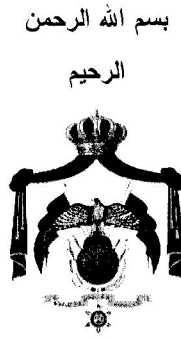


THE PERMANENT MISSION OF  
THE HASHEMITE KINGDOM  
OF JORDAN  
GENEVA



البعثة الدائمة  
للمملكة الأردنية الهاشمية  
جنيف

REF: **MD-2-1-1269**

The Permanent Mission of the Hashemite Kingdom of Jordan to the United Nations Office and other International Organizations in Geneva presents its compliments to the Office of the High Commissioner for Human Rights and has the honor to enclose herewith the answers regarding the questionnaire sent from the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context.

The Permanent Mission of the Hashemite Kingdom of Jordan to the United Nations Office and other International Organizations in Geneva avails itself of this opportunity to renew to the Office of the High Commissioner for Human Rights the assurances of its highest consideration.



Office of the High Commissioner for Human Rights  
Palais des Nations  
CH-1211 Geneva 10

## Questionnaire on Housing Finance Policies and Programs

Q1: Is Your country promoting housing finance policies or programs to enable access to home ownership and /or other affordable housing by the poorest segments of the society, by providing credit through financial institutions (public , private or quasi private).

The government of Jordan has provided several housing finance programs to enable access to housing:

- 1- The Housing Loan Subsidy Program : initiated in 2000, aims to Provide subsidized loans to government employees ; (6000) benefitted since the year 2000.
- 2- Exemption of ownership tax of houses of area (150)m2. ( 2010)
- 3- Reduction of ownership tax of houses of area between (150)m2 and (300)m2 from (%10) to (%5). (2010)
- 4- Reduction of sales tax on construction steel from (%16) to (%8)
- 5- Subsidised interest rates to loans offered by the banks to the Royal Initiative (DECENT HOUCING FOR DECENT LIVING) (2008)
- 6- Establishment of Jordan Mortgage Refinance Company to encourage banks to provide housing loans and to extend the loan payback period to around (30) years.

Q2: Please provide any available assessment of the impact of such policies and programs on the housing situation of the poor or other categories of beneficiaries.

Percentage of population living in informal settlements; non-permanent material housing: (%1.4) in 1994 to (%.27)

Percentage of households with access to improved sanitation;(%52.4) in 1994 to (%59.9) in 2010

Percentage of population with access to electricity; (%93) in 1994 to (%99.9) 2010

All houses have clear title ( owned , rented , occupational)

Q3: Please provide information on programs or policies concerning construction or provision of public housing for sale or rental in the country.

- The government of Jordan established a special government agency to be responsible for housing issues nationally; The Housing and Urban Development Corporation HUDC. HUDC was mandated to work on two

main tracks: the production of housing and the national housing policies. As such, HUDC makes its studies and research all over the country to allocate the housing need and characteristics of all income categories. In accordance housing schemes are sought at the sites and areas of priority. Quality and quantity of the units are taken into consideration to make sure outcomes fulfill the demand. HUDC projects and since establishment in 1965 were disseminated all over the country, serving government employees, workers, teachers, etc. On the other hand, the government understood the privileges the private sector have in executing projects in general, so partnership schemes were introduced since the private sector has the aptitude of better executing the projects while the government has the facility of regulations. As such , through the last decade most projects were done with partnership of the private developers.

- Understanding this human essential need ,which is relatively considered the second priority after food, His Majesty King Abdullah II launched the Royal Housing Initiative " Decent Housing for Decent Living" in 2008 to enable (100000) citizens to access decent housing within a five year period. As such, The Jordanian government gave the Housing and Urban Development Corporation the mission of fulfilling His Majesty's will. Where the cost of the land and infrastructure was subsidized by the government, three tracks were identified:
  - Track I : built units \ apartments in the main governorates; Amman, Zarka, Irbid, Madaba, Aqaba. (8451) apartments were built
  - Track II: free serviced plots in addition to a JD (5000) grant; (3400) plots were produced.
  - Track III: subsidized loans , (4400) benefited.

- In 1989, the government of Jordan ratified the National Housing Strategy (NHS) whereby the role of the government was directed as an enabler and policies oriented. The role of the private sector in the provision of housing was adopted; hence public private partnership schemes started to encourage the private developers to work for the provision of housing to the lower income groups.
- For the implementation of NHS and the promotion of sustainable development, the government launched a major reform project in 1996. The main achievements were:
  - Establishment of Jordan Mortgage Refinance Company; JMRC
  - Granting the private sector the right to use standards development by the sole government housing agency; the Housing and Urban Development Corporation ,HUDC
  - Launching Partnership schemes with the private sector
  - Redirecting Zoning, re-zoning and Down Zoning of plots to enhance access to land by the lower income groups.
  - Simplifying procedures for the private sector to serve the lower income groups (e.g. tax exemptions)