

Habitat for Humanity

The Global Housing Policy Indicators Assessment Tool

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Originally designed and tested by Shlomo Angel and Lucy Gitlin

Date Conducted:	January 27 - February 27, 2012		
Country:	Lebanon	State/Province:	
Region:		City:	Beirut

Information about the Field Researcher:			
First Name:	Imad	Family Name:	Salamey
Organization:	Center for Arab Research and Development (CARD)		
Address:	4th Floor Piazza Bulding, Makkdissi Street, Hamra, Beirut, Lebanon		
City:	Beirut	Zip Code:	
Country:	Lebanon	Email Address:	imad.salamey@lau.edu.lb
Telephone:	961-3-167-046	Fax:	961-1-751-773

INTRODUCTION:

Habitat for Humanity (HFH) has built, rehabilitated, repaired, or improved more than 400,000 affordable housing units worldwide since 1976. While this is clearly a laudatory achievement, the organization has come to realize that it can never meet its prime objective of "decent housing for all" through its own building efforts. It is now gradually moving towards an advocacy role, where it aims to influence overall housing policy and practice in the more than 100 countries in which it has a presence.

To this effect, Habitat for Humanity seeks to generate reliable and comparable information on the global housing policy environment. The organization seeks to do so by collecting housing policy data in a large number of countries on a regular basis, and using this data for two complementary purposes: (a) to maintain a web-based *housing policy clearinghouse* with the up-to-date information on housing policy environment in each country; and (b) to arm advocates with factual data to influence housing policy.

The collection of data is structured in five sections:

1. The Property Rights Regime;
2. The Housing Finance Regime;
3. The Housing Subsidies Regime;
4. Residential Infrastructure; and
5. The Regulatory Regime.

It is expected that the actual time required for collecting the data necessary for completing all sections is of the order of 20 full working days over a 2-months period.

Data collection will involve interviews with informants, examination of documents, and field observations. In some cases, it may be necessary to interview more than one informant to complete the data collection. In some cases, it may be necessary to obtain the information from documents, rather than from interviews. It is the responsibility of the interviewer to evaluate the data collected and to use the best possible data source for obtaining the information. In evaluating the data collected, it may be important to consult knowledgeable persons in the field and to make sure that the results are sensible and can withstand close scrutiny.

It is important to note here that in attempting to find out what is the official housing "policy" in the country, three different and complementary approaches to understanding housing policy should be pursued: (1) the policy intentions of officials; (2) the policy prescriptions as they are articulated in writing in published documents, regulations, laws, and decrees; and (3) the actual practices of those engaged in carrying out official policy. Needless to say, the three are not always identical.

Please use this spreadsheet form to collect and record the data for the survey and send it to Jane Katz, Director of International Affairs & Programs, Government Relations and Advocacy with Habitat for Humanity (jkatz@habitat.org) when it is complete. Instructions and definitions are provided with this survey instrument. Any questions or comments you may have concerning the information or its source should be written down in the sections provided for comments. Please provide an explanation for any unanswered question in the comments section indicating why the information could not be obtained.

THE INTERVIEWS:

Obtaining information for completing the survey will necessarily involve interviews. All interviews should be conducted in the metropolitan area of the capital city or an alternative large city in the country. The interviews may include meetings with officials in the national housing agency, the provincial or state government in which the capital is located, and the municipal offices of a city on the fringe of the metropolitan area. They may also include interviews with private sector and civic sector informants.

The following is a partial list of informants who may be interviewed to collect the data for the survey:

1. A policy official (National Housing Agency);
2. A program official (National Housing Agency);
3. A budget official (National Housing Agency);
4. A housing program official (Provincial/State Government);
5. A housing budget official— Provincial/State Government;
6. A municipal regulator;
7. A municipal infrastructure official;
8. A municipal official familiar with evictions and demolitions;
9. A municipal housing official;
10. A municipal budget official;
11. A commercial bank mortgage officer;
12. A real estate agent;
13. A land subdivision developer;
14. A housing advocate; and
15. A legal expert.

If the suggested informant listed above cannot provide the required information, it will be up to the local consultant to find a way to obtain the information from other sources. Similarly, if information obtained does not seem to be accurate or trustworthy, it may be necessary to obtain it from more than one source so as to ensure that it is correct.

COMMENT SECTION:

Please list all sources of information used to obtain the answer in the comment section, for example list the name, title, and organization of each person interviewed. There are additional questions in the instruction section that need to be addressed in the comment section. Read through the instructions carefully and give thorough responses to these open-ended questions. Add as many details or additional information you might have in the comments section, as this will help add a bigger picture explanation to the quantitative answers.

QUESTIONING THE SURVEY INSTRUMENT:

Before starting the survey, please review the survey instrument carefully. If you have any question regarding a definition of a concept or a method for gathering the information, please write it down in the comment section attached to each individual question. Then send your questions to jkatz@habitat.org. We will then respond directly to your questions. Please do that as soon as possible, so as not to waste time. But in the meantime, you can start collecting data on those items that you understand and have no questions about. You can keep sending us questions throughout the period when you are collecting the data. If you are using an official definition, please include the definition in the comments section.

SENDING THE QUESTIONS IN ADVANCE TO INFORMANTS:

Many of the questions require quantitative or specific information, which may not be available to informants at the time of the interview. You may find it useful to send the questions to the informants in advance, together with an introductory letter introducing you and explaining what you are doing and why you need the information. We will provide a template letter to the Habitat for Humanity point person in your region that will be responsible for your work, and he/she can provide you with such an introductory letter. If you plan to send the interview information in advance, please make sure that you give the interviewee adequate time to prepare the materials.

* * *

Thank you!

Property Rights Regime

	Question	Score	Instructions	Comments
P		0.89		
P1	Barriers to land ownership are removed.	1.00		
P1.1	Can women legally own or inherit land? (Yes=1/No=0)	1	For the following six questions, please consult a person familiar with property law.	Ref.: Beirut Municipality, Mr. Mounib Nassereddine
P1.2	In practice, do women own or inherit land? (Yes=1/No=0)	1	Please indicate whether this includes inheritance from parents, husband, or both in the comment section.	Inheritance from both, parents and husband.
P1.3	Can land be jointly owned by husband and wife? (Yes=1/No=0)	1	If the answer is yes, please comment whether this occurs in practice.	Yes, it occurs in practice.
P1.4	Does the law recognize the customary or tribal land rights of indigenous people? (Yes=1/No=0 or 100 if no indigenous people)	100	If yes, please describe in comments section.	
P1.5	Are immigrants, refugees and non-citizens allowed to own land? (Yes=1/No=0)	1	If the answer is no, please indicate whether this constitutes a large portion of the population.	Excluding Palestinian refugees (approx. 10% of Lebanese Population) there are limits for non-citizen land ownership (A maximum of 10% in Beirut area 3% in cities or villages.)
P1.6	Is it common for residents to hold land through a long-term lease? (Yes=1/No=0)	1	Please describe the method of holding land in the comment section - i.e. is land owned collectively, is land leased short or long-term, or can be owned individually?	Only allowed for municipalities and monasteries; and only for a period of 99 years. However, there is a new governmental program which is still being worked upon, where public land is prepared for housing units which will be accessible for Lebanese citizens to lease over 20 years (the program is still under development)
P2	All residential land has registered titles and/or incremental tenure documents	1.00		
P2.1	Is there an operating program to register titles or incremental tenure documents? (Yes=1/No=0)	1	Please examine recent government policy documents. Specify in comments whether the policy/program is implemented by the national or local government. "Incremental tenure documents" refer to any document that protects resident against eviction.	The program is implemented by the national government (Done at Land Registries at different Cazas) (Ref.: Beirut Municipality, Mr. Mounib Nassereddine)
P2.2	Estimated percent of all the properties in the greater municipality that have their title properly registered. (%)	100	Please consult persons working in the agency that registers property titles.	As per the municipality of Beirut.

	Question	Score	Instructions	Comments
P2.3	Are titles updated regularly when property is transferred? (Yes=1/No=0)	1	Please consult persons working in the agency that registers property titles. Please indicate in the comments whether the practice is different towards female headed versus male headed households.	No difference between female or male headed households
P3	Titles and/or alternative property documents are given to long-term residents of informal settlements.	0.33		
P3.1	Is there a policy or program that supports the regularization of titles or alternative documents in established informal settlements? (Yes=1/No=0)	0	To answer this question, please consult a member of the housing agency leadership. Please specify in the comments whether the policy/program is implemented by the national or local government. Please indicate in the comments whether there are special efforts to reach out to female headed households.	Most of the households in informal/illegal settlements are not registered (during war and chaotic periods), and there are no efforts to reach out to female headed households.
P3.2a	Number of households living in informal settlements in the greater municipality.	0	Please consult official documents. Make sure the estimate of total number of squatter households is realistic by asking several experts.	
P3.2b	Number of households living in informal settlements in the greater municipality who have titles provided by a regularization program.	0	Please consult official documents. Make sure the estimate of informal settlements is realistic by asking several experts. If there is no regularization program or no informal settlements enter 0 and make a note in the comments section. If the number of female headed households is known, please add to comment section.	Around 500,000 inhabitants live in informal settlements in south western suburbs of Beirut but not in Beirut (According to UN-Habitat); and there are other informal settlements (displacements) that occurred during the war and post-war period but they are also outside of Beirut.
P3.3	Is the occupation of public land tolerated? (Yes=1, No=0)	0	Please consult person familiar with land law, particularly with homesteading or with adverse possession.	The occupation of public land was tolerated during the periods of war but not during normal situations.
P3.4	Is there a process or program to recognize occupancy of public land? For example, certificates of occupancy, street addressing, or other official documents are given to informal settlers. (Yes=1/No=0)	0	Please consult person familiar with land law, particularly with homesteading or with adverse possession.	Ref.: Beirut Municipality, Mr. Mounib Nassereddine
P4	Evictions are minimized and, when the occur, they are legal and involve just compensation or resettlement.	1.00		

	Question	Score	Instructions	Comments
P4.1	The number of persons evicted in the largest mass eviction that took place in the greater municipality in the last three years.	0	Please obtain reliable estimates from media, from government agency engaged in the eviction, or from organizations working with evictees. Please provide references and elaborate the situation in comments section.	According to the municipality of Beirut
P4.1a	Did the eviction follow an established legal guidelines for evictions? (Yes=1/No=0, or 100 if no eviction)	100	Please consult person familiar with legal framework for eviction.	Ref.: Beirut Municipality, Mr. Mounib Nassereddine
P4.1b	How long in advance of the actual eviction were people first informed? (months) Please enter 100 if no eviction.	100	Please consult organization working with evictees.	100 (But usually there is a period of approximately 2 months notice prior to eviction)
P4.1c	Was violence involved? (Yes=1/No=0, or 100 if no eviction)	100	Please consult media or organization working with evictees.	Ref.: Beirut Municipality, Mr. Mounib Nassereddine
P4.1d	The percent of people who were resettled or given compensation roughly equivalent to the value of their homes. (%) Please enter 100 if no eviction.	100	Please consult organization working with evictees. Please indicate in comments whether there was any difference in compensation between female-led and male-led households.	However, prior to the 2008, the government and the Solidaire were compensating illegal or displaced occupant(s) of Downtown Beirut.
P5	Clearance of low-income communities to replace them with more profitable development is minimized.	1.00		
P5.1	Slum clearance and redevelopment is an established policy of the national or local housing agency. (Yes=1, No=0)	0	Please consult person working in national housing agency as well as advocates for slum dwellers. Please identify whether the policy is at the national or local level in the comments section.	There have been programs planned by private organizations and authorized by the Lebanese government to redevelop slum areas; however, due to political reasons, the plans have not been implemented (eg. Elissar Project)
P5.2	The government has torn down existing low-income neighborhoods and transferred the vacant lands to the private sector for development of new commercial, infrastructure or higher-end residential. (Yes=1/No=0)	0	"Government" can refer to national, provincial or municipal governments. It is important to find out if the government is using its powers, such as eminent domain, to demolish existing housing against residents' will.	During the mid-1990's the Lebanese government demolished illegal residential compounds of Bedouins. The government has provided the residents with some financial assistance and handed over back the properties to original land owners.
P6	The public housing stock is privatized, and restrictions on the sale of units are minimized.	1.00		
P6.1a	The estimated share of the housing stock that is publicly owned. (%)	0	Please consult the agency that manages or is familiar with public housing stock.	There is no public housing stock (Ref.: Establishment of Public Housing, Mr. Faisal Saab).

	Question	Score	Instructions	Comments
P6.1b	The estimated share of the public housing stock that is being or has been privatized. (%)	0	Please consult documents of agency directly engaged in public housing privatization. Indicate the year(s) privatization process occurred. Enter 0 if there is no publicly owned housing.	Ref.: Establishment of Public Housing, Mr. Faisal Saab
P6.2	Is the public housing stock generally well maintained? (Yes=1/No=0 or 100 if no public housing stock)	100	Please visit public housing site and use your best visual assessment or consult a reliable resident of public housing or an organization that works with public housing residents.	Ref.: Establishment of Public Housing, Mr. Faisal Saab
P6.3	A national or local housing policy is in place to support the privatization of the public housing stock. (Yes=1/No=0 or 100 if no public housing stock)	100	Please examine recent documents of housing agency or consult person familiar with the views of the housing agency leadership. If possible, examine recent housing policy documents or texts of recent speeches.	Ref.: Establishment of Public Housing, Mr. Faisal Saab

Housing Finance Regime

	Questions	Score	Instructions	Comments
F		0.70		
F1	Conditions support mortgage lending.	0.42		
F1.1	The inflation rate last year. (%)	6	Obtain from Central Bank documents, in local currency. If the inflation rate for the last year is not typical of previous years, please clarify in the comment section.	6% (Year 2011) according to Central Bank
F1.2	Residential mortgage debt as percentage of GDP. (last year)	12	Information usually available from Superintendent of Banks or Central Bank. Note: if last year is not available, please use the most recent year available and add the year to the comment section.	In 2010, Lebanese mortgages grew to reach 11.5% of GDP from an average of 4.9% from 2004 till 2007 (According to Bank Du Liban)
F1.3	Are there ceilings on interest rates for bank deposits? (Yes=1/No=0)	1	Please consult a manager of a commercial bank.	Ceilings are obtained from ABL (Association of Banks)
F2	Mortgage lending is liberalized.	1.00		
F2.1	Are private housing finance institutions (commercial banks) allowed to engage in mortgage lending? (Yes=1/No=0)	1	Information for this section is usually available from commercial bank managers involved in mortgage lending.	Ref.: BBAC auditors and UNESCO Branch Manager
F2.2	Can private housing finance institutions make mortgage loans in any geographical region inside the country? (Yes=1/No=0, or if no mortgage lending=100)	1	"	Ref.: BBAC auditors and UNESCO Branch Manager
F2.3	Is mortgage lending available for both newly-built and existing houses? (Yes=1/No=0, or newly-built only =0.5, existing only=0.5)	1	"	Ref.: BBAC auditors and UNESCO Branch Manager
F2.4	Is mortgage lending available for the construction of rental housing? (Yes=1/No=0)	1	"	Ref.: BBAC auditors and UNESCO Branch Manager
F2.5	Is construction lending for residential development (infrastructure and housing) allowed? (Yes=1/No=0)	1	"	Ref.: BBAC auditors and UNESCO Branch Manager
F3	Mortgage interest-rate subsidies are eliminated.	0.50		
F3.1	The government has a public housing bank or agency that lends directly to borrowers. (Yes=1/No=0)	0	Information for this section is usually available from commercial bank managers involved in mortgage lending.	The Establishment of Public Housing (EPH) which is an intermediary between customers and the commercial bank. The EPH pays the cost of registering the property and pays the interest to the corresponding bank. The citizen provides the monthly payments to the bank until he/she has completed the original sum of the loan.

	Questions	Score	Instructions	Comments
F3.2	What is the difference between the interest rate on a mortgage given by a private housing finance institution and an interest rate on a mortgage given by a government agency? (%) Enter 100 if there are no private housing finance institutions. Enter 0 if government agency does not give mortgages.	1	You may calculate this difference yourself from data on mortgage interest rates in commercial banks and in the government mortgage bank.	Commercial Bank Interest: LIBOR (1.07)+3.5= 4.57 / EPH interest: Variable, renewable yearly, based on 20% 2-year T-bills + 3.5%
F3.3	Are there mortgages given at subsidized interest rates? (Yes=1/No=0)	1	You may also consult officials at the government mortgage bank or agency providing the subsidy. Please describe who the beneficiaries are for the subsidized rates.	Beneficiaries: More than 10 years Lebanese citizens over 20 years old and having a fixed job; on a condition that the mortgage loan can be 75% settled with the interest before the retirement age of 64.
F4	Mortgage lending is protected from undue risk.	1.00		
F4.1	Private housing finance institutions are required to investigate borrower credit using independent credit agencies. (Yes=1/No=0)	1	Information for this section is usually available from commercial bank managers involved in mortgage lending.	Ref.: BBAC auditors and UNESCO Branch Manager
F4.2	Private housing finance institutions are required to assess the value of collateral using an independent third party. (Yes=1/No=0)	1	"	Ref.: BBAC auditors and UNESCO Branch Manager
F4.3	Is there a legal upper limit to the loan-to-value ratios for bank mortgage loans? (Yes=1/No=0)	1	"	Ref.: BBAC auditors and UNESCO Branch Manager
F4.4	Is there a legal upper limit on the loan payment-to-monthly income ratio for bank mortgage loans? (Yes=1/No=0)	1	"	Ref.: BBAC auditors and UNESCO Branch Manager
F4.5	Does government guarantee individual mortgage loans for housing? (Yes=1/No=0)	0	"	Ref.: BBAC auditors and UNESCO Branch Manager
F4.6	Banks that provide mortgage lending are required to have annual audits. (Yes=1/No=0)	1	"	Ref.: BBAC auditors and UNESCO Branch Manager
F4.7	The volume and size distribution of mortgages is reported annually to the regulatory agency. (Yes=1/No=0)	1	"	Ref.: BBAC auditors and UNESCO Branch Manager
F4.8	Please indicate the percentage of the mortgage lending portfolio that is in default (60-days past due). (%)	0	If a different standard is used to define default (more or less than 60 days past due), please describe in comments section.	BBAC % of default 30-60: (590/256361)*100= 0.23 % (For the year 2010)
F5	Lender's interest in the collateral is protected.	0.75		

	Questions	Score	Instructions	Comments
F5.1	Percentage of residential properties with mortgages that have legal titles. (%)	100	Information is typically available in the land/property registry. If the answer is less than 100%, please list what is generally used for collateral in the comments section.	Ref.: BBAC auditors and UNESCO Branch Manager
F5.2	Private housing finance institutions view property titles or long-term lease agreements as sufficient collateral and do not require personal guarantees (Yes=1/No=0, or no mortgage lending = 100)	1	Information for questions F5.2-F5.4 is usually available from commercial bank managers involved in mortgage lending. If answer is No, please list what is generally used for collateral in the comments section.	Ref.: BBAC auditors and UNESCO Branch Manager
F5.3	The number of months required for a bank to register a lien on a property used for collateral (Months) (no mortgage lending=100)	0	If less than 1 month, enter zero.	Ref.: BBAC auditors and UNESCO Branch Manager
F5.4	The number of months required to foreclose on a mortgage and transfer the property to the bank (Months) (If no foreclosures or no mortgage lending=100)	100	If less than 1 month, enter zero.	The banks send an average of 3 warnings before forwarding the case to the legal department. However, the banks usually try to solve the case and not face foreclosures unless the client is officially bankrupt (No exact time-limit).
F6	Secondary mortgage markets are operational.	0.20		
F6.1	Has legislation passed for the creation of a secondary mortgage market? (Yes=1/No=0)	0	Information for this section may be available from a person in the banking sector familiar with plans for programs concerning the secondary-mortgage market.	Ref.: BBAC auditors and UNESCO Branch Manager
F6.2	Government liabilities in support of secondary mortgage markets are transparent and have a sunset clause (Yes=1/No=0, or no secondary mortgage market =100)	100	Some information may be available from the Superintendence of Banks or the Central Bank.	Ref.: BBAC auditors and UNESCO Branch Manager
F6.3	Are mortgages standardized? (Yes=1/No=0, or no mortgage lending=100)	0	"	Ref.: BBAC auditors and UNESCO Branch Manager
F6.4	Is mortgage insurance readily available? (Yes=1/No=0, or no mortgage lending=100)	1	"	Ref.: BBAC auditors and UNESCO Branch Manager
F6.5	Have banks issued mortgage bonds? (Yes=1/No=0)	0	"	Ref.: BBAC auditors and UNESCO Branch Manager
F6.6	Are mortgages traded in a secondary market (i.e. mortgage-backed securities)? (Yes=1/No=0)	0	Please elaborate in comments section on the types of instruments used in the secondary mortgage market and how long they have been traded.	Ref.: BBAC auditors and UNESCO Branch Manager
F7	Microcredit for housing is available.	1.00		

	Questions	Score	Instructions	Comments
F7.1	Is there a ceiling on lending interest rates for microcredit? (Yes=1/No=0, or microcredit for housing is not available = 100)	0	Information should be obtained from any institution providing microcredit for housing.	The market competition tends to force the interest rate ceiling, but there is no officially obligatory ceiling from the Central Bank. Ref.: BBAC auditors and UNESCO Branch Manager
F7.2	Organizations providing microcredit for housing are licensed and require annual auditing (Yes=1/No=0, or no microcredit available = 100)	1	"	Ref.: BBAC auditors and UNESCO Branch Manager
F7.3	The volume and size distribution of microloans for housing is reported annually to a regulatory agency or other association. (Yes=1/No=0, or no microcredit available = 100)	1	"	Ref.: BBAC auditors and UNESCO Branch Manager
F7.4	Private money lenders, individuals, or private companies provide unregulated credit (Very common=3, Somewhat common=2, Rarely=1, Never=0)	2	Information should be based on personal experience or obtained from institutions providing microcredit for housing.	Ref.: BBAC auditors and UNESCO Branch Manager
F8	General financing questions			
F8.1	The typical loan term (number of years of mortgage loans by private housing finance institutions) for mortgage lending.	30.0	Information should be obtained from any institution providing mortgage lending for housing.	Ref.: BBAC auditors and UNESCO Branch Manager
F8.2	The typical interest rates (annual nominal rate by private housing finance institutions) for mortgage lending.	4.6	Information should be obtained from any institution providing mortgage lending for housing.	HSBC's interest rate: LIBOR (1.07)+3.5= 4.57
F8.3	The typical loan term (number of years of mortgage loans by private housing finance institutions) for micro-credit.	5.0	Information should be obtained from any institution providing micro-credit for housing.	The period is flexible; from 4 months to 60 months (Ameen Loan at Fransabank)
F8.4	The typical interest rates (annual nominal rate by private housing finance institutions) for micro-credit.	12.0	Information should be obtained from any institution providing micro-credit for housing.	12-22% (With respect to Al-Majmoua micro-credit institution); However, it depends on the institution that is providing the micro-credit.
F8.5	Are mortgages tied to an index?	1.0	Information should be obtained from any institution providing mortgage lending for housing.	LIBOR [Ref.: BBAC auditors and UNESCO Branch Manager]
F8.6	Are there other sources of funding for the housing sector?	1.0	For example, this could include remittances, co-ops, savings clubs. Consult private construction company or home-builder.	International Organizations and NGOs

The Housing Subsidies Regime

	Questions	Score	Instructions	Comments
S		0.63		
S1	Housing subsidies are an important share of the national government budget.	0.4		
S1.1	Housing was one of the ten highest priorities in the platform of the national government. (Yes=1/No=0).	1	Please consult platform documents and policy papers of national government.	Ref.: Establishment of Public Housing, Mr. Faisal Saab
S1.2	Is there a ministry or department of housing in the national government (Yes=1/No=0)	1	Please consult national government.	Ref.: Establishment of Public Housing, Mr. Faisal Saab
S1.3	What is the housing budget as a percentage of the total national government budget in the last year? (0-100%)	0	100*(last year housing budget/last year total government budget). If more than one entity has budget for activities related to housing, enumerate in the housing budget. Please specify numbers used for calculation in the comments section.	The housing department works as an intermediary between the citizen and the commercial bank. The budget that covers the housing comes from the required reserves that the commercial bank keep at the Central Bank. Ref.: Establishment of Public Housing, Mr. Faisal Saab
S1.4	What is the estimated share of the housing budget at the national level that finances the production of completed housing units or housing improvements this year? (%)	0	Consult budget office of the national agency that is concerned with housing, or published budget documents of the agency.	Ref.: Establishment of Public Housing, Mr. Faisal Saab
S1.5	What is the estimated share of the housing budget at the national level that was given in rent vouchers, direct demand subsidies (housing allowances, vouchers or subsidies for a down payment), interest-rate subsidies, grants given directly to beneficiaries or slum-upgrading in low income communities, this year? (%)	0	Consult budget office of the national agency that is concerned with housing, or published budget documents of the agency. Please include details of each program in the subsidy worksheet.	Ref.: Establishment of Public Housing, Mr. Faisal Saab
S1.6	What is the estimated share of the housing agency's budget dedicated to all forms of homeless assistance? (%)	0	Consult budget office of the national agency concerned with housing, or published budget documents of the agency. 'Homeless people' refers to persons without any shelter at all. If the issue of homelessness is taken care of by another agency, please indicate in the comments. Please obtain budget of that agency and its domain of operation (municipal, provincial, national).	The Ministry of Social Affairs deals with assistance to homeless population on a very limited terms. The National Housing Agency does not provide homeless assistance (Ref.: Establishment of Public Housing, Mr. Faisal Saab).
S1.7	What is the estimated share of the housing agency's budget dedicated to upgrading homes and infrastructure in low-income communities? (%)	0	Consult budget office of national housing agency, or published budget documents of the agency.	Ref.: Establishment of Public Housing, Mr. Faisal Saab

S2	Housing subsidies are serving low-income households.	0.5		
S2.1	Housing agency provides demand side subsidies such as housing vouchers to beneficiaries to rent or purchase housing. (Yes=1/No=0)	0.0	Please do not include subsidies given to producers for infrastructure upgrading in low-income communities as "supply side" subsidies. Consult a person reliably familiar with the views of the housing agency leadership. If yes, please reference specific subsidies in the subsidy worksheet.	The subsidy is not given as a voucher, but The EPH helps as an intermediary between the citizen and the commercial bank by having a better interest rate and paying the registration fees and the interest. Ref.: Establishment of Public Housing, Mr. Faisal Saab
S2.2	Is eligibility and the value of demand side subsidies (housing allowances, vouchers or subsidies for a down payment) determined by income level of the resident? (Yes = 1/No=0 or 100 if no demand side subsidies)	1	Consult both national and local housing agency.	The EPH pays the cost of registration of the property and pays the interest throughout the period when the citizen is carrying out the monthly payments of the loan.
S2.3	Are there other criteria to target demand side subsidies? (Yes=1/No=0, or 100 if no demand side subsidies)	1	Consult both national and local housing agency. If answer is yes, please indicate the criteria in the comment section.	The housing agency checks if the beneficiary already owns a house, if yes, he/she will not be allowed to apply for a housing loan (through the National Housing Agency).
S3	The government engagement in public housing is limited	1.0		
S3.1	Does the government subsidize the construction of new housing for low-income residents? (Yes=1/No=0)	0	Consult person in operations department of national housing agency or municipality.	There is a new governmental plan aiming to build housing units on publicly owned land; these units are later leased to Lebanese citizens over a 20 years' period (Ref.: Establishment of Public Housing, Mr. Faisal Saab).
S3.2	The private sector is engaged in carrying out government funded housing programs. (Very engaged=5/Not engaged=1, or 100 if no government housing program)	100	Consult person in operations department of national housing agency.	Ref.: Establishment of Public Housing, Mr. Faisal Saab
S3.3	The civic sector is engaged in carrying out government funded housing programs. (Very engaged=5/Not engaged=1, or 100 if no government housing programs)	100	Consult person in operations department of national housing agency.	Ref.: Establishment of Public Housing, Mr. Faisal Saab
S4	Down-payment assistance is provided in conjunction with mortgage lending.	0.0		
S4.1	Is the government providing up-front subsidies in the form of a partial or full payment of a down payment for a mortgage loan. (Yes=1/No=0)	0	Consult person in operations department of national housing agency. Also answer "No" if there is no available mortgage lending.	Ref.: Establishment of Public Housing, Mr. Faisal Saab
S4.2	Subsidies were given in association with micro-loans for housing improvement last year. (Yes=1/No=0)	0	Consult person in operations department of national housing agency. Also answer "No" if there is no available micro-lending.	Ref.: Establishment of Public Housing, Mr. Faisal Saab
S5	Other assistance related to housing is provided.	1.0		

S5.1	Subsidies for costs associated with land titling were provided by the national or local government to incentivize residents to obtain a land title. (Yes=1/No=0 or 100 if everyone has land title)	1	Consult budget office of national housing agency or municipality, or published budget documents of the agency.	Ref.: Establishment of Public Housing, Mr. Faisal Saab
S5.2	The government has a slum upgrading program providing infrastructure improvements in low-income settlements. (Yes=1/No=0 or 100 if no slums)	1	Consult budget office of national or municipal housing agency, or published budget documents of the agency.	There is no fixed program, but there are governmental proceedings that target some neighborhoods with poor infrastructure. The municipalities and the Ministry of Public Works are responsible for providing infrastructure improvements.
S5.3	The government has a sites-and-services program. (Yes=1/No=0)	1	Consult budget office of municipal and national housing agency, or published budget documents of the agency. "Sites-and-services" refers to the practice of providing serviced plots of land for redevelopment.	Ref.: Beirut Municipality, Mr. Mounib Nasserddine
S6	There are tax incentives for homeownership and rental	0.5		
S6.1	Are there tax deductions for constructing affordable rental housing? (Yes=1, No=0)	0	Please consult a builder or developer engaged in the construction of affordable rental housing.	Ref.: Establishment of Public Housing, Mr. Faisal Saab
S6.2	Can mortgage interest payments be deducted from income tax calculation? (Yes=1/No=0 or 100 if not applicable)	100	Consult certified public accountant or lawyer familiar with tax law.	Ref.: Mr. Ali Nasserddine, Internal Auditor at BBAC
S6.3	If so, is there a ceiling on the amount of mortgage interest that can be deducted? (Yes=1/No=0 or 100 if not applicable)	100	Consult certified public accountant or lawyer familiar with tax law.	Ref.: Mr. Ali Nasserddine, Internal Auditor at BBAC
S7	The housing subsidy system is transparent and well-understood.	1.0		
S7.1	Does the government provide insurance for mortgages issued by the private sector at preferential rates? (Yes=1/No=0 or 100 if not applicable)	0	Consult a person familiar with mortgage insurance.	Ref.: Mr. Ali Nasserddine, Internal Auditor at BBAC
S7.2	The estimated amount of tax exemptions to homeowners is documented and publicly available. (Yes=1/No=0 or 100 if not applicable)	1	Consult budget office of national housing agency or published budget documents of the agency.	Ref.: Establishment of Public Housing, Mr. Faisal Saab
S7.3	If there is a government housing bank providing mortgages at below market rates, is this implicit subsidy being documented and made publicly available. (Yes=1/No=0 or 100 if not applicable)	100	Consult people working in the government housing bank.	Ref.: Establishment of Public Housing, Mr. Faisal Saab
S7.4	The estimated amount of mortgage loans given by public agencies that are in default is known and published. (Yes=1/No=0 or 100 if not applicable)	1	Consult budget office of national housing agency, or published budget documents of the agency.	Ref.: Establishment of Public Housing, Mr. Faisal Saab

SUBSIDY WORKSHEETS

Please complete one worksheet per subsidy offered after consulting both national and local housing agencies, and others familiar with available housing subsidies.

Subsidy Worksheet # 1	Subsidy Worksheet # 2	Subsidy Worksheet # 3
Name of Subsidy <u>Housing Subsidy</u>	Name of Subsidy _____	Name of Subsidy _____
<input type="checkbox"/> Supply-side Subsidy <input type="checkbox"/> Other _____ <input checked="" type="checkbox"/> Demand-side Subsidy	<input type="checkbox"/> Supply-side Subsidy <input type="checkbox"/> Other _____ <input type="checkbox"/> Demand-side Subsidy	<input type="checkbox"/> Supply-side Subsidy <input type="checkbox"/> Other _____ <input type="checkbox"/> Demand-side Subsidy
Date subsidy began (month/year) <u>January 1997</u>	Date subsidy began (month/year) _____	Date subsidy began (month/year) _____
Please describe the subsidy in the space below The Public Housing (PH) is an intermediary agency established to facilitate home loans between the Lebanese citizen and the commercial banks. An individual can apply for a housing loan and is required to submit verification documents to the bank and the PH. The loan is provided by the bank and the PH pays the cost of registration and the monthly interest. A sum of 10% of the loan is kept at the PH as a deposit for the loaned individual. The PH profits from the interest accumulated throughout the loan period. After the loan is paid, the deposit and the accumulated interest are used to cover part or all of the maturities the EPH.	Please describe the subsidy in the space below _____ _____ _____	Please describe the subsidy in the space below _____ _____ _____
Subsidy Targeting	Subsidy Targeting	Subsidy Targeting
<input checked="" type="checkbox"/> home-ownership <input type="checkbox"/> rental housing	<input type="checkbox"/> home-ownership <input type="checkbox"/> rental housing	<input type="checkbox"/> home-ownership <input type="checkbox"/> rental housing
What criteria is used to determine eligibility for the subsidy? (For example, is it based on income, household size, assets, etc)	What criteria is used to determine eligibility for the subsidy? (For example, is it based on income, household size, assets, etc)	What criteria is used to determine eligibility for the subsidy? (For example, is it based on income, household size, assets, etc)
The beneficiary should be a Lebanese citizen for at least 10 years; he/she should be above 21 years of age and able to fully pay the loan before he/she reaches the retirement age of 64; he/she should have a	_____ _____	_____ _____
What income group does the subsidy target? <u>Low-income</u>	What income group does the subsidy target? _____	What income group does the subsidy target? _____
How many households benefit from this subsidy? <u>All Households with respect to age and marital status.</u>	How many households benefit from this subsidy? _____	How many households benefit from this subsidy? _____
What is the typical household expenditure on housing for the targeted income group? (provide answer in local currency, indicate whether per month, year, or other)	What is the typical household expenditure on housing for the targeted income group? (provide answer in local currency, indicate whether per month, year, or other)	What is the typical household expenditure on housing for the targeted income group? (provide answer in local currency, indicate whether per month, year, or other)
Depends on the value of the loan given and the income of the beneficiary. (income/3 is the amount to be paid monthly)	_____ _____	_____ _____
Subsidy Administration	Subsidy Administration	Subsidy Administration
Who administers the subsidy program? The PH, the government, the commercial banks and the Central Bank	Who administers the subsidy program? _____ _____	Who administers the subsidy program? _____ _____
Who provides funding for the subsidy program? Commercial banks from their required reserves at the Bank de Liban	Who provides funding for the subsidy program? _____ _____	Who provides funding for the subsidy program? _____ _____
What is the total budget for the subsidy program? Depends on the bank	What is the total budget for the subsidy program? _____ _____	What is the total budget for the subsidy program? _____ _____
What is the cost of the subsidy per household? N/A	What is the cost of the subsidy per household? _____ _____	What is the cost of the subsidy per household? _____ _____
Is information about the cost and # of beneficiaries publicly available? N/A	Is information about the cost and # of beneficiaries publicly available? _____ _____	Is information about the cost and # of beneficiaries publicly available? _____ _____
Please provide source of information and any comments: The information has been obtained from the EPH.	Please provide source of information and any comments: _____ _____	Please provide source of information and any comments: _____ _____

Residential Infrastructure

	Questions	Score	Instructions	Comments
I		0.58		
I1	Infrastructure services in informal settlements are upgraded.	0.63		
I1.1	There is an active infrastructure upgrading program in the city's informal settlements (Rank 1 to 5, Strong program=5/No program=1, enter 100 if no informal settlements)	100	Consult a person in the housing agency or municipal government who is familiar with the policies and programs.	Ref.: Beirut Municipality, Mr. Mounib Nasrerdine & EPH, Mr. Faisal Saab
I1.2	There is an active national-level infrastructure upgrading program operating in informal settlements in numerous municipalities. (Rank 1 to 5, Strong program=5/No program=1)	2	This question seeks to explore whether the upgrading program is at the national scale. Consult a person in the housing agency or someone who is familiar with policies and programs.	Ref.: Beirut Municipality, Mr. Mounib Nasrerdine & EPH, Mr. Faisal Saab
I2	Infrastructure plans are adequate to meet future population growth	0.33		
I2.1	There are approved physical plans in the city and its surrounding municipalities for urban expansion to accommodate population growth. (Yes=1/No=0)	0	Please check that planning documents contain population projections, and that plans actually seek to accommodate the projected populations. Indicate the date of approved physical plans in the notes and who is responsible for preparing them (national, municipality, district, etc).	Ref.: Beirut Municipality, Mr. Mounib Nasrerdine & EPH, Mr. Faisal Saab
I2.2	There are recent capital investment plans for urban expansion to accommodate population growth in the city. (Yes=1/No=0)	0	Please consult urban planning documents or with local government officials. "Recent" means less than 2 years. Please describe an example of a recently planned capital investment project.	Ref.: Beirut Municipality, Mr. Mounib Nasrerdine
I2.3	Is there an active program of acquiring the right-of-way for major roads in expansion areas? (Yes=1/No=0)	1	This means that there is a public agency that is presently acquiring land for major roads in expansion areas.	Ref.: Beirut Municipality, Mr. Mounib Nasrerdine
I3	There is adequate water supply in all neighborhoods.	0.33		
I3.1	Most recent data on the percentage of the urban population in the country with access to improved water supply (From www.wssinfo.org)	100%	Consult the website for available data as well as the accepted definition of "improved water supply".	Ref.: the mentioned website
I3.2	Year for which most recent data is available. (Year)	2008	Consult the website.	Ref.: the mentioned website

	Questions	Score	Instructions	Comments
I3.3	How many hours a day, on average, is water available in pipes in low-income settlements in the city? (hours)	6	If no published data is available, please visit a typical settlement and inquire about it.	Ref.: Beirut Municipality, Mr. Mounib Nasrerddine
I3.4	What is the ratio of the price of water sold by water trucks or private vendors and the price of metered water in a typical informal settlement in the [capital] city? (if there are no water trucks then write 100 and note in the comments section)	400	Calculate price per liter or per cubic meter and then divide one by the other.	The difference between the two: 1 m3 of water sold by trucks is priced LL 25,000.00 on average; the price 1m3 of piped water is around LL62.50 (Ref.: Beirut Municipality, Mr. Mounib Nasrerddine).
14	There is adequate sanitation in all neighborhoods.	0.50		
I4.1	Percent of urban population with improved sanitation (From www.wssinfo.org) (0-100%)	100	Consult the website for available data as well as the accepted definition of "improved sanitation".	Ref.: the mentioned website
I4.2	Year for which most recent data is available. (Year)	2008	Consult the website.	Ref.: the mentioned website
I4.3	Percentage of the city's sewerage that is treated (0-100%)	0	"Treated" means going through a treatment plant of some kind, rather than flowing freely into a river or into the sea.	Ref.: Mr. Abdel Nasser, Beirut Municipality
15	The road network is adequate and well maintained.	0.75		
I5.1	The percentage of paved roads in the country [From World Bank's WDI website] (0-100%)	84.9	Consult the website or if data is unavailable consult a public official with agency concerning transport or public works.	84.9 (Year 1999) with respect to WDI
I5.2	The average time of the journey to work by all modes in the city (minutes)	30	Consult municipal transport department or engineer familiar with latest transport survey data.	According the Beirut's municipality
I5.3	Number of days last year that the roads in the city were flooded.	0	If data is unavailable, please use best estimate.	According the Beirut's municipality
16	Electricity is available in all dwelling units.	0.88		
I6.1	Percent of urban dwelling units with electrical connection [from last census] (0-100%)	100	Data for the country as a whole from last census.	According the Beirut's municipality
I6.2	Year for which most recent data is available. (Year)	2011		According the Beirut's municipality
I6.3	Number of hours per day that electricity is available in a typical low-income settlement in the city.	21	Consult people in a typical low-income settlement or members of organizations working in such settlements. Please indicate whether illegal connections are common in the comments section.	The electricity is available for 21 hours in Beirut. However, availability decreases in areas outside Beirut and it differs during winter and summer times; outside of Beirut, the average availability is around 6 hours every 12 hours.
17	There is adequate police and fire protection in all neighborhoods.	0.60		

	Questions	Score	Instructions	Comments
17.1	The share of the area of the city in neighborhoods that are regularly patrolled by the police (0-100%)	85	Consult police headquarters or members of organizations working in low-income settlements.	According the Beirut's municipality
17.2	Ratio of the value of a mid-range dwelling unit in a safe neighborhood and a similar-quality dwelling unit in an unsafe neighborhood.	3	Consult real estate agents with knowledge of the mid-range housing market in the city.	An apartment situated in Ain Remani (low-income neighborhood) is averagely priced at \$150,000; however, the same apartment located in the affluent Hamra area may average about \$450,000.
17.3	Number of murders per 1,000 people in the city last year.	n/a	Consult police headquarters, published crime data, or World Health Organization website. If data on murders does not exist in this format, please calculate to the best of your abilities.	The number of murders for the year 2010= 136; The monthly average of murders for the year 2011= 11; however, these numbers constitute the overall national estimate.
17.4	Does the government provide resources to address youth violence?	1	Consult police headquarters or members of organizations working in low-income settlements.	Non-governmental organizations take part in most of the programs to address youth violence. Resources are usually provided through donations, grants, and external funds + limited governmental assistance and subcontracts through the Ministry of Social Affairs.
17.5	Is there adequate fire protection in all neighborhoods? (Rank 1 to 5, adequate fire protection in all neighborhoods=5/fire protection in some neighborhoods=3/No fire protection=1)	4	Consult fire department headquarters.	
18	Public transport is available throughout the city.	0.25		
18.1	The estimated percentage of the city within 10-minute walking distance of a public transit (bus or rail) stop. (0-100%)	n/a	Consult mass transit authority.	There are no public transit stops; there is only one main station (Charles Helou Station) for northern destinations and Syria. There are Public (not regular) and Private buses that have no official stops, but can be stopped along the way.
18.2	Estimated percentage of commuters who walk to work (0-100%)	5%	Consult latest traffic study data. Consult experts on updating data if it is more than 5 years old.	This number is estimated since there is no study done to conclude the exact percentage (Ref.: Beirut Municipality)
18.3	Estimated percentage of journey-to-work trips in the city and its environs by public transport, mini-busses and other non-private transport, excluding walking trips (0-100%)	35%	Consult latest traffic study data. Consult experts on updating data if it is more than 5 years old.	This number is estimated since there is no study done to conclude the exact percentage (Ref.: Beirut Municipality)
19	Garbage collection is adequate.	0.58		

	Questions	Score	Instructions	Comments
I9.1	Percentage of the city with regular public garbage collection. (0-100%)	100	Consult garbage collection agency. Public garbage collection refers to government managed or contracted garbage collection. May include government collection or government contracting out services to a private company.	Ref.: Sukleen, the official garbage collection agency in Lebanon (Ms. Nivine Zarzour)
I9.2a	How many times a week, on average, is garbage collected from households in high-income neighborhoods in the city?	14	Consult garbage collection agency.	There is no difference between low and high income neighborhoods in garbage collection. However, the difference is the load of inhabitants in the area and the rotational requirements (Ref.: Sukleen, the official garbage collection agency in Lebanon (Ms. Nivine Zarzour).
I9.2b	How many times a week, on average, is garbage collected from households in low-income neighborhoods in the city?	14	Consult garbage collection agency or persons working in low-income neighborhoods.	Ref.: Sukleen, the official garbage collection agency in Lebanon (Ms. Nivine Zarzour)
I9.3	Percent of garbage disposed in sanitary landfills (0-100%)		Consult garbage collection agency.	It is confidential (Ref.: Sukleen, the official garbage collection agency in Lebanon, Ms. Nivine Zarzour).
I10	Access to education and health care is adequate in all neighborhoods.	1.00		
I10.1	What is the average travel time in minutes to the nearest primary school from low income communities? (minutes)	15	Please consult a trusted resident, NGO, or education professional. Make your best judgment on the estimate for low income communities in the greater municipality.	According to the Beirut's municipality
I10.2	What is the average travel time from low-income neighborhoods to the nearest health care center or medical facility? (minutes)	15	Please consult a trusted resident, NGO, or health care professional. Make your best judgment on the estimate for low income communities in the greater municipality.	According to the Beirut's municipality
I11	Municipalities can mobilize finance for infrastructure investments.	0.50		
I11.1	Municipalities are allowed to borrow or issue bonds to finance infrastructure. (Yes=1/No=0)	0	For this section, consult person familiar with municipal finance, municipal loans, and municipal bonds.	According to the Beirut's municipality
I11.2	Municipal budgets and expenditures of all municipalities are subject to strict accounting, reporting, and auditing rules. (Yes=1/No=0)	1	"	According to the Beirut's municipality
I11.3	All municipalities have available revenue streams that can be pledged for debt repayment. (Yes=1/No=0)	1	In the comment section, please indicate whether these funds are substantial, secure, or not earmarked for other purposes.	According to the Beirut's municipality

	Questions	Score	Instructions	Comments
I11.4	Municipal assets, especially land, can be sold or used as collateral to finance infrastructure investments. (Yes=1/No=0)	0	"	According the Beirut's municipality

The Regulatory Regime

	Questions	Score	Instructions	Comments
R		0.64		
R1	An official housing policy document is prepared.	0.94		
R1.1	The law mandates the preparation of an official housing policy document by at least one level of government. (Yes=1/No=0)	1	Consult a person in the housing agency who is familiar with the preparation of housing policy documents. Please indicate whether the policy was prepared at the national-level, local-level, or both levels of government.	The policy was prepared at the national level (reference: EPH, Mr. Faisal Saab).
R1.2	Number of UN global resolutions related to housing rights that are adopted by the government. (If none=0, enter 1-15 depending on the number of resolutions adopted)	6	Consult UN Declarations of the human rights to adequate housing to determine how many resolutions the country has adopted. List available: http://www.ohchr.org/EN/Issues/Housing/Pages/InternationalStandards.aspx	Lebanon observes the Universal Declaration of Human Rights as is stated in its Constitution, which means that the UDHR's provisions have a constitutional obligation. Despite the fact, Lebanese governments have often declined to sign specific HR provisions pertaining to women, children and Palestinian refugees particularly those that deemed religiously or politically sensitive. Yet, Lebanese governments have committed itself to the Universal Declaration of Human Rights including Article 25(1). Furthermore, Lebanon has ratified the International Covenant on Economic, Social and Cultural Rights (ICESC) which has Article 11(1) corresponding to adequate living. This has been confirmed by the General Comments made by the Committee that monitors the implementation of the ICESC (5 GCs). Other international conventions that Lebanon ratified/ endorsed that dealt with the Right to Housing are: 1. The UN Convention on the elimination of all forms of Racial Discrimination (Ratified in 1971) (article 5e), 2. The UN Convention on the Elimination of All forms of Discrimination against Women(Ratified 1997) (article 14), 3. The UN Convention on the Rights of the Child (ratified in 1991) (article 27), 4. The Declaration on the Right to Development (article 8.1). (Ref.: OHCHR, Mrs. Lana Baydas).
R1.3	Do representatives of the private sector, the civic sector, and residential communities actively participate in the preparation of the housing policy document? (Yes=1/No=0)	1	Consult a person in the housing agency who is familiar with the preparation of housing policy documents, a representative of civic society, and a private sector representative involved in housing policy or production.	(Ref.: EPH, Mr. Faisal Saab)

	Questions	Score	Instructions	Comments
R1.4	Is progress against the official housing policy document publicly known? (Yes=1/No=0)	1	Consult a person in the housing agency who is familiar with the preparation of housing policy documents, a representative of civic society, and a private sector representative involved in housing policy.	(Ref.: EPH, Mr. Faisal Saab)
R2	There are no restrictions on residential mobility.	1.00		
R2.1	Are there restrictions on residential mobility? (Yes=1, No=0)	0	Consult actual documents. A restriction on residential mobility could include the requirement of internal passports, residence permits, or other documents preventing the ability to change residence with-in the country.	(Ref.: Municipality of Beirut, Mr. Mounib Nassereddine)
R2.2	If yes, is the government working to eliminate the restrictions? (Yes=1/No=0 or enter 100 if no restrictions exist)	100	Consult a person in the housing agency who is familiar with the leadership and its policies.	
R3	Exclusionary housing practices are discouraged.	0.56		
R3.1	Are there policies, laws, or regulations that prohibit the refusal to rent or sell property to someone based on race, religion, ethnicity, gender, or marital status. (Yes=1, No=0)	0	Consult a person in the housing agency who is familiar with its policies. If yes, please describe in the comments section.	There is an exception made over the Palestinian refugees in Lebanon, which is rather a politically based decision by the Lebanese government restricting any Palestinian from owning a property in Lebanon (Ref.: EPH- Mr. Faisal Saab).
R3.2	If yes, are the policies, laws, or regulations enforced? (Rate 1 to 5, Strong enforcement=5/No enforcement=1, Not Applicable=100)	100	Consult a reliable resident or real estate rental or sales specialist.	Ref.: EPH
R3.3	Are residential neighborhoods in the city segregated by race, income, or religion? (5=all neighborhoods are mixed,1=highly segregated)	2	Consult a reliable resident or real estate rental or sales specialist.	There are some neighborhood enclaves inhabited by citizens of the same religious sect (Dahya) and other higher ends neighborhoods (Downtown Beirut) inhabited by higher income religiously mixed constituencies; however, most regions in the country remain strongly segregated along sectarian lines (Ref.: EPH and Beirut Municipality).
R3.4	Are gated communities for specific race or income groups common? (Rate 1 to 5; Very common=5, Not common=1, Not Applicable=100)	100	Consult a real estate sales specialist familiar with this market. See definition for gated communities.	Ref.: EPH and Beirut Municipality
R4	Land and housing regulations are not burdensome or costly	0.69		

	Questions	Score	Instructions	Comments
R4.1	Please indicate the most recent <u>year</u> that the municipality reviewed or revised land regulations and building codes. (Enter 0 if official building regulations or codes do not exist)	2010	Consult person familiar with municipal codes and regulations	Ref.: Beirut Municipality, Mr. Mounib Nassereddine
R4.2	Smallest minimum lot size for residential building of any kind in the city (square meters).	120	Please consult a municipal land subdivision code or building code. If the minimum lot size varies across the city, please list the smallest number not the average. The answer is zero if there is no minimum lot size.	Amongst all the zones in Beirut, the minimum lot size for residential building is 120 m ² (Ref.: Mr. Joseph Keterianos, Architect).
R4.3	Maximum allowable number of stories for new residential multi-unit buildings in the city. (Number)	50	If the restriction is on building <i>height</i> , given in meters, rather than in number of stories, then divide the number by 3.5 to get an estimate of the number of stories.	So far the maximum number of stories in a building constructed in the city is 50. However, it depends on the zoning requirements of the area of construction. There are some areas with an unlimited height (Ref.: Mr. Joseph Keterianos, Architect).
R4.4	Maximum allowable density in new housing developments (persons per hectare).		If density restrictions are expressed in dwelling units per hectare, please multiply by the average household size: e.g., if maximum allowable density is 50 units per hectare, and average household size is 5.0, then maximum allowable density is 250 persons per hectare.	No density restrictions (It is not adequately controlled) (Ref.: Mr. Joseph Keterianos, Architect).
R5	Processes to meet land and housing regulations are not burdensome or costly	0.50		
R5.1	What is the number of days required to register a property?	25	Consult with a private builder or municipal building department. If information is not available, consult the World Bank Doing Business Survey www.doingbusiness.org .	Ref.: Beirut Municipality, Mr. Mounib Nassereddine
R5.2	What are the typical costs involved in registering a property? (in local currency)	[5.8]%	Consult with a private builder or municipal building department. This should include the typical costs or fees that are involved in obtaining a title. Specify how this cost is calculated in the comments section.	Registration cost= 5.8% of the value of the property (Ref.: Beirut Municipality, Mr. Mounib Nassereddine).
R5.3	What is the number of days required to obtain building permits for residential construction.	120	Consult private builder or person familiar with municipal codes and regulations.	Ref.: Beirut Municipality, Mr. Mounib Nassereddine
R5.4	What is the number of agencies that an individual is required to visit to obtain a permit for new construction?	4	Consult private builder or person familiar with municipal codes and regulations. Specify the names of agencies in the comments section.	Ref.: Beirut Municipality, Mr. Mounib Nassereddine

	Questions	Score	Instructions	Comments
R5.5	What are the typical costs associated with obtaining a building permit? (in local currency)	[2.5]%	Consult with private builder or municipal building department. Specify how this cost is calculated or whether it is based on value of construction or a fixed fee in the comments section.	Construction permit costs 2.5% of the selling price of the structure. Hence, there is no uniform fee cost (Ref.: Beirut Municipality, Mr. Mounib Nassereddine & Architect, Mr. Joseph Keterianos).
R5.6	Can alternative documents be used in place of official property title to obtain construction permits? (Yes=1/No=0)	0	Consult person familiar with municipal codes and regulations	Ref.: Beirut Municipality, Mr. Mounib Nassereddine
R6	Incremental building practices are allowed.	0.00		
R6.1	Land regulations require that new residential land be fully serviced before it is occupied (Yes=1/No=0)	1	Consult actual documents. "Fully serviced" denotes working connections to utilities such as water, sewerage, and electricity.	Ref.: Beirut Municipality referring to actual documents
R6.2	The building code requires that houses be completed before they are occupied (Yes=1/No=0)	1	Consult actual documents.	Ref.: Beirut Municipality referring to actual documents
R7	Residential development is not permitted on environmentally sensitive or hazardous land.	0.83		
R7.1	Recent municipal documents and maps designate areas to be protected from development. (Yes=1/No=0)	1	Consult actual documents.	Ref.: Beirut Municipality, Mr. Mounib Nassereddine
R7.2	Illegal or irregular construction in protected areas is demolished. (Always=3, sometimes=2, never=1)	2	Consult a person familiar with municipal policies regarding the protection of open space.	Ref.: Beirut Municipality, Mr. Mounib Nassereddine
R7.3	In earthquake prone areas, do building codes require earthquake resistant construction standards? (Yes=1, No=0 or 100 if not applicable)	1	Consult actual documents or person familiar with municipal building codes.	Ref.: Beirut Municipality, Mr. Mounib Nassereddine
R8	There is an ample supply of land for residential development.	0.67		
R8.1	The most distant year for which populations projections for the metropolitan area of the city are available to municipal or metropolitan planners (Year).	n/a	Consult actual documents. Please note that "most distant year" should refer to a year in the future.	No official population census since 1936 (Dr. Salamey)
R8.2	Estimated number of years it would take for raw land where residential development is allowed on the periphery of the city to be filled up, given present densities and present annual levels of land consumption. (Years)	10	Consult the municipal planning office or real estate experts, how much land, on average, is converted to residential use every year. Divide total area reserved for residential development by that number.	Ref.: Beirut Municipality

	Questions	Score	Instructions	Comments
R8.3	Does the city have an urban planning document designating areas for urban expansion. (yes=1, no=0)	1	Consult actual documents.	Ref.: Beirut Municipality
R9	Home-based businesses and mixed land uses are allowed.	0.58		
R9.1	Municipal regulations allow the operation of home-based businesses in residential communities (Always=3, sometimes=2, never=1)	2	Consult actual documents.	But a permit needs to be provided by the municipality (Ref.: Beirut Municipality).
R9.2	Municipal zoning regulations allow mixed-use zoning of residences, stores and productive establishments (Always=3, sometimes=2, never=1)	2	Consult actual documents.	Ref.: Beirut Municipality, Mr. Mounib Nassereddine
R9.3	Degree of segregation of different land uses in the city (Rank 1 to 5, 5=highly mixed, 1=highly segregated).	4	Question concerns segregation of residential, commercial, and industrial areas.	Ref.: Beirut Municipality, Mr. Mounib Nassereddine
R10	Condominium and cooperative housing laws are in operation.	1.00		
R10.1	There is a condominium law and it is operational (Yes=1/No=0)	1	Consult actual documents.	However, there are a lot of illegal activities which are not being restrained and adjusted (Ref.: Beirut Municipality).
R10.2	There a cooperative housing law and it is operational (Yes=1/No=0)	1	Consult actual documents.	Ref.: Beirut Municipality referring to actual documents
R10.3	If yes to R10.1 or R10.2, are common elements of apartment buildings also privatized? (Yes=1/No=0)	1	Consult actual documents. "Common elements" are defined as roof, hallways, commercial or storage spaces that are part of the building as well as the adjacent land.	Ref.: Beirut Municipality referring to actual documents
R10.4	There are regulations allowing for restrictive covenants in residential communities (Yes=1/No=0)	1	Restrictive covenants are binding regulations that accompany the purchase of a dwelling unit in a residential community.	Ref.: Beirut Municipality referring to actual documents
R10.5	There are regulations that allow the creation of formal community organizations (Yes=1/No=0)	1	Consult community organizers in low-income residential areas.	Ref.: Beirut Municipality referring to actual documents
R11	Rent restriction or rent control is phased out	0.25		
R11.1	Rental units as a percentage of total housing units. (%)	30	Consult person familiar with the rental market.	According to a survey done by Dr. Imad Salamey at the Lebanese American University, 70% of housing units are owned and 30% are being rented (Unofficial approximation)
R11.2	The percentage of total rental units now under rent restriction or rent control in the [capital] city (0-100%)	95	"	Majority of rent in new buildings in the capital are being held under rent control (Dr. Imad Salamey)

	Questions	Score	Instructions	Comments
R11.3	What is the ratio of the estimated average market rent to the average rent in a similar rent-controlled or restricted unit in the city? (100 if no rent control)	50	"	Rent control outside the city is minimal.
R11.4	New rental units are not rental controlled or rent restricted (Yes=1/No=0)	0	"	Majority of rent in new buildings in the capital are being held under rent control, control however is weaker in rural areas
R11.5	The dismantling of rent control or rent restriction on new rental units is addressed in recent policy documents.(Yes=1/No=0 or 100 if no rent control)	1	Consult actual documents.	The government has been trying to increase rental control through new governmental proceedings; however, it is still in progress.