

Housing Policy in Algeria: A Case Study of Batna City Hamla3

By

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Abstract

Urban Pole Hamla 03 includes numerous housing options, totaling up to 13,629 collective housing units that have been completed in stages according to the programs granted to the municipality of Batna. Given that the municipality cannot accommodate the vast quantity of these housing programs since 2008, when Participatory housing agreements were signed along major axes, along with a program consisting of 1,600 social rental housing units and 900 social rental housing units to address precarious housing (RHP), leading to the current time with a program of 1,600 housing units designated for sale under the Rent-to-Own program (AADL) in the northern region. The following table represents the spatial distribution of various projects within this pole.

Our study on the housing policy in Algeria is, in reality, a humble attempt to explore the developments in the housing sector in Algeria by employing available information and data. Therefore, the study cannot cover all aspects of this broad topic. Nevertheless, we attempted to address some issues or questions based on the available data. One of the key results we can draw from our study is that the housing problem in Algeria is associated with ad-hoc housing policies. These policies did not consider the purchasing power of the average Algerian citizen or the living conditions capable of accommodating and distributing the population according to available national resources. As a result, the housing problem persists.

Keywords: definition of housing, housing policy, decrees and laws, residential market, housing sector.

Introduction

Urban development requires the concerted efforts of both State institutions in the public sector, individuals and groups, as well as private institutions, to achieve development in many economic, social, urban and so on.

Housing production is essentially linked to the State's ideology and political approach. This process has undergone continuous change, given the changes and developments in the world, whether political or economic, as the State is no longer the only intervention in the housing production process. Despite these efforts, the Algerian city suffers from the problem of housing, which, according to sociological studies, has become an acute crisis impeding development.

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The housing sector in Algeria has recently witnessed significant challenges that have intensified the crisis and left the Algerian citizen struggling with them. Despite the state's efforts, especially following reforms across its various sectors since the nineties, and particularly in the housing sector, which has seen different trends in the phase of developmental plans. This is marked by the emergence of new housing patterns, opening the door to real estate development, supporting citizens with financial aid for home ownership, and more. However, the ongoing societal struggle is evident through issues like overcrowded homes and the spread of makeshift and disorderly tin houses. All of this suggests the authorities' difficulty in formulating a housing policy that not only achieves absolute success but also mitigates the housing crisis from year to year and meets the individual demands.

So, what are the policies that the authorities have adopted to address the housing problem? And to what extent has this situation succeeded?

1- General Concepts about Housing

1- Definition of Housing:

Housing, or what is known as "residential," refers to the qualitative aspects of individuals, families, and groups in their residential spaces. It also indicates the ecological framework of a certain way of life. Housing denotes an internal, enclosed, and covered place where individuals reside permanently. Additionally, it encompasses various forms of different structures, representing a social and familial space. There are several synonyms for housing, each with some variations in meaning.

Housing is characterized by several economic and social features. It is considered the main fundamental for savings among families with both high and average incomes. This allows them to reserve significant amounts, dedicating them to investments in both individual and collective housing alike.

In this context, housing is considered among the broad domains for investment because it generates a regular income. While housing remains fixed in terms of spatial extent, its location renders it significantly important for complementary elements such as transportation networks, the presence of schools, and various service structures. Therefore, housing is regarded as a comprehensive economic development tool, to be seen as a complement to other sectors.

2. Definition of Housing Policy:

Housing policy can be defined as a systematic set of adopted measures established by the state. Its primary objective is to create a well-organized framework, including regulations and standards, aimed at intervening in the housing market. The main goal is to ensure a general balance between supply and demand, all while respecting specified price and quantity standards.

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3. Characteristics of Housing Policy:

- Housing policy assumes a crucial and strategic nature for the growth of a country, as it aligns with development, whether on an economic or social level.
- Housing policy is oriented towards combating social disparities, translating into the practical principle of the right to housing. This is achieved by rectifying differences in individuals' income levels to attain social justice.
- Housing policy aims to mitigate the uneven distribution of the population across the country by promoting rural housing. This is crucial as a significant portion of the population tends to concentrate heavily in industrial zones and major cities, leading to the phenomenon of rural displacement.
- Housing policy takes into account the challenge of economic scarcity resulting from a shortage of economic resources on one hand, and an increase in needs on the other. It combats the phenomenon of inefficient land use, misuse of construction materials and their methods of use, in addition to addressing the mismanagement of financial resources.

2- Tools or Mechanisms of Housing Policy:

States rely on a set of tools or means to shape their housing policy, intervening in the housing market. However, these means vary from one country to another, depending on the nature of the system in place on one hand, and the level of development or growth of the state on the other hand. Additionally, a crucial factor lies in how much control and guidance the state has over its housing policy, based on the outlined objectives. In general, we can distinguish between three main mechanisms or means to control housing policy, which are:

1- Laws and Executive Decrees Related to Housing:

Laws and executive decrees related to housing establish all the rules concerning it, including ownership, financing, distribution, possession, and the regulation of the housing market and so on. Therefore, laws and decrees related to housing are considered a crucial guiding tool for housing policy, especially when taken into consideration and aligned with the economic and social situation of the concerned country. Additionally, the extent of its development and the availability of necessary resources to accomplish housing, aiming ultimately for a satisfactory result, which is resolving the housing crisis.

For example, in the case of social housing, as it represents the demand of a significant segment of society, the decree delves into a detailed explanation of the distribution process, covering various chapters. For instance, the first chapter addresses the conditions of public rental housing, while the second chapter focuses on the procedures for handling applications, and so on.

2- Establishment of Specialized Social Institutions:

The creation of specialized institutions with a social character is another method used by the state to shape its housing policy. It encourages the establishment of this type of institutions, such as construction companies, housing agencies, real estate offices and so on. Each of these institutions is responsible for all procedures related to the completion, distribution, sale, and financing of housing. This not only eases the burden on the state but also regulates the housing market. Examples of such institutions in Algeria include entities like the Family Housing Promotion Institution (EPLF) alongside the Office for the Promotion and Management of Real Estate (OPGI).

3- Taxes and State-provided Subsidies:

Taxes: It is widely recognized that the state uses taxes as a tool to control and guide the economy on the one hand, and as a resource for its treasury on the other hand. in addition to

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the other roles that the tax plays or acts, it is used as one of the tools of housing policy. By reducing the tax rates on real estates or anything related to housing, for example, can decrease the cost of housing construction. Therefore, it increases the demands of housing in the market. Thus, housing policy aims to meet individuals' needs and eliminate the housing crisis, leading to its success.

Subsidies: Subsidies or financial assistance provided by the state to individuals for housing acquisition are one of the methods or means of housing policy intervention in the housing market. These subsidies align with individuals' requirements and typically take two forms:

Direct financial assistance: This is provided for the purpose of acquiring housing, estimated based on a percentage of the housing purchase amount. It is offered to the individual involved in the purchase, who then completes the remaining amount to gain ownership. In Algeria, for instance, there is a state-affiliated entity specializing in providing this type of assistance, known as the National Housing Fund (CNL).

Indirect financial assistance: This form of assistance is not directly aimed at housing acquisition, as in a first case. Instead, it is targeted at individuals especially those with low income, to enhance their purchasing power. These individuals can allocate this assistance for the acquisition of properties through ownership or rental.

3- Objectives of Housing Policy:

Housing policy derives its essential nature from its outlined objectives, aiming primarily to satisfy demands and needs while boosting activity in the housing sector. These objectives align with the significance of the housing sector and its effects on economic and social life. There are three main objectives of housing policy:

1st – Main Objectives of Housing Policy:

Given the significant importance of housing as a fundamental need and a useful asset, the primary goal of housing policy is to provide every individual or family with a residence, essentially eliminating the housing crisis. It should consider the cost and purchasing power of individuals, outlining clear and straightforward conditions for property ownership.

Given the significant importance of housing, it is considered a fundamental need and a valuable asset, considering the conditions it should meet, whether related to its quality or cost. Therefore, one of the primary goals of housing policy is to provide every individual or family with a dwelling, or more precisely, to eliminate the housing crisis. The policy should also consider the purchasing power of individuals, and the conditions for property ownership should be clear and straightforward for consumers. Therefore, all criteria and standards related to housing must be defined, taking into account the country's growth level and the availability of resources related to housing construction.

2nd - Economic Objectives of Housing Policy:

Given the significant role played by the housing sector, it is closely linked to other economic activities through financial, tax, and economic mechanisms, The impact of this connection on economic activity lies in financing construction activities, purchasing housing, as well as buying related equipment. The tax effects on the housing sector are reflected in the imposed tax rates and the provided exemptions. Therefore, housing policy should consider the

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extent of this interconnection between this sensitive sector and other sectors. All of which directly or indirectly affect the management and development of the housing sector. The revival of the latter attracts all other sectors, leading to increased economic growth, reduced unemployment, and higher national income, among other factors...

3rd - Social Objectives of Housing Policy:

Given the significant social importance of housing, housing policy must consider the social aspect of individuals and take it into careful consideration. This is evident through the means and mechanisms related to it, considering the social status of the individual and the extent of material and financial resources available for obtaining housing ownership. Direct and indirect assistance, such as direct support for housing costs or state financing of social housing projects, showcases the emphasis on social goals. These initiatives are often provided free of charge to lower-income or impoverished classes who might struggle to afford housing. Notably, housing policy aims to reduce social disparities and achieve well-being for everyone, taking into account and prioritizing this aspect.

4th - Environmental Objectives of Housing Policy:

Housing, buildings, city planning, and neighborhoods are designed to meet housing needs, with architecture and construction being given top priority in housing policies. Despite having an immense human heritage in architecture, homes are often designed and built in our country without considering the supposed considerations of housing. This includes the opinions and advice of residents, their expectations, needs, priorities, desires, and financial capabilities. The fundamental principle in construction should be to use available and renewable materials and resources at the lowest possible cost, in harmony with the surrounding environment. Choosing construction materials from the surrounding environment and designing and adopting a structure that allows for natural light, air, and space utilization for lighting, heating, and ventilation without additional costs or energy, and without introducing expensive and polluting technology. This aligns with the concept of green architecture, which respects the Earth's resources and natural beauty, fulfills the needs of users, preserves health and satisfaction, and meets daily and living needs.

4- Housing Policies in Algeria

The housing sector in Algeria represents an economic and social challenge for the country, being a structured sector of the national economy and an integral part of social policy. Ensuring stability is achieved through its effective sufficiency, addressing several problems the country faces. Given the significant importance of housing, the state has diligently sought to develop and upgrade it over time and space by implementing various policies with different common axes, primarily focused on limiting and alleviating the housing crisis.

4-1 Social Housing Policy:

Every dwelling funded by public funds is considered social housing. It is primarily linked to the financial income of families unable to find decent housing due to the country's financial situations. The precise definition of social housing must clarify various criteria associated with it. In the absence of these criteria, social housing loses its meaning, including:

- * State support for housing, either clearly and 100%, or partially, primarily depends on the types of social housing.
- * Targeting low and middle-income groups who cannot secure housing without state support.
- * Social housing embodies the development of social service functions carried out by the housing policy in Algeria.

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Through these three criteria, a comprehensive and precise definition of social housing emerges. It doesn't just reflect family income but also encapsulates the economic and social directions that distinguish the state, including:

First: Social Rental Housing (LSL)

This program is entirely funded by the state budget, exclusively aimed at citizens with low incomes, less than 24,000 DZD per month. The conditions for beneficiaries are determined by Executive Decree 98/42 dated February 1, 1998. Individuals cannot apply for rental social housing under this decree if they:

- Own residential property or a piece of land suitable for construction.
- Have benefited from rental social housing, participatory social housing, rural housing, or housing acquired through lease-purchase, or received state assistance for purchase or construction.

These conditions also apply to the spouse applying for housing.

Second: Public Rental Housing (LPL)

Public rental housing is implemented based on a special budget by contractors appointed by the Directorate of Promotion and Real Estate Management. It is exclusively intended for individuals classified in the category of the most disadvantaged social class or those living in precarious and/or unhealthy conditions. The conditions for benefiting from this housing formula are the same as those mentioned in the previous policy.

Third: Participatory Social Housing (LSP)

This type of housing is aimed at middle-income groups and relies on a combined financial approach involving personal contributions from the beneficiary, state aid, and a non-compensable state contribution, all facilitated through the National Housing Fund (CNL). The maximum amount for this type is set at 700,000 DZD per unit, and the conditions for benefiting from this type are determined by Ministerial Directive No. 193 issued on April 29, 2002.

Participatory housing is based on the principle of granting financial aid as a complement to the beneficiary's financial contribution, supported by a bank loan when needed, to acquire homeownership. This program is initiated by a real estate developer either directly for their clients or as an approved developer for local authorities, institutions, employee cooperatives, and mutual insurance organizations on behalf of employees. This formula stands out with state involvement through financial support for acquiring ownership, providing real estate, and preparing the area, along with tax reduction, defining the category of beneficiaries, and choosing the real estate developer responsible for the implementation.

Fourth: Assisted Promotional Housing (LPA)

Assisted promotional housing is a new dwelling constructed by a real estate developer according to predefined technical specifications and financial conditions. It is directed towards qualified housing applicants legally eligible for state assistance, mainly targeting middle-income individuals. Obtaining this housing is based on a financial formula including personal financial contributions, easy loans when necessary, and direct financial assistance provided by the state. This formula benefits families with a monthly income not exceeding 6 times the guaranteed national minimum wage, i.e., 108,000 DZD. These families do not own housing suitable for habitation, do not own land suitable for construction, have not benefited from public rental housing, Participatory Social Housing, rural housing, or housing through lease-

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purchase, and have not received state assistance for purchase, construction, or housing development. These conditions also apply to the spouse applying for housing.

The levels of direct financial assistance granted by the state for obtaining ownership of assisted promotional housing are determined as follows:

- 700,000 DZD when the income exceeds once (01) the guaranteed national minimum wage and is less than or equal to (04) times the guaranteed national minimum wage.
- 400,000 DZD when the income exceeds (04) times the guaranteed national minimum wage and is less than or equal to (06) times the guaranteed national minimum wage.

Income includes the housing applicant's salary plus the spouse's salary when applicable. Financial assistance can be accompanied by a bank loan with a preferential interest rate provided by the public treasury. This rate is legally set at one (01) percent for this category of housing applicants.

Legal References:

- Executive Decree No. 10-87 dated March 10, 2010, specifying the levels and procedures for supporting the benefits of loans provided by banks and financial institutions for the acquisition of collective housing and the construction of rural housing by beneficiaries.
- Executive Decree No. 10-235 dated October 10, 2010, specifying the levels of direct assistance granted by the state for obtaining ownership of collective housing or building rural housing, the income levels of applicants for these housing units, and the methods of granting, modifying, and supplementing this assistance.
- Ministerial Decision of September 13, 2008, specifying the procedures for implementing Executive Decree 94-308 dated October 4, 1994, which sets the rules for the intervention of the National Housing Fund in the field of financial support for families.
- Joint Ministerial Decision dated May 14, 2011, specifying the technical characteristics and financial conditions applied to the implementation of assisted promotional housing.

Fifth: Rental-sale Housing (LV):

Lease with the option to purchase is a format that allows acquiring a property after its purchase is approved with full ownership after the expiration of the specified lease period within a written contract. The price is determined based on the final construction cost, taking into account the value of obtaining the land, in addition to the technical and administrative management costs calculated based on the period it takes to transfer ownership.

Conditions for Lease with the Option to Purchase:

- Lease with the option to purchase is available for every student and their spouse with an income ranging between twenty-four thousand (24,000) dinars and less than (6) times the guaranteed national minimum income. They should not own or have previously owned complete ownership of a piece of land suitable for construction or a property with residential use, and neither of them should have received financial assistance from the state to build or purchase a dwelling.
- The benefit of lease with the option to purchase, as stipulated in the legal procedures, is allowed only once for the same person.
- Anyone applying to purchase a property within the lease with the option to purchase framework must pay an initial installment of no less than 25% of the housing price. They must also demonstrate an income level that allows them to pay the fixed monthly

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installments on time, calculated based on the remaining amount of the housing price, plus the management and updating expenses within the agreed-upon period between the parties. In all cases, the beneficiary must pay the housing price, after deducting the initial installment, over a period not exceeding twenty-five (25) years. The beneficiary must pay it before reaching the age of seventy (70) years. However, this maximum age limit may not be considered in case the beneficiary commits, when paying the initial installment, to prepaying the full housing price.

- Beneficiaries of lease with the option to purchase are subject to the common ownership rules as specified in the applicable legislation and regulations.
- Anyone residing in public rental housing who meets the above-mentioned conditions can benefit from the lease with the option to purchase, provided they commit to returning the relevant property to the lessor upon receiving the leased property subject to purchase.

Legal References:

- Executive Decree No. 01-105 dated April 23, 2001, amended and supplemented, as well as its implementing texts.
- Ministerial Decision No. 10 dated July 23, 2001.
- Decision dated December 31, 2012, approving the specifications, published in the last issue of the Official Gazette.

Sixth: Rental-Sale Housing AADL 2

The housing program AADL2 was reintroduced in the year 2013 on September 16th, through a ministerial decision by the Minister of Housing, Urban Planning, and the City, Abdelmadjid Tebboune. The program retained the same decree and conditions, with the only change being the adjustment in the income limit, now set above 24,000 DZD. This housing program gained significant attention nationally, especially due to its electronic application process, relieving citizens for the first time from the burdens and complexities of administrative procedures. The program received over 299,000 applications nationwide. To avoid the pitfalls of the 2001 scenario, the National Housing Fund was enlisted to manage the applicant list and determine eligible beneficiaries.

Responses to these applications were provided in a record time of one month after registration. This explains the precision, diligence, and strictness in the handling of the process. However, there is a considerable apprehension among the subscribers. The big question is whether this program has credibility in reality, or if it's a camouflage and deception, repeating the same scenario as in 2001 and 2002. After years, citizens find themselves facing the authorities' inability to meet their legitimate demand for housing rights.

Seventh: Public Promotional Housing (LPP)

Public Promotional Housing represents a new housing formula that benefits from state support and is directed towards citizens whose monthly incomes, along with those of their spouses, exceed six (6) times the guaranteed national minimum wage and (12) times the guaranteed national minimum wage.

Conditions for eligibility for Public Promotional Housing:

Candidates seeking to benefit from this formula must not own or have previously owned complete ownership, neither themselves nor their spouses:

- A property designated for residential use, excluding single-room housing, or a piece of land suitable for constructions.

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- Not benefited from state assistance to acquire housing or for self-construction.

Subscription files are to be submitted by candidates to regional and provincial structures affiliated with the National Agency for Real Estate Promotion (ENPI) or to the National Agency for Housing Improvement and Development (AADL), or to the housing directorates in the states where the National Real Estate Promotion Agency is not represented, and the National Agency for Housing Improvement and Development (AADL) is also not represented.

A deposit receipt is issued to candidates, including the registration number based on the chronological order of submission.

Legal References:

Executive Decree No. 14-204, dated July 15, 2014, specifying the conditions and procedures for acquiring Public Promotional Housing.

Eighth: Rural Housing

Rural housing is part of the rural development policy, aiming to develop rural areas and stabilize the local population. It involves encouraging families to create decent housing in their rural surroundings through self-construction.

The beneficiary's participation in this case involves providing a piece of land that they own and participating in the execution and completion of the construction work.

To benefit from state assistance for building rural housing, certain conditions must be met.

Who is eligible for state assistance for building rural housing?

- * Any natural person residing in the municipality or engaged in activities in the rural environment can benefit from state support for rural housing. The amount of the assistance is estimated at:
- * **1,000,000 DZD** for the ten southern states (Adrar, Tamanrasset, Illizi, Tindouf, El Laghouat, Biskra, Bechar, Ouargla, El Oued and Ghardaia).
- * **700,000 DZD** for the rest of the states.

Conditions for benefiting from rural housing:

- Proof that the combined income of the couple is less than or equal to six (06) times the guaranteed minimum wage (SNMG).
- Not benefited from the waiver of state-owned housing or state support for housing. The applicant does not own full ownership of any residential property and does not own land for construction unless it is intended for rural construction, the subject of assistance.

The amount of the assistance is paid by the National Housing Fund based on the progress of the authorized works, as documented in a works certificate prepared by the Housing Directorate. State assistance is released in two installments as follows:

- The first installment: 60% of the assistance is released after submitting the building permit and will be used to complete the foundation and major works.
- **The second installment: 40%** of the assistance is released after the completion of the major works is inspected.

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The beneficiary of the assistance provided for building rural housing can also obtain a bank loan with a subsidized interest rate of 1%, supported by the public treasury.

Ninth: Housing through Land Division:

A new housing formula related to self-construction through land division was introduced in the new five-year program for the housing sector (2015/2019). The minister clarified that the new formula aims to ease the pressure on construction resources by having citizens individually undertake the building process after acquiring a piece of land and receiving financial assistance from the state. However, this is contingent on respecting the urban plan. The land division process will initially include southern states and high plateaus, later extending to northern states. Ministry of Housing figures indicate that 1,099 sites in 422 municipalities in the high plateaus and the south have been identified for land division. The total area of these sites is 6,699 hectares, allowing for the distribution of 292,394 plots.

In addition to these formulas where the state intervenes, particularly in terms of support, property owners somewhat contribute to addressing the housing crisis in Algeria by undertaking housing projects within the framework of real estate development. This is especially true after the state adopted a market economy policy, providing an opportunity for collaboration in the real estate sector. Legislation aligned with this system, such as the Real Estate Guidance Law 90/25 and Executive Decree 93/03 issued on March 1, 1993, regarding real estate activities, encouraged real estate investors to alleviate the burden on the state and provide more housing for citizens. It is also part of the efforts to develop housing production and enhance the built environment through competition.

Example of Housing Policy: Urban Pole Hamla 03:

This urban pole was chosen for several reasons, with one of the most significant being state ownership of real estate, facilitating intervention based on the municipality's needs for facilities and housing. Additionally, it encompasses various housing formulas mentioned above. Here is a technical overview of this project:

Project: Land Occupation Plan Number 03 Hamla

Project Owner: Directorate of Urban Planning and Architectural Engineering and

Construction for Batna Province **Bureau of Studies:** URBABATNA

Study Status: Approved in two sessions as it belongs to two different municipalities:

- Part of Batna municipality was approved by the Municipal People's Council No. 58/2012 on 12/08/2012.
- Part of Oued Chaaba municipality was approved by the Municipal People's Council No. 18/2012 on 06/10/2012.

Location: The Land Occupation Plan Number 03 study area is located in the municipalities of Batna and Oued Chaaba to the west of Batna city, covering an estimated area of 314.48 hectares, with 259.85 hectares in Oued Chaaba and 54.63 hectares in Batna municipality.

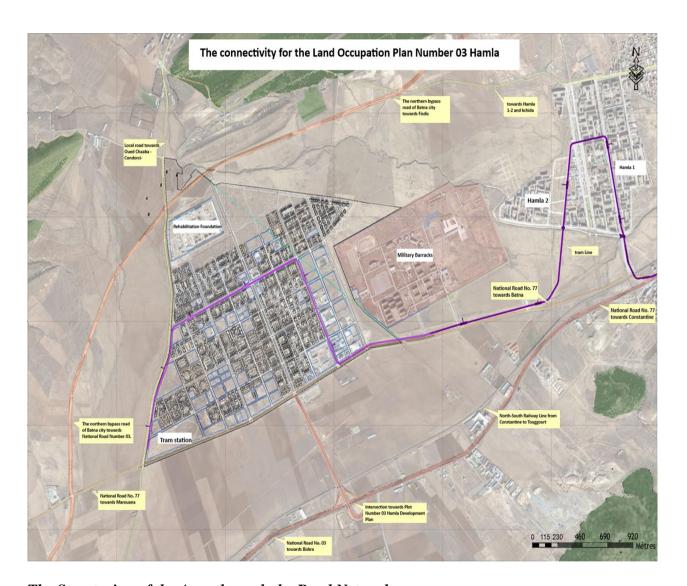
Bounded by:

- **North:** Land Occupation Plans Number 41 and 42 in Batna.
- **East:** The Applied School for Armored Forces (Military Barracks).
- **South:** National Road No. 77 towards Setif passing through Marouana.
- West: Local road.



Connectivity: This urban pole is characterized by excellent and diverse connectivity, extending through a network of roads passing through the study area. The most significant of these are National Road No. 77 connecting Batna and Setif, as well as the northern bypass road for Batna city, in addition to its connection to National Road No. 03 with a traffic interchange, as shown in the attached plan.

The Land Occupation Plan will also benefit from the planned tram line, including five stopping stations and a maintenance station.



The Structuring of the Area through the Road Network:

The study area consists of 11 main axes with a width ranging from 26 to 30 meters, the most important of which is Martyr Bartla Street connecting National Road No. 03 with National Road No. 77 and the northern bypass road for Batna city, and 09 secondary axes with a width of 12 meters. In addition, there are tertiary roads with a width ranging from 06 to 10 meters, ensuring accessibility to residential complexes. Refer to the road network diagram.

Public Facilities:

Urban Pole 03 includes numerous developmental facilities that contribute to the construction of a modern city with all its necessary amenities. To reach the number of completed and planned facilities amounts to 87, covering an area of approximately 74 hectares.

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Additionally, there are 16 proposed facilities with a total area exceeding 7 hectares, some of which serve neighboring states. One of the most important of these facilities is the Customs School, a 4-star hotel, and the planned tram station, which are distributed as shown in the attached diagram.

Housing:

Urban Pole Hamla 03 includes numerous housing options, totaling up to 13,629 collective housing units that have been completed in stages according to the programs granted to the municipality of Batna. Given that the municipality cannot accommodate the vast quantity of these housing programs since 2008, when Participatory housing agreements were signed along major axes, along with a program consisting of 1,600 social rental housing units and 900 social rental housing units to address precarious housing (RHP), leading to the current time with a program of 1,600 housing units designated for sale under the Rent-to-Own program (AADL) in the northern region. The following table represents the spatial distribution of various projects within this pole.

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Recommendations

- Develop and enhance the productivity of the sector's management, removing administrative difficulties and restrictions.
- Support public contracting companies and free them from constraints and regulations hindering their ability to address housing issues.
- Encourage private sector involvement in sector development by providing possible facilitations in investment operations, including roads, policies, and various financing methods, to fulfill a significant portion of housing needs.

Proposed Solutions:

- Adopt the French housing policy (rental without ownership) to make housing widely available.
- Encourage large housing projects through government programs.
- Establish new cities to alleviate the pressure on major cities.
- Present housing issues to professionals and experts.
- Encourage vertical expansion of housing and skyscrapers to fully utilize land, obtaining the maximum number of housing units in the smallest possible area.
- Pay more attention to the housing sector and resort to thorough planning before starting any housing project.
- Monitor land prices and regulate the real estate market through strict laws for those who violate these measures.



		table of total	areas for the plan	
area	number	formula		appointment
256204	2500	1.91	Social Rental Housing	existent and under construction collective housing
263026	3220	LPL	Public Rental Housing	
WET	600	3.93	Attended Proceedings Statement	
83182	768	LP	Social Promotional Housing	
35 400	400	1.77	Public Promotonal Housing	
36942	412		0	Proposed Social housing
134305	1600	AADL	0	Planned Social Housing
1262725	13629	0	0	total
739198	87	0	0	existing and planned facilities
70034	16	0	0	proposed facilities
2311	15	0	0	planned cellphone towers
45552				attachment of the military barracks
79965	140			attachment of the rehabilitation center
5183				tramway line comdor
129955	11			proposed green areas
809992	(4)			primary and secondary roads + sidewalk
3144805	-			Total

























Conclusion

The worsening housing crisis in Algeria has become a major concern for both the average citizen and the state. It is easy to determine the extent of this shortfall, especially when it comes to linking housing demand with the purchasing power of citizens. The exacerbation of the housing sector's situation is due to insufficient financial resources, the construction sector's inability to fulfill its role in terms of quality, timing, and cost, along with the decline in idle production capacity. This capacity increases annually, especially with the restructuring of public sector institutions, sometimes leading to their purification. The result is the marginalization of thousands of workers who have gained the required experience in various specialties, turning these trained resources into an untapped private sector that has not made an effort to exploit and benefit from them.

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Executive Decree No. 08-142, dated May 11, 2008, specifying the conditions and rules for obtaining public rental housing.

Social Science Journal

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- Joint Ministerial Decision dated April 9, 2002;
- Joint Ministerial Decision dated September 13, 2008;
- Executive Decree No. 10-87 dated March 10, 2010, specifying the levels and procedures for supporting the interest rates on loans provided by banks and financial institutions for the acquisition of collective housing and the construction of rural housing by beneficiaries.
- Executive Decree No. 10-235 dated October 10, 2010, specifying the levels of direct assistance granted for obtaining collective housing or building rural housing, the income levels of applicants for these housing units, and the methods of granting assistance.
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