The reasons and proposed treatments for the housing problem in Iraq

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Abstract. Iraq suffers from a housing problem, especially if it knows that there is a huge population deficit in Iraq estimated at more than 3 million housing units corresponding to a large variation in housing construction rates. Which led to the aggravation of the housing problem in the country. Therefore, it requires the responsible authorities to accelerate the adoption of a new strategy to solve the housing problem. The principle of establishing low cost residential complexes is based on adopting multi-storey residential buildings of 3 to 4 floors. The characteristic of these buildings in terms of suitable population densities, effective and economical use of the land. Thus, reducing housing costs to meet the large deficit and the growing population demand. For the target year 2040, the expected population of Baghdad will be increasing 11174249 people. So, the estimate of the housing need for the city of Baghdad 2040 need to 1196340 housing units. General, adoption of multi-storey housing (3-4) is the solution to eliminate the housing problem.

1. Introduction

The housing problem is one of the most important problems that Iraqi society suffers. Because it directly affects people's lives and their psychological, social and economic stability. A decent life is a right guaranteed by law and the constitution.

Many socialists believe that housing is the homeland, so whoever does not possess housing has no homeland. Where housing is the minimum of the human need to feel his humanity after the physiological needs. The housing crisis has taken root in Iraqi society for decades, until now. The result of natural, political, economic, security, and planning factors is a deteriorating reality, which has been decimated by external and internal wars as well as the years of the devastating siege and mismanagement and planning. Therefore, the housing problem is one of the most important tasks that must be faced firmly, which has importance for the internal security of a country. As a result of previous decades, as well as their exacerbation after the invasion of Iraq in 2003, they led to frequent violations and illegal actions on state lands and government buildings by citizens who do not have a home or shelter to live. Therefore, it became a threat to great security and internal stability.

Many economists believe that the housing crisis contributed to the occurrence of chronic problems with economic, social and other problems in Iraqi society. The population increases dramatically without adequate housing projects. This is accompanied by a lack of health and social services [2]. Baghdad has many urban problems because it has the largest concentration of population compared to other Iraqi governorates. The fact that Baghdad is the capital and focuses on various industrial, commercial, administrative, cultural and educational activities.
One of the important problems of Baghdad is the gap between the number of families and the number of available housing units [10].

Accordingly, the research topic is aimed at finding radical solutions to the housing problem. By adopting a strategy that will be able to completely eliminate the housing crisis.

2. Research problem
1- The absence of a holistic view of the treatment of the housing crisis.
2- There is an actual need for housing units due to the high prices of lands as well as the high costs of establishing housing units.

3. Research objective
The research aims to reach the following points:
1- Knowing the causes of the housing problem.
2- Adopting a comprehensive strategy that provides suitable housing for all Iraqi families to solve the housing problem.
3- Approving multi-storey residential buildings (3-4 floors).

4. Research Methodology
The research relied on:
1- Study and analysis of the housing problem.
2- Collecting the available information from reports, scientific sources (books, researches, and internet resources for research).
3- Conducting personal interviews with specialists and technicians in the Ministry of Construction and Housing.

5. Research structure
The theoretical aspect of the research included:
1- Study of the residential environment and types of housing.
2- The reasons for the housing problem in Iraq and housing policy in Iraq.
3- Housing finance in Iraq and the investment law.
As for the practical aspect, it included the following:
1- Determine the population growth of the Baghdad city for the target year.
2- The household and housing indicators in the Baghdad city to estimate of the housing need.
3- The proposed strategy to solve the housing problem in the Baghdad city in addition to the conclusions, recommendations and sources.

6. Theory sides:
1- Housing and residential environment:
Housing is the urban environment that develops and enhances family and community relations. Consequently, the urban environment helps to provide the appropriate environment to raise the productivity and economic level of the individual.
The housing is the shelter in addition to a relationship that connects the individual and the family with the sedentary community. Thus, the integration between housing and urban development at the city level are the two activities in which economic and social development converge.
The residence is the shelter that protects the person from external factors and provides physiological and psychological needs. Efficiency constructive design provides residents with comfort, so that productive efficiency is better for members of society [1].

2- The importance of housing:
Every person seeks to find a home that can be sheltered from the summer heat, the cold winter, and a safe haven from the dangers of life. Housing is a natural right for every individual [3] and an essential basic need. Its importance is highlighted by considering it one of the basic needs and within the priorities of human needs, such as food, drink and clothing. The world was unanimous in recognizing
the right to adequate housing as the minimum requirement for a decent life. So it formed a center in
the United Nations, meaning in this aspect. It is the United Nations Center for Human Settlements [4].

3- Types of housing:
Housing represents one of the basic needs of man and his durability. Housing has evolved according
to the economic, social and technological developments that societies have gone through. That
development has two aspects, the first in the form and the second in the quality of the materials used.
The housing forms are of two basic types:
A- Horizontal housing:
It is the predominant pattern in most countries, and it is a single or two-story residential unit. This type
requires large areas and high costs to deliver infrastructure services.
B- Vertical housing:
The second type is called the multi-family residential pattern. Attention began to vertical housing in
Iraq to radically address the problem of housing [5]. The vertical housing pattern is one of the modern
housing patterns that started in most countries of the world as a result of the advantages of the
horizontal style. It has three patterns:

1- Low-rise housing (3-4 floors).
2- Medium-rise style (5-8 floors).
3- High-rise multi-storey housing (more than 8 floors).

4- The problem of housing in Iraq:
Iraq suffers from a housing crisis due to a deficit in housing units. As a result of the large growth of
the population want private housing units. In addition, large numbers of units need to be replaced
because of their poor condition and lack of conformity to acceptable minimums. It can find the most
important causes of the housing problem.
A- Economic reasons:
Which is represented in low family income, high prices of residential lands, and misuse of resources.
Also, the weakness of the private sector in the residential construction industry has led to a significant
dependence on the public sector for the provision of housing.
B- Reasons related to implementing housing plans:
The increase in the number of residents leads to an increase in the demand for housing units due to the
increase in the number of families. Failure to implement requirements for residential units leads to the
accumulation of housing demand.
C- Demographic reasons (population growth and urbanization):
Iraq is a rapidly developing country. Annual growth is rate of (3%), according to the Ministry of
Planning. This means that the population of Iraq will double in 20 years. It is a factor impact that must
be taken into consideration on the housing problem [6].
According to official statistics, the population in Iraq will be as shown in Figure (1) for population
growth estimates until 2025 [7].
D- The general economic situation as a result of the blockade:
The residential sector is greatly affected by the blockade, due to the lack of building supplies. The state offers great facilities to help individuals expand by building housing units. By providing the loans that were provided by the real estate bank. In addition to providing the ministries of Trade and Industry building materials locally produced and imported at reasonable prices for citizens who wish to build based on the building permit. However, after the year 1990, there was a lack of locally produced and imported building materials and high prices, which clearly affected construction.

E- Extinction and obsolescence in residential units:
The lack of necessary maintenance for the buildings due to economic factors resulted in neglecting the restoration work for the housing units.

F- The reluctance of the private sector to invest:
- The reluctance of the private sector, such as companies and individuals, to invest their capital in the housing sector,
- High land prices and construction costs compared to the income of the citizen and the increase in the number of families.
- Financial inflation has led to higher prices and reduced the purchasing value of the currency.
- Housing did not prioritize developmental plans, such as food and clothing.
- The number of factories for building materials is not sufficient to build housing.
The public housing scheme in Iraq has been discontinued as part of housing strategies.

7. Residential need
A housing need is defined as the extent to which the quantity and quality, or both, are unable to provide adequate and comfortable housing. Design criteria are set regardless of economic viability [9]. It includes the need for shelter without considering the financial possibilities of a family.
It was also known as a social concept that becomes available housing in a certain time and place does not achieve housing for each family.
A minimum of the approved standards is household ownership, regardless of their financial capabilities [8].
Accordingly, the housing need is represented in two types of housing demand:
1- Effective housing demand: It includes the housing need for families wishing to live in and able to materialize.
2- The ineffective (latent) housing demand, which is the housing need for families wishing to live but not financially able to fulfill it. Thus, the volume of housing need - the volume of effective demand = the volume of ineffective demand. Ineffective demand is the basis of the housing problem. It is represented by low-income and destitute segments of society or living in difficult housing conditions.

8. Housing policy:
Policies are general guidelines and rules established to define and control the workflow in a manner that ensures the achievement of goals [11]. Politics is a set of principles and concepts developed by the state to take planning decisions. Housing policies are a group of means and mechanisms of intervention in the residential market to ensure a general balance between supply and demand [12]. It can be said that housing policy means housing and to reach its goals, it uses the available legal and political tools [13].

9. National housing policy in Iraq:
The housing policy in Iraq determines the development of the housing sector. It expresses the need to accelerate production, meeting the demand for housing and enabling economic growth. Also the importance of investment in the public and private sectors to provide housing for low-income people [14]. The housing policy in Iraq is a mixture of contributions and measures to meet the housing demand. Among these procedures are the following:
First: Land Administration
There is a great need to increase the supply of land at reasonable prices in urban areas and surrounding areas in Iraq. The demand for land for housing purposes is more than that offered by both the public and private sectors.
Second: Building housing
The population of Iraq needs large and diverse housing units. Urban residents need multi-storey housing built by large construction institutions. Meanwhile, there is a great demand for low-rise housing for one family.
Third: Housing finance
Financing is an important factor for every housing policy and its success [14]. By finding the appropriate outlets in providing the necessary financing for individuals and institutions concerned to secure housing according to appropriate conditions. Real estate financing institutions differ from one country to another, and this depends on the nature of the economic and financial system in that country [15]. The development plans in most of the non-oil Arab countries emphasize the need for individuals to contribute in financing the construction of private housing. By encouraging savings through banks and institutions to alleviate the state [17].

10. Housing financing in Iraq
Housing financing methods in Iraq are defined by the following:
1- Funding from the annual investment plan, funds were allocated in the development plan for the construction of housing projects. It is funded directly by the state to provide housing units for families with fixed income.
2- The real estate bank is the main institution for preparing housing loans, which included (building new homes, adding, purchasing and residential buildings).
3- The housing fund was created in the formations of the Ministry of Construction and Housing in accordance with Cabinet Resolution No. (11) for the year (2004) to enable employees to build their housing through obtaining financial loans, provided that land is available to the borrower. [16].

11. Investment law
The Iraqi private investment law is to solve economic problems in large sectors of the urban infrastructure. Therefore, private investment in the housing sector is considered to solve the housing problem, reduce unemployment and support the Iraqi economy [8]. Note Table (1) comparison between investment laws (Iraq, Kurdistan Region, Jordan, Egypt).
The researchers believe that it is necessary for the state to guarantee, under an appendix to the investment law, the following:
1- Providing security protection for housing projects in every region.
2- Providing the necessary infrastructure to set up projects (water and electricity).
3- The state guarantees that these projects will be insured if they are damaged by sabotage. Including reassurance with the investor on his capital in the project.

Table 1. comparison between the investment laws in Iraq, the Kurdistan Region, Jordan, and Egypt

| Egyptian law | Jordanian law | Kurdistan Law | Iraqi law | Law |
|--------------|---------------|---------------|-----------|-----|
| 1997         | 2003          | July / 2006   | December / 2006 | Legislation year |
| General Authority for Investment and Free Zones | Ministry of Industry and Trade | The Investment Authority under the supervision of the Supreme Investment Council | Investment Authority |
| Exemption of 100% of taxes on revenues and profits for a period of 10 years for projects that take place in the new urban and industrial areas. | Exemption from taxes and fees (excluding municipal taxes) and these exemptions vary according to the degree of the development area | Exemption from all non-customs taxes and fees for a period of 10 years from the date of actual production | Exemption from taxes and fees for a period of 5 years from the date of commencement of commercial operation at rates ranging between 25 - 100%, depending on the development region (A, B, C, D). | Tax incentives |
| Tax returns on bonded capital, bond yields, financing instruments and other securities are exempted from tax on the condition that they are offered in a public offering. | | | | |
The investor does not have the right to own property, but rather a long-term lease of 50 years, renewable.

The foreign investor "in the investment portfolio" has the right to possess immovable property in the face of communism as a shareholder, founder or partner in Iraqi companies.

| Ownership limits          | Ownership limits          | Ownership limits          | Ownership limits          | Ownership limits          |
|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| The investor has the right to own the land | The investor has the right to own the land | The investor has the right to own the land | The investor does not have the right to own property, but rather a long-term lease of 50 years, renewable. | Ownership limits |
| Ownership limits          | Ownership limits          | Ownership limits          | Ownership limits          | Ownership limits |
| The investor has the right to own the land except for lands that contain oil and gas or any valuable or heavy mineral wealth | The investor has the right to own the land | The investor has the right to own the land | The investor does not have the right to own property, but rather a long-term lease of 50 years, renewable. | Ownership limits |
| There is no limitation | There is no limitation | There is no limitation | 50% | Employment of national labor |

12. The practical side

Population growth of the city of Baghdad

The population of the city of Baghdad reached (2.7) million, according to the census of the year (1977). The number increased to (3.8) million in the year (1978), with an annual growth rate of (3.02%). As for the statistics of the year (1997), the population of Baghdad City reached (4.4) million, with an annual growth rate of (1.36%) for the years (1987-1997). The reason for the low rate of growth compared to the years (1977-1987) is the central decisions and trends to limit the population concentration in the capital, in addition to the conditions caused by the blockade. Table (2) shows the population of the city of Baghdad, according to the statistics for the years (1977-1997).

Table 2. shows the size of the population of the city of Baghdad, according to the statistics for the period of the year (1977-1997).

| year | Male | Female | Total | Sex ratio % | Annual growth rate % |
|------|------|--------|-------|-------------|---------------------|
| 1977 | 1383612 | 1306952 | 2690564 | 106 | % 3.02 |
| 1987 | 3018755 | 1822513 | 4841268 | 111 | % 1.36 |
| 1997 | 2201754 | 2200336 | 4402090 | 101 | |

Source: Baghdad Municipality, Design Department, Urban Development Plan for Baghdad City (2015) The second stage, the development report, p. 2.

The number of families and residential indicators in the city of Baghdad

The average family size in the city of Baghdad is around (6.8) individuals per family, according to the census (1978). It became (6.7) individuals for each family in the year 1997. It is observed that the number of family members has remained constant for the two years of statistics mentioned as shown in Figure 2. On the other hand, it is noted that the average number of individuals in the housing unit has increased from (8.3) individuals per housing unit in 1987 to (8.5) individuals in the housing unit in 1997 (see Table 3 and 4).
Table 3. Average household size and average number of individuals in the housing unit located within the boundaries of the Municipality of Baghdad, according to my statistics (1987, 1997)

| Administrative unit | Statistics of 1987 | Statistics of 1997 |
|---------------------|---------------------|---------------------|
|                     | Family size | Individual / housing unit | Family size | Individual / housing unit |
| Rusafa district     | 6.5          | 7.9                      | 6.4          | 8.2                      |
| Adhamiya district   | 6.5          | 7.7                      | 6.2          | 7.9                      |
| Alsadr district     | 7.7          | 10.3                     | 7.6          | 10.6                     |
| Karkh district      | 6.4          | 7.5                      | 6.3          | 7.5                      |
| Kadhimiya district  | 7.4          | 9.1                      | 7.2          | 9.4                      |
| (Center)            |              |                          |              |                          |
| Baghdad city total  | 6.8          | 8.3                      | 6.7          | 8.5                      |

Source: Baghdad Municipality, Design Department, Urban Development Plan for Baghdad City (2015)
The second stage, the development report, p. 4.

Table 4. Housing and population indicators for the city of Baghdad for the year (2000)

| Average household size | People 6.7 |
|------------------------|------------|
| Occupancy rate of housing units in families | Family / housing unit 1.27 |
| Occupancy rate of the housing unit in persons | 8.5 person / housing unit |
| Average number of rooms per family (attended) | 2.19 Room / family |
| Average number of people per room (attended) | 3.08 Person / room |

Source: Results of the General Population of 1997, Central Statistical Organizations Population Statistics Directorate, (2000)
Figure 2. shows the housing densities in the city of Baghdad

Estimating the housing need for the city of Baghdad in 2040. Estimates of the future need for housing in Baghdad are based on two main indicators: -

First: According to the maximum absorptive capacity available for housing in the city without the need to add new housing spaces.

Second: Demand for housing as a result of natural population increases for the period (2000-2040). On this basis, the difference between the first and second estimates will determine the future need for housing in the capital. For the purpose of knowing the numbers of families that will be added annually. It is necessary to predict the size of the population by adopting the rate of housing growth for the period (1977-1997) which is (2.19%) (see Table 5). Using the compound growth method, the population size is predicted until the year 2040, according to the following formula:

$$P_t = P_0 (1 + r)^n$$

Where: r: the compound growth rate
n: number of years
P_t: Population size of the target year
P_0: Population size base year (1997).
Table 5. The expected population of Baghdad City

| YEAR | POPULATION |
|------|------------|
| 1997 | 4402090    |
| 2000 | 4697687    |
| 2005 | 5235114    |
| 2010 | 5834022    |
| 2015 | 6501448    |
| 2020 | 7245229    |
| 2025 | 8074099    |
| 2030 | 8997794    |
| 2035 | 10027169   |
| 2040 | 11174292   |

The expected housing need for the city of Baghdad until the target year 2040 is estimated by adopting an occupancy rate of (6.7) people / housing units as follows:

Population in year (2040) - Population in year (2000) = 6476605

By adopting the occupancy rates of (6.7) person / housing unit on the basis of approving the same family size estimated according to the census (1997).

6476605 ÷ 6.7 = 966657 housing units until the year 2040.

In addition to estimating the housing need:

1- Replacement of the temporary housing units (shanties, banks, caravans), which are 11750 housing units, according to the 1997 census.

2- Compensation of old and extinct housing units are amounting 25,750 housing units. This means that the total number of housing units are 37,500.

3- Accumulation of housing need for the year 2000 according to the occupancy standards is (524705) housing units. The number of resulting units is the division of the population for the year (2000). It is estimated (4697687) by the occupancy rate (6.7) person / housing unit, which is 176,442.

4- Adding the extinction rate of the housing balance of 3% is 15741 housing units

Residential unit 966657 + 37500 + 176442 + (15741) = 1196340.

This ratio gives estimates of housing units and housing, as illustrated in Figure (3).

Figure 3. The expected housing need for the city of Baghdad until the year (2040) by adopting a occupancy rate of (6.7) person / housing unit
In addition to the above housing need estimates:
Compensation for the temporary housing units (huts, cashiers, caravans), which number 1173 housing units, according to the 1997 census.
- The housing units should be compensated (37500).
Accumulation according to housing need until the year (2000), amounting to (524,905).
Accumulation according to the housing need up to the year (2000) of (524705).
Addition of the extinction rate of the housing balance of (3%) = (15741) units [7].

13. Discuss the results
The shortage of housing units is a weakness in the housing sector. It is one of the main sectors in the national economy. Therefore, the housing need should be studied and estimated scientifically. So, the housing need for the target year 2040 for Baghdad has been calculated. To estimate the housing need for the target year, the population for the target year 2040 is (11174292). Depending on the occupancy rate (6.7) person / housing unit, the housing need for the target year of 966657 has been added.
1- Compensation for temporary housing units (cottages, banks, caravans) is (11750) housing units.
2- Compensation for the old and extinct housing units are 37500 housing units.
3- Accumulation according to the housing need, which should be estimated according to the operating standards of (25,750) housing units.
4- Adding the percentage of extinguishing the housing balance, which is 3%, equal to (15441) housing units.

From this we conclude that the total balance required to be available until the year of goal 2040 is (1196340) housing units. The implementation of the housing strategy has been proposed. Residential production must be activated by implementing housing units.

The proposed housing strategy to solve the housing problem in the city of Baghdad. This proposed strategy includes taking the necessary executive measures to address the housing problem according to specific time stages with a five-year implementation plan. The implementation of the proposed strategy requires the adoption of successful housing policies that include a set of legislative, financing, organizational and design measures. Mobilization of material and human resources to implement the production of the required housing units within a specific time period. It is an ongoing dynamic policy based on programmed plans that adopt a feedback method. The survey phase seemed to know the housing balance, then the analysis and evaluation of options, alternatives, and implementation.

Researchers suggest implementing housing units in four stages:
1- First stage (2020-2025)
2- The second stage (2025-2030)
3- The third stage (2030-2035)
4- Fourth stage (2035-2040)

The first stage (2020-2025).
First: The technical and financial side.
1- This stage includes the link closest to the civil center. Free residential land includes services and infrastructure next to it. The possibility of expanding these services to these lands.
2- Activating the role of the private sector to invest in the residential sector.
3- Activating the role of banks and financial institutions to enter the field of housing. As the percentage of spending on housing from the total savings of banks in some countries is about (20%).
4- Reconsidering the use of some places for residential purposes, such as the Camp Rashid area, to secure new areas. There are services and infrastructure available, estimated at (70000-100000) housing units.
5- Increasing the percentage allocated to vertical housing (multi-family housing to 20%) by adopting multi-storey residential buildings (4-3). To meet the increasing housing needs and efficient and economical use of the land.
6- Increasing the production of local building materials and finding alternatives to provide local demand for construction materials and building requirements.
7- Developing the construction and research industry to implement economic housing projects on the one hand and reducing the overall cost of housing units on the other hand.
8- Activating and developing existing cement factories and establishing new factories in governorates.
9- Establishing factories for prefabricated buildings in Baghdad and the provinces to establish complexes and residential homes.
10- Establishing low-cost housing projects through policies Integrated financial to take advantage of the potential of the private sector.

Second: The security aspect:
Instability on the security side is the main obstacle without implementing housing plans and urban projects.

Third: The organizational and legislative side:
1- Issuing new investment legislations in the residential field according to easy controls and special facilities.
2- Reconsidering the Real Estate Lease Law No. (87) of 1979 in order to restore the balance between the owner and the tenants so that the law does not constitute an obstacle to investment in the housing field.
3- Working to develop flexible housing policies at the various social and economic levels of society.
4- Working to develop training programs for those in charge of implementing housing plans and programs. Through integrated training courses for designers, supervisors and implementers.
5- Keeping pace with the provision of construction materials for price stability.

The second stage 2025-2030:
1- This stage is represented by the outermost link to the city center and adjacent to the outskirts of the urban structure. It can be seen that the vacant housing services are more difficult than the first stage. High costs are required to implement pivot structures and transportation networks.
2- Encouraging private investors to build housing complexes and encouraging private banks to lend and build these complexes.

The third stage, 2030-2035:
This stage includes the completion of huge housing projects by the state and the private sector in the capital, Baghdad, to fill the shortage of housing units. Establishing housing complexes at the level of urban centers in the Baghdad region and urban hubs, provided that work opportunities, services and facilities are needed to achieve population stability.

Adopting multi-storey housing (3-4) floors and a system (5) floors, to be accompanied by organized laws and regulations.

Fourth stage: 2035-2040:
This stage is represented in the orientation towards establishing residential complexes in desert areas. Providing all necessary services and facilities to achieve residential stability there.

14. Conclusions
1- The expected population of Baghdad for the target year 2040 will be (11174249) people.
2- The estimate of the housing need for the city of Baghdad for the target year 2040 will be (1196340) housing units.
3- The housing problem in Iraq is exacerbated by the community’s need for housing compared to housing units implemented for the past years. This leads to an accumulated deficit of housing units.
4- Iraq is one of the fast-growing countries with an annual growth rate of (3%). It means that the population of Iraq will double over the next 20 years. It should be taken into consideration its effect on the housing problem.
5- Housing financing methods are limited to the annual investment plan. Sums were allocated in the development plan for the construction of housing projects.
6- Investing in the private housing sector is the solution to the housing problem first, reducing unemployment and supporting the Iraqi economy secondly.
7- Adopting the comprehensive strategy discussed in the research is the solution to eliminate the housing problem.
8- Adoption of multi-storey housing (3-4) is the solution to eliminate the housing problem.
9- To implement housing projects, construction materials and necessary building requirements must be provided.
10- There is no clear and stable housing policy with specific implementation strategies.

15. Recommendations
1- Investment in the housing field is activated by the role of the private sector. Especially the investment law is legislated which led to the cooperation of the private sector with the government.
2- The principle of partnership between the public and private sectors is activated new housing strategy and policies.
3- Real estate loans are given to citizens on easy terms to solve the housing problem.
4- Financial allocations for the housing sector has been increased from the state’s annual budget.
5- Reducing the costs of housing units is by supporting the construction materials industry and developing workers skills.
6- Multi-storey residential buildings are approved to the increasing housing needs. Housing densities are suitable so the necessary services can be provided to the whole population.
7- A low-cost housing strategy reduces the total costs of housing construction. Therefore, the housing deficit is covered by a specific time period.
8- To find a number of practical alternatives to building materials, encouraging researchers and scientific institutions is carry out many studies that it will reduce the cost of housing construction.
9- The building requirements such as steel molds, concrete work and carrier vehicles is provided for the construction of residential complexes.
10- Reconsidering the current legislations in the field of housing is by the issuance of new legislations that lead to the private sector’s contribution to the field of investment.

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