migrant workers
3. Deliberate Eviction Strategies Deployed by Landlords
4. Contested Landlord-Tenant Relations
5. Over-crowdedness



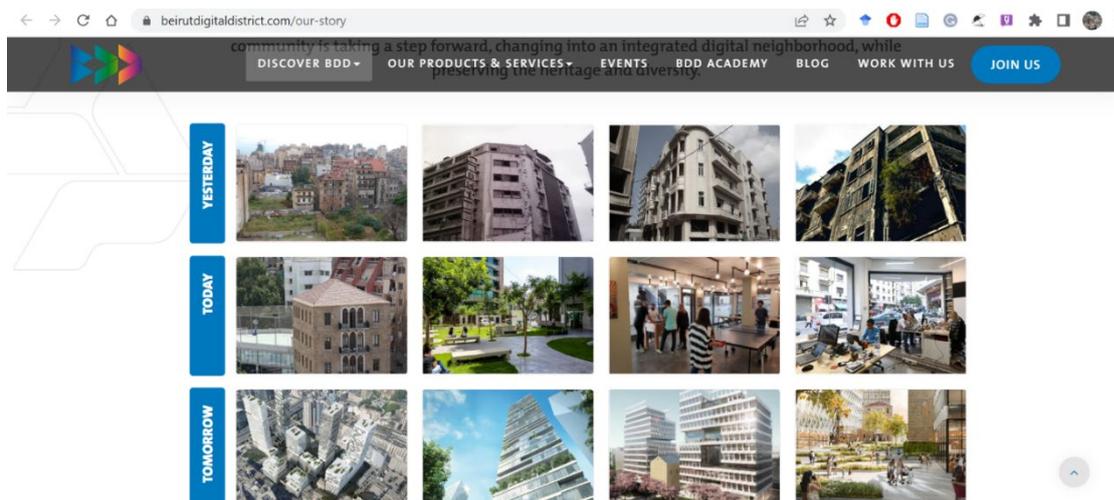
A Building Subdivided into Smaller Units and Sublette to Refugees and Migrant Workers

Profile of Landowners

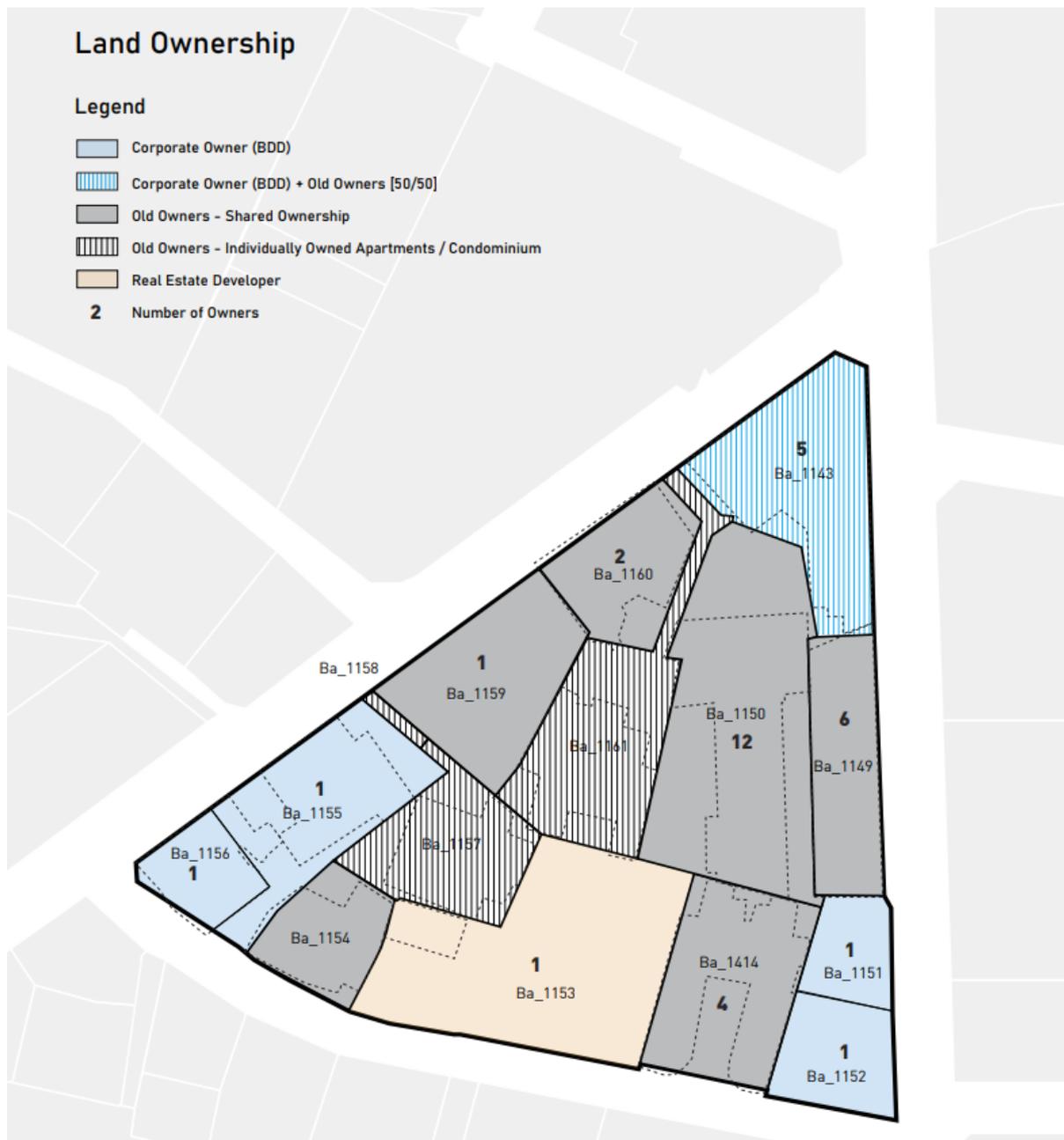
The block of 14 lots is held between three different types of property claimants: one corporate investor, one real-estate developer, and several old landowners.

Landownership Challenges:

1. Developers compete over the lots
2. High prices of land exclude dwellers;
3. The anticipation of development profits attracts developers and investors.



Properties owned by the Corporate Owner (BDD website)



Profiles of Landowners

Building Governance

Most agreements and interventions within the buildings occur through ad-hoc practices and personal initiatives, and are not regulated by law. The municipality is absent, and does not exercise either its responsibilities or its rights with owners –as in the rest of the city. It is unlikely that any of the properties also pays taxes, given that formal and clear ownership is held by corporate owners who benefit from vacancy exemptions while the remaining occupancy contracts are informal.

Most shared spaces in the buildings are neglected, and none of the buildings has a building committee to manage repairs of building services. In most buildings, primary old shareholders manage the building only when direly needed. One of the buildings is also managed by a neighborhood strongman renting subletting small apartments and beds to

refugees and migrant workers. The strongman neglects repair of shared spaces and allows residents to rely on informal means to secure access to basic services.

In general, people from the neighborhood protect the cluster. Security guards working in the BDD also keep an eye on newcomers, being residents of the neighborhood themselves.

Cluster Timeline

1923-1943

During the French Mandate period, the neighborhood of Bachoura expands as a residential district that accommodates permanent residents and tourists visiting Beirut. Immediately outside the historic core, Bachoura is known for its cemetery, churches, the Ottoman school, and numerous agricultural farms. At the time, the French colonial authorities also build the French hospital and the national college nearby. In the block where the studied cluster stands today, we counted two hotels and several houses that were developed during this same phase.

1944-1975

During the post-independence period, Beirut witnesses heavy urbanization. In the studied cluster, records show multiple property transactions, as newcomers move to the city and acquire lots. Property boundaries are gradually being clarified, lawsuits pile up, and the solution is often the redevelopment of a historical construction into a modern apartment building. For example, a judge who purchases two lots in this cluster during the 1950s is sued by his neighbor because the building he now owns impinges on the nearby lot. The building is eventually demolished, then redeveloped by the judge's son 20 years later. During this same period, the cluster witnesses the first property conflicts as several inheritors (siblings) sue each other over contested inheritance claims.

1975-1991

During the Lebanese civil war, the location of the Bachoura district immediately across Martyrs' square exposes the neighborhood to severe battles as it falls along the green line that divides the western and eastern (warring) sides of Beirut. Better-off residents, mostly owner-residents, flee the violence of the civil war, abandoning their apartments. They include many Christian landowners who will never return to the area. Abandoned buildings are squatted, and others are rented out on a temporary basis –sometimes illegally. Property records are increasingly clouded as taxes are left unpaid and inheritances are unrecorded and more and more contested.

1991-1994

The end of the civil war violence triggers numerous changes in the cluster. The implementation of the “displacement policy” in the area by the Central Fund for the Displaced restitutes property to original claimants (or their descendants) while squatters are evicted –albeit with compensations. The main beneficiaries of this practice are developers and property investors who can now access a stock of newly evicted buildings in the absence of an effective “return” public policy. Most investors demolish the buildings they acquire to make space for future lucrative redevelopment. The first transaction recorded in this cluster during this period dates back to 1993, when a real-estate developer and investor outside Lebanon (Africa) purchases two buildings in the cluster. The two properties he has purchased remain used as parking lots to date.

1994-2000

In 1994, the establishment of Solidere, a private real-estate company entrusted with the post-war reconstruction of Beirut's Central District, engenders fear among this cluster's residents. Rumors about a possible expansion of the real-estate company and the eviction of Bachoura dwellers (in line with the heavy-handed evictions in Beirut downtown) abound. Conversely, local political parties introduce a sectarian layer to the class conflict by claiming the cluster and surrounding neighborhood as Shiite territory to be protected in the city. During this period, the studied cluster also suffers a strong blow as a huge fire ignites in the neighborhood in the year 2000, ruining several buildings' facades and interiors, and transforming their functions and activities. Despite the boom in nearby Solidere, no transactions are recorded in this cluster.

2002-2007

A wealthy investor who made his wealth in liquefied petroleum gas trading before retiring in Lebanon begins to acquire property in the area. He aggressively purchases lots across the cluster and beyond, within Bachoura. Having first secured a large lot outside the cluster nearby, he quickly multiplies acquisitions. Property records show that many of the newly acquired properties are bought in small shares incrementally from multiple claimants over years. Purchased buildings are either leveled down or boarded out to prevent reoccupation. Most tenants are evicted. This includes an (unclassified) historical red-tile house that the Ministry of Culture attempts to protect from demolition in vain. The Higher Court rules in favor of demolition, and the house is levelled. Rumors abound about a second Solidere that he will establish in this zone, displacing all residents.

In the studied cluster, this investor buys three buildings (two of them classified as heritage) from multiple inheritors. Property also changes hands in another building in the same cluster where a property owner (a judge by profession) passes on his shares to his grandchildren who now collect rent and manage the tenants. In other buildings, landlords (including inheritors) refrain from collecting rent when units are held through old rental contracts (protected) because they deem the rent insufficient given the severe devaluation of the Lebanese pound. In some cases, tenants who hold old rental contracts rent out the units themselves for profit.

2012

The year marks important transformations in the cluster. First, the establishment of the Beirut Digital District in the immediate vicinity of the block fuels additional fear among residents who feel the pressure of the district's potential extension over their neighborhood. At the time, the slow-down of real-estate activities, and changes in the helms of the real-estate company, as well as strong incentives extended by the Ministry of Communication converge towards the reorganization of the real-estate residential investment into a district to incentivize the rise of a digital economy. A public-private initiative, Beirut's Digital District transforms the district as it attracts large groups of young investors and creators to the area. Following several clashes between residents and BDD users, and in order to diffuse tensions, the company hires security guards from the neighborhood to protect the area.

Simultaneously, the outbreak of the war in Syria brings an influx of refugees to this and nearby urban blocks, while real-estate activities take a dive. One of the cluster's buildings is purchased by four brothers (business partners) who rent it out to a neighborhood strongman. The latter sublets units to migrant workers and Syrian refugees. The presence of refugees is not without consequence, particularly as it attracts the attention of the Lebanese General Security who, one year later, detain the strongman for illegally subletting apartments to Syrian

refugees with illegal residencies. The interference of the Lebanese General Security contributes to a sense of latent insecurity, but it does not change the conditions on the ground, particularly as negotiations with the political to which the strongman is affiliated lead to his release.

2012-2019

During these years, the peak in real estate prices that followed the 2008 influx of capital in Lebanon renders land prices in the area prohibitively expensive. It is further likely that the proximity of BDD and SOLIDERE generate unrealistic expectations among landowners whose asking prices soar. The prospect of high profits made through real-estate also encourages landowners and inheritors to sue each other over property shares. Consequently, the cluster witnesses a general halt in property transactions and redevelopment activities. The period marks a similar slowdown in real-estate prices across Beirut. Despite this slow-down, real-estate pressures are high and low-income residents continue to suffer from the looming threat of eviction should developers decide to move forward with a new building.

The end of this phase coincides with the ignition of Lebanon's 2019 Uprising. The cluster -and surrounding neighborhoods- are increasingly known as the site of anti-revolution clashes with protestors in Martyr's square.

2019

The financial meltdown decreases the redevelopment pressures as residents note a gradual reduction in eviction practices. The housing protection guaranteed –albeit temporarily- by the old rent control makes residency here desirable. Faced with substantial financial challenges, many residents invite relatives (including children and their families) to move in with them. Still, eviction threats subside, particularly among tenants who have refrained from paying rent on old rental contracts. Two of these residents report receiving eviction threats from their landlords after the latter complained at the local police station.

Post Blast 2020-2022

The Beirut August 4 2020 port blast affects several buildings in the cluster. Given the age of the occupied buildings and the 50-year-old unrepaired damage caused by the fire and the civil war, it is not surprising that the blast triggers severe structural damage in many buildings. In addition, buildings lose windows, doors, and/or outer piping and living conditions become even harder.

Despite severe impacts caused by the port blast, Bachoura –including the studied cluster- does not receive the support its dwellers need. Residents report that they have called on numerous actors for help in vain. Many residents further report that they have repaired the damage themselves, due to its urgency, and they deplore the absence of the Directorate General of Antiquities that they argue did not inspect the repair works of the buildings classified as heritage in this neighborhood. Many residents reported borrowing money from relatives to conduct repair works and resorting to cheaper inadequate materials. Many households still live in heavily damaged and unrepaired units where they endure humidity, water leaks, and lack of water supply at the expense of their health and wellbeing.

Annex 2: Group's Guiding Questions

The below list of questions was used by moderators to guide the participants in drafting their intervention. The questions were related to (1) building selection, (2) financing, (3) repair, and (4) identifying beneficiaries.

(a) Does the approach of taking on a cluster of housing and/or individual dilapidated buildings fit in any of your existing programs?

(b) Let's take the process step by step, can each of the actors help us identify what they can do/ what can be done/ what they would expect *other* partners to do, what it would take for them to intervene?

1/ Selecting a building to rehabilitate:

1. Would you be willing to intervene in a private building?
2. Let's look at this cluster, would you work with the corporate owner? with the developer? with the individual families? What would it take?
3. Can you rely on small-scale entrepreneurs for repair?
4. What kind of concessions would you make for them?
5. What kind of demands would you want?

2/ Financing and channeling funds

1. Would agencies be interested and willing to fund such initiatives? Which agencies can they think of? At what scale?
2. For funding agencies financing projects outside Lebanon (e.g. AFD has funded projects like these in South Africa): Are they willing to bring this experience to Lebanon and what are the constraints that they will face here?
3. Have funding agencies financed such projects before? How? What are the terms and conditions?
4. For NGOs and INGOs: Do they have in their toolkit (Lebanon or abroad) financing mechanisms for such interventions?

3/ The repair

1. Do you want to commission it or would you do it? How would you finance it?
2. How would you repair? What standard do we choose? how would they define an acceptable standard of repair?
3. Would you organize committee meetings with the residents?
4. What role would you want different public actors to play?
5. What guarantees do you need from the owner? From the public actors?
6. What can we learn from the post-blast experiences?
7. Does that really activate the housing value-chain? Can it create employment?
8. From where would you provide material and labor?
9. How would you incur costs of insulation, solar panels, and other tools of sustainable development?
10. Are there sufficient linkages to local materials?
11. Based on their experience, what would be the role of the public sector (including public officials) to be involved in upgrading these buildings?

12. Which institutions and individuals would you reach out to? Which framework would they benefit from?

4/ Choosing how to fill empty buildings

1. Would you be okay in letting the property owner fill them?
2. What concessions are you willing to make with the property owners to guarantee that landlords keep residents?
3. Would you demand that they do a mix of market based/affordable or should all the units be affordable?
4. What would be an acceptable rent fee for this intervention? In return for what? For how long?
5. What criteria are you usually using for eligibility for support? For allowing access?
6. How can you guarantee that residents stay in place? Is it important?
7. What has been your experience in relation to that in the post-blast?
8. Have you thought of the long-term impact of this intervention? Have they thought of long-term interventions to mitigate negative outcomes such as gentrification?
9. What role can public agencies play in guaranteeing residents in place?
10. How do you manage the building after the fact? Which agencies/groups/collectives? For how long? What would they do for the long term?
11. What role can municipalities play in building management?
12. What incentives can public authorities give (e.g., tax breaks) to the landowners? To the NGO so it repairs, etc.
13. How would they mitigate the challenges that will arise between landlords and tenants when it comes to upgrading dilapidated units? Think of different forms of tenure (old rent control, squatting).
14. Which public agency/ies can prevent ad-hoc evictions? secure adequate contracts? can provide

Annex 3: Potentially Useful Planning Tools in the Existing Lebanese Regulatory Framework

A. Landlords Responsibilities

1/ Pay Built Property Tax

Article 2 of Built Property Tax of 1962 The investor: Whether it is an owner who benefits from the building [or housing unit] through leasing or operating it, or a tenant who benefits from a secondary lease (even without the right), [the beneficiary] should pay the Built Property Tax.

Possible Exemptions:

Article 11 Built Property Tax Law of 1962 provides tax exemptions for 10 years in case housing is used for housing for lower income communities.

المادة 11 من قانون ضريبة الأملاك المبنية الصادر في 1962 تعفى من الضريبة لمدة عشر سنوات دور السكن التي تبني لإيواء المعوزين وذوي الدخل المتواضع او المحدود وفاقا لأحكام القانون الخاص بها. تحدد شروط الاستفادة من الاعفاء المنصوص عليه في هذه المادة بمرسوم يصدر بناء على اقتراح وزير المالية.

2/ Building Maintenance

Article 18 of Law 646/2004 obligates property owners to maintain the building's facades, structure and other sections.

المادة 18 من قانون البناء 2004\646
7 - على المالكين أن يحافظوا على نظافة واجهات أبنيتهم وأجزائها الأخرى وعليهم عند الاقتضاء أن يقوموا بدهنها أو توريقها أو طرشها أو ترميمها, وإذا تمنعوا يحق للبلدية بعد إخطارهم أن تقوم بالعمل المذكور على نفقتهم.
8 - على المالك أن يسهر دوما على صيانة أملاكه المبنية وتأمين الاتزان والمتانة اللازمين لها محافظة على سلامة الشاغلين والجوار. وعليه كلما دعت الحاجة إلى ذلك أو بناء على طلب البلدية المبني على استشارة الإدارات الفنية المختصة أن يكلف مهندسا أو أكثر للكشف على البناء والتحقق بالوسائل الفنية والملائمة وتقديم تقرير مفصل عن حالة البناء.
إذا ظهر للمهندس أن البناء أو أقسامه قد بدت فيه إشارات وهن, عليه أن يبين في تقريره سبب هذا الوهن ونتائجه المحتملة وأن يقترح الأشغال الواجب القيام بها مع بيان درجة العجلة فيها. إذا تبين بنتيجة تقرير المهندس أن اتزان البناء أو متانته مختلان, على المالك أن يقوم تحت إشراف مهندس بتكليف يسجله في إحدى نقابتي المهندسين بأعمال التشييد والتدعيم المؤقتة اللازمة, وأن يعلم بما قام به البلدية أو المحافظ أو القائمقام خارج النطاق البلدي. ومن ثم عليه اتخاذ الإجراءات اللازمة بعد الاتفاق مع شاغلي البناء أو مراجعة القضاء المستعجل, إذا اقتضى الأمر, للقيام بأعمال التقوية النهائية بعد الاستحصال على الترخيص وفق الأصول. عند انتهاء العمل ينظم المهندس تقريرا عن الأعمال التي قام بها يشير فيه إلى حالة البناء الجديدة.

3/ Provide Utilities agreed upon in the contract

المادة 47 من قانون الإيجار الصادر في 2014\5\9
لا يحق للمؤجر الامتناع عن تقديم الخدمات المشتركة التي اعتاد تقديمها والتي اتفق عليها اساسا في عقد الإيجار.
فإذا كانت هذه الخدمات تشمل التدفئة او التبريد او المياه الساخنة
إذا لم يؤد المالك بدون مسوغ شرعي كل او بعض الخدمات المتفق عليها او المتوجبة قانونا يترتب للمستأجر, بعد التحقق من ذلك بواسطة خبير يعينه قاضي الامور المستعجلة دون استيفاء اي رسم, تعويض يساوي بدل ايجار شهرين, على الا يزيد مجموع التعويض المحكوم به, في السنة التأجيرية الواحدة, عن بدل ايجار اربعة أشهر.

B. Tenants Responsibilities

1/ Pay Municipal Fees

Article 3 of Law 60/88 The building occupants are charged an annual fee on the rental value.

Possible Exemptions: Article 13 of the Municipal Law of 1977 provides exemptions from

municipal fees for buildings occupied by non-profit institutions:

المادة 13: المؤسسات التي لا تتوخى الربح على ان تحدد هذه المؤسسات بقرار يصدر عن مجلس الوزراء (فقرة مضافة بالقانون رقم 14 تاريخ 1990/8/20).

2/ Maintaining the rented unit

Tenants are required to conduct repairs for the private sections of the rented unit (the apartment)

المادة 49 من قانون الإيجار الصادر في 2014\5\9

- 1- خلافا لكل نص أو اتفاق سابق، يتحمل المستأجر كامل نفقات الإصلاحات غير المشتركة الخاصة بالمأجور.
- 2- كل اتفاق خطي يجري بين شاغلي ثلاثة ارباع الاقسام المعدة للإيجار أو لإشغالها من قبل المالك بشأن اعفاء المالك من تأدية كل أو بعض الخدمات المشتركة يكون ملزما للمالك ولجميع المستأجرين.

3/ Paying for shared utilities and maintenance

Tenants are required to pay expenses for the shared utilities. If the rental agreement does not mention the tenants' obligations to pay for building utility cost, the owner pays 20% of the share utility cost, on the condition that it does not exceed 5% of the rental value for the related apartments.

المادة 46 من قانون الإيجار الصادر في 2014\5\9

- ما لم يكن ثمة اتفاق يحمل المستأجر كافة النفقات المشتركة، يتحمل المالك نسبة 20% (عشرون بالمئة) من نفقات الخدمات المشتركة والصيانة شرط ان لا تتجاوز مساهمته 5% (خمس بالمئة) من مجموع بدلات إيجار الامكنة التي تستفيد من هذه الخدمات، ويوزع الباقي على الوحدات التي يتألف منها البناء سواء كانت شاغرة أو مشغولة من المالك أو سواء تترتب نفقات تجديد المظهر الخارجي للبناء والاقسام المشتركة أو ما هو يحكمها إذا فرضت الإدارة المختصة اجراءها. تؤخذ بالاعتبار مساحة كل مأجور عند توزيع حصص المساهمة بين الشاغلين. كل خلاف ينشأ بين الفرقاء بشأن جدوى الاعمال أو قيمتها أو توزيع حصص المساهمة يفصل فيه قاضي الامور المستعجلة وفقا للأصول المتبعة لديه بموجب قرار معجل التنفيذ على أصله.

C. Ownership Structures

1/ Owners of lots that need redevelopments/upgrading⁶

Tenants may benefit from "rent free of charge" [contracts] if they undergo repair, upgrading, or additional building works on the landlords' property

المادة 53 من قانون الإيجار الصادر في 2014\5\9

- 1 - يقصد بالعقد ذي البدلات الهالكة العقد الذي بموجبه يجيز مالك العقار لشخص اخر اقامة انشاءات او ابنية على العقار المذكور من ماله الخاص لقاء استثمارها مدة من الزمن لقاء بدلات محددة في العقد.
- 2 - تخضع عقود الايجار ذي البدلات الهالكة المعقودة اعتبارا من 1992/7/23 وما بعد للأحكام الواردة فيها. وكذلك عقود الايجار التي اجراها المستثمر على الانشاءات او الابنية مع الاشخاص ثالثين على ان لا تتعدى مدتها مدة العقد الاساسي.
- 3 - تمدد عقود الايجار ذي البدلات الهالكة المعقودة قبل 1992/7/23 مدة ثلاث سنوات ابتداء من تاريخ العمل بهذا القانون اذا كانت المدة الاساسية قد انتهت قبل العمل به. وإذا كانت مدتها الاساسية لم تنته بعد فيبقى معمولاً بها لحين انتهاء هذه المدة.
- 4 - تخضع عقود الايجار المعقودة بين المستثمر والاشخاص الثالثين قبل 1992/7/22 لأحكام هذا القانون.
- 5 - اذا كان المستثمر يشغل البناء او اي قسم منه وكان الاشغال يعود الى ما قبل 1992/7/23 فان المستثمر يعتبر مستأجرا

⁶ The 2014 Law was repelled and replaced in 2017 by a different text.

2/ Cooperative Ownership

Section 42 of decree 17199/64 states that housing cooperatives can receive loans from banks, the National Union for Cooperative Credit. A specialized credit agency and other financial institutions (الاتحاد الوطني للتسليف التعاوني) to finance their activities.

المادة 42(عدلت بموجب مرسوم اشتراعي 58 / 1977) يحق للجمعيات التعاونية واتحاداتها الاقتراض من المؤسسات المالية والمصرفية والاتحاد الوطني للتسليف التعاوني وذلك لتمويل مشاريعها او لإقراض اعضائها. شرط الحصول على موافقة الجمعية العمومية على مقدار القروض وشروطها وقيمة الفائدة. ويحق للجمعيات التعاونية واتحاداتها امتلاك المؤسسات التجارية. اللازمة لنشاطاتها وتستفيد في هذه الحالة من الاحكام المتعلقة ببيع المؤسسات التجارية والتفرغ عنها ورهنها المنصوص عنها في المرسوم الاشتراعي رقم 11 تاريخ 1967/7/11. تسجل المؤسسات التجارية العائدة للتعاونيات او اتحاداتها في السجل الخاص المنصوص عليه في المادة 4 من المرسوم الاشتراعي المذكور ولا تسجل في السجل التجاري بل يشار الى رقم تسجيلها في السجل التعاوني الممسوك لدى المديرية العامة للتعاونيات.

Section 58 in law 17199/64 states that housing cooperatives (like all cooperatives in Lebanon) are exempt from certain taxes and Municipal fees.

المادة 58(عدلت بموجب مرسوم اشتراعي 125 / 1983) (عدلت بموجب قانون منفذ بمرسوم 3508 / 1972) تعفى الجمعيات التعاونية من:
أ - الرسوم البلدية التالي بيانها:
1 - الرسم على الاعلان.
2 - الرسم على رخص البناء..
3 - الرسم على بيانات الدروس الفنية
4 - الرسم على القيمة التأجيرية.
5 - الرسوم على الكهرباء والماء.
ب - الاجور والبدلات التالية:
1 - اجور النشر في الجريدة الرسمية
2 - اجور الفحوصات المختبرية في المؤسسات التابعة للدولة.
3 - نسبة مئوية تحدد بقرار من وزير الزراعة ,من اسعار بيع حاصلات وزارة الزراعة.
ج - الرسوم والضرائب غير المباشرة التالي بيانها:
1 - رسوم الطابع الاميري عن عقود الاقتراض والسائر السندات المتفرغة عنها.
2 - الرسوم والتأمينات القضائية ورسم الطابع الاميري عن الدعاوى التي تقيمها الجمعية على مدينها او تقام عليها من هؤلاء وكذلك من الرسوم لدى
دوائر الاجراء عن الاحكام والسندات والتعهدات والعقود.
3 - رسوم الانتقال العقارية عن معاملات وضع التأمينات وفكها عن معاملات انتقال العقارات المؤمنة لصالح الجمعية الى اسمها ومن كافة الرسوم
العقارية ورسم الطابع الاميري على معاملات شراء العقارات لصالحها.
4 - تسجل خصوصية وتعفى من رسوم السير ورسوم المعايينات الميكانيكية وكل علاوة تلحق بها سيارات وشاحنات وجميع آليات الجمعية.
5 - خمسون في المئة من رسوم التصدير عن المنتجات التي تصدرها التعاونية الى الخارج.

3/ Owners of Illegal Constructions

Rental contracts in units that include illegal constructions are considered valid.

المادة 54 من قانون الإيجار الصادر في 2014\5\9

خلافًا لأي نص آخر، لا تعتبر باطلّة عقود الإيجارات المتعلقة بأماكن تحوي مخالفات لقوانين البناء أو التنظيم المدني إلا إذا كانت هذه المخالفات غير قابلة للتسوية بموجب القوانين النافذة. إلا أنه في الحالة فإن الحكم بإخلاء المستأجر لا ينفذ إلا بالتلازم مع إزالة المخالفة من قبل المؤجر ولقاء تعويض يدفع للمستأجر وفق أحكام الاسترداد للهدم المنصوص عليها في هذا القانون.

4/ Single or multiple owners in shares

Land pooling and readjustments: A land pooling and subdivision (or readjustment) intervention (in Arabic, وفرز ضم) is an intervention that seeks to reorganize the geometry and/or size of existing land lots (cadastral morphology) in a way that responds better to the need of a projected development. It is particularly useful when the geometry and organization of lots in an area doesn't allow for the projected development scheme, such when an agricultural area is being urbanized. In urban areas, a land pooling project could also serve to allow for improved access and/or public space.

A land pooling and subdivision intervention can be initiated by a public agency or private agents/developers. All lots subdivisions are mandated to secure a set of services, including roads and parks, which are stipulated by public authorities and should go up to 25% of the surface being subdivided.

D. Managing Buildings

1/ Building Committees

وضع بموجب المرسوم الاشتراعي الرقم 83/88 بتاريخ 1983/9/16 تنظيم الملكية المشتركة في العقارات المبنية. لقد أصبحت الأبنية كافة التي يتم تشييدها بعد التاريخ المذكور تخضع إلزامياً لهذا التنظيم الذي يميّز بين الأقسام المشتركة والأقسام الخاصة. فالقسم المشترك بطبيعته هو القسم المعدّ للاستعمال المشترك بين المالكين؛ مثل أرض العقار وهيكل البناء والأساسات والركائز والأعمدة والمداخل والواجهات والسلالم والمجاري والمصاعد والسطوح الأخيرة وغيرها، وقد يوجد في البناء قسم مشترك بحسب تخصيصه، مثل المواقف والساحات والحدائق والمنتشآت الرياضية والسياحية والمعدّة للتسليّة. أما الحائط المشترك بين قسمين أو أكثر فيكون مشتركاً بين الأقسام التي تفصلها المادتان 70 و 71 ملكية عقارية.

جمعية مالكي الطوابق والشقق

يؤلف مالكو العقار، حالما يزيد عدد الأقسام الخاصة عن ثلاثة، حكماً، جمعية تسمى جمعية المالكين العامة، تتولى إدارة العقار والقيام بما خول لها من أعمال التصرف به حسب الأحكام المحددة في هذا المرسوم الاشتراعي وفي نظام إدارة العقار. وفي حالة تعدد الأبنية يمكن إنشاء جمعية خاصة لكل منها أو لكل مجموعة منها لإدارة ما هو تابع لها. وتتمتع الجمعية بالشخصية المعنوية ضمن نطاق صلاحياتها، وعند تنازع الصلاحيات بين عدة جمعيات، تفصل محكمة البداية الواقع ضمنها العقار بقرار ميرم (المواد 18 و 19 و 20م.إ. 83/88).

E. Public Institutions Authorities and Responsibilities

1/ Financing

The PCH's 2018 PCH housing strategy proposal provides:

- Loans for building - repair - expansion - purchase - construction completion
- An environmentally sustainable home improvement: subsidized interest with a ceiling of 50 million Lebanese pounds for the loan or a reduction of the tax to 5.5% on used materials.
- Subsidized interest for companies, municipalities, or investors to establish housing units in order to rent them at affordable prices specified by the Corporation

Housing Bank's subsidized loans for solar panels:

أطلق مصرف الإسكان قرض الطاقة الشمسية الذي حدّد رئيس مجلس الإدارة المدير العام للمصرف، انطوان حبيب، سقفه، متراوحًا بين 75 مليون ليرة و200 مليون مع فائدة 5 في المئة، وأضاف حبيب في حديثه لـ "المدن": "كما يمكن سداد الأقساط المتوجبة على المقترض خلال مدة زمنية تصل إلى 5 سنوات

2/ Establishing, Partnering or Managing Projects intended for public good [including popular housing]

Article 49 and Article 50 of the Municipal Law in 1977 through Legislative Decree 118 authorizes the Municipal Council to undertake, establish, contribute or manage personally or through an intermediary a spectrum of public projects within its jurisdiction including public housing projects

- المادة 49 من قانون البلديات عن المرسوم الاشتراعي عام 1977 يتولى المجلس البلدي دون ان يكون ذلك على سبيل الحصر الامور التالية:
- لموازنة البلدية, بما في ذلك نقل وفتح الاعتمادات.
 - قطع حساب الموازنة.
 - القروض على اشكالها لتحقيق مشاريع معينة انجزت دراستها. التنازل عن بعض العائدات البلدية الاتية والمستقبلية للمقرض او للدولة لقاء كفالتها القرض , وادراج الاقساط التي تستحق سنويا في الموازنات البلدية المتتالية طوال مدة هذا القرض.
 - قبول ورفض الهبات والاموال الموصي بها.
 - انشاء الاسواق والمنتزهات واماكن السباق والملاعب والحمامات والمتاحف والمستشفيات والمستوصفات والملاجئ والمكتبات والمسكن الشعبية والمغاسل والمجارير ومصارف النفايات وامثالها.
 - المساهمة في نفقات المشاريع ذات النفع العام.
 - اسقاط الملك البلدي العام الى ملك بلدي خاص.
 - هدم المباني المتداعية واصلاحها على نفقة اصحابها وفقا لأحكام قانون البناء.