

**RESIDENTIAL HOUSING DEVELOPMENT IN KURDISTAN  
REGION GOVERNMENT OF IRAQI FEDERAL**

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RESIDENTIAL HOUSING DEVELOPMENT IN KURDISTAN REGION  
GOVERNMENT OF IRAQI FEDERAL

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This project report is dedicated to my parents and my family for their endless support and encouragement.

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## ABSTRACT

The demand for residential buildings has become very crucial in Kurdistan (KRG). The housing problems in Kurdistan has escalated since 2003. The problems of delay, political, deflation and inflation and also the number of housing projects being abandoned or left uncompleted has been the main concern of the government. The aim of this study is to assess the housing developing policy and the problems faced by the housing developers in KRG. The objectives of the study are to assess the KRG's housing development policy, to evaluate the types of house and the price range preferred by the potential buyer, to investigate the method of houses to be build and delivered to the potential buyer and to assess the problems faced by developers of residential houses. The study is carried out in the region of KRG. The study focus on private housing development projects. The study is carried out by questionnaires and interviews. The respondents are the house buyers and the developers. A total of 100 questionnaires were distributed to the respondents and 78 questionnaires were returned duly answered. The data collected is analysed using the SPSS (Statistical Package for the Social Sciences) and Average Index. From the study, it was found that the KRG's housing development policy covers the ownership of the project land, full repatriation of project investment and profits allowed, import of spare parts tax exempt up to 15% of project cost and the employment of foreign workers allowed. The types of house preferred by the house buyers are of double storey type and to be of corner lot. The price range preferred by the potential buyers are between USD 40,000 to USD100,000 The method of house delivery preferred by the potential buyers are to construct their own houses rather than to purchase from the developers. The problems faced by developers of residential houses are delay, housing market demand and financial resources.

## ABSTRAK

Permintaan untuk bangunan perumahan telah menjadi ketara di Kurdistan (KRG). Masalah perumahan di Kurdistan telah meningkat sejak 2003. Masalah kelewatan, politik, deflasi dan inflasi dan bilangan projek perumahan yang terbelangkai atau tidak siap telah diberi tumpuan oleh kerajaan. Matlamat kajian ini adalah untuk menilai polisi pembangunan perumahan dan masalah yang dihadapi oleh pemaju perumahan di KRG. Objektif kajian ini adalah untuk menilai polisi pembangunan perumahan, untuk menilai jenis rumah dan lingkungan harga yang menjadi pilihan oleh bakal pembeli, untuk menyiasat kaedah pembinaan rumah dan penyampaian kepada pembeli dan untuk menilai masalah yang dihadapi oleh pemaju perumahan. Kajian ini dijalankan di rantau KRG. Kajian ini tertumpu kepada projek perumahan swasta. Kajian ini dijalankan melalui soal selidik dan temubual. Responden kajian ini adalah terdiri daripada pembeli rumah dan pemaju. Sebanyak 100 borang soal selidik telah diedarkan kepada responden dan hanya 78 borang soal selidik yang lengkap diisi telah diterima kembali. Data di analisis dengan penggunaan perisian SPSS dan Purata Indeks. Hasil dari kajian, didapati bahawa polisi pembangunan perumahan meliputi pemilikan projek, kepulauan penuh pelaburan projek dan keuntungan, pengecualian cukai ke atas alat ganti sehingga 15% kos projek dan kebenaran menggunakan tenaga pekerja asing. Jenis rumah yang menjadi pilihan oleh pembeli adalah rumah dua tingkat dan berkedudukan lot tepi. Lingkungan harga rumah yang menjadi pilihan oleh pembeli adalah disekitar antara USD 40,000.0 dan USD150,000.00. Kaedah penyediaan dan penghantaran pembinaan rumah adalah dengan pembeli membina sendiri rumah tersebut dan bukan membeli dari pemaju perumahan. Masalah yang dihadapi oleh pemaju perumahan adalah kelewatan, permintaan untuk perumahan dan sumber kewangan.

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**LIST OF ABBREVIATIONS AND SYMBOLS**

AI	Average Index
BOI	Board of Investment
BPE	Building product evaluation
BTS	Build Then Sell
CRL	Concessionary Rate Loans
DPJ	Democratic Party of Japan
FIRP	Foreign Investments In Residential Properties
GHLC	Government Housing Loan Corporation
HAD	Housing Developer Association
HAD	Housing Development Administration
ILO	International Labour Organization
KL	Kuala Lumpur
KRG	Kurdistan Region Government
LDP	Liberal Democratic Party
MOHR	Ministry of Housing and Reconstruction
$\alpha$	Cronbach's alpha



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## **CHAPTER 1**

### **INTRODUCTION**

#### **1.1. Introduction**

For many people a house is more than a building. They are homes in which families are raised, joys celebrated and troubles shared. Our homes are our special places where we create memories and stories, and where we seek security from the world around us and refuge at the end of a busy day.

To most individuals housing represents the largest single investment item of a lifetime. This is especially true as family incomes increase and housing viewed less as a basic consumption and more as a key to a secure future. Developing countries have learned that the provision of decent housing for all cannot be left to the play of the market forces alone. Whereas the well-to-do few have no trouble in obtaining comfortable homes, the majority of families in the developing countries go without adequate housing and related facilities. Therefore, the governments found it necessary to intervene in the production of housing for their population (Shuid, S. 2004).

Housing Development means to develop or construct or cause to be constructed in any manner more than four units of housing accommodation and includes the collection of moneys or the carrying on of any building operations for the purpose of erecting housing accommodation in, on, over or under any land; or the sale of more than four units of housing lots by the landowner or his nominee with the view of

constructing more than four units of housing accommodation by the said landowner or his nominee.

The government of Malaysia recognizes housing as a basic human need and an important component of the economy (Agus, 2002). The situations of providing the sustainable and affordable housing are part of their aim. This has led to the formulation of variety in policies and approaches aimed at ensuring that all Malaysian have access to adequate programmes (Alias, Foziah and Ho, 2006). The Malaysian government has also formulated a housing policy which aims to strengthen the involvement of private sector in housing production and delivery especially in housing schemes development (Aishah, 1999; Alias, 2007; Jamila, 1994).

Theoretically, when we are talking about the housing supply and demand, the market forces should be operated to achieve an equilibrium between demand and supply of the products. However, in actual practice and fact, the housing market fails to provide balanced situation between housing demand and supply. There is argument that irresponsiveness of the housing development practice also contributes to the issues of oversupply (Bramley, 1995; Hull, 1997). Currently, demand is always proportional to the increase in population. As population increasing, the number of demand on residential will increase as well. The process of developing and constructing this development cause a big amount of money. (Einsiedel, 1997; Eddy, 2004).

The Kurdistan region of Iraq has a stable security situation in which it operates. This region compared to other regions in Iraq is known to be the safest region in the area. Till now no attacks have occurred in the region due to its safety, the peaceful security situation in the region has had a positive effect on the local community and has help to restore Kurdistan natural between and has helped to boost its economy. This stability has been vital to investment by foreign investors in the region as feel reassured that there investments are safe in the region. They do not have this sense of safety and security in other parts of Iraq which has hindered investment in the rest of Iraq.

The Kurdistan Board of Investment (BOI) was established in 2006. The purpose of this board along with relevant governmental bodies and other professional institutions, is to promote domestic and foreign investment in investment projects in the region to help boost economic growth and prosperity in Kurdistan. The BOI is responsible for creating investment opportunities in the region, providing a professional service to investors and working to rebuild Iraq through the Kurdistan region. BOI prides itself on ensuring that investment procedures in the region are simple, transparent and lawful producers are being applied to these projects (History of BOI).

In the last few years the Kurdistan Region has benefited from considerable development in many areas. This was the result of the government's attempts to seize new opportunities to improve the life of the people of the Region. The Kurdistan infrastructure has been damaged by many years of war, genocide and forced displacement at the hand of the previous Iraqi regime. For example, the former Iraqi regime destroyed over 4000 villages in Kurdistan. Thus the Kurdistan Regional Government (KRG) has been faced with numerous challenges in its attempts to reconstruct the Region and start a sustainable development process.

A vibrant, flexible, and efficient system for the production of quality housing is essential for the continued growth of the KRG economy. A major part of the capital stock of the country, housing supply must be built up in line with infrastructure, industry, and community facilities such as schools and hospitals. Housing production is a highly productive economic activity, capable of generating direct employment, income multipliers and employment linkages at least equivalent to those of other conventional "productive" sectors such as agriculture, industry, and services. Housing is also a social good, responding to basic needs of the citizens of KRG. The welfare of Kurds individuals, families, and communities depends on the steady growth and improvement of the housing stock.

Residential house development consist of public and private sectors. Nowadays, there are a lot of developers, who invest in private sectors in KRG. There

are many complexes in KRG which are called village and city, each village or city contains of hundreds of houses plus commercial, hospital, schools and so on, some of them finished while most of them still not finished, under construction. For example, English village, which consist of 420 villas on some 260,000 sq m land in a prime location within Erbil's New Quarter. Pre-sold off plan and now variously owner occupied or leased to foreign companies. Constructed by the Hawler Housing Project, a consortium which included a low cost housing specialist from UK. Maintained by Albit Company (English Village, Erbil, Iraq). Additionally, Waren City, which it is one of the largest Residential and commercial complex in Iraqi federal which expands over an area 875,000 sqm situated in the most influential area of Erbil city. The residential zones are comprised of a mixture of luxury houses villas and apartment. (Ranj Company For construction, Investment and development). Eventually, this study focus on the complexes in Erbil and the problem faced by buyers and developers.

## **1.1 Problem Statement**

Housing has been crucial issue in KRG since 2003. Accordingly, the Ministry of Planning has a strategic development plan for 2012-2016 which stresses to increase grants of land and housing by 20% per year. The buyer has two choices; buying a house from a developer or build themselves. Also, a new real-estate law has been established in the Kurdistan region, Advances of Real Estate. A KRG citizen has the right to get a determinate of money and it pay back in the following twenty years without interest. The amount is 20000000 ID twenty millions of Iraqi dinars and it approximately equals (50000 RM) fifty thousand Malaysian ringgits (Salih, 2014). This reason alone, is a great way to encourage people to build themselves. And also due to several positives points, such as;

Firstly, financial factors. KRG does not give money to those who want to buy a house from developers. However, those who would like to build a house, with a minimum area is 150 m sq, can get 50000 RM from KRG with free interest.

Secondly, design plan one of the main factors that leads people to build a house, instead of buying from developer. A developer usually has a fixed project plan, but buyers have many options to build, including personal design.

Furthermore, time and quality are very important in construction. Most of the residential projects, such as complexes, suffer from delay and low quality. Generally, it takes one year to finish a normal house in Erbil (a two stories building at around 200m sq.). Whereas many projects in Erbil took thirty to more than forty months to finish with additionally very poor quality feature, many not up to standard. As a result, many people prefer to build, instead of buying from developer .

Moreover, from the brief interview with the potential buyer, it is found that the potential buyers prefer to build the houses themselves. However they will face the difficulty in the construction of the infrastructure works.

On the other hand, delay in housing development is another issue which construction delay is considered one of the most recurring problems in the construction industry. Delays adversely impact on project stakeholders including owners, design professionals, construction professionals, users and others. The key objectives of construction projects are time, cost, quality and safety. Delay is a serious problem that has to be dealt with in any construction project. Thus, it is important to identify the most significant causes of delay in KRG's residential housing to be able to find ways to avoid them, or at least, mitigate their impacts.

In most survey results (Al-Khalil and Al-Ghafly, 1999; Frimpong and Oluwoye, 2003) financial problem is showed as one of the main causes of delays. Nowadays, finance has been one of the crucial issues among people. It is one of the major resources in construction projects and also it is an important issue to the completion of a project. According to Kami get al. (1997), one of the most important factors to cause delays of high-rise projects is the shortage of resources. A survey by Ubaid (1991) concluded that the contractor's resources is one of the major measures on the contractors' performance that causing delays. The resources include financial

resources, human resources, material resources and equipment resources. There are lots of factors affect complexes in Erbil to be delayed.

First of all, financial resource is a crucial impact on KRG's projects to be delayed. Most of the client's financial resource (net income) depend on marketable and real-estate. Usually there is a deflation and inflation in KRG real-estate market. For example, the house and land price suddenly jump the highest point, then to the lowest point (e.g 100 to 40) in 2012. Some projects which were supposed to be finished in 2013, are still under construction due to financial problems.

The second important reason is political problems. As it is clear, KRG is located in the Middle East and surrounded by different politic cases and additionally, KRG has had a lot of disagreement with the central government of Iraq over the past 10 years. When a problem occurs between central government and KRG, the political situation becomes worse than before. Thus, some clients are afraid of occurring conflict between CGOI and KRG. Therefore, they stops or slows down their projects, until the situation gets better .In other words, project cannot finish in time.

The last but not least, resource shortage is an issue. Based on the current terrorist activities in the world, Iraq is one of the biggest place for terrorist groups. KRG's labor resources (including skilled and unskilled workers) comes from Iran, Turkey, Syria and Iraq. There was an explosion in Erbil last October and KRG decided to close the border and fired thousands of Iraqi labors due to security problems. As a result, many projects suffered from labors shortage and their work stooped for two months.

Based on Jyan City, Jyan City is a complex situated in Erbil, it is consist of 584 units. It is suffered from delay now. It was started in 1/2/2012. Its project time is 24 months. However, it is still under construction ( Sarhang, who is project manager, said 50 % of the project is constructed at the moments). The Jyan's client (his name is Shwan) suffer from financial resources. At the beginning, it has high housing market demands. Unfortunately, Shwan just sold 300 units out of 584 units. He believed that

the price of units would increase by during time. Unlikely, after one year there was a deflation in KRG's real estate. Thus, his financial resource could not afford the huge daily activity expenses, therefore he stopped his project for five months then started with very slow daily activities. On the other hand, KRG fired Iraqi federal's labors due to security problem on October, 2013. As a result, the Jyan project suffered from labor shortage for two months. Not only Jyan city, there are several projects which have the same problem as Jyan, such as; Al Zaiton City, KaniAlmany City, dashtibahasht, floria city and so on.

## **1.2 Aim and Objective**

The aim of the study is to evaluate the types of house preferred by the buyers, and identify the problems faced the housing developers in KRG.

The objective of study are as follow:

1. To assess the KRG's housing development policy.
2. To evaluate the type of house and the price range preferred by the potential buyer.
3. To investigate the method of house delivery preferred by the potential buyer.
4. To assess the problems faced by developers of residential houses.



### **1.3 Scope of the study**

The study is carried out in KRG. The researcher focus on private housing development projects and problem face by buyers and developers in housing development process. And additionally, it stresses on the types of house and price range preferred by buyers. The study is carried out based on data collected from the questionnaires.

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