Analysis of the Desirability of Low-Income Housing Projects in Developing Countries (Case Study)

1000-Unit Mehr Housing Project in Qaen City, Iran

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Abstract: This study seeks to determine the desirability of the 1000-unit Mehr Housing project in Qaen City. The research methodology is purposive and analytical-exploratory in its approach. The target population includes all residents of this project, and a sample of 384 people was estimated using Cochran's formula. Quantitative data analysis was carried out using numerical means, and a T-test analysis was performed using SPSS software. The results further show that in addition to economic and security aspects, other aspects such as facilities, accessibility and transportation, management and maintenance, lighting and ventilation, view and landscape, physical, environmental, neighbourhood relations and sense of belonging were reported as unsatisfactory in the Qaen Mehr Housing Project. This outcome is not only due to the general macro-economic and urban development policies but also to the failure to take into account the preferences and needs of the residents in terms of social, psychological, identity and physical aspects.

Keywords: Housing planning, Low-income group housing, Mehr Housing, Qaen City, Iran

INTRODUCTION

In the past few decades, cities have become increasingly inaccessible to large segments of the population, and one of the most important of these inaccessibility has been in the housing sector. The housing sector is one of the most important economic sectors, which is of undeniable importance both in

terms of the share in the household expenditure basket and in terms of the share in the gross domestic product and its role in the changes of macroeconomic indicators such as economic growth and employment of production factors. Such a position has caused reasonable and rational price growth and investment in the housing sector and increasing construction to be considered as a desirable goal and a desirable policy, because on the one hand, the stagnation of this market has a negative effect on investment in this sector and the reduction of economic growth for It is an unpleasant phenomenon for economic policymakers and statesmen, and on the other hand, rapid prosperity and rapid price growth are never favorable to the people and those in charge of policymaking and monitoring this sector due to its strong impact on the increase in household expenses and social dissatisfaction. Therefore, policy makers should prevent the Indiscriminately increase in housing prices and the imbalance in its benefits through strategic planning. It is also necessary to plan housing by considering different and affordable strata for the low-income strata to provide access to this basic need.

Considering the importance and necessity of affordable housing planning, it can be said that living in human settlements, especially cities, requires "housing" as a shelter and also responsive to daily activities (Duflo, 2012; Dinkelman, 2011). Housing affects the psychological and social well-being of its inhabitants and their economic activities, which are part of the national economy. Currently, the availability of affordable housing is an issue that most cities, especially in developing countries, are grappling with, which has resulted in migrants and the urban poor occupying cramped and low-quality structures (Freeman, 2009; McKinnish et al., 2010; Ding et al., 2016; Martin & Beck, 2016). Such housing is often characterized by a lack of basic amenities, such as water, heating and ventilation, and security of tenure (Buckley et al., 2016; Michaels et al., 2017). Lack of adequate shelter or housing can be defined as one of the most severe forms of poverty affecting the poor in global society. It is estimated that more than 860 million people live in slums in developing countries, and this population is growing at the same rate as urbanization (UN-Habitat, 2010).

In response, most governments have implemented programs and policies to provide housing for these segments of society, which have largely failed to achieve their objectives. These policies have not only been unable to provide minimum housing standards but have also trapped slum dwellers in cycles of poverty (Marx et al., 2013). Such policies have often been disconnected from existing realities, lacked proper planning for housing accessibility to employment locations and social and communal spaces, and have been beyond the financial means of poor households (Jacob, 2004; Branhardt et al., 2016; Picarelli, 2019). Furthermore, most experts and scholars attribute the failure of urban low-income housing planning to weaknesses in management and institutional frameworks, limited access to housing loans and credit for low-income groups, and the diversion of programs and plans towards middle and upper-income demographics (Walks & Maaranen, 2008; Lees, 2008; Nyden et

al., 2006; Palen & London, 1984). In contrast, an effective housing planning strategy, in addition to addressing physical-structural criteria, should consider social factors and stimulate economic growth, thereby ensuring appropriate housing provision and accessibility across all population groups (Warnock & Warnock, 2008). Recognizing the significance of affordable housing planning and the role of evaluating low-income housing policy outcomes in shaping future planning efforts, this study aims to assess the desirability of the 1000-unit Mehr Housing project in Qaen City.

In the aftermath of the Islamic Revolution of 1979, the provision of housing for low-income groups has remained a pivotal concern for subsequent governments, leading to the implementation of various policies. Some of these policies include the provision of state-owned land, per-metre housing sales, rent-to-own schemes, support for mass housing developers, promotion of rental housing, land use rights and the current Mehr Housing policy of providing housing for different social classes. In recent times, there has been a shift in focus towards the construction of mass housing, with the involvement of the state. The Mehr Housing project, which has been adopted in the majority of regions across the country, is primarily designed to stabilize the housing sector. The objective of this programme is to reduce the overall cost of housing in order to facilitate homeownership for those in lower income brackets. In order to achieve these objectives, the Ministry of Roads and Urban Development has devised a number of strategies, the most notable of which are mass production and construction on lands owned by the government. In this scheme, state-owned lands are provided as subsidies, with individuals granted free use of the lands for a period of 99 years. The two principal objectives of the Mehr Housing project are to accelerate the rate of implementation and, in the longer term, to make homeownership a realistic prospect for a wider section of the population by reducing construction costs. In this plan, applicants purchase the superstructure of the residential unit, with the transfer of superstructure ownership not being subject to any restrictions. Once the eligibility of applicants has been confirmed, the Housing and Urban Development Organization provides the requisite land to the housing cooperative for the purposes of site development and construction. This may be done either directly or through the cooperative or alternatively, by hiring a contractor. It is now possible to observe the implementation of the Mehr Housing project in numerous Iranian cities. In the city of Qaen, a 1,000-unit Mehr Housing project has been completed. The present study investigates the feasibility of this project from the perspective of the residents.

THEORETICAL FRAMEWORK

Providing suitable and affordable housing in the context of rapidly growing urbanization has become one of the most prominent challenges facing developing countries (UN-Habitat, 2005; Ogue & Ogbuzob, 2001). Consequently, governments have gradually shifted their approach in low-income housing

planning from purely economic perspectives towards minimum and affordable housing concepts, which consider both quantitative and qualitative aspects of housing (Mulliner & Malliene, 2011). Furthermore, numerous studies and experts in the field of housing policy have asserted that housing provision and related policies in developing countries, particularly for low-income groups, have become one of the most significant challenges, leading to multiple adverse economic, social, and even political consequences (Smith, 1970; Hughes, 1997; Jenkins et al., 2007; Mitlin & Satterthwaite, 2004). Historically, policies focusing on housing construction for lower-income classes have paid little attention to various dimensions (Tsenkova, 2008). Therefore, the objective of housing planning should be to propose policies that ensure equal access to adequate housing for all urban resident groups. To this end, providing infrastructure, supporting supply, and investment in the housing sector are among the most crucial actions. In pursuit of this goal, planning strategies serve two important functions:

Proposing strategies to increase the overall capacity of the housing planning system to achieve adequate housing. These strategies are generally formulated as planning laws and policies by the central government and implemented by local institutions.

Identifying housing development processes and methods that can meet housing needs. This involves utilizing opportunities arising from the planning mechanism, which can influence land and housing production through specific incentives, regulating housing supply, or providing financial assistance (Williams, 2005).

Under these conditions, if the planning mechanism fails to respond to the housing demand created, its negative impacts on the spatial and physical structure of human communities will manifest in various forms, including the emergence of informal settlements, slums, unplanned development in peri-urban areas, deterioration of central areas, horizontal urban sprawl, and other issues. These consequences have numerous negative impacts and are more costly and challenging to control (Dumba & Malpass, 2002). Therefore, housing planning and supply should consider the generated demand and various social, economic, environmental, and physical dimensions (Henry, 2002).

Researchers and experts have identified multiple factors contributing to the realization of housing planning for low-income groups. In this context, Konadu (2001) highlighted the formation of housing cooperatives; Gooding (2016) and Sulaiman et al. (2016) emphasized participatory approaches; De Oliveira Musse et al. (2018) and Franklin (2020) noted the positive role of government agencies; and Debrunner and Hartmann (2020) and Alhajri (2022) cited the strategic use of land policy instruments as effective means for implementing housing plans for low-income groups.

Moreover, most governments worldwide have established programs and policies to provide affordable housing. Generally, the methods and models related to planning, provision, and production of affordable housing (for urban

low-income groups) can be studied across two time periods: before and after the 1970s.

Table 1: Methods and models related to planning, provision, and production of housing for urban low-income groups

Time Periods	Programs	Methods and Policies
Housing provision methods for urban low-income groups before the 1970s	Government housing provision programs	The main policies of this period were creating affordable homes and granting home-building loans. These policies were designed based on the assumption that if enough housing units were created, the housing issue would be resolved.
	Urban renewal	To implement this method, developers, with government support, would consider land parcels in dense areas of the city center. After evacuating these areas of their original residents, they would demolish old buildings and construct new housing in their place.
Housing provision methods for urban low-income groups after the 1970s	Improving housing quality	In this method, basic services were provided to low-income groups living in urban peripheries and informal settlements. These services mainly included drinking water, sewage, surface water drainage systems, waste collection and disposal, electricity, schools, vehicle and pedestrian streets and pathways, and social and cultural centers.
	Land and services provision	This method was effective in providing land and necessary services for housing needs. It enabled access to land and essential services such as drinking water, electricity, sewage systems, transportation and communication networks, and especially social services like schools, clinics, shopping centers, and other local facilities for low-income housing applicants.
	Empowerment method	This method emphasizes enabling individuals and groups lacking adequate housing to build and improve their own housing rather than delivering pre-built housing to them.

Table 2 presents strategies for integrating low-income groups into formal land and housing markets.

Table 2: Strategies for integrating low-income groups into formal land and housing markets

Strategies	Characteristics
Increasing land supply to the poor and low-income groups	Adequate land supply in the market is the most effective factor in improving market performance and creating a competitive market. Such a competitive market enables land suppliers to respond to various demands with innovation and appropriate pricing.
Provision of land and services ("Land preparation")	Land and services schemes and land preparation provide necessary land plots along with infrastructure such as water, roads, sanitation facilities, sewage, waste disposal, etc., for target groups.
Upgrading informal settlements	Upgrading housing quality provides land ownership rights as well as infrastructure for settlement residents.
Land sharing	An agreement between landowners and occupants whereby the landowner develops parts of the land that are more economically viable and attractive while residents build their houses on other parts of the land with full or limited ownership rights.
Land acquisition and consolidation	This plan is implemented either through nationalizing lands and absolute government ownership of lands or through compulsory land acquisition.
Land pooling policy	In this method, land parcels are merged and then subdivided after reorganization for better planning. This method provides suitable financial solutions for funding the creation and development of infrastructure. Through this method, financial benefits from urban development (due to improved fabric or added value related to construction permits) are distributed among stakeholders.
Providing land without services ("Incremental development method")	Provision of land without services and infrastructure, encouraging households to act as self-builders. The advantage of this method is that it keeps costs as low as possible to allow settlement and access to land for low-income groups.

Increasing effective land demand for low-income groups	The formation of community-based organizations increases savings rates and provides access to financial resources to increase demand for affordable goods and services.

Source: (Nyden et al., 2006).

In Iran, various policies and programs for providing housing to low-income groups have been implemented since the Islamic Revolution, aimed at accommodating targeted segments of society. These are presented in Table 3.

Table 3: Recognition of major housing development policies in Iran after the Islamic Revolution

Housing Sector Policies	1981-1986	1986-1991	1991-1996	1996-2001	2001-2011	2011-present
Urban land allocation	Urban land allocation					
Urban land preparation		Urban land preparation				
New cities			New cities	New cities		
Social and supportive housing			Social	Supportive		
Participatory housing			Participatory	Participatory	Participatory	
Mass housing production					Mass housing production	
Mehr Housing or 99-year lease						Mehr Housing

Source: (author, 1403).

METHODOLOGY

The research method in this study is mixed (quantitative-qualitative) with an applied objective and an analytical-exploratory nature. For data analysis, numerical mean and T-test were employed using SPSS software. The statistical population comprises residents of the 1000-unit Mehr Housing project in Qaen City, with a sample size of 384 individuals determined using Cochran's formula. Notably, the total population of this complex is 3,075, and 384 individuals (aged 19 and above) were surveyed using a researcher-designed questionnaire. In essence, this research aims to assess the current housing situation of low-income groups through field methods, direct presence in the study area, field observations, and surveys.

RESEARCH AREA

The study area, Qaen City, is the center of Qaenat County and the second-largest city in South Khorasan Province. According to the Statistical Center of Iran's 2021 census, it had a population of 42,323. Based on the latest archaeological findings, the history of settlement in Qaen dates back to the

Middle Paleolithic period (about 30,000 years ago). The city is located between 59°12' to 59°14' eastern longitude and 33°42' to 33°45' northern latitude. Qaen is situated on a flat plain at an altitude of 1,440 meters above sea level and is 105 kilometers from Birjand, the capital of South Khorasan Province. The 1000-unit Mehr Housing project in Qaen is located in the southwestern part of the city and is fully occupied.

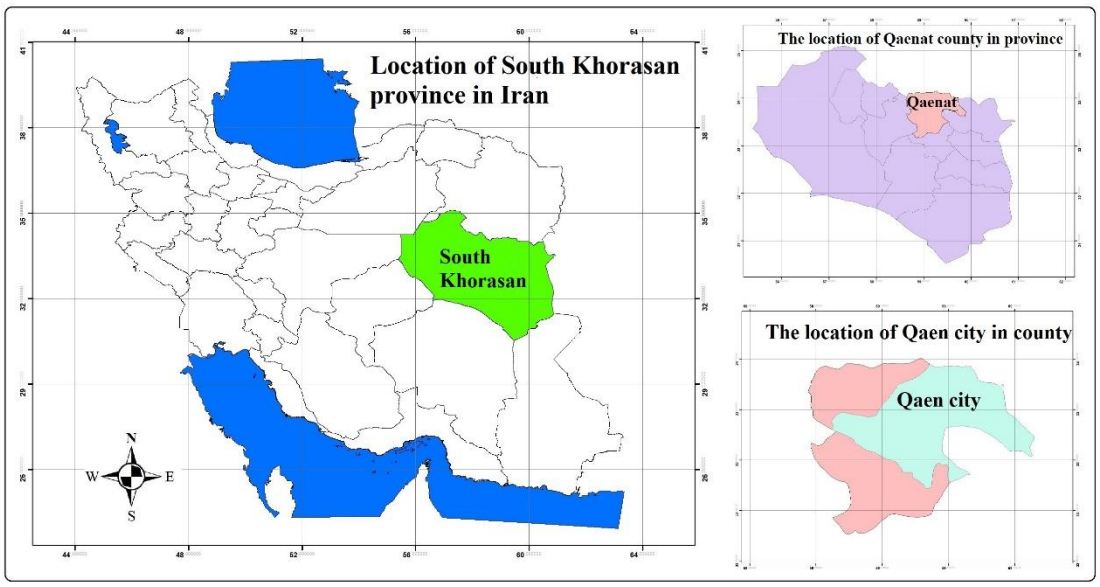

Figure 1: Geographical location of Qaen city
Source: (Author, 2024).

Figure 2 shows images of litter in the public spaces of the complex.

Figure 2: Images of litter in the study area
Source: (Field observations, 2024).

Figure 3 displays images of public spaces and building facades in the complex.

Figure 3: Images of public spaces and building facades in the study area
Source: (Field observations, 2024).

Figure 4 shows an image of the central pool in the complex, which is empty and dirty.

Figure 4: Empty pool in the center of the complex
Source: (Field observations, 2024).

FINDINGS AND DISCUSSION

Evaluation of the Desirability of the 1000-Unit Mehr Housing Project in Qaen City

To evaluate the suitability of the Mehr housing project of 1000 units in Qaen city, the respondents of this housing complex were asked, and the findings are presented in Table 4. In the case of the evaluated components, the highest desirability is associated with economic factors, security, and facilities, whereas the lowest desirability is associated with the feeling of belonging, neighbourly relations, and physical characteristics. Moreover, the t-test analysis shows that only the economic and security components have been implemented to an acceptable level in the project under analysis, while the rest of the components are in a rather unfavorable state.

Table 4: Desirability of the 1000-unit Mehr housing project in Qaen City from Residents' Perspective

Components	Descriptive Statistics			Inferential Statistics		
	Mean	Standard Deviation	Standard Error of Mean	T	Sig	Result
Facilities	2.58	1.07	0.100	2.83	0.121	Rejected
Access and Transportation	2.51	0.88	0.083	2.64	0.247	Rejected
Management and Maintenance	2.16	0.72	0.068	1.54	0.119	Rejected
Economic	3.47	1.33	0.125	6.37	0.002	Confirmed
Security	3.11	0.73	0.069	4.71	0.000	Confirmed
Lighting and Ventilation	2.39	0.99	0.092	2.05	0.084	Rejected
View and Landscape	2.03	0.95	0.089	1.11	0.159	Rejected
Physical	1.89	0.84	0.079	0.08	0.097	Rejected
Environmental	1.95	1.08	0.101	0.69	0.281	Rejected
Neighborly Relations	1.56	1.38	0.130	-0.78	0.103	Rejected
Sense of Belonging	1.42	1.15	0.107	-1.78	0.162	Rejected

Source: (Research findings, 2024).

Examination of sub-components in the studied project reveals the following results:

In terms of infrastructure, the project has parking, leisure and sports facilities and adequate utilities (electricity, gas, water, telephone). However, it is in an unfavourable location in terms of access to health facilities and fire services.

The situation is rather unfavourable in terms of accessibility to main roads (as the project is located in the suburbs) and to other important land uses in the urban area, while the accessibility to public transport is favourable. Regarding internal access to the complex, it should be noted that the complex has no lifts, and the corridors and staircases are in poor condition due to their narrow width.

Health and hygiene, security, cleaning of the common areas of the complex, and waste disposal are very poor.

From an economic point of view, the price of the housing units and the possibilities of access to facilities and loans for the purchase of housing are in a rather good state.

The security situation of the complex is rather favourable.

The natural ventilation of the units surveyed and the access to natural light are poor, while the lighting of public areas at night is good.

In terms of views and landscape, the aspect of the view of the building and the colour and aesthetic sense of the spaces are negative, while the separation of public and private areas is positive.

In the physical dimension, the size of the residential units, the number of rooms and the number of units in the complex are in an unfavourable state.

The social relations between neighbours, such as the cooperation of neighbours in solving some common housing problems and the constructive influence that neighbours have on each other, are in a poor state.

From an environmental point of view, the possibility of getting to green areas, acoustic comfort within the complex, and proper fresh air circulation are unfavourable conditions.

The perception of neighbors and the desire to communicate with them, desire to continue living in the complex, trust in other residents of the complex, identification with the space, and emotional attitude towards the complex are also negative.

Examination of the Failure of Low-Income Housing Planning Policies in Iran and Qaen City

In general, the policies governing low-income housing planning can be explained in three sections: general policies, economic policies, urban development, urban planning, and housing construction policies. General policies refer to the examination of housing management and planning systems (Arundel, 2017; Atuestaa & Hewings, 2019). Economic policies focus on identifying low-income groups and providing appropriate facilities and credits (Christophers, 2021; Franco & Santos, 2021; Gil & Martínez, 2023). Urban development and urban planning policies address urban planning policies and plans such as land policies (Alhajri, 2022).

The failure of low-income housing planning policies in Iran and Qaen City can be explained in various dimensions as follows:

A) General Policies

Housing planning policies in Iran and Qaen City are heavily influenced by general policies. In this regard, the presence of a technocratic perspective and the diversion of existing urban benefits towards high-income groups have also manifested in the housing sector. In other words, high-income groups enjoy more desirable and higher-quality housing indicators, while low-income groups are deprived of access to minimum housing standards. Moreover, various housing policies such as social housing, Mehr housing, and National housing have failed to achieve their objectives in practice, and in some cases, brokers and land speculators entering this domain have further restricted low-income groups' access to these housing units. Additionally, weaknesses in programs presented in various sectors and support for low-income groups in this area are observable, and the inability of these strata to secure adequate housing has contributed to the uncontrolled expansion of informal areas with low-durability dwellings.

B) Economic policies

In the economic dimension, the policies related to the housing sector have mainly ignored the available resources and capacities. Thus, most housing schemes experience long and unproductive cycles. In addition, there is no coordinated strategy for the provision of affordable housing, hence the failure of these schemes. For example, most plans have been developed with little or no proper and strategic definition of low-income target groups, and the actual target population for programmes and plans has not been defined. In addition, support resources for low-income groups are scarce, and the appropriate

facilities and credits for such categories have not yet been defined. Another major weakness in this dimension is the financialization of housing and rent, which, together with the existing inflation rates in Iran, has made the dream of affordable housing and rent a mere dream. In this regard, some of the measures that are considered basic necessities include regulating land and housing prices by limiting the involvement of brokers and land and housing speculators, regulating rents in cities, and imposing more taxes on vacant houses.

C) Urbanisation, urban planning and housing policies

The other disadvantage of the affordable housing planning system in Qaen City is that there is no well-coordinated and structured planning of the housing sector. This has led to inefficiency in urban development and planning policies, non-disclosure of plans and lack of accountability of officials. In addition, the application of stereotyped and rigid plans in the housing sector, especially as a result of the dynamics and numerous changes, is another disadvantage in this sector. On the other hand, the lack of integration of urban land policy, the absence of a land and property audit approach, the lack of an urban land information bank, and the weaknesses in land and housing legislation and construction supervision have not only failed to solve the housing problem, but have also contributed to the formation of disorganised urban structures with low durability houses.

Finally, it can be said that due to the centralized and traditional approach in the housing planning and management system in Iran, as well as the definition of similar plans for different cities on the one hand and the same economic conditions of low-income groups in different cities and their lack of access to suitable facilities on the other hand, the results The research can be generalized to other cities in Iran. Also, with differences in details and considering the centralized management conditions in most of the developing countries and the economic conditions governing them, it is possible to extend the results of the research in planning, access and desirability of affordable housing to a large number of developing countries.

CONCLUSION

The rapid growth of cities in all countries, especially developing nations, has led to a very rapid increase in urban population without the necessary infrastructure being anticipated for this sudden population surge. Such accelerated growth has primarily created intense demand for housing, and since the level of this demand has far exceeded the capacity of governments, a significant number of people have had to seek solutions for their shelter and employment problems, resulting in the formation of poor settlements with substandard dwellings lacking necessary quality and far from minimum standards. In this regard, policies for providing housing for low-income groups can be observed in the essential programs and priorities of most countries. Given the importance of planning housing for low-income groups and the need

for a comprehensive and systemic approach to achieving this goal, the present study was conducted to examine the desirability of the 1000-unit Mehr housing project in Qaen City. The results indicate that housing planning for low-income groups in Qaen City (except for economic and security indicators) is in an unfavorable condition, stemming from fundamental shortcomings in general, economic, and urban development and planning policies. The lack of comprehensive policymaking and approach in the housing sector has led to spatial inequalities in accessing affordable housing indicators in Qaen City. In other words, existing procedures in the housing planning system have not met citizens' needs, and given the unprecedented inflation rates in Iran, spatial imbalances have been caused in the benefit of housing indicators. Additionally, the financialization of housing and the unprecedented influence of brokers and speculators in the land and housing sector have diminished the role of government policies and urban management. In this context, it is necessary to provide the groundwork for housing low-income groups through appropriate and integrated planning. Based on the research results, the following strategies can be employed in planning and providing housing for low-income groups in Qaen City:

Designing an adequate approach and strategy for the eradication of land and housing brokers and speculators and the enhancement of the agencies' roles in this area.

Revisiting the financial structure for housing and organizing it with an understanding of its objective of providing easy access and adequate financial means, particularly for the lower-income populace.

Developing a constantly updated database to effectively and efficiently identify low-income target populations;

More government funding is needed, and an adequate budget is provided for the purpose of funding housing for low-income groups.

Implementing incentive laws and regulations to raise the proportion of the private sector in the construction of houses for low-income people.

Loans and other motivational tools should be designed to enforce the implementation of housing safety measures and standards that are within the financial capacity of low-income earners so that they can pay back the instalments.

Increasing the share of the budget for the construction of low-income housing, including through the issue of bonds, attracting public savings and other types of government and public institutions taxes.

Applying proper measures to lower the housing access costs of low-income families, including tax subsidies, cost subsidies, housing purchase tax concessions, and loan interest concessions.

Implement proper legislation and policies to regulate land and housing prices and rents.

Designing and implementing technologies that can be used in constructing low-cost, technically, economically, and socially sustainable and affordable houses for the populace.

Reducing or excluding the cost of land from the costs of housing provision for the low-income groups.

In addition, it is important to consider the created housing in terms of the policy of ventilation, view and landscape, access to various necessary services, green space and place identity. Furthermore, due to the low income of these strata and the fact that Mehr housing projects are established on the outskirts of cities and towns, the availability of proper and efficient public transportation should be taken into account.

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