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The Housing Policies for Urban Low-income Groups in Iran

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Abstract: The problem of housing is the most important challenge for urban managers in Iran, from first of rapid urbanization. So has implemented a variety of programs and policies. However, the problem remains. This article tries to analyze housing policies in Iran. In this way have been studying the position of housing for urban low-income groups and experiences in housing planning in Iran. This is a development research. Also, several methods have been applied in the research process. First, the documentary method has been used to explain housing policies, so the descriptive-analytical method has been used to explain the role of relevant policies and programs in problem-solving. Finally, the SWOT analysis model has been used for Information analysis as well as strategies. The results show several activities on housing for urban low-income groups have been done in the development program. However, housing policies and programs don't have an organizational relationship with development Programs. In other words non-participatory, non-targeted, and inefficient traditional top-down approaches to planning cause to marginalization many of people. Therefore it is necessary to review the institutional framework for providing access to housing and land for low-income groups and regionalizing support programs.

Keywords: housing; planning and policies; urban low-income groups; Iran

1. Introduction

Starting in the current century, the geography of settlement in the world has revolved and presently, the dominant population of the world lives in cities it is evaluated that by 2030, 2 more billion people will be added to the urban population and 20 million will be decreased from rural (Sclar, et. al, 2005). most population growth in past decades has occurred in the third world and among low-income and poor strata as it is called "poverty urbanization" at the beginning of the 3rd millennium. Urban low-income stratum settlements could be a good instance of urban poverty and function of space as a field or poverty reproduction (Khatam, 2003). Most of the harm and appearance of poverty volume in low-income groups is conspicuous in their housing conditions and low-income groups are facing difficulties in urban housing, from the very first steps of choosing the place of housing to choosing the expanse and size of their house, obtaining authorizations as well as using governmental credits and loans they have different difficulties (Hataminejad, et. al, 2005). United Nations Hosing Evaluations Office has also confirmed

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this poor housing situation in cities. “as per United Nations Housing Evaluation Office, one-third of 3 billion urban population are living in slum dogs or places with at least one of these characteristics: insecure possession/usage rights, inappropriate housing structure conditions, construction materials, poor potable water and food availability and excess accumulation (UN-HABITAT, 2003). Meanwhile, there is one more important problem, making the world’s housing situation worse: forgetting low-income groups in housing programs. This problem is visible in Iranian urban development plans too (Athari, 2005; Mirehei, 2005; Ghamami, 2007). Astonishingly and repeatedly, low-income groups have not been counted as citizens in urban planning and housing programs, which means there is no place for them in official programming (Ghamami, 2007).

In recent decades in Iran country, the increasing population and exceeding urban domain, have resulted in centralization and increasing cumulative population in the country’s cities and this has led to rising land prices and construction density, especially in big cities (Shia, 2005). From the last 1950 decade with increasing relocation from rural areas to cities and increasing citizen population, the housing problem has risen and private sector has been more tended to construction and starts to construct houses for medium group. The government provided a limited amount of public housing and low price houses for slum dwellers and low-income groups. Starting 1970s decade, and with increasing GDP from rising oil prices, related industries and services developed fast as well as the immigration of the rural population toward cities. Although house construction in this period is developing, the housing problem stays steady because of more increasing development of population and immigration. From 1973 till the Islamic revolution in 1979, construction remained a well-money-making profession for the private sector and constructing buildings and towns. Except for limited cases of low-priced house construction, most of the private sector activities are done for high-income groups or middle-income groups. This is the reason why more suites are for sale and fewer are for rent. Low available houses for rent, leads to rising rents and increases the problems. In the time of the Islamic revolution, control and limitations decreased and town construction for low-income groups in areas adjacent to cities grew. For this reason, constructing housing suits is more in quantity and less in investment in the first year after the revolution. Private sector constructors went out of the market in these years because of low house prices which had been going down in the first year after the revolution uncertainty about the future, started to go up again following difficulties such as unclear housing policies, announcing different contradictory policies, not commitment to urban land law – that makes a decrease in available urban lands- and other reasons. War imposes a depression on construction activities, which intensifies in 1981 and 1982. In 1983 constructing activities fortifies. A decrease in rental suites leads to increasing rents. In the years after the 1981 decade, private sector investment as the main source of house production faces a decrease. Rising the average of infrastructure by the private sector in these years reflects the tendency of this sector to construct for especially high-income groups (Ahari & Amini Jadid, 1996). In recent decades house prices have been intensely increasing and especially low-income groups are facing problems in housing and this has led to a housing crisis in the country. These difficulties are that the programming of the housing sector in Iran is younger than other sectors and mostly goes back to the period after the Islamic revolution (Azizi, 2005).

In this way, in Iran from the first periods of accelerating urbanization and establishment of new urban programming and management system, the housing problem, especially low-income groups housing, has been one of the country’s urban programmers and managers concerns and a variety of programs and policies have been developed and established. However, the problem stays steady, and Iranian thinkers have noted its consistency in the case of continuing the present. Therefore, the necessity of studying housing policies for low-income urban groups in Iran is visible to evaluate housing policies in Iran and find the best pattern.

2. Literature and History of Study

Housing is one of the most important needs of human life and today with increasing urbanization as well as employment and traffic are the most important concerns of urban managers and planners. Evaluating housing conditions in different societies shows that almost any country maintains of solving housing problems in its society. Some of the country's problems are quantitative, resulting from lack of housing availability, population growth, immigration, and economic fix, and are mostly seen in developing countries. On the other hand, housing problems in developed countries, are mostly qualitative and change in population and social structures (Azizi, 2005).

Noting the importance of housing in developed and developing world till now, there have been printed different books and papers in this relation. The important note in this matter is the continuity of matters related to low-income groups with Slumdog and unofficial housing and commonly, papers on poor groups housing are along with unofficial housing problems. Hereinafter we will try to take a look at some of the related research.

The most popular programmer of low-income group housing in the world is John Turner. He has referred in different papers to poor groups' housing and how to provide it and believes that governments can't provide poor groups houses but can provide amenities like water, electricity, etc. for poor urban people and will plan their housing. The most important criticism of Turner, despite his high study experience, is his low attention to "the way poor houses is formed" Regarding Turner's opinions, Rey Bromley 2003 in his paper investigated the effects of time and place (Peru country's conditions in 1957-1977) on Turner's ideas about housing policies. He believes that the hard life conditions of low-income groups of people in Peru have led to forming the policies of Self-help in poor groups housing in Turner's mind.

Abbot (2002) considers the existence of vast groups of low-income immigrants in vulnerable and inappropriate settlements, as the most obvious characteristics of cities in developing countries and believes that this phenomenon is caused by a dysfunctional management, control, monitoring, and environmental servicing system of low-income, in-need urban populations. He refers to local capacity making and authorizing local unofficial society and citizenship view to these groups as an effective and important solution for this phenomenon.

Ball (1992), in his research in housing economics, referring to differences in housing programming in different countries, believes that the ability of house providing in developed countries is much more than in developing countries, as he evaluates the normal house price 4 times of person's annual income in developed countries but to 8 times in developing countries.

Harris & Gills (2003), have described the evolution of international housing policies in 3stages as below: First stage, from 1945 to 1960, social housing policy. The second stage, from 1972 to 1980 land and service policy, and the third stage from 1980 till now: is empowerment policy.

Westaway (2006) studies different instances of poor houses in South Africa, refers to psychological and social dimensions of poor groups' housing, and believes the most effect of poor housing is on an individual's social life and the most important factor affecting satisfaction level of living in a quarter is house and it's environmental conditions. Therefore, inappropriate life conditions of poor groups housing lead to other difficulties for them.

Green & Watcher (2007), in their report, investigated the concept of house house-providing financial system then described the structure of an appropriate system for financial housing, and finally explained developments in the housing finance system. Transparency and efficiency are characteristics of the financial system in their view.

Turner & Kingsley (2008) in the report “Federal programs for needs of low-income groups- primary policy” investigate low-income groups’ housing policies in the USA. They believe that the current policies of the federal government just cover one group of in-need families and more than 12.4 million families (low-income renters) don’t benefit from it. Therefore, they suggested their proposal in 3 levels: federal, state, and neighborhood to solve the present problems.

Benros & Dourite (2009) in a paper named (a comprehensive system for providing mass customized housing” refer to cost-lowering ways of house providing. Their comprehensive system includes a planning system that codes the regulations for ordered plans establishment and a pre-constructed construction system that makes the establishment of those plans possible.

3. Research Method

In the present research process, first, we investigate and introduce the rules, policies, programs, and activities related to urban low-income groups’ housing programming in Iran, and following evaluating and analyzing them, we’ll try to give solutions to empower house-providing programs for Iranian low-income urban groups. On this basis, the present research is of applied- developmental kind. The research method is a documental method and secondary analysis. In which, needed information and statistics were exploited from different documents and analyzed properly to research goal. Our method of data collection in the research is investing written sources using the library method, and using quality analysis, housing programs and policies in Iran derived and analyzed with the analytical method of SWOT pattern have been applied in data analyzing and providing by approaching strategies as well as final program.

4. Research Findings

Although existing problems in the house provide for the country’s urban low-income groups, different policy makings and activities have been done to solve the problem till the moment, to which we refer to continuing the text.

3.1. Housing in National Rules and Constitution of the Islamic Republic of Iran

From the time of the Universal Declaration of Human Rights adopted in 1984, the right to have proper housing has been determined as one of the important standard factors of an appropriate life. From that time, all governments have adopted special regulations in sheltering divisions and established housing ministries or included housing departments in other ministries for funds allocation and policy-making program regulations and special projects in housing departments. Iran established the Ministry of Housing and Development in 1964, which changed its name to the Ministry of Housing and Urban Constructing, has made some progress in this aspect and is one of 41 countries in the world that admit housing rights in its constitution (Amani, 2004) in a way that Islamic republic of Iran’s constitution some of the elements have considered housing as below:

- In part 2 from principal 3 of the constitution is emphasized that the government should use all its possibilities to establish justified and right economics according to Islamic regulations to make welfare and demolish poverty and any deprivation in fields of food, housing, job, health, and insurance;

- Principal 31 of the constitution declares that having housing proper to the needs of any Iranian individual and family is a right. The government has a duty according to the priority of the ones who are in more need, especially boors and employees makes this principal executive also in part 1 from principal 43 of the constitution providing basic needs including housing is described as one of the regulations of society's independence and depredate poverty.

3.2. Housing and Pre-Revolution Development Programs

Firstly in 1937, following the suggestion of the Bureau of Commerce, a council was made and named the Economics Council. This distinguished the necessity of a general economic plan and a sustainable commission for this purpose started to work (Hosseinzadeh Dalir, 1996) although the first step in social and economic programming was made in the same year establishing this economic council Iran officially constructed a constructing plan and the responsible organization in 1948 and from that time to 1356 there have been prepared 5 constructing programs (Motiee Langroudi, 2003). Following we will investigate housing in these programs.

In the first 7 years program (1948-1954) the youth of the programming organization and low experienced programmers, and the priority of reconstruction of war-damaged places and improvement official structure of the country on one hand and special economic- political and social problems of that period on the other hand, there hadn't been notable attention paid to housing and it was considered as a subpart of urban and construction matters in first and second constructing development of the country (Motahhari, 1995). From the whole of 21 billion Rials constructing program funds, 1.5 billion was allocated to house building. The government in executive its structures, using the Mortgage Bank obliged this bank to establish construction companies and cooperation in investment to use the referred funds in governmentally determined lands (Amakchi, 2000). In the second construction program, the housing department was paid attention to as a subchapter of social matters and there were no special programs for housing. Constructing a body of first and second programs, consisted mostly of a list of infrastructure planning and projects not a collection of economic-social activities. On the other side, the lack of statistical data and precise information which are the main instruments of development programs, made it impossible to reach a demographic view. Till the census of 1956 the first and second constructing development programs there was no precise statistical data on housing needs and necessities arising from the growth and evolution of the population into the housing programming process of the country (Alizadeh, 1999).

The first construction program in the country with a clear housing part is the third pre-revolution construction program in which, housing was referred to as a new chapter, named Housing and building. This was coeval with tense urbanization growth- urban population in the 1335-1345 decade increased by 4.4 million and gradually the lack of housing in cities was more obvious in quality and quantity views. In the third program, monitoring of all housing activities was initialized which changes urban development too. Building public houses and housing for slum dwellers in the form of building low-priced houses like the 13th Aban neighborhood (previously 9th Aban) in Nazi Abad and establishing a housing organization was one of these activities. However the housing problem was gradually getting worse (Hosseinzadeh Dalir, 1996). Land matters also was paid attention to, in the third construction program. (1962,46). In this program, for the first time, some points about the necessity of preparing a comprehensive urban plan aimed at regulating and predicting urban development in a reasonable structure had been pointed out and some activities for this aim started. Its result was producing the first

comprehensive urban plans from 1345 which can be considered as primary acts of governmental intrusion in the land market.

From the fourth program, mostly policies of preparing appropriate conditions and empowerment of private investments, house renovation, and condo building were followed and the building of low-priced houses continued. With the rising GDP, a unique investment in the housing department was made but luxury became the aim more than the mass production of low-priced houses (Hosseinzadeh Dalir, 1996). Some of the most important policies of the fourth program were:

- Preparing proper conditions for equipment private investments by empowering savings funds home loans and other credit institutes as well as helping investor groups and companies;
- Provision of housing by the industrialists for workers;
- Governmental investment priority to provide low-price houses for low-income groups and slum dwellers clearing;
- Encouragement apartment and condo building;
- Renovation of old and unhealthy neighborhoods in the form of a comprehensive urban plan (Rahnamaei & Shah Hosseini, 2003).

In the fifth program of development, while improving quality and decreasing density in each habitant suite, the policy of a home for every urban family in the form of lowering the price and building governmental houses for workers and employees, taking policies about constructing methods and industrializing it, increasing the houses for different groups, especially for low-income groups, improvement of existing habitant suits in health and social aspects and making 810 thousand new habitant suites by general and private sectors were followed. Day-by-day increase of urban land, lack of a land policy, and lack of building and house policies are some of this program's deficiencies. At that time, the land ownership was in the hands of a limited group which led to the increasing price of house-producing factors (Khub Ayand, 2000, pp. 57-58) in the fifth construction program, the government used a budget more than the predicted amount, and built 28 thousand suits for low-income groups and the government's executive power reached to 30 thousand suites in the year, in the same time, private sector became more active and made a good output too and built 500 thousand habitant suits (Ahari & Habibi, 1991). From the other aspect, the fifth development program, (1973-77) could be known as the first program in which special attention has been paid to land in housing policies, and in this way, the governmental land policies in the housing sector can be divided to three groups of policies about the possibility of land saving, establishing regulations to prevent rent in land market and policies to encourage private sector to land supply.

3.3. Housing and After-Revolution Development Programs

The World Bank's report says that in the first years after the Islamic revolution, there was a mass migration toward cities especially big cities in Iran (Halliday, 1993) and this is while, after the Islamic revolution, housing programs and plans continued similarly the years before the revolution. In 1978-79 years from the whole credits predicted for the housing department, less than 50% were consumed. In these years, the lack of determined programs and comprehensive planning and executive prevented the housing department from being able to answer the housing problem using the existing conditions possibilities, and capacities (Sarvari, 2005).

However, policies of answering the urbanization problems in Iran after the Islamic revolution as the most important problem of contemporary urbanization first started with giving away governmental lands and confiscating lands, but because of the deficiency of this policy in preventing land speculation in cities, the law of cancel owned urban lands in 1979 approved in revolution council (Hashemzadeh Homayouni, 1991). But in the first years after the revolution except for house building for low-income groups, the deficiencies, problems inconsistencies, and nonconformities of first plans with real needs continued. However, in the years 1979 and 1980, construction activities have flourished greatly (Ziari, 1994).

Economic and social conditions of revolution, currency shortage, imposed war, and ... caused the limitations on production factors and the house price increased greatly the housing department instead of working as an economic anti-vibration, helped upgoing prices and rising inflation. The main problems of housing in Iran including economic structure raised from imposed war, and increasing immigration and urbanization made the housing demand rise (Ziari, 1994).

The first development plan after the revolution, was prepared from 1989 to 1393. The main goal of this plan in the housing department was to provide economic and social justification for housing availability and enhance nongovernmental division for investing and production management, providing financial and legal necessary fields by government, abiding preference rate system for supporting low-income groups, encouraging corporative housing production systems in rural and urban fields, providing credential helps, production of 1.6 million settlements in cities and 700 thousand in rural areas and encouraging of mass production for low-income groups and rural areas were among the most important policies predicted for first plan (Rahnamaei & Shah Hosseini, 2003). The most important policies in the first program were:

- Establishing the necessary motive to keep the existing house by rebuilding and renovating the old settlements;
- Giving priority to housing provided to low-income groups and Villagers;
- Development and promotion of cement buildings in big and medium cities and pre-built industries in big cities to encourage mass production;
- Using local and portable materials in small cities;
- Investing in the production of building materials especially petrochemical industries to replace imported materials (Shia, 2000).

In the second economic-social and cultural development plan of the country, starting from 1994, policies of housing production were divided into 3 groups:

Private settlement: this kind is produced by the private sector for families with enough financial resources and the government has no supportive role except control of construction by rules and standard instructions, taxes, and other policies.

Supportive settlement: this kind of housing is based on standard demand with an average of 100 sq. meters in urban areas and having governmental supports including 1- low price loan, 2-low price land3- subsidize payment for utilizes, and infra-structure tax. The government's aim in paying these supportive finances is to encourage moderate-income families to save for their settlement change their potential demand to existing and encourage the production of settlements proper to demand and production power.

Social settlement: this name is given to settlements between 50 to 70 sq. meters and mass-produced for low-income families. The armed groups are newlyweds, low-income groups, derelict families, and families who can't buy or build other kinds of settlements. The advantages of this kind are that these are in urban areas, and secondly are as mass, and thirdly are built with the cooperation of the government. It means the producers get financial help and bank loans equal to 85% of the whole construction cost and the land is given by settlement and urbanization institutes (Pourmohammadi, 2000).

In the third development plan, the housing department was noticed more and with special policies which most important of them were: to increase mass production among whole construction of the country and increasing production of small settlements, private and corporate producers, settlements with 3 suites or more in rural areas and 5 or more in urban areas were supported. For financially empowering the settlement demand, and easing the use of loans for purchasing or building settlements, some executive programs were established.

Forth construction program was approved in 2003 by the Islamic Congress. The First chapter of this program named Preparing Fields for Fast Economic Growth overviewed the housing sector. Notable cases in this program, are sustainable development, social justice, and empowering low-income groups in the housing dept. also in this program, point 95 commits the government to reviewing rules and preparing bills to provide low-price settlements for families in 3 lower-income decades.

In the fifth program's housing section, some main goals were followed among which were: optimizing energy usage in buildings, Retrofitting buildings, renovating the urban structure, and progressing Mehr housing as a subsidizing interest rate of loans, grants, and some other payments. In this way, the government is committed to giving at least 50% of loans and financial help for Mehr housing, youth, and poor groups' settlement, to old urban structures (Management & Planning Organization, 1389).

In summation, any before or after-revolution program has its advantages or weaknesses and some of them are lack of necessary executive instruments, which creates a gap between the goals and function of which program. The other problem is the wholesomeness of programs. Therefore, many of the proposals of housing policy in past periods, show the inability of the housing programming system to provide settlements which resulted from the lack of a comprehensive housing management system in theoretical, empirical, and administration fields. For instance, no program is divided into areas and subdivisions. This leads to questions and problems in the administration phase, for which the housing program has no response.

Table 1. Study Weaknesses and Strengths of Housing Programs after and Pre-Revolution of Iran

Title	Time	Topics
Strengths of Housing programs	Pre-revolution	- Attention to the private sector in providing settlements, after the third program - Attention to the construction of low-priced settlements for low-incomes after the fourth program
	After revolution	- Downsizing attention to reducing the size of settlements, as the size reduced from 123 square meters in 1379 to 119 square meters in 1382. - Attention to mass production
Weaknesses of	Pre-revolution	- Do not use all possibilities to solve the problem of housing; - Disproportionate urban development for the construction of single-stored houses; - Non-compliance with housing standards; - On the housing supply materials to foreign countries, especially in building materials;

Housing programs		<ul style="list-style-type: none"> - Insignificance of bank credit in the housing sector of the country's total bank credit; - Disproportionate distribution of state funds for housing among different groups.
	After revolution	<ul style="list-style-type: none"> - The high point of special lending programs after the revolution is the most clear and precise definition of the type of facility and donor agencies; - Lack of attention to management, human resources, and administrative organization (for example, lack the structure of companies and home builders).
Common housing programs	Before and after the revolution	<ul style="list-style-type: none"> Attention to low-income housing - The dominant role of the private sector in the provision of housing; - Lack of full implementation of the objectives and functions due to lack of enforcement of the necessary tools; - Failure to follow up on the implementation of programs and failure to implement laws and policies; - Separating the regions and sub-housing programs.
The distinction of housing programs	Before and after the revolution	<ul style="list-style-type: none"> - Due to lack of infrastructure to deal with this issue in the pre-revolutionary and post-revolutionary - Set the lack of pre-revolutionary building and construction standards and the introduction of this program after the revolution - The importance of giving attention to the Mass constructor before the revolution and after the revolution, support a mass construction

Source: (Ghanbari & Zaheri, 2010)

3.4. Case Housing Policies in Iran

After the Islamic revolution, and raising the subject of justice and equality, different programs and plans have been proposed to solve the problem of housing for urban low-income groups. Below, we will study the most important case policies in this regard.

3.4.1. New Towns Plan

Although planning new towns is not directly a housing program, they are one of the most important pre-thanked plans for providing settlements. Today again new towns are paid attention to, as assigning 99 years of land to the “Mehr” housing program. New towns are a new worldwide urban planning which provides distribution of population and jobs in the land. Thus, one of the new town goals is reducing the price of settlements advantaging the lower land price, providing new housing patterns by lowering the size of settlements and constructing condos and mass production, providing a proper situation for low-income ownership (Talachian, 2005).

3.4.2. Mass Production Policy

Mass production policies can affect settlement providing positively as they can provide settlements on a big scale. Mass production, in the country's construction system has not a wide historical background. It can be said that it had no place in housing policies before the second program and most of the policies and administration programs including land assignment, loan payment, and other regulations have been centered on individual construction. Mass production has been noted in the second economic, social, and cultural development program for the first time, along with the policy of downsizing and savings. But had little success regarding the non-availability of needed law fields. It has led to the recognition of problems in front of mass production so that the needed fields were prepared in the third program using gained experiences.

3.4.3. Mehr Housing Program

Settlement as a basic need of every family, has an important role in programming and its importance doubles when it comes to the low-income groups. As a notable division of settlement need is from this group they have lower purchase ability so there is a need for more precise programming. Mehr settlement is one of the policies that came out after mass production of rental settlements and downsizing and finally 99 years of rental land policies. This program became formal in the annual budget of the year 2007. Mehr settlement is the most important action in the 9th government in the housing department, appropriate for lower decades of society who have not used governmental help in settlement so far. Its main factor is the right to use land and construction loans.

3.4.4. The Proffer Bill for Organizing and Supporting Settlement Production

This bill was prepared for the administration of rules no 31 and 43 and provisions 39 and 41 of systems general policies and article 30 of the fourth development program based on preparing the necessary fields to proper settlement providing to the people especially lower income groups. The governing role of government in settlement provides as well as social justice and empowers low-income groups with an approach to encouraging housing cooperatives and charitable housing developers reaching to a coherent management and decrease the land share in the price. This bill can be seen as one of the most comprehensive policy packs in housing which has considered aspects like controlling merchandising in the housing department decreasing the price of settlements and organizing transactions in the housing department (www.maskannews.ir).

3.4.5. Speculation Control Policies

One of the proceedings, in this case, is organizing the property transaction businesses in the frame of a tracking code program. The tracking code is a unique and exclusive serial number that is embodied in every sell contract. Therefore, if we consider housing transactions to include 5 basic factors (real estate consultant, purchase, seller, premise, property ownership documents, and the contract) within this program, these 5 factors are organized. The result is the preparation of a management data bank that shows the trend of the housing market in the country, merchandising acts are recognized and following that, authorities and decision-makers can adopt their decisions.

3.4.6. Approval and Implementation of Taxing Policies

These policies can lead to improved use of land and settlement resources, controlling merchandising, and redistribution of merchandising income in low-income groups to settlement providing. This taxing system, concerning differences in settlement prices in different places of the city, can make a frame that raises the cost of using luxury settlements or changing settlements to a capital good. This helps decrease prices which is in favor of low-income groups. A tax system on repeated transactions of settlement can prevent the entrance of the ones who demand merchandising in the settlement market (Khosrowjerdi, 2008).

3.4.7. Supporting and Entering Organizations in Housing for Iranian Urban Low-Income Groups

At the moment, different organs are active in the field of providing facilities to urban low-income settlements. Investigation shows that in Iran there was no notable action from the government side before 1938, the mortgage bank establishment. This year, the finance ministry, with a capital of 200 million Rials (IRR) and the help of the Melli Bank of Iran, established the mortgage bank. While paying loans to settlement applicants, this bank put its aims to provide and implement settlement construction for low-income and average groups as well as establish one or more companies with public or private capital who cooperate in construction. (Amakchi, 2000, p. 7) after the establishment of the mortgage bank, the

second important act was the establishment of a construction bank in 1952. In this stage, the government provided loans, as well as noting the land issue, following the approval of the bill of recording the dead lands around Tehran and other cities to substantiate governmental ownership (Edalatkhah, 1994). At the moment, specified organs are responsible for providing supportive settlement services which are referred to in table no 2.

Table 2. Institutions and Foundations Offering Support Services in the Housing Sector

Organization	Goal Society	The Supply Costs	Methods of Protection
Housing Foundation	Victims of natural disasters	State aids	Housing Construction and Gratuitous Transfer
	Low-income, poor, rural people	Internal resources	Loans, improvement of rural housing
Foundation for disadvantaged	Veterans of war	Internal resources	Loans, Gratuitous Help, Housing shop and transfer it
	Deprived		Giving Housing Trust and Subsidiary
Shaheed Foundation	Families of martyrs and veterans	Internal resources and State aids	Loan Giving, Subsidize, Housing Improvement
Aid Committee	Low-income people	Community and State aids	Housing Construction or Purchase and Gratuitous Transfer
			Housing Improvement, Loan Giving
Welfare Organization	Disabled	State aids	Loan Giving, Immunity of Municipal Taxes
Housing Bank	All segments of society	Internal resources	Loan Giving
Social Security Organization	Insured and pensioners		Loan Giving, Housing Construction, and Transferring Daily Cost

Source: (Yazdani, 2007)

Exploring the social policies in Iran shows that a heterogeneous incompatible amalgamation of diverse programs from different countries and their different development stages has been applied in Iran. A collection of institutions, rules, and existing organizations all over Iran, like the organization of land and settlement, new towns construction company, urban construction and improvement organization, and Housing foundation, are the frame of the central government in housing and it seems a labor division between supportive institutes and moves to localizing supportive programs under the supervision of central government is necessary in programming urban low-income groups settlement in Iran.

4. Result and Proposals

Generally, it comes out from programs and policies in the housing department of low-income groups in Iran that, these policies and development programs in urban settlement part, had no organic relation with development programs. Housing programs have used the lines of program as templates and proposed different policies. In other words, the traditional planning approach of up to down, non-cooperative, and without target groups in economic, social, and physical fields, adds to margin groups more than before and this applies in Iran too. Therefore, the transformation of organizational frames about the access of low incomes to land and settlement in Iran seems necessary. Detailed analysis of this subject comes in after in the SWOT table.

SWOT analysis method was used to sum up the results. The SWOT tables are prepared for 3 distinguished subjects. These are settlement production and construction, financing (economic issues) policy-making and programming (Macro scale), and other related fields. In the final step, based on

strength and weakness points, opportunities, and threats and from the interaction of all internal and external factors, the proposals have been made as goals, approaches, and executive policies.

Table 3. Analyzes of SWOT in the field of Housing for low-income population – Housing

Field	Internal factors		External factors	
	Strengths	Threats	Opportunities	Threaten
Housing	<ul style="list-style-type: none"> - The presence of several organizations for the low-income population; -Improvement of quantitative scales during the last decade; -Tendency to housing with small infrastructure in construction permits; -Tendency to increase the strength of buildings; -Growth in the number of buildings is related to population growth. 	<ul style="list-style-type: none"> - The discrepancy between the construction of new residential units and the power of purchasing among low-income population; - Discrepancy among construction companies; - A little share of the governmental part in housing and construction; - Delays in production programs than the process of changes in society; - Lack of construction in an extended area; - Discrepancy between production and providing buildings; - Housing as a type of semi-traditional program; - Lack of tendency to construction and suitable use of lands; - Not considering the relation between the urban rules and the purchasing power of the low-income population; - Low quality of materials used by the low-income population; - Not using modern procedures in construction; - Using not- efficient manpower in the field of construction. 	<ul style="list-style-type: none"> - Need to observe international rules and standards and use efficient executives; - Suitable marketing for work-powers; - Production and providing the building materials through internal sources; - Applying modern technical information in the field of construction; - Request for purchasing during the construction; - Creation of a trade union for housing; - Codifying supportive programs for the renewal of old constructions; - Tendency of private organizations to construction. 	<ul style="list-style-type: none"> - Not use of new technology on an extended scale; - Lack of motivation by private organizations in housing and providing rental units; - Building construction by unprofessional people; - Lack of comprehensive program for renewal the old and eroded buildings; - Not applying professional architects the low-income people; - Lack of safety among low-income people; - No need to build an industrial production.

Table 4. Analyzes of SWOT in the field of Housing for low-income population – Financial Support

Field	Internal factors		External factors	
	Strengths	Threats	Opportunities	Threaten
Financial Support	<ul style="list-style-type: none"> - Allocating some of the construction budget to the dwelling; - Increasing the amount of loans; - People's tendency to build construction and purchasing. 	<ul style="list-style-type: none"> - The paid loans are not organized; - Lack of suitable strategy in financial programs; -Lack of suitable tools for recognition of low-income population; - Lack of banking system in financial support; - Rare loans in contrast to the price of buildings; - Unavailability of bank loans for low-income people; - Housing Bank is somehow exclusive; - Having many problems in access to the financial support; - High settlements for paying back the loans; - The high costs of construction and lack of financial programs in this case; - Low financial assistance (15%); - Decreasing of the real value of lands financial support from the second half of the 1990 decade; - Inefficient payments of financial assistance; - Problems of banking systems. 	<ul style="list-style-type: none"> - Making occupation at a high rate and investment in construction marketing; - Having safety in making investments and strong motivation for saving money; - Possibility for spreading the construction marketing by issuing the bonds; - The possibility of using external investment in construction projects; - Entrance of private banks to construction marketing; - The tendency of private organizations to invest in the construction part. 	<ul style="list-style-type: none"> - Lack of profitable markets for making competition in a construction market; - Lack of proper management and monitoring of the construction budget; - Increasing the price of land and houses in recent years; - Unsuitable income distribution among the urban different groups; - Low power of house purchasing among low-income people; - Decreasing the power of purchasing among low-income people with time passing; - Not allocating the effect of financial support to the housing ministry and making a unit policy; - Paying the financial support not considering the territorial differences.

Table 5. Analyzes of SWOT in the Field of Housing for low-Income Population – Plan and Policy

Field	Internal factors		External factors	
	Strengths	Threats	Opportunities	Threaten
Plan and Policy and Other relative topics	<ul style="list-style-type: none"> - The effort to submission lands people at the lowest price such as “Mehr Housing”; - Emphasis on people’s share of informal housing. 	<ul style="list-style-type: none"> - Lack of power among low-income people in construction inside the city due to problems in the sample of submission lands; - Land submission with a price near to what is sold in free markets; - Lack of monitoring of the land’s financial assistance; - Lack of control mechanism on the submitted governmental lands to direct them into construction fields; - Lack of management on housing scheduling, executing, and supervision process; - Unclear assistance and support by government in-house programs; - Not considering the low-income population in national extension programs; - Unsuitable policies in unofficial housing; - Lack of housing facilities and access to them by the low-income population; - Much number of empty houses without any supervision; - Ecologic separation among low-income people; 	<ul style="list-style-type: none"> - Need to a fundamental law for providing a house for the low-income population; - Making plans for providing informal housing; - The serious effort by the government to housing to the low-income population; - International statements for suitable houses for all ranges of people; - Considering international organizations to increase the purchasing power of people; - Need to program for low-income people housing as a reality; - Forming local units; - Planning for national and provincial housing using the result for the next plans and policies; - Forming un-governmental organizations to follow up the housing plans; - Law materials in supporting of low-income people in Iran; - Discussion about housing for low-income people in the science assemblies; - Solving the problems in the communion; - Intelligent programming in production and providing housing for low-income; 	<ul style="list-style-type: none"> - Weak geographical infrastructure for urban un-centralization; - Continuing housing people in cities instead of villages; - Urgent decisions for solving housing problems; - Several organizations provide housing subsidies with no exact duties; - Interference in policies and execution; - Making goals more over than the real capacity; - Impractical social policies especially in housing subjects.

Regarding referred issues, and based on geographic views of urban problems, the most important approach in solving urban problems is using systematical vision and spatial relations. Thus, settlement policies for low-income groups should be spatially and systematically compiled to be effective. Based on this, housing policies could be compiled into 3 levels. Most macro policies in the housing department, are the land planning policies that express the population distribution in the country and missions of cities. These policies are adopted at a strategic level of the country and as an upper-handed policy, influence the housing department. The next level contains economic policies that express the role of government and nongovernmental sections in regulating housing demand and offer, with an expression of policies related to the base finance market, job, and land taxing financial loans, and similar issues.

The third level is urban and rural construction policies which include the construction, architecture, and urban construction which have important effects on strengthening cultural identity.



Figure 1. The Proposed Levels of Housing Policies in Iran

At the end of this research, some proposals and administrative approaches are expressed in detailed tables. In this field, we have tried to be compliant with the macro policy levels and give proposals in this frame. Based on the achieved results, the most important goals and approaches related to every goal are as follows.

-Review of areal planning policies to provide spatial balance and correction of the population settlement in provinces.

-Correction and improvement of financial housing providing methods and organizing financial housing providing the system with an emphasis on housing for low-income groups.

-Correction of urban planning views emphasizing specially assigned programming in the housing programming field.

-Redefining the rules system and construction and urbanization related to housing of urban low-income groups

Finally, it shows approaches and executive policies for every goal

Table 6. Goals, Procedures and Policies Suggested for Housing Providing in Iran

Objective	Strategy	Administrative policies
Review in policies of regional provision to make spatial balance and modify habitation's system of population in provinces	Decentralization of population in cities	To pay housing subsidies based on regional differences (to make a balance between provinces)
		To allocate facilities and services to villages and stabilize the population
		To define life standards based on socio-cultural and economic conditions of residents to residence, installations, equipment, etc.
		Practical policies of regional and civic lands to keep regional and civic balances
		To manage housing spatial changes to decide on time about intended developments (through geographical information system)
	Improvement of urbanity basis and habitation of the population in small cities of provinces involved with low-income groups	To improve the urbanization
Improvement of housing financial provision and organize the system of housing financial provision to provide housing for low-income groups	To improve the role of the bank system in the sector of housing credits	To create financial-credit funds allocated to low-income groups
		To increase specialized banks in the field of housing financial provision
		To moderate loans and their conditions
		To increase bank activities in sectors of purchase, reconstruction, and manufactured housing
		To ration loans in housing sector to purchase, construction, and repair
		To increase banks' investments
	To decrease the costs of manufactured housing and its costs in household basket with increase the quality of residence	To allocate 20% of non-governmental resources to house-making facilities
		To control the price of building material market
		Low-interest loan to mass
		To create land and construction funds
		Control methods of hire price
		Long-time hire
	To enhance financial ability and availability indicator of housing among low-income groups	Exact management and control of cash flow to the housing sector
		Appropriate distribution of urban resources lands among underprivileged requests
		To collect households' information under the urban supporting organization
		To lend long-time loans and credits with low interest proportionate to household income for owners to improve houses
		To create a secondary mortgage
		To identify households of deciles from one to four
		To build houses and provide public rental housing with low-hire
		To decrease the percentage of housing costs in low-income households' baskets
To recognize underprivileged appeals in the housing market to determine policy-making priorities		

	To plan and codify new rules in public subsidies for urban low-income	<p>To create information's bank about direct and indirect subsidies</p> <p>To codify national and comprehensive standards for construction and housing</p> <p>Requirement of Supporting Insurance agencies to develop the targeted housing subsidy</p> <p>To pay targeted subsidies and construction facilities</p> <p>Government direct intervention via saving housing units</p> <p>To perform a method of negative tax per income with codification the rules</p> <p>Entering the private sector in the field of provision the inexpensive housing</p> <p>To attract foreign investment</p>
Development of point of view in urban planning based on specialized planning in the field of housing programming	Requirement of point of view change in level of management and planning	<p>Integrated management of supporting actions in housing units under the supervision of the housing provision council of the province</p> <p>To perform policies to enable intended families</p> <p>Incorporation and coordination between programs of housing, subsidies, and supporting programs of ministries of welfare, housing, and urban development</p> <p>Review in codification process and performance of comprehensive urban planning and adaptation and updating rules of land provision plans with characteristics and real needs of urban low-income groups</p> <p>Review of current social policies and codification of effective social policies in the field of housing provision</p> <p>The government's encouragement and support of research to develop modern technology in the construction industry for changing traditional production methods with industrialization</p> <p>To manage land well and prevent land hoarding and speculation</p> <p>To determine the duty of each agency involved in the housing market</p>
Redefined the law system and civil structure related to the housing of low-income groups	Requirement of point of view change in conformity of urban planning with performing the programs	<p>To provide minimum standards of infrastructure in housing units of low-income residence</p> <p>To consider low-income houses and conditions in all urban development plans</p> <p>To promote changing the view of the urban process from a technical-administrative approach to physical – social approach</p>
	Development of the building industry and quality of manufactured housing	<p>To construct to ability of low-income groups for housing provision</p> <p>To transfer the land to construct</p> <p>To increase the speed of construction</p> <p>To increase efficiency in the process of housing and construction manufacturing</p> <p>To increase workforce skills</p> <p>To organize workforces in units of construction and housing (to issue technical certificates)</p> <p>To prevent the distribution and production of non-standard materials</p>

		To cancel the permission of supervisors who use non-standard materials
Urban	To develop organizational structure in urban management with omit the different centers that are decision-makers and policymakers	To make appropriate congestive policies to achieve proper density in urban land hectares
		Full coordination between comprehensive plan of housing policies and urban planning
		Clarification of urban lands policies
		To make integration urban policies
		To develop cooperative approaches in organizing urban low-income groups
		Tax policy on arid lands
		To improve the efficiency of economic growth in the housing sector
	To prevent non-official construction and residence	To use public land for low-income groups
		To encourage the construction of arid land
		To identify all of the arid land in cities and to provide an information bank of urban land
	To reconstruct and improve the texture of urban worn	To provide persuasive modernization 's laws of texture worn
		Encourage masses to reconstruct urban texture worn
		To develop and codify new and efficient laws to increase investors' cooperation in private and cooperative sectors to enhance the inexpensive housing market
	To make the production process efficient and decrease production costs	To improve the national standard system
		To access the required advanced technology
		To improve production quality
		To modify the distribution and consumption of construction materials
		To decrease workforce costs by increasing the workforce 's efficiency and skills
		To develop manufacturing of industrial housing
		Internal development of modern technology in industrial construction
		To increase housing production and index
		Professional production (to increase professional correlation in construction)
		To omit municipality tax and decrease costs of city branches
	To create a regional stock of materials' distribution (to prevent the increase of regional price and increase clarification and control of supervision units on the distribution process of construction materials	

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