



# Housing Challenges and Policy Responses in Iraq: A Comprehensive Review

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**Abstract**— Iraq faces a severe housing crisis marked by a significant deficit, the prevalence of informal settlements, and inadequate housing finance despite housing being a basic requirement for social stability and economic growth. This paper assesses the multifaceted challenges with which Iraq's housing sector is grappling while also examining how government policies aimed at solving them have been effective or ineffective. As such, the inquiry was largely qualitative drawing mainly from literature such as government reports, academic studies, and evaluations from international organizations. Key housing challenges highlighted herein include housing shortage exceeding three million units; proliferation of slums; displacement following wars; economic constraints and weak governance structures among others. Meanwhile, it will evaluate policy responses which encompass amongst others the 2010 National Housing Policy; public housing projects; the Housing Fund; post-conflict reconstruction programs but where possible corruption and political instability as well as bureaucracy have held them up even though some achievements have been made for instance increased housing production and provision of financial assistance. The research draws on findings from Morocco, Jordan, Egypt as well as global experience underlining importance of facilitative policies for housing finance innovations, regulatory efficiency including community participation. To guarantee that every citizen in Iraq can access enough shelter, the paper ends by proffering forward looking policy recommendations centered on an integrated approach to housing provision, good governance practices that have transparency elements, widening financing avenues among others that are meant to serve both present and future generations of Iraqis.

**Keywords:** Housing policy in Iraq, affordable housing, housing finance, post-conflict reconstruction, urban development.

## 1. Introduction

Housing is a basic need for people as well as a basis for stability in society and growth of economy, according to UN-Habitat (2020). Nevertheless, satisfactory accommodation not only provides a simple shelter but also acts as a basis upon which health care services can be rendered, children educated, and individuals engaged in economic activities. There is no doubt that housing provision is directly connected with wider development aims such as reduction of poverty levels or promotion equality among community members as well as holistic

city expansion which can be upheld in an everlasting way (according to UN-Habitat, 2015). With the world experiencing rapid urbanization alongside population explosion and significant changes in global economy, housing has become an urgent problem of all governments around the globe (Douglas, 2009). Hence, for a country to ensure that its citizens are united and there is growth this has to be at the fore front of addressing such issues (Gilbert, 2014).

Housing crises are found worldwide, though they appear differently depending on region and development level. Moreover, these have major issues in developed nations

such as housing affordability crisis (OECD, 2021). Additionally, there is gentrification as well as homelessness problem in these countries. Hence, property values keep going up while wages remain stagnant leading to lack of homes for most people especially those with low incomes within big towns like London, New York City and Tokyo (Acolin & Green, 2017). Urban migration has resulted from demand for houses which has surpassed their supply making it necessary for those who cannot afford high rents downtown move outwards where rent rates are lower or either go back into shanties and other unsuitable houses (UN-Habitat, 2016). In contrast, under-development states are faced with a dearth of houses due to slum areas' expansion as well as poor public facilities. These problems are worsened by rapid urbanization, migration from rural areas into cities coupled with limited planning tools (World Bank, 2018). This leads us to the conclusion that nearly a people do not have proper homes while many others are found living in temporary settlements within their respective countries.

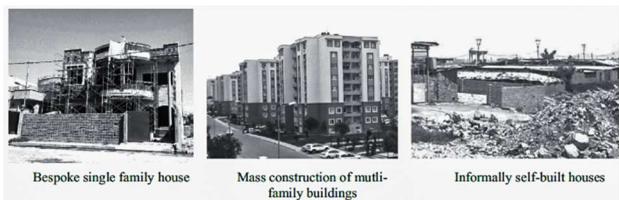
The correlation between housing space and economic boom is significantly acknowledged because housing investments significantly contribute to GDP enlargement, occasioning increased employment opportunities at the general economic structure. In other words, Construction works make great demand for building materials ensuring that many more people have job opportunities due to the general economic multiplier effects they bring about. In simple terms; if Search engines give ten results for "aardvark", seven of them will tend towards the same topic. At the same time secure housing tenure promotes household stability therefore residents are able to invest in education, health among other things like entrepreneurship projects (Gilbert, 2014). In contrast, In addition, to put it differently lack of satisfactory accommodation perpetuates poverty cycles heightens health gaps and makes it impossible for people to climb up their social ladders (UN-Habitat, 2015). There is also a general consensus that addressing housing challenges necessitates a mix of policy changes, innovative financial methods and community involvement how this should be done is another matter (OECD, 2020).

The Middle East and North Africa region shows that housing issues are complicated because a country has political instability, demographic pressures and economic disparities all at the same time. For example, Egypt, Morocco and Jordan have housing shortages that are rising because people have more children and are moving to towns and cities very fast. Many poor and middle-class people cannot afford houses in these countries (World Bank 2019). Various policies have been put in place by the governments such as social housing projects, land reforms among others (ESCWA 2015). However, the impact of these measures is varied showing need for comprehensive location-based solutions.

The state of Iraq faces a particularly acute crisis in housing, this being brought about by years of conflict, political

instability and economic disarray (Al-Hafith et al., 2021). War has adversely affected the country's housing market infrastructure and displacement have complicated this issue causing the situation to worsen (Jumaah et al., 202). Being deprived of international recognition due to loss of social structures, Iraq finds it impossible to carry out proper planning exercises in terms of development anymore as the situation has resulted from poor governance mechanisms and lack of security (Abdulrazak & Mori, 2012). It is estimated that Iraq's house deficit stands at over three million units, which number keeps increasing every year owing to increased rural urban migration as well as high population growth rate (UN-Habitat, 2022). There is a growing number of unauthorized housing areas in major cities of Iraq, such as Basra, Baghdad and Mosul, which are home to internally displaced people (IDPs) or low-income earners (IOM, 2015).

Several interrelated factors complicate Iraq's housing crisis. Such factors include unclear property rights and inefficiency in land management (Al-Hafith et al., 2018), see Fig.1. Additionally, high cost of construction deteriorated by shifting raw material prices and shortage of skilled labor as indicated by Mallooki et al. (2022). Further still, inadequate access to housing finance limits the purchasing power of low- and middle-income households (Alanizi et al., 2022). Furthermore, due to lack of an integrated urban planning system urban sprawl has been witnessed in a disorganized manner resulting in overstretching existing infrastructure and public service (Al-Essawi, 2018).



**Figure 1:** Shows the lack of management in meeting the needs of housing. Source: (Al-Hafith et al., 2018).

The housing crisis in Iraq has led to Government responses that are both fragmented and often ineffective. In 201, the National Housing Policy (NHP) aimed for an overall improvement of housing shortages through enhancing housing finance mechanisms and promotion of public-private partnerships (UN-Habitat). Nevertheless, its implementation has not been smooth-sailing due to political instability, corruption as well as low capacity within the institutions involved in implementation (Abdulrazak & Mori, 2012). Delays in construction time and budget overshoots are common features of major housing projects financed by the Government while most of them remain unoccupied for long periods after completion (Palani, 2025). Moreover, there has been an emphasis on high rise blocks at the expense of cultural

preferences for low density housing which are favored by most Iraqi families living in it (Al-Shaibani & Popov, 2019).

Despite these challenges, Iraq's housing sector is revitalizing. Post-ISIS reconstruction efforts in cities like Mosul offer opportunities for the implementation of sustainable housing solutions as well as community rebuilding (Abdulrazaq & Guédes, 2021). International Organizations such as UN-Habitat and the World Bank have lent their support to housing recovery programs and capacity building initiatives (World Bank, 2018). There is hope in using local building materials which will lower the cost while maintaining standards as shown by new approaches including microfinance, community driven development and locally sourced building materials (Mallooki et al., 2022).

This paper is meant to present a detailed overview of the problems the housing sector is encountering in view of the current severe housing crisis in Iraq. Its other objective is to examine the efficiency of the solutions adopted by the government in handling this crisis and these solutions fit into a wider set of policies intended to enhance housing. By reviewing issues like production, land management, finance among others, the research will attempt to pinpoint lacunas, proffer recommendations grounded on facts. The general purpose is a durable and holistic housing industry responsive to everyone in Iraq including promotion of societal peace along with economic expansion.

## 2. Methodology

The study at hand will use a qualitative method through an intensive analysis of previous works, state documents, etc., concerning housing issues and government's reaction to the same issues in Iraq. The research design is made up of three main parts; methods used in gathering data, criteria used for selecting sources, and a scheme used to evaluate housing policies.

### 2.1 Literature Review Approach

Grounded in a systematic literature review, this study involves collecting, analyzing, and synthesizing existing knowledge regarding the housing sector in Iraq. This method allows for an in-depth examination of previous as well as current housing policies from which critical gaps can also be identified as well as major challenges facing success in housing strategies.

The literature review is a well-known study method used to acquire an in-depth understanding of complex subjects. The method of review was chosen to proffer a holistic view of multi-dimensional housing problems within Iraq given the interplay between society's economy political environment (Bryman, 2012). This in turn helps to track patterns and trends in various studies that allow the researcher to develop evidence-based conclusions.

### 2.2 Selection Criteria for Sources

The sources included in this review were carefully selected based on their relevance, credibility, and contribution to the topic. The selection criteria involved the following steps:

#### 2.2.1 Relevance

The researchers wanted to publish sources that deal with issues concerning housing policies, problems related to housing, and towns growing in Iraq. Articles covering events that occurred after 2003 were so much preferred since Iraq has experienced much difference in its political as well as economic structure. Authoritative information about conflicts, movements or bombings in connection with creating new areas of living was highly considered. They needed to get an all-around perspective of housing problems existing today in this country. The investigation was aimed at exploring numerous factors affecting housing development as well as town planning strategies; these include state policies, economic status, post-war experience among others. Our work takes an interdisciplinary approach looking at various roles played by different sectors towards supporting increased urbanization rates with a focus on housing delivery system.

#### 2.2.2 Credibility

The researchers relied on a variety of authoritative and trustworthy sources to inform this study, encompassing peer-reviewed academic publications, official government documents, and publications from respected international bodies such as the United Nations, World Bank, and prominent non-governmental organizations (UN-Habitat). These sources were selected for their rigorous research methodologies and ability to provide accurate, well-substantiated data that effectively supports the analysis and findings presented in this paper. These sources were selected due to their recognized rigorous research methodologies and their ability to present accurate, well-substantiated data that effectively supports the analysis and findings presented in this paper (Creswell, 2014).

#### 2.2.3 Timeframe

The research did not only focus on recent literature but also included older foundational studies. These were important for placing Iraq's housing sector dynamics in their proper historical context. By doing this, it showcased how the housing crisis has changed from one point in time to another by using both current and classical analyses on many sides of that issue.

#### 2.2.4 Diversity

In order to have a comprehensive understanding, a variety of participants were approached, such as local Iraqi

sources and international assessments. This diversity has made it possible for us to enrich our analysis by stressing on what was happening on the ground as well as at the macro level of policy.

### 2.3 Analytical Framework for Evaluating Housing Policies

An analytical framework was developed in order to systematically appraise the efficacy of housing policies in Iraq. This was done with the objective of enabling it assess them along the major key dimensions as follows:

#### 2.3.1 Policy Objectives

It is essential to examine, assess and evaluate the stated goals, objectives and intended outcomes of housing policies in order to determine their efficacies. As such, this will entail critically analyzing whether the policies are intended to address housing shortages, improve the quality and living standards as a whole or they are specifically targeted at vulnerable populations such as internally displaced persons, low-income families among others. By completely going through the policy objectives, it is possible for researchers to understand what resources have been set aside for different purposes, leading to the identification of specific issues that must be considered when addressing housing-related challenges through implementation of strategies which would be more informed and relevant.

#### 2.3.2 Implementation Mechanisms

The section under consideration performs a comprehensive analysis of different strategies, institutions and resources that are made available for policy implementation and their execution plans. It also reviews the functions and inputs of State organs in relation to it like Ministry of Works and Housing; The above statement shows the existence of links between local authorities or any other such related agencies internationally involved in policy implementation support.

#### 2.3.3 Impact Assessment

A study has been carried out to determine if the stated objectives in the policy have been achieved. Among them were; addressing the issue of housing shortages, improving the quality of housing and catering for the needs of the vulnerable groups. Through a thorough analysis of data collected from a wide scope (comprising comprehensive questionnaires that were detailed enough), housing reports, as well as authoritative statistical bulletins; this paper aims at measuring these goals against specific target levels.

#### 2.3.4 Sustainability

The suggested policies should be well thought out to ascertain their viability and sustainability over time. The policies should be evaluated on their future potential environmental impact as well as their ability to adapt to shifts in demography and urbanization. It is crucial that the policies utilize green building materials and energy-efficient technologies, so that they are in harmony with environmental stewardship in design and can adjust to changing conditions over time.

#### 2.3.5 Inclusivity and Accessibility

A comprehensive evaluation of housing policies and urban development policies in their responsiveness to the needs and fears of marginalized communities, low-income groups, and other vulnerable populations. This dimension is fundamental in guaranteeing that these very policies and interventions do not increase the already existing social inequalities or disparities but rather ensure that there is inclusive and fair access to housing and its related resources

### 2.4 Data Analysis and Synthesis

The data that were gathered from selected sources were analyzed intensively by using thematic analysis which is a more comprehensive approach in helping discover any patterns or recurring themes within the qualitative information, (Braun & Clarke, 2006). The main themes include scarcity of housing units; high rate of informal settlements; post-war reconstruction challenges and complexities surrounding housing finance as well as key policy gaps among others. By this means, the analysis of each theme using an already established analytical framework has ensured there is correct organization as well as detailed checkup into Iraqi housing policies.

### 2.5 Ethical Considerations

Even though the study only used secondary data, there was observance of ethical concerns by citing and recognizing accurately all sources. The academic standards were met since the research avoided plagiarism and provided correct representation of another person's work.

This systematic step enabled a methodical examination, which simplified the process of pinpointing policy limitations, strengths or areas that need enhancement. The method used could form a reliable basis upon which actionable suggestions for alleviating housing issues in Iraq could be made. Consequently, through an extensive review of literature coupled with deep analysis in this area; we are able to enhance discussions on post war housing policies and development.

### 3. Housing Challenges in Iraq

#### 3.1 Housing Shortage and Demand

Iraq has an alarming lack of homes, with figures suggesting that there are more than two to three million houses short (UN-Habitat, 2016). This shortage is primarily due to fast population growth and quick urbanization. Iraq had about 23 million people in 200 and the estimate for 2021 is above 41 million individuals – an increase in population of almost 3 percent per year on average (World Bank, 2022). This explosion in population coupled with rural-urban migration created an unbearable pressure on city housing markets. The cities namely Baghdad, Basra and Mosul are strongly hit where the housing requirement is more than the available supply. Consequently; accommodation costs have skyrocketed and now only rich people can afford homes there while poor individuals cannot (Antipov et al., 2011). Even so, much remains to be done as far as constructing new houses is concerned in order to overcome this excessive demand. This has in turn led to high prices making it difficult for low-income earners especially from rural areas who cannot afford decent houses anymore because they are too costly than before – even though they were not good enough as well due to having no water or sanitation system at all". The pace at which dwelling units are being built does not seem too fast; as a result, many households remain homeless (IOM, 2021).

#### 3.2 Informal Settlements

Iraq is faced with a serious housing crisis that has resulted in the emergence of slums all over the country. These areas which are not authorized accommodate a large proportion of the urban population notably among them being the less privileged groups and Internally Displaced People (IDPs). This type of settlements is normally characterized by absence of basic amenities like clean water system, sewage disposal system, electricity power lines and garbage collection points. Poor living conditions in such places contribute to health problems, put lives of individuals at risk and finally lessen social interactions among people (UN-Habitat, 2016.). Informal settlements in Iraq are home to an estimated 3 million people while Baghdad city tops the list hosting more than one million inhabitants residing here. Lack of formal property rights makes residents lose their homes which results to their frequent migration in order to find new areas as they constantly live under security threats and poor living conditions also mean poverty in most cases.

#### 3.3 Post-war Reconstruction and Displacement

The housing stock of Iraq has been severely damaged by years of conflict, which encompass the 2003 invasion, the sectarian violence, and the war against ISIS. This destruction led to the displacement of millions of Iraqis, especially in residential areas within towns such as Mosul, Ramadi and Fallujah. The estimated number of people who were internally displaced or became refugees during ISIS

conflict only exceeds 5.5 million according to UNHCR (202) statistics. However, many people have since returned home although the process of rebuilding their lives has been relatively slow and uneven. Large parts of cities that were affected by war are still lying in waste hence making it impossible for those returning to have decent housing places (UNHCR, 2020). Reconstruction is also impeded by lack of funds and red tape, so this results in protracted displacement as well as hindering families from attaining normalcy again (World Bank 2018).

#### 3.4 Economic Constraints

One significant obstacle to the growth of apartment homes in Iraq is economic uncertainty. The majority of citizens cannot afford the price of land, construction materials, and labors (World Bank, 2012), thereby making houses harshly priced in this area as a whole. What makes prices spike up are breakdowns in supply chain, foreign exchange fluctuations and spiraling inflation rates (World Bank, 2022). Most banks are not active in terms mortgage provision since they provide only limited options with hefty deposits or even higher interest rates charged on such loans (UN-Habitat, 2016). Households belonging to low and middle income cannot own their own homes because access to cheap money is just a dream to them. Thus, the majority uses makeshift methods of construction or settles for less decent accommodations on rent.

#### 3.5 Policy and Regulatory Gaps

In Iraq, the housing sector is characterized by lackluster implementation of policies and regulatory inadequacies. Despite the introduction of various housing policies and programs by the authorities, these are usually slowed down by bureaucracies and corruption during implementation eyes; A lot has been done so little seen so far... even though government would like us to believe in their commitment towards this cause. The process possessing land tend be lengthy as for building permits they take quite some time before one gets them according to 2016 UN-Habitat report. Moreover, there seems little coordination between center local governments which diverts from unified plans making it difficult managing urban areas. Efforts for housing development have been happening haphazardly without any significant success due to lack of national plan on housing in country (UN-Habitat, 2016). The enforcement mechanisms necessary for this existent housing legislation are also not operational resulting in a very high number of informal settlements with poor construction techniques being used throughout such settlements.

#### 4. Policy responses and government interventions

In Iraq over the last two decades, a string of measures and initiatives have been established by the government to address the very severe housing challenges facing it. Such measures have largely been aimed at raising the amounts of houses being constructed, improving access to housing finance and fostering collaborations between the government and private sectors. Despite these efforts having been made towards the afore-mentioned ends however their implementation has come across some difficulties hence not as effective as desired.

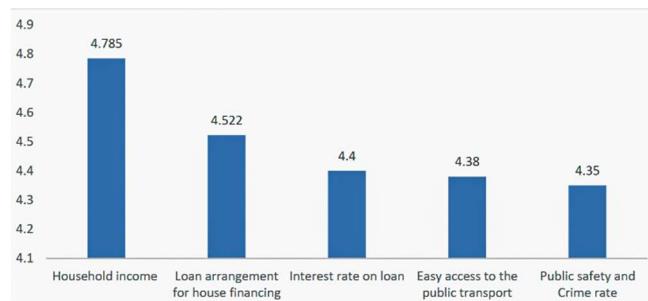
The National Housing Policy (NHP) was a striking policy intervention unveiled in 201 that sought to offer an all-inclusive framework over Iraqi housing development activities (UN Habitat, 2011). Its objective has been making private sector engage in housing activities more easily, strengthening housing finance systems as well as encouraging the construction of inexpensive housing units. While NHP marked a significant move forward to put in place housing strategies formally, this was not the case on its implementation due to political instabilities among others such as corruption and institutions' weakness (Abdulrazak & Mori, 2012).

Public housing projects were set up so as to respond to house shortage: they were part of the response from the government concerning housing inequity. This has seen the construction of vast housing estates for instance high buildings with apartments stacked on top of each other or residential compounds to cater for increase in demand for accommodation. Such projects are however characterized by time overrun, budget overruns as well as low quality building materials used in putting up those structures (Palani, 2025). Moreover, these projects' planning has at times ignored cultural inclinations of Iraqi families who opt mostly for less dense residences having their own compound spaces outside (Al-Shaibani & Popov, 2019).

In order to enhance access to affordable finances for housing those who require it, the government of Iraq formed a Housing Fund offering loans at cheap interest rates, see Fig.2. The prior intention behind the project was to lighten financial burdens for those who belong to low income groups or the middle class (Alan G. et al., 2022). Its operations are reportedly complicated by a number of operating challenges which are defined as lack of targeted program / projects and bureaucratic red tapes that in itself undermines achievement potentiality.

Also, post-war reconstruction has been an integral part of house policy in Iraq with focus on cities like Mosul which had been badly hit during ISIS conflict leading to huge displacement and destructions on an unprecedented scale (Abdulrazaq & Guedes, 2021). Other international bodies such as United Nations for Human Settlement & Habitat Department (UN-Habitat) and World Bank have come up

with programmes aimed at restoring urban communities and rebuilding housing infrastructure that were destroyed during this conflict (World Bank, 2018). Despite these efforts however they are slow and uneven thereby many homeless families have stayed in temporary shelters or squatted in makeshift homes.



**Figure 2:** Describes the top five rated factors of important for affordable housing. Source: (Mallooki et al., 2022).

In attempts to make it easy for individuals buy homes or build them government has tried to make the process of acquiring property and registration easier and soon there will be no more bottle necks in properties acquisition especially for residential purposes with streamlining of both land transfer processes (Al-Hafith et al., 2018). But some land tenure issues like security threat and administrative bottlenecks are still overwhelming due to non-collective landowners but governments in Iraq nevertheless who set rates below market levels thus disallow private investments in housing infrastructures as well as leading increase of slums by limiting areas where these can engage on such constructions.

However, even though policy makes it seem as though serious steps have been taken towards handling this issue, there still exist wider systemic challenges affecting the quality of such policies as well as their impact on the ground because it is easy to thwart them. To this end, there is a need for an approach that is more coordinated and holistic focusing governance reforms, capacity building and greater support for poor populations going forward.

#### 5. Evaluation of policy effectiveness

The evaluation of housing policies in Iraq shows that government interventions have not been very effective due to a combination of failures, although there have been some successes.

##### 5.1 Achievements

Even though there are many difficulties, Iraq has been able to reach some significant targets in housing policies. The National Housing Policy (NHP) 2010 established a formal platform for housing development which stressed on improving access to housing finance through public-

private partnerships, (UN-Habitat, 2010). This framework has stimulated some advancements in housing production particularly in cities such as Baghdad & Basra. Other major residential projects were started off aimed at absorbing the increasing population while the Housing Fund made it possible for some people under the bracket of poor or middle-income earners. Note (Alanizi et al. 2022) That is. There are those who have speculated that- Under- Other relief organizations, including the United Nations Human Settlements Programme (UN-Habitat) as well as World Bank gave their support during the post-conflict period in towns like Mosul thus playing a part in reconstruction of houses and infrastructure (World Bank, 2018; Abdulrazaq & Guedes, 2021).

## 5.2 Persistent Shortcomings

Nevertheless, these policies have not been able to resolve the housing shortfall or address the requirements of the disadvantaged group. There is still believed to be a scarcity of housing totaling at least 3 million units, and squatter areas are on the increase. A key issue is that projects concerned with social housing tend to concentrate on middle-income earners thus neglecting the poor families as well as the internally displaced persons (IOM, 2015). These homes mainly comprise multi-storyed buildings whose models are alien to many Iraqi families since their choice is for a typical house at ground level (Al-Shaibani & Popov, 2019).

## 5.3 Implementation Barriers

Various factors have made the successful implementation of housing policies difficult. The delivery of projects has been delayed and this has led to increased costs and low-quality construction due to political instability and corruption (Abdulrazak & Mori, 2012; Palani, 2025). Land acquisition processes together with property registration and permit issuance have been further hindered by bureaucracy and fragmented governance, discouraging private sector investments (Al-Hafith et al., 2018). There is limited access to affordable housing finance since the outreach of the Housing Fund is interfered with by administrative hurdles and the informal nature of Iraq's economy (Alanizi et al., 2022).

## 5.4 Future Considerations

To make Iraq's housing policies more effective, a comprehensive approach is required. This will involve improvement of the governance system, coordination of institutions, as well as addressing corruption which are the key to having projects executed on time and with high efficiency. Enlarging financial inclusion through microfinance or customized mortgage products would facilitate accessibility of credits among low earners who want homes. Incorporating community perspective during housing design would ensure that projects are in line with cultural wills resulting into better acceptance and sustainability in future. Lastly, increasing collaborations

with international organizations by way of taking advantage of their technical expertise can also help build capacity while promoting sustainable housing practices adoption.

## 6. Lessons from global and regional experiences

Houses shortage in Iraq is not something which has not happened elsewhere; others in the regions specifically MENA countries also have gone through almost the same problem. Lessons can be learnt from around the world as well as neighboring countries that can provide guidance and inspiration in developing effective housing policies for Iraq.

### 6.1 Housing Enabling Approach

Countries like Morocco and Jordan have taken an enabling approach to housing by emphasizing the role of the private sector in housing production while facilitating access to land, finance, and infrastructure by the government (ESCWA, 2015). So, for example, The Moroccan government designed a nationwide scheme that offers incentives to developers building social houses thus increasing significantly its supply (Pinar & Borel, 2016). In the same vein, Jordan has been concentrating on establishing an environment that is attractive for investments by developers hence leading to quick growing construction of residential units (World Bank, 2019).

### 6.2 Housing Finance Innovations

Many developing countries often face an issue when it comes to gaining access to affordable finance. Examples of microfinance schemes (for example in Egypt and India) reviewed through the World Bank (2017) have enabled poor households to constantly improve their housing through small improvements. Such programmes lay emphasis on availing small and flexible loans whose interests can hardly be compared with those of normal loans thereby enabling such families to gradually improve their housing units. It is possible for Iraq to learn from the two case studies and adopt a comparable financial strategy in order to lend money to people who are informally employed under this system (World Bank, 2017).

### 6.3 Regulatory Efficiency

Improving administrative tasks has shown to be effective in lessening housing development cost and hastening project delivery. A case in point is Singapore where the government came up with a single-window permit system hence slashing approval timelines for building schemes (UN-Habitat, 2016). Similarly, digitizing land registration in Rwanda greatly enhanced ownership certainty while curbing conflicts hence creating room for private investments (World Bank, 2018).

#### 6.4 Community Participation

Communities can design and implement housing solutions using the Baan Mankong program in Thailand as an example aimed at achieving the United Nations' Goal No.7 on affordable housing facilities (UN-Habitat, 2016). Such an approach has led not only to better living spaces but also enhanced social bonding and resilience within communities.

Iraq can use a comprehensive strategy incorporating conducive policies, financial services, deregulation and community participation to address the problem of housing in multiple dimensions imitating the above-mentioned examples.

### 7. Future Directions and Policy Recommendations

To address Iraq's housing crisis sustainably, a comprehensive and inclusive strategy must be adopted, focusing on governance reform, financial accessibility, and community-centered development.

#### 7.1 Integrated Housing Strategy and Public-Private Partnerships

It is important to create a national housing strategy that works well with urban development plans across the board, which will be vital. This strategy should be that rather than isolating it, housing production becomes closely linked to infrastructure development in such a manner that every new housing project comes along with appropriate utilities and services being provided (UN-Habitat 201). In order to gear up large-scale production, it is possible to promote collaboration between public and private sectors in coming up with more houses cheaply. Attracting investors into low income houses construction can be made possible through giving of incentives like tax holidays, provision of land leases at subsidized rates and fast track approvals (ESCWA, 2015).

#### 7.2 Strengthening Governance and Institutional Capacity

Central and local authorities need to be able to communicate with one another as a matter of necessity. These are the steps that should be taken to guarantee openness in the event of land allocation, procurement or implementation of a housing project. (Abdulrazak & Mori, 2012). Governance should be enhanced to make sure that housing policies are correctly followed.

#### 7.3 Expanding Housing Finance and Promoting Sustainable Housing

Increasing home loans through smaller money lending organizations and lenient payment mortgage deals

increases the likelihood that poor and average earning families can access money. The World Bank observed that loans designed by informal sector employees who take into consideration their financial capacity can substantially boost property ownership as it was witnessed in Egypt and India (World Bank, 2017). It also makes construction cheaper while having a minimal effect on the environment since building needs such as cement, sand or electricity will all be available from the surrounding area or a nearby location where they are sourced at lower costs. In order to address these challenges, safeguarding against climate change through resilient housing structures must be top on the post-ISIS planning agenda.

Abdulrazaq & Guedes (2021) suggest that the state should ensure that Mosul's post-ISIS reconstruction focuses on weather-proof houses so that they can withstand wars and other natural calamities.

### 8. Conclusion

Iraq's housing crisis is a complicated challenge that stems from various factors which include fast urbanization, migration and population movement, poor governance, and constrained financial access. Several policies have been put in place by the government of Iraq to address this crisis but diffusion of this has often been thwarted by prevalence instability in politics, corruption and institutional incompetence.

Nevertheless, global and regional experiences have shown that housing supply and affordability can be significantly increased if an enabling environment is created which emphasizes private sector engagement in housing construction, deregulations and introduction of innovative financing mechanisms. There are successful models in Morocco, Jordan, Thailand that Iraq can learn from for its particular context and locality-based considerations. With this country specific learning from other's best practices, Iraq can move towards dealing with its acute shortage of houses hence improve on its citizens' living standards

In future, Iraq needs such extensive decree upon housing which rhymes with town-planning designs besides encouraging institution cooperation. It is important for any government that is concerned about its people to take care of the defecate in houses so that people live would be improved. Following a conflict, postwar reconstruction projects should comprise sustainable shelter options thus promoting long-term peace plus inclusive growth.

Generally speaking, the focus of any housing policies needs to be on inclusivity especially by ensuring safe, affordable and accessible houses for all including internally displaced persons, the poor among others. By taking examples worldwide then building its own capacity domestically, Iraq can create a vibrant housing sector that also enhances social integration as well as being a significant contributor to its economy sustainability.

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## التحديات السكنية والاستجابات السياسية في العراق: مراجعة شاملة

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**الخلاصة** – تُعد أزمة السكن في العراق قضية معقدة ناجمة عن عوامل متعددة، منها التحضر السريع، والهجرة الداخلية، وسوء الحكومة، وضعف الوصول إلى التمويل. وعلى الرغم من أن الحكومة العراقية قد وضعت عدة سياسات لمعالجة هذه الأزمة، إلا أن فعاليتها كثيرةً ما ترققتل بسبب عدم الاستقرار السياسي، والفساد، وعدم كفاءة المؤسسات. ومع ذلك، تُظهر التجارب العالمية والإقليمية أن توفير السكن وتحسين القدرة على تحمل تكاليفه يمكن أن يتحقق بشكل كبير من خلال خلق بيئات ممكّنة، تشمل تعزيز دور القطاع الخاص في بناء المساكن، وتخفيض القيد التنظيمية، واعتماد الاليات تمويل مبتكرة. وتُعد دول مثل المغرب والأردن وتنزانياً نماذج ناجحة يمكن للعراق الاستفادة منها وتكيفها وفقاً لاحتياجاته وظروفه المحلية الخاصة. وفي المستقبل، يجب على العراق تبني سياسة إسكانية شاملة تتناسب مع خطط التصميم العماني، وتشجع على التعاون المؤسسي. فمن واجب أي حكومة تهتم بشعبها أن تعالج نقص المساكن لتحسين مستوى المعيشة. كما ينبغي أن تتضمن مشاريع إعادة الإعمار بعد الصراعات خيارات سكنية مستدامة تُعزز السلام طويلاً والأمن والنمو الشامل. بشكل عام، يجب أن تركز السياسات الإسكانية على الشمولية، من خلال ضمان توفير مساكن آمنة ويسيرة ومتاحة للجميع، بما في ذلك النازحين داخلياً والفقراء وغيرهم. ومن خلال الاستفادة من التجارب العالمية وبناء القدرات المحلية، يمكن للعراق أن يُنشئ قطاع إسكان نابض بالحياة يُسهم في الاندماج الاجتماعي ويكون ركيزة من ركائز استدامة الاقتصاد الوطني.