

Habitat Scroll of Honour Award 2007

Nomination Form

Once again, UN-HABITAT is pleased to invite you to submit your entry for the 2007 awards. Habitat Scroll of Honour awards are for initiatives which have made outstanding contributions to human settlements development and improving the quality of life in cities and communities around the world. Since its inception in 1989 submissions from over 80 countries have been received with over 110 individuals, projects and institutions having received the awards.

Nominations For: Projects Individual Organizations

Name of Individual/Project/Organization:
The Palestinian Housing Council (PHC)

Names of Person/s in charge:
Nash'at Tahboub / Chairman of Board of Directors

Nominee Details

Address 1 **The Palestinian Housing Council**
Address 2: **Al-Ram / Jerusalem P.O. Box: 17128**

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Actions or Areas of Human Settlements:
Housing finance, urban governance, civic engagement and cultural vitality

Human Settlements Achievements:

Through its projects and programs; PHC achieve the followings by the construction

of:

- **1,178 apartments in the Gaza Strip**
- **408 house units in the West Bank**
- **703 houses in rural areas**
- **1,500 apartments in Jerusalem**
- **241 houses have been rehabilitated**
- **70 houses and compounds have been repaired in the old city of Jerusalem**

In addition to:

- **directly benefiting: 5,094 Palestinian families (29,034 Palestinians)**
- **PHC's projects spread over (12) major cities and (170) villages in Palestine.**
- **PHC provide about 2,186,303 working days for Palestinians**

Nominator Details

Nominated by (person/organization): Dr. Nael Salman / UN-HABITAT Programme Manager, Special Human Settlements Programme for the Palestinian People.

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Economic Development & Finance HOUSING FINANCE

PALESTINIAN HOUSING COUNCIL (PHC)



HABITAT SCROLL OF HONOUR THE 2007 AWARD

1. BACKGROUND

1.1. Introduction

The Palestinian Housing Council (PHC) is established in Jerusalem in 1991 as a non-profit national institution dedicated to helping alleviate the problem of housing. The establishment of the PHC coincided with the European Union's announcement of financial support to a number of economic sectors, including housing, in the wake of the Gulf war and its negative impact on the whole region. Following productive contacts between the PHC and the EU, an agreement was signed on 8 July 1992 for EU support to the housing sector in the whole of the occupied Palestinian territories in order to address the severe housing shortage as a result of the Israeli occupation over the last three decades. The PHC undertook a period of preparation prior to implementing its programs that included the drafting of by-laws and an organizational structure, as well as establishing legal and financial regulations and policies. The EU grant was utilized for a number of housing programs and activities in the Palestinian areas that has resulted in the construction of hundreds of housing units.

The contributions made by the PHC have targeted Palestinian rural areas, through a rural credit program which granted tens of loans for housing construction, as well as Palestinian urban areas.

In light of the special status of Jerusalem, the PHC has also dealt with housing issues in the city through its Department for the Reconstruction of Jerusalem. The PHC has been able to raise more than \$47.1M, primarily from Arab and Islamic resources, for consolidating and preserving Arab identity in the city and contributing to solving the housing problem which has been caused by a deliberate Israeli policy to undermine Arab existence and identity.

1.2. Mission

"To contribute solving the housing problems by providing low and medium income Palestinians with adequate and functional housing at affordable price"

1.3. Objectives

PHC's main objective is to explore practical ways that will enable it to resolve the housing problem in the Palestinian Territories. Since PHC is a non profit organization, it has set out a number of objectives, the most important of which can be summed up as follows:

- To minimize the housing dilemma among low and middle income families by providing them with both long term soft loans and the construction of low cost housing units.

- To contribute to the lessening poverty among Palestinian families through improving their housing environment.
- To identify appropriate mechanisms to meet the basic housing needs of the Palestinian community.
- To participate, along with national and international organizations, in the formulation of a national Palestinian housing strategy.
- To develop sustainable housing programs and policies along with line agencies in Palestine.
- To improve the construction industry by utilizing the most modern technical methods and quality standards.
- To provide the interested national and international organizations as well as local communities with the current Palestinian housing situation.
- To support housing and construction efforts in the city of Jerusalem at all levels, including the restoration of residences.

1.4. Branches & Departments

Since its establishment, PHC developed and improved its performance continuously. Not only were these attempts aimed at implementing its housing projects and programs related to the housing sector, they were also aimed at consolidating and enhancing its experience to set up professional administrative rules within a framework of responsibility, transparency and institutionalization of decision making. It should be noted that geopolitical conditions have imposed themselves on the PHC's performance and the mechanism of decision-making. This adaptation was necessary to enable the continuation of its work. Two main branch offices were established, one for the northern districts to follow up work in the West Bank and the other in the southern districts to follow up work in the Gaza Strip. There is also a general coordinator who coordinates work between the two main branch offices.

1.4.1. Branch office of the northern districts (the West Bank)

The various activities of the northern district branch office in the West Bank is administered and supervised by the general administration of the office. The policies of the office are designed by the a 9 board panel in the West Bank whose Director oversees that the policies are implemented and the work is being done on a daily basis. The Director also supervises the emanating departments of the general administration. These are:

- **The Financial Department:** supervises the various financial activities and undertakes accounting in the office.
- **The Credit and Marketing Department:** supervises the follow up of credit programs and markets the housing units (apartments)

- **The Department for the Re-Construction of Jerusalem:** supervises the council's activities and programs in the city of Jerusalem. Given the specificity of the situation.
- **Department of Studies and Projects:** caters for the preparation of studies intended for housing needed by the Palestinian community in a manner and content that allows the supplies to implement and follow them up on field and make their use come in the best manner for the beneficiaries.
- **The Northern Office (Nablus):** follows up the council's activities in the northern parts of the West Bank.
- **The Southern Office (Hebron):** follows up the council's activities in the southern parts of the West Bank.

There are around 36 full time staff members that work in the northern district office in the West Bank. They are distributed to carry out various specialties and work in the various council's departments.

1.4.2. The southern district branch office (Gaza Strip)

The various activities and programs of the southern district branch office in the Gaza Strip is administered and supervised by the committee of the southern districts, members of the administrative board from the Gaza Strip who design their own policies and the council's programs. The operations of the branch office are administered by the Director General who also supervises the implementation of policies and follows up the daily works of the office in the various following departments:

- **The Financial Department:** follows and supervises various financial and accounting operations of the office
- **The Credit and Marketing Department:** supervises and follows up the credit programs and the marketing of apartments.
- **The Maintenance Department:** follows & supervises maintenance works in the various housing projects.

The office employs 16 full timers in its various departments.

2. DESCRIPTION OF THE INITIATIVE

PHC administers a number of activities intended to meet Palestinian housing needs that have evolved over the more than three decades of Israeli occupation of Palestinian lands. The challenge for PHC is to understand and deal practically with these realities and to limit their negative impact on Palestinian families.

Over its first 16 years of operation and continuous work, the PHC has succeeded in contributing approximately \$119M in direct investments in the housing sector in Palestine, through the construction of:

- 1,178 apartments in the Gaza Strip
- 408 house units in the West Bank

- 703 houses in rural areas
- 1,500 apartments in Jerusalem
- 241 houses have been rehabilitated
- 70 houses and compounds have been repaired in the old city of Jerusalem

In addition to:

- directly benefiting: 5,094 Palestinian families (29,034 Palestinians)
- PHC's projects spread over (12) major cities and (170) villages in Palestine.

Those achievements were implemented by the following projects and programs:

a. Programs in Jerusalem: Due to the significance of the city of Jerusalem and the challenges it is facing, the reconstruction of Jerusalem has been prioritized by PHC through the establishment of a special unit, the department for the reconstruction of Jerusalem. This department is a means for middle class and poor families that seek to have their own houses through long-term loans and easy credit terms. PHC has succeeded in mobilizing 47.1 million dollars in financial support for its Jerusalem program to be used for consolidating and preserving Palestinian identity and existence in the Holy City. For this purpose, PHC has adopted these programs:

- **Individual credit program:** The loan is provided for individuals who wish to construct and finish licensed houses that fall within the Jerusalem borders. An estimated 1000 beneficiaries benefited from this credit type at a cost of 39.5 million dollars benefiting 1500 families and the completion of 2000 house units, 60 percentage of this program has been financed by the Saudi Fund and the rest has been funded by the EU, the MBC and the Jerusalem Treasury.

Impact

| Interaction | # of Beneficiaries | Budget | Building Type |
|--------------------|--------------------|----------------|---------------|
| Construction Loans | 1500 Families | 39.5\$ million | houses |

- **Renovation and restoration program:** This program seeks to rehabilitate and improve living conditions in old homes located outside the Old City. The program is funded by the Jerusalem Treasury that has accorded one million dollar for this purpose. The maximum amount of this credit is 10, 000 dollars. An estimated 117 beneficiaries.

Impact

| Interaction | # of Beneficiaries | Building Type |
|-------------|--------------------|---------------|
| Renovation | 117 | houses |

- **Sumud (steadfastness) camp project:** In its initial stages, the project is meant to establish 30 apartments for families with poor economic and difficult conditions who are currently residing in the Islamic Cultural Center. The project is funded by donations raised by MBC Television. The program budget is estimated 1.6 million dollars.

| Impact | | |
|--------------|-----------------|---------------|
| Interaction | # of Apartments | Building Type |
| construction | 30 | Apartments |

- **Participatory housing projects** The idea is based on collecting money from various individuals who cannot on their own provide fees for construction licenses and land purchase. A list of people who want to have apartments with others is drafted. These people are usually willing to share the cost of licenses and construction together. PHC provides construction loans for an initial budget of an estimated one million dollars available as a pilot money project raised by MBC Television.

| Impact | | |
|--------------------|-------------------|---------------|
| Interaction | Budget | Building Type |
| Construction Loans | 1 million Dollars | houses |

- **Restoration of the old city of Jerusalem:** This project is in the final stages, aimed to recover and subject to normal use the houses and compounds in the old city, the project financed by the Saudi program (Aqsa Fund) by 2 million US. Dollars, (70) houses and compounds have been restored, historic restoration considered.

| Impact | | |
|-------------|---------------|---------------|
| Interaction | # of projects | Building Type |
| Renovation | 70 | houses |

- **Other projects:** In addition to the above, PHC has already completed a number of projects for the benefit of NGOs and Islamic Waqf in Jerusalem. PHC has completed the Al Mu'qat building in the Old City of Jerusalem and has renovated the Beit Safafa Welfare Society and built stairs for the Dar At-Tifel Al Arabi School.

| Impact | | |
|-------------|---------------|---------------|
| Interaction | # of projects | Building Type |
| Renovation | 3 | Community |

- b. **West Bank Apartment Program:** This project is the biggest in both the private and the public sectors in terms of volume, cost and comprehensiveness. PHC has already implemented 13 housing projects in various West Bank cities providing 408

house apartments at a value of 18.5 million dollars funded by the EU. (See *table 2-1*).

Table 2-1: Number of finished apartments in the West Bank cities

| City | # of Apartments | City | # of Apartments |
|-----------|-----------------|-----------|-----------------|
| Jerusalem | 30 | Bitounia | 30 |
| Jenin | 64 | Bir Zeit | 20 |
| Nablus | 58 | Jericho | 30 |
| Qalqilya | 16 | Bethlehem | 44 |
| Al Bireh | 31 | Hebron | 26 |
| Doura | 44 | Tulkarem | 45 |
| Total | | 438 | |

- c. Gaza Strip Apartment Program:** as is the case in the West Bank, PHC has implemented a number of housing projects in the Gaza strip. Given the fact of overpopulation in Gaza and the culmination of the housing crisis, PHC has implemented a larger number of projects and has obtained diversified funding sources. In total, PHC has provided 1178 apartments located in Gaza.

Impact

| Interaction | # of Apartments | Building Type |
|--------------|-----------------|---------------|
| construction | 1178 | Apartments |

- d. Rural Credit Program:** This program was implemented in various parts of Palestinian rural areas at a total cost of 12.4 million dollars. 703 loans were granted in loan money on two stages by rotating the reimbursed sums from revenues of the program. An estimated half a million dollar was rotated in rural Jerusalem whereby 10 loans were granted in the third stage.

Impact

| Interaction | # of Loans | Budget | Building Type |
|--------------------|------------|----------------|---------------|
| Construction Loans | 703 | 12.4\$ million | houses |

- e. House rehabilitation program for the poor and the marginalized in the districts of Jenin and Jerusalem:** This project makes grants of 2000 to 3000 USDs to very poor and marginalized families living in abject housing conditions that do not meet the minimum of human conditions. 176 poor families living in sheer inhuman conditions have benefited from this project. The funding of the project was made by Welfare Association at a total estimated cost of 405,341 dollars.

Impact

| Interaction | # of Beneficiaries | Budget | Building Type |
|----------------|--------------------|-----------|---------------|
| Rehabilitation | 176 Families | 405,341\$ | houses |

- f. House Adjustment and Improvement Program for the wounded and the severely handicapped:** This project was implemented through funds by the Welfare Association. The project aims at rehabilitating 50 houses of wounded individuals who have been

severely impaired and require certain adjustments for their special needs. Work has been coordinated with organizations that cater for the treatment and rehabilitation of the handicapped.

| Impact | | |
|--------------------|----------------------|----------------------|
| Interaction | # of projects | Building Type |
| Rehabilitation | 50 | houses |

g. New Programs:

- PHC started the first steps of the next generation of it's projects, which is (site and services) these projects aimed to upgrade certain sites being selected by PHC according to Palestinian housing policy requirements, to be prepared as focal housing spots, more details about this program will be displayed when it is ready.
- PHC started the studies to establish the saving fund for housing, which will be subjected to all Palestinians.

3. MAIN PARTNERS

PHC's Projects are a community-based and oriented. During the planning process, the local partners are: Ministry of Social Affairs, Local Authorities (LA), Community- based Organizations (CBO) and interested social workers, In addition to the international donors and agencies. PHC has been receiving grants and loans from various States, Arab, Islamic and International donors. The main contributors are shown below:

| Donor | Sum in USDs |
|--------------------------------|--------------------|
| European Commission | 46,241,803 |
| Bayt Mal Al Qods Agency | 5,893,681 |
| (OPEC) | 5,000,000 |
| Al Aqsa Fund | 12,000,000 |
| (USAID) | 7,205,000 |
| (ICESCO) | 25,000 |
| Government of Japan | 10,000,000 |
| MBC Heritage of Islamic Trust | 7,498,000 |
| The Saudi Fund for Development | 20,091,260 |
| Welfare Association | 145,500 |
| World bank | 696,341 |
| Revolving Fund | 22,806,053 |
| Total | 137,602,638 |

For further details of the above grants please see annex (page IX).

4. IMPACT

After establishing PHC in the year 1991, it played a significant role in the housing sector in Palestine. In addition PHC made a big difference in life of numerous Palestinian families by:

- 5094 family, or 29,034 habitants benefit directly from the PHC projects and programs.
- PHC provide about 2,186,303 working days for Palestinians.
- PHC Enhance the performance of some of the Palestinian institutions by renovating and rehabilitating their buildings.
- Reduce the migration of Jerusalem inhabitants by support them to have their own habitations.
- Reduce the migration of rural areas' inhabitants by supporting them to have their own habitations in their own towns and villages.
- Reduce the percentage of the occupancy ratio in many Palestinian families' habitations.
- Reduce the cost of construction of habitations for many medium and limited-income families.
- PHC preserved Palestinian architectural spirit; its projects acknowledge culture, lifestyle, needs and desires of the beneficiary.
- PHC preserved the architectural and urban style and spirit inside the old city of Jerusalem by rehabilitating 70 houses and compounds there.
- Improve living standards and conditions in addition to creating a suitable environment for many Palestinian families.

5. SUSTAINABILITY

The PHC's approach to implementation of technical cooperation projects aims at ensuring sustainability in many dimensions, projects execution and outputs, in addition to approaches, mechanisms and building systems through:

- Implementing the project through building sustainable systems and human capacities of local counterparts to internalize the participatory approaches and innovative ideas developed during implementation;
- Establishing an enabling environment including institutional, administrative and financial frameworks to facilitate replication.
- Undertaking all activities and decisions in a transparent and participatory manner including all relevant stakeholders;
- Fully utilizing existing local capacities in the conceptualization, design, implementation and monitoring and evaluation.
- Carry out studies of low-cost housing, low maintenance and sustainable project features such as alternative energy sources (photovoltaic panels for the roof, solar hot water).

- Recycle the recovery of its loans to the beneficiaries to use them new beneficiaries.

Since the housing issue is a core issue in social sustainability, PHC took the following measures and actions to ensure that:

- PHC continue to support and resource the development of a national housing strategy to respond to housing need in the short and the long term.
- PHC always investigate and argue local and international donors to contribute or increase their contribution for housing issue in Palestine.
- PHC has transparent measures in ranking and selection of the beneficiaries by forming committees of PHC and its local partners (Ministry of Social Affairs, local authorities, social workers...) in addition to site visits and the approval of the donors.
- PHC continue to be a resource center for the community and to the national government due to housing policies and strategies, knowing that it was founded prior the foundation of the Ministry of Housing, which was benefit from the experience of PHC at the year 1994 when it was established.

6. TRANSFERABILITY & UPSCALING

PHC administers a number of activities intended to meet Palestinian housing needs that have evolved over the more than three decades of Israeli occupation of Palestinian lands. During the last 16 years since its foundation, PHC achieved several projects whose features can be determined and their impact measured. The assessment of PHC programs and projects showed the vital need of them.

All of the programs and projects listed above in articles (2.a to 2.d) are ongoing projects they replicable by recycle the recovery of projects' loans to use them for new beneficiaries. Program listed in the same article (2.e) have been replicated for the second time. For the rest and whenever it will be possible they will be replicated after doing the necessary development.

7. INNOVATION

As the result of the economic decrease status and the long period of Israeli occupation of Palestinian territories the limited-income, poor and marginalized families are becoming in more difficult conditions especially in habitation aspects. This is reflected in the facilities and utilities of the housing conditions in terms of physical and functional status.

The PHC as following up the trends in housing sector in Palestine has initiate many programs in order to increase the functional housing stock and develop the living standards of the limited-income, poor and

mineralized families across the country. The innovation is represented in the applied mechanism of the various programs.

These programs in addition to housing regeneration activities also intended to create temporary job opportunities for the target beneficiaries. Also these projects are outreaching the beneficiary; more intervention components and lower cost.

8. RECOGNITION OF THE INTIATIVE

PHC achievements and initiatives highly recognized by Palestinian community, international organizations and donors, the following list show some examples:

- PHC has received recognition from local newspapers and periodicals such as the Jerusalem Times, Palestinian Executive and others. They published the following articles:
 - a. **The Palestinian Housing Council...Journey of giving and allegiance**, *Palestinian Executive*. Sep 2006.(for details please see annex page I)
 - b. Maher Abukhater, **Housing council helps rehabilitate homes of poor**, *The Jerusalem Times*, Jan 22, 2005. .(for details please see annex page II)
- The OPEC Fund for International Development extends US\$ 2.5 million grant for the Urgent housing program for poor and Marginalized Palestinian families. **"...The initiative will be executed by the PHC, a non-profit institution that was established in 1991 to solve the housing problem in the West Bank and Gaza. Over the years the Council has become the leading institution in developing the housing sector and providing social housing for those of limited income..."** OPEC Fund, Press Release. Mar 14th, 2006.
- The OPEC Fund for International Development extends US\$ 2.5 million grant for the same program. **"...The initiative will be executed by the Palestinian Housing Council, one of the largest establishments operating in Palestine..."** OPEC Fund, Press Release. Sep 20th, 2005.
- PHC was listed on 2001 in UNCHS Best Practice list, under the category of best practice in good governance. (For details please see annex page III).
- Maher Abukhater, **Palestinians face an uphill struggle on housing strategy**, FortuneCity.com Inc, 2000. (For details please see annex page IV).
- PHC was listed on April 1996 in united nation Best Practice list, under the category of Disaster Management and Humanitarian Investment. (For details please see annex page V)\

9. ANNEX

9.1. Articles

The Palestinian Housing Council...Journey of giving and allegiance, *Palestinian Executive*. Sep 2006.



المجلس الفلسطيني للإسكان
Palestinian Housing Council

مسيرة عطاء ووفاء المجلس الفلسطيني للإسكان ...

(9.1) مليون دولارا امريكا فيما بلغ (4.2) مليون دولارا امريكا خلال النصف الأول من العام 2006، أما نسبة السداد فقد ارتفعت خلال العام 2005 حوالي (28%)، وقد شملت تلك الفعاليات برامج وأنشطة مختلفة منها برامج الإقراض الفردي للسكن (بناء وتشطيب) وبرنامج ترميم وتأهيل المباني القديمة، وبرنامج تأهيل مساكن الفقراء والمهمشين وذوي الاحتياجات الخاصة، وبرنامج الأراضي المخدومة إضافة إلى تمويل وتشطيب مشاريع السكن لجمعيات إسكان تعاونية وبرامج تمويل مواد البناء في المحافظات الشمالية والجنوبية.

منذ بأشر المجلس أعماله في العام 1992 ولغاية النصف الأول من العام 2006 تم تجنيد 125 مليون دولارا امريكا لدعم الإسكان مستهدفا الفئات من ذوي الدخل المحدود والمتوسط وقد استفاد منها (4995) أسرة فلسطينية بمعدل (29970) فردا. وقد أسفرت تلك البرامج والأنشطة مجتمعة إلى إيجاد حوالي مليوني ونصف يوم عمل للعمالة المحلية بشكل مباشر بالإضافة إلى فرص العمل في القطاعات الكاملة لقطاع الإسكان. وبالنسبة لعملية الإقراض الدوار فقد تم تدوير مبلغ (16) مليون دولارا في كافة مناطق التجمعات السكنية الفلسطينية.

بلغ إجمالي الإنفاق على مختلف البرامج والأنشطة

"المجلس الفلسطيني للإسكان" مؤسسة غير ربحية تهدف إلى المساهمة في حل مشكلة السكن في فلسطين وذلك بتوفير وحدات سكنية لذوي الدخل المحدود والمتوسط عبر قروض مسيرة دوار، كما يسعى المجلس إلى دعم العاملين في قطاع الإسكان بالخبرات المكتسبة، وكذلك إعداد الأبحاث الإسكانية للمساهمة في إيجاد الحلول المناسبة لتطوير قطاع الإسكان ووضع الرؤيا المستقبلية لهذا القطاع والقيام بتحسين ظروف المساكن لذوي الاحتياجات الخاصة والشراخ المهمشة".

وقد أكد المهندس نشأت طهوب رئيس مجلس الإدارة أن المجلس وائب ويواكب المستجدات المتعلقة بقطاع الإسكان من حيث الزيادة المضطردة في الحاجة للسكن، وأن أهم برامج تستند أساسا إلى مبدأ القرض الدوار لضمان استفادة أكبر عدد من الأسر والأجيال القادمة. يضطلع المجلس بإعداد وتنفيذ سلسلة من البرامج والأنشطة التي شملت كافة الأراضي الفلسطينية على شكل مشاريع إسكانية لبناء مئات الوحدات السكنية. ولم تقتصر إسهامات المجلس على المدن والتجمعات الحضرية الفلسطينية بل شملت أيضا

بنك فلسطين المحدود يعلن عن حصول شركة الوساطة للأوراق المالية

على ترخيص مزاولة الخدمات والنشاطات المالية

في مبنى بنك فلسطين المحدود الاستثماري بمدينة غزة .
تجدر الإشارة إلى أن بنك فلسطين المحدود يمتلك ما يزيد عن 77.5% من رأس مال الشركة المذكورة .

القانون وتعليمات ترخيص شركات الأوراق المالية الصادرة عن هيئة سوق رأس المال الفلسطينية .
ومن المتوقع أن تباشر الشركة أعمالها وتقديم خدمات الوساطة في الأوراق المالية قبل نهاية العام الجاري ، وسيكون المركز الرئيسي للشركة

منحت هيئة سوق رأس المال الفلسطينية بتاريخ 2006/8/20 شركة الوساطة للأوراق المالية ترخيص مزاولة الخدمات والنشاطات المالية وذلك بعد أن قامت الشركة باستيفاء متطلبات وشروط الترخيص المنصوص عليها في

في اعقاب التعدييات على الممتلكات العامة

نداء مفتوح الى الرأي العام الفلسطيني

وعاصمتها القدس .
واوضح النداء إننا على قناعة تامة بان هذه الاعمال وما يصاحبها من شغب وحمل السلاح واطلاق النار ، من شأنها تسهيل تمرير الحلول الاسرائيلية الأحادية الجانب ، لذلك فإننا نناشد كافة الاخوه بالعمل معا بعيدا عن الاحتكام إلى لغة القوه والعنف .
إن المجتمعين والموقعين على هذا النداء يملؤهم كامل الثقة والتقدير بان يتم الاستجابة لهذا النداء وان يتم الاحتكام إلى الحوار وحل الاشكاليات بالطرق والوسائل الديمقراطية.
إننا نعتقد بان شعب فلسطين وقضيته هم المتضررين في نهاية المطاف وان الاحتلال الاسرائيلي هو المستفيد الوحيد من هذه الاعمال

واضاف " إن المجتمعين والموقعين على هذا النداء تطالب وتناشد كافة الاخوه - اخوة الدم والمصير المشترك، بان لا يتم الاحتكام إلى السلاح وان تتوقف كافة اشكال التعدييات والاقحامات على المؤسسات العامه وإشغال الحرائق في مباني ومقرات السلطه واجهزتها المختلفة والقيام بعمليات الخطف للأشخاص، إننا من واقع مسئوليتنا الوطنية ودورنا في صفوف شعب فلسطين نتطلع إلى التوقف الفوري عن مثل هذه الاعمال والسلوكيات التي تسيء إلى نضالات شعبنا المجيدة إننا نرى بان تعمق الأزمة السياسية الداخليه وعدم التوصل إلى قواسم مشتركة عبر الحوار يدفع كل طرف للتمسك بمواقفه التي من شأنها أود الحلم الفلسطيني بإقامة دولة فلسطينيه مستقلة

وجه المجلس التنسيقي لمؤسسات القطاع الخاص ومؤسسات المجتمع المدني الفلسطيني نداء مفتوحا إلى الرأي العام الفلسطيني في اعقاب التعدييات على ممتلكات ومباني المؤسسات الرسمية والامنيه والتشريعيه.
وجاء في النداء : " لقد هالنا ما وصلت إليه الأوضاع في فلسطين وتدابير الأزمه السياسيه وحالة الحصار والعزلة التي يعيشها شعبنا وقضيتنا ، وخاصة نهج التعدييات على ممتلكات ومباني المؤسسات الرسمية والامنيه والتشريعيه من قبل أبناء فلسطين، مما أوجد حالة من الذعر والخوف لدى قطاعات واسعة من الشعب الفلسطيني ولدى مؤسسات القطاع الخاص والمجتمع المدني الفلسطيني".

The Jerusalem TIMES

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Housing Council helps rehabilitate homes of poor 1/22/2005

By Maher Abukhater

The Palestinian Housing Council (PHC) spent more than \$400,000 in helping poor and marginalized Palestinians improve their living conditions, according to PHC officials during a working session held in Ramallah January 17.

A total of 176 families in Jerusalem, Jenin, Tulkarm and Nablus have benefited from this program implemented by the PHC and financed by the World Bank through the Welfare Association Consortium, according to Omar Hanoun, acting general manager of the PHC.

Abdul Rahim Assad, projects manager with the Consortium, said at the workshop titled Rehabilitation of Houses for the Poor and Marginalized Groups in the Palestinian Community that this was a pilot project and more money may be available in the future for the program.

The workshop was intended to evaluate the project after four years and two phases during which households received a maximum of \$2000 each as a grant to help them add a room or toilet or repair damages, said Assad.

Since the applicants, decided on through coordination with the Ministry of Social Affairs, are poor, this amount is normally enough to at least help them improve their living conditions, he said.

Minister of Labor and acting Minister of Planning Ghassan Khatib praised the program, which he said contributes to efforts to alleviate poverty and help the poor in the Palestinian society.

He said more than 50 percent of the Palestinian population is considered poor blaming this situation on the Israeli occupation and its measures that curtail movement of Palestinians.

He said the Israeli measures increase unemployment, which is a direct cause for poverty.

The Palestinian Housing Council was established in 1992 as a non-profit organization to help build housing for middle to low income members of society. According to Nashat Tahboub, chairman of the PHC board of directors, the PHC has so far spent over \$130 million on housing projects in the Palestinian areas either on building housing units or giving out loans to people to build their own homes mainly in rural areas. It has also contributed to rehabilitating old and run-down homes, some in Jerusalem as well as its project to rehabilitate houses for the poor and marginalized members of society.

The main donors to the Housing Council are the Islamic Development Bank based in Saudi Arabia and the European Union.

PHC was listed on 2001 in UNCHS Best Practice list, under the category of best practice in good governance.

| Project | Country | Sponsor | Partners | Project Type | Elements |
|---|--------------|--|---|--|--|
| 1 Strategic Regional Information Network | Egypt | Central government cabinet | Ministry of local administration and governorates; Ministry of agriculture | Urban Governance Urban and Regional Planning | Installation of a geographical information network for urban and rural communities all over the country. Complete structure of administration system techniques for urban development management and urban upgrading and renewal. |
| 2 Rehabilitation/ Upgrading of Manshiet Nasser | Egypt | General organization for physical planning Ministry of housing Central agency of Urbanization, (CAU) – MHUUC.) | Governorate of Cairo City (GOC), Division of Housing Central Government GTZ, International Agency (Multilateral) | Poverty Eradication Urban Governance | Slum upgrading, settlement relocation, and affordable housing construction (70,000 housing units). Methods include participatory socio-economic survey, mechanisms of dialogue with local inhabitants in both planning and management phases and attempts at institutionalized participatory urban management. |
| 3 New Communities in Changing Palestinian Urban Society | Palestine | Palestinian Housing Council (PHC); private non-profit company | None. | Housing Urban Governance Civic Engagement and Cultural Vitality | Creation of the PHC, a private, non-profit company that could carry the responsibility of building housing projects. Building 1600 affordable housing units in twenty communities for low and middle income families for an estimated US\$ 36 millions cost. |
| 4 Gaza Municipal Model: Upgrading Administrative and Management Systems | Palestine | Municipal Authority, Local state institution | European Union; International Bank; Al-Ta'awon Institution USAID; Fredrech Ebert; PNA; Islamic University | Urban and Regional Planning Land Use Management Urban Governance | Institutional building of the municipality, creation of departments, sections, and job description |
| 5 Nation-wide GIS for improved planning | Qatar | Center for GIS, (Central Government); Ministry of Municipal Affairs and Agriculture, (Central Government). | | Technology, Tools and Methods; Use of Information in Decision Making Urban Governance | Creation of the National GIS Steering Committee and the Center for GIS (CGIS). Implementation of a comprehensive and integrated nationwide GIS system: Maintenance of an on-line and up-to-date high resolution digital topographic database with common national standards on data, software and hardware. Facilitating inter-agency coordination. |
| 6 Improving living environments for low-income hh | Saudi Arabia | Central State institutions, Several Ministries | Private Sector (e.g. ARAMCO), Municipalities | Infrastructure, Housing Urban Governance | Providing land grants and easy long term and free of interest housing loans. Giving loans to contractors to build affordable housing. |
| 7 Baghdad Neighborhood Rehabilitation | Iraq | UNCHS | Baghdad Municipality, local authority Cooperatives of Al Shu'la City and Saddam City | Environmental Management Infrastructure, Communications, Transportation Urban Governance | Upgrading of neighborhood living environment, infrastructure and services through participatory approach. |

Best Practices in Good Governance

Source Best Practice Database 2001

Palestinians face an uphill struggle on housing strategy

Maher Abukhater

...

-while the PHC has received funds for low-cost housing

The semi-official Palestinian Housing Council has a unique role to play as Palestinian self-rule gets under way. It is the implementing agency for the \$37m granted by the EC in July 1992 to jump-start the housing programme in the West Bank and Gaza Strip. The PHC is responsible for the construction of around 1,200 apartments in the Occupied Territories (600 in the Gaza Strip and 600 in the West Bank) for low- and middle-income Palestinians. The apartments will be sold at cost to beneficiaries who do not own a house and have low or limited income. The money received from the sale of these apartments will then be recycled for further construction.

The EC also gave the PHC control over a \$4m pilot housing project it was funding in Gaza through an international non-governmental organisation. Two years later, in 1994, the EU allocated another \$11.5m for further construction, taking the EU's share in the Palestinian housing programme to \$50m-plus, the highest contribution by a single donor so far. Likewise, the American government, through the US Agency for International Development (USAID), signed a memorandum of understanding with the PHC in February 1994 for the construction of 192 apartments to house low-income Palestinian families in the Gaza Strip. Construction on the \$7m project started in July 1994 and will be completed in a year. The remainder of the \$25m committed by the USA for 1994 will be directed to technical assistance for the housing sector and a loan programme for new building or housing renovation by individuals.

The PHC will cooperate with the United Nations Development Programme (UNDP) in the planning and construction of around 300 housing units for the Palestinian police force in the Gaza Strip. The Japanese government will initially provide \$10m for this project, and will disburse a further \$10m at a later stage.

PHC was listed on April 1996 in united nation Best Practice list, under the category of Disaster Management and Humanitarian Investment

Doing Good: The Best Practices List 4 Disaster Management and Humanitarian Investment

Arab States

102. Palestinian Housing Council: The political, economic and social crises of the past three decades have caused major housing problems. Emerging from war and looking toward peace, improvement of living conditions and housing are essential for a permanent and lasting peace. According to official and independent Palestinian figures, an estimated 360,000 apartments will be required to solve the current housing shortage and demand for the next five years. The main objectives of the Palestinian Housing Projects are: (i) to find practical solutions to the housing problems in the Palestinian territories; (ii) to provide production of self- help housing for middle-and low-income households; and, (iii) to improve the living conditions for middle- and low-income groups. To date, more than eight thousand people in Gaza and more than three thousand people in the West Bank either have new homes or will have new homes in the coming year. Contact: Palestinian Housing Council, 9 Ali Bin Abu Taleb St., Jerusalem, P.O. Box 17128. Tel: 02 271666. Fax: 02 271357.

9.2. Projects' Pictures

9.2.1. Samples of Accomplished Projects



Al Somoud Housing Project - Jerusalem



Senger Housing Project - Hebron



Marah Ghnaim project - Doora



Yarmouk Housing project - Jericho



Naser Housing Project - Ramallah



Wadi Zoumar Project - Tulkarm

9.2.2. Samples of Renovations & Rehabilitations Projects



Private house – Jerusalem (Before)



Private house – Jerusalem (After)



Private house – Jenin (Before)



Private house – Jenin (After)



Private house – Jerusalem (Before)



Private house – Jerusalem (After)



Private house – Jerusalem (Before)



Private house – Jerusalem (After)



Private house – West Bank (Before)



Private house – West Bank (After)



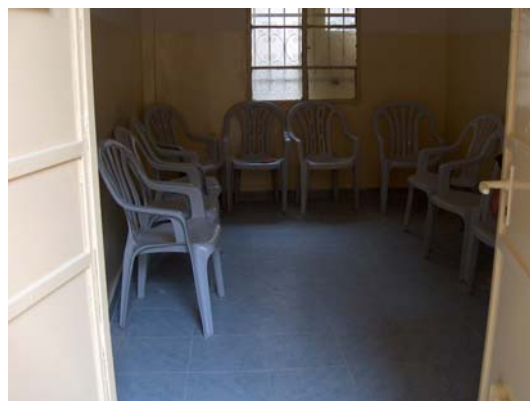
Private house – West Bank (Before)



Private house – West Bank (After)



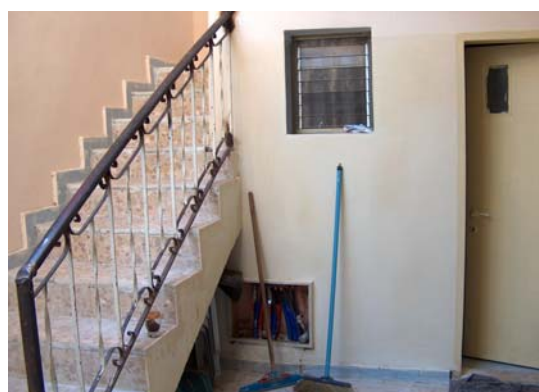
Private house – West Bank (Before)



Private house – West Bank (After)





Private house – West Bank (Before)





Private house – West Bank (After)


9.3. Main Partners & Grants



| | | | | | | |
|-----------------------|---|-----------------|---------------------------|------------|-----------------|---------------------------|
| Donor |  European Commission | | | | | |
| Project title | Rural Credit project | | Housing Apartment project | | | Individual credit project |
| Place of implementati | West Bank | Rural Jerusalem | Gaza | | West bank | Jerusalem |
| Amount of fund /USD | 1,388,500 | 400,750 | 3,000,000 | 21,400,000 | 16,697,053 | 3,355,500 |
| Sort of fund | Grant | Grant | Grant | | Grant | Grant |
| Program | Direct Credit Program | | Indirect Credit Program | | | Direct Credit |
| Output | 99 Loans | 31 Loans | 96 Apartments | 730 | 379 | 146 Loans |
| Direct | 564 | 177 | 547 | 4,161 | 2,160 | 821 |
| Man / days | 29,523 | | 49,500 | 353,100 | 275,501 | 55,366 |
| Notes | | | Through cooperation for | | 29 Not sell yet | |


| | | | | |
|-----------------------|---|---------------------------|---------------------------|--------------------------|
| Donor |  Bayt Mal Al Qods Agency | | | |
| Project title | Individual Credit Proiect | Houses Rehabilitation and | Houses Rehabilitation for | Buildings Rehabilitation |
| Place of implementati | Jerusalem | Jerusalem | Jerusalem | Jerusalem |
| Amount of fund /USD | 4,330,000 | 1,000,000 | 400,000 | 163,681 |
| Sort of fund | Grant | Grant | Grant | Grant |
| Program | Direct Credit Program | Direct Credit | Grant Program | Grant Program |
| Output | 85+36 /121 loans | 117 loans | 84 Grants | 3 Institutions |
| Direct | 684 | 661 | 473 | 17 |
| Man/ days | 71,445 | 16,500 | 6,600 | 2,701 |
| Notes | Two phases | | | PHC as a construction |


| | | |
|---------------------|--|--|
| Donor |  The Islamic Educational, Scientific and cultural organization (ICESCO) | |
| Project title | Restoration of Beit Safafa Women Charitable Societv | |
| Place of | Jerusalem | |
| Amount of fund /USD | \$25,000 | |
| Sort of fund | Grant | |
| Program | Grant program | |
| Output | 1 Institution (mentioned before) | |
| Direct beneficiary | (mentioned before) | |
| Man/ days | 413 | |
| Notes | PHC as a construction management agency only | |


| | | | | |
|------------------------|--|--------------------|----------------|-----------------|
| Donor |  (OPEC) Fund for International Development (Urgent Housing Program for Palestinian People) | | | |
| Project title | Houses Rehabilitation for Marginalized & Poor | | | |
| Place of implementatio | Jerusalem | Gaza | West Bank | Rural Jerusalem |
| Amount of fund /USD | 250,000 | 2,500,000\$ | 2,000,000 | 250,000 |
| Sort of fund | Grant | | | |
| Program | Grant program | | | |
| Output | | | 171 Grants | 48 Grants |
| Direct | | | | |
| Man/ days | | | | |
| Notes | 67 Families to be | 632 Families to be | Families to be | Families to be |



| | | | | |
|--------------------|--|--|--|--|
| Donor |  United States Agency for International Development (USAID) | | | |
| Project title | Housing Apartment project | | | |
| Place of | Gaza | | | |
| Amount of fund | 7,205,000 | | | |
| Sort of fund | Grant | | | |
| Program | Indirect Credit Program | | | |
| Output | 192 Apartments | | | |
| Direct beneficiary | 1095 | | | |
| Man/ days | 118,883 | | | |
| Notes | | | | |


| | | | | |
|---------------------|--|--|--|--|
| Donor |  Government of Japan (through UNDP)  | | | |
| Project title | Housing Apartment project | | | |
| Place of | Gaza | | | |
| Amount of Fund /USD | 10,000,000 | | | |
| Sort of fund | Grant | | | |
| Program | Indirect Credit Program | | | |
| Output | 256 Apartments | | | |
| Direct beneficiary | 1,460 | | | |
| Man/ days | 165,000 | | | |
| Notes | PHC as a construction management agency only | | | |

| | | | | | |
|-----------------------|--|---------------------------|---------------------------|---------------------------|-----------|
| Donor |  The Islamic Development Bank (IDB) Al Aqsa Fund | | | | |
| Project title | Renovation of Jerusalem old city | Housing Apartment project | Rural Credit project | Individual Credit Project | |
| Place of implementati | Jerusalem old city | Gaza | West Bank (Except Hebron) | Jerusalem | Hebron |
| Amount of fund /USD | 2,000,000 | 4,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |
| Sort of fund | Grant | Loan | Loan | Loan | |
| Program | Grant Program | Indirect Credit Program | Direct Credit | Direct Credit Program | |
| Output | 70 houses, | 115 Apartments | 91 Loans | 55 loans | 131 loans |
| Direct | 399 | 530 | 519 | 313 | 747 |
| Man / days | 33,000 | 66,000 | 24,750 | 33,000 | 41,250 |
| Notes | | 83 Under Construction | | | |

| | | |
|--------------------|--|-----------------------------------|
| Donor |  The Islamic Development Bank (IDB) The Saudi Fund for Development | |
| Project title | Individual Credit Project | Reconstruction of Al Mu'qet trust |
| Place of | Jerusalem | Jerusalem |
| Amount of Fund | 19,968,260 | 123,000 |
| Sort of fund | Grant | Grant |
| Program | Direct Credit Program | Grant Program |
| Output | 283+299 /582 Loans | 5 Grants |
| Direct beneficiary | 3,306 | 29 |
| Man/ days | 329,476 | 2,030 |
| Notes | (Tow phases) | |

| | | | |
|--------------------|--|-----------------------|-------------------------|
| Donor |  MBC Heritage of Islamic Trust | | |
| Project title | Individual Credit | Participatory Housing | Sumud Camp Housing |
| Place of | Jerusalem | Jerusalem | Jerusalem |
| Amount of fund | 4,752,000 | 1,080,000 | 1,666,000 |
| Sort of fund | Grant | Grant | Grant |
| Program | Direct Credit Program | Direct Credit Program | Indirect Credit Program |
| Output | 136 Loans | 10 Loans | 30 Apartments |
| Direct beneficiary | 775 | 57 | 171 |
| Man/ days | 78,408 | 17,820 | 27,489 |
| Notes | | | |

| | | | | |
|-------------------------|---|-----------|-----------------|------------------------|
| Donor |  World bank Through Welfare Association  | | | |
| Project title | Houses Rehabilitation for Marginalized & Poor | | | |
| Place of implementation | Gaza | Jerusalem | Rural Jerusalem | Jenin, Tulkrem, Nablus |
| Amount of fund /USD | 216,000 | 117,341 | | 363,000 |
| Sort of fund | Grant | | | |
| Program | Grant program | | | |
| Output | 79 Grants | 16 Grants | 19 Grants | 173 Grants |
| Direct beneficiary | 280 | 91 | 114 | 986 |
| Man/ days | 3,564 | 1,936 | | 5,990 |
| Notes | Three phases | | Three phases | |

| | | | |
|--------------------|--|------------------------------------|-----------------|
| Donor |  Welfare Association | | |
| Project title | House Improvement Project For | Housing Adjustment for Handicapped | |
| Place of | West Bank | West Bank | Rural Jerusalem |
| Amount of fund | 93,000 | 52,500 | |
| Sort of fund | Grant | Grant | |
| Program | Grant Program | Grant Program | |
| Output | 50 | 22 | 12 |
| Direct beneficiary | 285 | 125 | 68 |
| Man / days | 1,535 | 866 | |
| Notes | | | |

| Revolving Fund | | | | | | | | | |
|----------------------|-----------------------|-----------------|---------------------------|---------------------------|---------------------------|----------------------|---------------------------|---------------------------|---------------------------|
| Donor | EC | | | MBC | IDB /Saudi Fund | | Bayt Mal Al Qods Agency | | USAID |
| Project title | Rural Credit Project | | Individual credit project | Individual credit project | Individual credit project | Rural Credit Project | Individual credit project | Houses Rehabilitation and | Individual credit project |
| Place of implementat | West Bank | Rural Jerusalem | Gaza | Jerusalem | Jerusalem | Rural Jerusalem | Jerusalem | | Gaza |
| Amount of Fund /USD | 7,454,795 | | 1,350,000 | 680,468 | 8,390,000 | 2,730,800 | 600,000 | 250,000 | 1,350,000 |
| Sort of fund | Grant | | | | | | | | |
| Program | Direct Credit Program | | | | | | | | |
| Output | 472 | 7 | 137 | 17 | 92+134 | 137 | 18 | 26 | 137 |
| Direct beneficiary | 2,730 | | 781 | 91 | 1,225 | 741 | 102 | 126 | 781 |
| Man/ days | 123,004 | | 22,275 | 11,228 | 138,435 | 42,880 | 9,900 | 4,125 | 22,275 |
| Notes | 6 phases | | On going | On going | On going | 5 phases On | On going | On going | On going |