

# **Locally-Initiated Affordable Housing Projects in Israel**

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## **Executive Summary**

"Affordable Housing" has become a "hot" policy topic in Israel – based on needs that have swelled because of reduced assistance at the national level and inadequate support from other sources. Israel doesn't currently have legislation for affordable housing or inclusionary zoning, but several proposals are now making their way through Knesset committees, including one government sponsored proposal. Not waiting for the implementation of requisite legislative and policy changes, many local initiatives have sprung up, aiming to provide affordable housing on the ground. These initiatives are localized and sporadic, operating without the benefits of a support network. So far, little has actually been built. However, much can be learned from the successful model projects. They can reveal – through trial and error – the potential for broad-based, locally-generated initiatives. They can also highlight the need for subsidies, management, design, eligibility criteria, community involvement and modified roles of local and national government.

In January/February 2012, an initial mapping survey was undertaken of a number of local initiatives, with two principal goals:

- to develop a data base of information on relevant initiatives, including target populations, type of tenure, stage of progress and community involvement.
- to analyze the needs faced by these initiatives, mapping the gap between current knowledge, tools, skills and mechanisms and those that are required to implement the plans.

Eight projects were surveyed, and discussions were held with representatives of Young Adult Centers in the southern region of Israel, as well as with developers and other experts. See Appendix for full list.

### **Characteristics and patterns**

- a) **Early stages:** None of the initiatives surveyed has begun construction. Most of the initiatives surveyed are still in the early stages of developing economically feasible models, obtaining community support, and applying for planning permission.

- b) **Financing:** none of the projects have reached the stage of putting together financial packages to execute the project, and none has yet approached potential investors. Only one project (the Kiryat Menachem project in Jerusalem) has entered into negotiations with regular commercial banks for construction financing or mortgage provision.
- c) **Tenure:** most of the initiatives are aimed at homes for sale, at sub-market prices, rather than long term rentals.
- d) **Target populations and social mix:** Some of the initiatives were aimed primarily at young moderate-income households, offering a discount on market-rate housing. Others aimed to benefit lower-income households as well, through housing repairs and expansions, or through new build for low-cost rental or sales. Financial viability of the latter is seen as questionable in the absence of government subsidy.
- e) **Resident involvement and community organizing:** Resident involvement and community organizing is central to most of the projects, with the exception of those initiated by the municipalities.
- f) **‘One-off projects’:** Most of the initiatives surveyed represent ad-hoc single projects, rather than concerted efforts to establish city-wide or national planning policies for affordable housing.

### **Main obstacles and ways that initiatives have tried to surmount these**

1. **Isolation:** All organizations reported working in isolation and having to ‘invent the wheel’ from scratch. All have expressed a desire to be in contact with other initiatives and to benefit from the experience of other groups.
2. **Uneasy relations with local or national authorities.** Most community-based initiatives have reported encountering initial suspicion or even antagonism from local and/or national authorities. National government agencies are wary of these initiatives, and are particularly concerned about the potential for manipulation and corruption. Some of the initiatives have reported expending tremendous energies to create positive relationships with the local municipalities and with representatives of national agencies.
3. **Overextended activists and staff:** Most activists and some staff are volunteering their time and personal resources and succeed in enlisting others on pro bono basis. Even if they are being paid, most of the professionals involved have given far more time at far lower cost than market rates. These projects would not exist without this huge investment of “sweat equity.”

While such commitment can be relied on in this early, pioneering stage, it cannot be the sole foundation of a sustainable affordable housing strategy.

- 4. National financing and subsidies for low-income housing:** There are currently no substantial government subsidies, incentives or assistance for locally-based initiatives for affordable housing. Without government funding or incentives, or philanthropic support, these initiatives are likely to serve only the mid-range income deciles. Under these terms, local initiatives can make housing “more affordable” to some but low-income households will perforce be left out.

#### **What increases chances for success?**

The initiatives furthest along in the development process (Hitorerut/Ruach Hadasha Jerusalem and Yaffo Gimmel) are characterized by a number of key factors:

- strong community organizing/networking carried out by the sponsors,
- a capable leader/project manager – able to network with and broker between the needs, interests and styles of the community, the authorities, and the private sector
- involvement of a developer, ready to be flexible in order to make the project work/provide a discount because of economies of scale
- relationship of trust with the municipality and key authorities

In the case of Hitorerut/Ruach Hadasha Jerusalem, the organizing for the housing initiative grew from years of social/political organizing, based on the social vision of the sponsoring organizations. It has targeted a socio-economically strong population, and has limited social goals – aiming for discounted housing, but not for a social mix. As a result, the project has required less professional support, and has not sought public funding. Its strong relationship with the municipality is a result of a basic commonality of vision and target groups (the mayor seeks to strengthen the young, educated, working population – the profile matching the population involved in this initiative).

On the other hand, the Jaffo Gimmel initiative has clear goals of social affordability, working with a weakened population, and aiming for a social mix in the final project. What is enabling success in this case is the substantial involvement of professionals, made possible by the university’s commitment, and by philanthropic sponsorship that allowed the hiring of professionals. Indeed, the leadership provided by the key professional, who has accompanied the project from the beginning is a major factor in enabling this project to broker complex goals, and to forge agreements among diverse groups. In this case, the “brokering” function has been critical – to represent the case of a weakened population to the authorities, and in bringing in institutional partners, such as the Tel Aviv College.

Strong community organizing, professional support (in the form of an urban planner with good community instincts) and “brokering,” have characterized the Tirat Carmel initiative as well. This initiative has also succeeded, after initial suspicion, in gaining the support of the mayor and the Community Foundation. It too, has been able to garner professional support (urban planning, community organizing, real estate assessment) and is now examining the possibility of working with a “socially conscious” developer.

Networking skills seem to be critical to the success of all the efforts mapped. Networking is tricky to define, but it involves the ability of people to mobilize resources and support over a wide variety of fields and players. This could be as trivial as finding someone who knows someone who knows the mayor. Or it could be as broad as having a collective voice and the power of a coalition in advocating for legislative or bureaucratic change. Networking includes learning from one another, the ability NOT to re-invent the wheel, the ability to purchase professional services in bulk, the ability to overcome the loneliness of the lone long-distance runner, and much more.

### **Needs for support**

- a) **Expertise:** The initiatives have sought professional assistance with legal, planning, architectural, real estate and financial issues. Some of this searching has been more successful than other, but there is as yet little sharing of expertise. Most projects could benefit from some of the following inputs: project management expertise, professional design services, community involvement efforts, legal counsel, financial services and guidance about negotiating/coordinating with local and national government.
- b) **Financing** - Financing mechanisms and financial incentives – by government, together with philanthropic and private sectors – are a key missing element. However, since most of the initiatives surveyed have not yet reached the financing phase; this study has little specific information on these needs.
- c) **Community organizing and organizational consulting:** projects may also need help in defining goals that are appropriate to the resources available; and/or in raising the resources to make it possible to realize broader social, and not only collective, goals.
- d) **Best Practices** – There is currently no clearing-house for best practices. There is a need to learn from, and to showcase, the successful model projects, especially after they are firmly headed toward successful implementation. They will reveal the potential for broad-based locally-generated initiatives.

- e) **Honest Broker:** A constructive relationship with local mayors is imperative. It is also important to maintain clear relations with national decision makers and their local and regional representatives, and with financial institutions and philanthropic bodies. An ‘honest broker’ at a national scale could help to facilitate clearer discussion and cooperation among these actors.
  
- f) **Focus on promising pilot projects:** it may be worth identifying one to three of the projects with the most promising prognosis to reach the finish line, and focusing efforts primarily on them. Much can be learned by following these pilot projects as they go through the final stages of the development process. As they become “bricks and mortar” realities, they can serve as examples of what is possible – supporting policy change, as well as encouraging other local initiatives.

### **Recommendations:**

It is the opinion of the authors of this survey that support to local initiatives working to construct tangible housing projects – whether “more affordable” or “socially affordable” – can provide a critical, missing component in the landscape of changing housing policy in Israel. A body or bodies providing needed professional/technical, community organizing and financial assistance to local affordable housing initiatives could provide public standing and support to heroic local efforts, and facilitate positive connections between public, private, local and national initiatives. With affordable housing felt sharply as a critical public issue, and before unsupported motivation turns into disillusionment, this is the time to act.

How best to provide this technical assistance should be the next phase of inquiry.

## Introduction

Over the past year or so, "affordable housing" (in Hebrew - דיור בר השגה) has surfaced as a catchall phrase to describe various aspects of this “newly” discovered policy issue in Israel.<sup>1</sup> Lacking a clear-cut definition, the term has become a “buzzword,” being used colloquially, and often diffusely, by national politicians, mayors, contractors, academicians, social protestors and the press to diagnose the myriad aspects of the problem based on needs that have swelled because of inadequate support and assistance as well to depict a wide range of possible solutions. These span locally-initiated planning proposals of inclusionary zoning; regulatory provisions to ensure a wide mix of apartment sizes; calls for increasing public housing inventory; supply-side measures such as land tenders; tax measures to promote the provision of long-term rental units; locally-based efforts to develop socially-integrated, mixed-income new residential projects; and various measures to promote urban revitalization.

Over the past few years, following public education and advocacy efforts by many groups, such as the Coalition for Affordable Housing, and with increasing intensity after the social protests over the last summer, a number of legislative proposals are being advanced, including one by the government, in order to create legal mechanisms that will allow for some level of inclusionary zoning and land use policy to support mixed-income housing. Other nationally-based initiatives have focused on measures to increase housing supply and rental assistance. These have been complemented with municipal measures to spearhead policies, pilot projects and programs to address this pressing social need and politically sensitive issue. Developers, as well, sensing a new sort of socially-responsible business opportunity, have entered the playing field. And at the grass-roots level, a number of community-based initiatives have also been evolving – often with the help of NGOs or philanthropic funds - with the aim of trying to move things along from the ground – even under the current legislative context. In many ways, these bottom-up efforts have spearheaded the municipal and national initiatives, with the former serving as a broad-based political base to stir public discussion and policy debate.

The social protests of the summer of 2011, which raised housing needs to the level of a priority social issue, catalyzed two parallel phenomena: one top-down, and the other bottom-up. First, the protests gave a powerful political tail wind to the efforts of a dedicated group of experts and social change organizations, so that ideas that had been discussed now have a public standing and some political capital. This is leading to a number of nascent policy changes (e.g., some kind of inclusionary zoning being allowed under the new planning law, broader use of the Ministry of Construction and Housing’s tool of final-buyer-price bids, etc.).

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<sup>1</sup> Since its inception, the national government developed and implemented a wide variety of policies and programs aimed at making housing affordable – for various groups of new immigrants and native-born citizens. Nevertheless, references to “affordable housing” and “housing affordability” are relatively new and the Hebrew equivalent for these terms – דיור בהישג יד and דיור בר השגה, – are gradually becoming understood and accepted.



Second, a broad swath of young people all over the country realized that their difficulties in buying or renting a home they could afford are not personal issues in managing their family budget, but rather the result of public policy. This has led to a marked increase in groups seeking professional help in order to create collective solutions to what they now realize are collective problems. These groups – from the development towns of Kiryat Gat in the northern Negev to Migdal HaEmek in the Galilee, or from deteriorated neighborhoods in central cities such as Lod – have no organized framework that can help them. They are relegated to relying on the good will and sweat equity of a small group of professionals featured in this report.

### **Mapping local initiatives**

Because of their impact in stimulating much of the current focus on affordable housing initiatives, our research effort focuses on those local initiatives aimed at grappling with the provision of affordable housing. These initiatives have been localized and sporadic without enjoying the benefits of support services or an advisory network. Nevertheless, a better understanding of their characteristics may shed light on ways to harness these efforts, assist them and thereby promote the goals of affordability.

The mapping initiative outlined below focuses on the following three objectives:

1. **Identify common characteristics and patterns** – compile accurate information about the projects including program objectives, new construction or renovation, tenure, scale, and status of initiator, in order to identify common patterns.
2. **Identify obstacles and constraints** – characterize constraints to successful implementation such as land availability, professional guidance, financing, organizing the community and networking.
3. **Recommendations to improve prospects for implementation** – identifying possible needs including advisory services, financial resources, tools for capacity-building and other types of support that have the potential to contribute to successful implementation, while focusing on those projects that have the most promising prognosis to reach the finish line.

### **Analytic Context**

Despite the recent surge in locally-based initiatives to promote affordable housing, the components that make up these efforts are not new. Self-help housing projects preceded the beginning of the modern State of Israel, with the building of neighborhoods such as Mea Shearim, Even Yisrael and Mishkenot Yisrael in Jerusalem from the 1870s and thereafter. These

neighborhoods typify “below market” projects, often built by the residents themselves with a wider social, religious or cultural objective.<sup>2</sup>

In the decades following the establishment of the State of Israel, substantial national government efforts were aimed at providing immigrants and native Israelis with basic shelter and housing services, with generally impressive results. Even in this period, quasi-government bodies such as the Jewish Agency as well the labor unions and government companies complemented the state programs, sponsoring worker housing at reduced prices.

During this period, the more modern expressions of local initiatives for affordable housing took shape through other organizational contexts. These include three main categories:

1. **Non-profit cooperative associations** (“amutot” - עמותות) – often non-profit efforts by registered associations, sometimes established specifically to develop residential projects;
2. **Employer-based initiatives** – both public and private sector efforts such as Israel Defense Forces-sponsored projects, aimed to extend the period of service of career soldiers, private-company-sponsored projects for employee families, such as Israel Aircraft Corp., Israel Chemicals Corp., etc.;
3. **“Purchase groups”** ( קבוצות רוכשים או קבוצות רכישה ) – group-organized efforts to purchase land and build housing on a non-speculative basis (i.e., with the buyers identified up front) or alternatively, to purchase units in bulk from a builder-developer, thereby enjoying a discount because of economies of scale.

These various types of efforts were sometimes given preferential treatment in allocation of public land, and often had an ideological or socio-economic “sponsor” or some other form of unifying feature linking the participants. Accordingly, immigrant associations, ultra-orthodox groups and as well as settlement sponsors in the Galilee, Negev or Territories beyond the Green Line have often promoted residential development projects at below market-rates to complement other, non-housing-related objectives.

In the past, the local initiatives played a relatively minor role, since the national government was the principal actor in the provision of adequate and affordable housing for most families. Over the last several decades, however, policy changes have led to an increasing reliance on the private sector and to a corresponding decrease in direct national government involvement. Noteworthy examples of this policy shift are a substantial reduction in publicly-sponsored housing construction, severe cuts in subsidized mortgages, constriction of eligibility for many families and virtually no additions to public housing stock while more than 30 percent of the units were sold to renters. This over-reliance on market forces without a corresponding development of alternative strategies to promote affordability such as fostering municipal and

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<sup>2</sup> See, for example, רות קרק, שכונות בירושלים, הבניה בירושלים החדשה ותקנות השכונות, ירושלים: יד בן צבי, תשל"ח (1978)

non-profit initiatives, has contributed to the affordability crisis, an expression of which erupted during the social protests of the summer of 2011.

Table 1 presents information about housing units built for sale and not for sale since 2005. Units built **for sale** are typically characterized as “speculative” (“spec”) housing in that the home buyers are typically not necessarily known at the beginning of the development/construction process. On the other hand, units built **not for sale** include a number of different categories such as personal building of homes (self-built) either in cities and towns or as part of expansion of kibbutzim and moshavim, units built for rental, sheltered housing for the elderly, time share units, etc.. Some of these units can be characterized as discounted housing (i.e., units at below market prices), while an even smaller subset could be considered “affordable” housing (i.e., projects that seek to achieve some type of social mix as well as below-market prices). Although the Central Bureau of Statistics does not have a breakdown of the share of these different categories, representatives of the agency have indicated that in their opinion, the majority of the units in this category are personal building of homes (self-built projects). As noted, this sub-category refers to units built as non-speculative housing, both private homes as well as multiple-family projects through purchase groups and we are not able to quantify the share of discounted or affordable units.

The substantial extent of this trend notwithstanding, it should be noted that these projects do not typically represent affordable housing in the classical sense. Despite their being units built not for sale, and typically locally initiated, these projects are *not* “affordable,” since they have not been directed at achieving a social mix of income groups or demographic heterogeneity and consequently, do not give preference to pre-defined groups of eligible households.

Period	Total units sold and built not for sale	Sale of new units			Units not for sale		
		Total	Private	Public	Total	Private	Public
2005	31,022	17,772	13,206	4,566	13,250	12,514	1,138
2006	30,494	16,842	13,339	3,503	13,652	12,514	1,138
2007	33,117	17,834	13,833	3,986	15,283	14,098	1,185
2008	32,348	17,011	13,898	3,113	15,337	14,258	1,079
2009	37,252	20,145	16,231	2,914	17,107	15,786	1,321
2010	40,067	22,588	17,735	4,853	17,479	16,225	1,254
1-10/2011	31,304	15,626	12,290	3,336	15,678	15,061	617

Units built not for sale (בנייה עצמית) include all units not sold to the general public. Examples include, personal building of homes, purchase groups, units built for rental, sheltered housing for the elderly, time share units.

Source: Quarterly Report of Ministry of Construction and Housing, [http://moch.gov.il/odot/hoveret\\_meyda/Pages/hoveret\\_meyda.aspx](http://moch.gov.il/odot/hoveret_meyda/Pages/hoveret_meyda.aspx)

## Definition of “Affordability”

Although there have been a number of legislative initiatives over the years to define housing affordability based on a measure of housing price to income ratio, Israel does not have a legislatively-based set of criteria to define affordability, especially vis-à-vis the purchase of housing. Similar to US HUD guidelines, the Ministry of Construction and Housing employs different sets of eligibility criteria for rental assistance or public housing. In the latter cases, to be eligible for rental housing assistance or public housing, a family must work or be eligible for income support from the National Insurance Institute<sup>3</sup>. In addition, an income ceiling is set based roughly on average household income and family size.<sup>4</sup> This ceiling is lower for public housing than for rental assistance. Likewise, public housing criteria include a minimum household size requirement – at least three children – although this can be waived in extenuating circumstances, such as illness, disability, problems of dysfunctionality, etc. And regarding eligibility criteria for a number of nationally-sponsored purchase programs, it is noteworthy that income measures are **not** employed to assess need. Instead the Ministry of Construction and Housing has traditionally employed a set of indirect measures to assess need such as number of children, number of years married and number of siblings of both spouses (to reflect the pattern of parents helping the couple make the down payment or mortgage payments).<sup>5</sup>

Indeed, eligibility criteria open one of the key issues in the affordable housing debate in Israel is: “affordable for whom?” Should housing be affordable for large Haredi families who are poor at times because of their own choices not to participate in the workforce? Should housing be affordable for newly released soldiers, or young graduates, who may come from middle-range income groups? For new immigrants, for those living in the periphery, for those in the lowest income deciles, for those who live in the poorest towns, many of which are Arab? These questions, of course, touch on some of the rawest socio-political nerves underlying Israel’s social divides.

For the purposes of this mapping effort, we define “affordable housing” as below-market units for rental or sale, that benefit from some sort of government assistance or intervention. This definition allows us to include a wide variety of projects – both new construction and urban revitalization – and a diverse set of target populations – those with income limits, others targeted to specific population groups such as young families as well as current owners, regardless of current socio-economic status.

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<sup>3</sup> Full benefit paid to a person who is not capable of earning income from work, such as those who are ill, disabled, unemployed or have been hurt in a work accident, and are not entitled to payments under other programs.

<sup>4</sup> In fact, there are many differences between the US eligibility criteria and those in Israel. For example, the US guidelines distinguish housing costs and incomes by area.

<sup>5</sup> See, for example, [http://www.moch.gov.il/siyua\\_bediur/Pages/siyua\\_bediur.aspx](http://www.moch.gov.il/siyua_bediur/Pages/siyua_bediur.aspx).

## Local Initiatives for Affordable Housing

Our efforts to map local affordable housing initiatives focus on a sample of projects that have begun to evolve at the local level. We selected eight initiatives to address a broad base of actors and issues in terms of sponsors (municipalities, community groups, developers); project type (new construction, revitalization and expansion), social agenda (low-cost units, social mix, low-cost rental); urban size (large and small cities) (Table 2). Although we don't claim that the projects selected necessarily constitute a representative sample statistically, they are definitely indicative of the types of issues with which the various local initiatives are grappling. Nevertheless, it should be noted that insofar as the projects surveyed were generally in or near the larger metropolitan areas, they don't encompass more peripheral regions in the north and south, nor do they include projects for the Arab or Haredi populations.

<b>Location</b>	<b>Sponsor</b>	<b>Type of Development</b>	<b>Social Goals/ Target Population</b>
Tirat Carmel	Residents with NGO support	New construction -- rental and purchase; second project – urban revitalization	Affordable housing: with social mix
Haifa: Bat Galim	NGO with socially conscious land owner	Urban revitalization w/ new construction -- rental and purchase	Affordable housing: Social mix – with current low income residents
Haifa: Kiryat Eliezer	Residents – with organizing support	Urban revitalization –raze and rebuild (פינוי/ בינוי)	Affordable housing: Social mix – with current low income residents
Jerusalem: Costa Rica St., Kiryat Menachem	Residents – in civil society movements	New construction --Purchase group	Discounted housing for young educated couples/ families
Jerusalem: Gad St.	Municipality	New construction on City-owned land	Discounted housing for moderate income
Tel Aviv-Yaffo: Yaffo Gimmel	NGO – with residents	Urban revitalization (using National Outline Plan 38 for earthquake preparation) and expansion	Affordable housing: Social mix – with current low income residents
Tel Aviv-Yaffo: various locations	Municipality	New construction on City-owned land	Discounted housing for moderate income
Rishon LeZion: Ramat Eliyahu	Developer	Urban revitalization – raze and rebuild	Affordable housing: Social mix – with current low income residents

In addition, we have identified a relatively new group of initiatives that are just beginning, spurred perhaps by the social protests of the last summer, and by the awareness that has grown in

its wake: that the difficulty in finding affordable housing is not an individual problem, and its solution will involve public, or at least collective, action. We have spoken to a few of these, and have listed them in the appendix.

## Goals and Methodology

The goals of this mapping and needs survey are three-fold:

1. **Data gathering** - develop a data base of relevant initiatives, classifying variables such as target populations, type of tenure (ownership, rental, etc.), market segment, etc.
2. **Needs Analysis** - analyze the needs faced by these initiatives, mapping the gap between current knowledge, tools, skills and mechanisms and those that are required to implement the plans
3. **Networking** - begin creating links among the initiatives, and with relevant decision-makers and potential supporters.

To carry out the mapping and needs survey we conducted a series of meetings and site visits with the key stakeholders and experts working in this field on the efforts. The meetings were conducted using an open-questionnaire-type format, focusing on the following issues:

- Type of project
- Stage of planning/implementation
- Socio-economic and demographic profile of target population
- Support base of initiative (community group, city, developer, etc.)
- Financing tools
- Obstacles in implementation process
- Type of assistance required to facilitate implementation

In some of the cases, we met with various participants involved in the project in order to obtain a broader picture of the goals and objectives and obstacles stymieing successful implementation. We also worked with a steering committee who helped to shape the interview guidelines and the project outline, and reviewed the draft report. We will send the project descriptions to each interviewee for feedback, and will incorporate their comments in the final draft. The findings of the mapping report will be presented publically, and all interviewees will be invited to attend the presentation.

## Description of Initiatives Surveyed

### Location/Name of project: **Tirat Carmel**

**Sponsor/Initiator:** The project was started by group of young moderate-income college graduates who grew up in Tirat Carmel, and found themselves unable to afford to purchase apartments in their home town. The group was joined, and is now sponsored, by the Young Adult Center of Tirat Carmel and the Community Foundation of Tirat Carmel.

**Description of community/location:** Tirat Carmel is a small town of approximately 19,000 people outside Haifa, built on the ruins of an Arab town destroyed in the war in 1948. It was settled in the early 1950's with immigrants from a wide variety of countries, and in many ways has the characteristics of a development town, with a largely working-class population (rated cluster 5 out of 10 on the Central Bureau of Statistics' socio-economic scale of municipalities). Because of its proximity to high tech employment centers and academic institutions in Haifa, Tirat Carmel is becoming a potentially attractive location for more upscale families, a trend which may be pushing up housing prices. A group of young college graduates, who grew up in the town, and want to continue living there at affordable prices – with appropriate community and public infrastructure – initiated this project. It came, at least in part, as a response to development plans advanced by the municipality and the national government – to build 6,000 new housing units, doubling the population, and, they feared, accelerating the influx of wealthier populations from outside the community, raising price for home ownership beyond the means of local young people wanting to stay in the community.

**Brief description of project and Current status:** The initial group of young residents is advancing two initiatives. The first is for new housing. The project began in 2008, and has gone through a number of transformations as the group learned both about itself and the various issues related to housing affordability, formulated its vision, and is attempting to implement this vision in practice. At first, the group bid on a parcel of land in an attempt to build about 40 housing units that would be affordable to young people from the town. Currently, the group is looking to work with a socially-conscious developer to bid for a plot of land – in order to build a mixed- income housing project that will be less expensive than what they could get buying individually from a private developer – but also to include a social mix of various sized units affordable to a range of renters and buyers, including the elderly. The main group is continuing with this initiative, while a spin-off group is beginning to explore the possibility of renewing an old neighborhood using a Raze and Redevelop strategy.

**Goals of project/target population:** “discounted housing” , i.e., below-market housing for young people who want to stay in the community, as well as an urban mix that would also allow older people, renters, etc. This strategy will expand choice. The new build projects are rather high-end, beyond the reach of many young local professionals, while existing homes were built to lower development town standards decades ago, and don’t meet current aspirations for quality and size. One goal of the project is to provide a ‘middle ground’ -- adequate and affordable.

**Stage of organization:** after almost four years, the project has gone through many stages, working with a small group of professionals, learning, formulating a vision for their initiative. Today a well-crystallized core group of about 10-15 young adults (ages 28 – 42), with a high level of social awareness is continuing the project. This group includes mostly married couples and young families, some students. Some group members are also looking into the possibility of getting involved with an urban renewal project in the town. However, because the group has been working together as volunteers with no tangible housing results, many are getting weary.

**Sources of funding:** the organizing of the group is funded by the Young Adults’ Center project of the Joint Distribution Committee (JDC) and the Community Foundation. Funding (of approximately) for the professional assistance involved (primarily planning and economic feasibility) has come from the New Israel Fund and SHATIL.

**Land and stage in planning:** The group is organizing as a cooperative association to place a bid on one of the upcoming plots of land to be tendered by the Ministry of Construction and Housing - either with their non-profit organization (the Community Foundation) taking the lead, or with the developer placing the bid. They are now consulting with a lawyer (whom they learned about from a purchasing group in a neighboring town) – to explore the tax and legal implications of the various organizational frameworks. They are considering trying to cooperate with a social-investment development group, which will review the economic analysis performed by BDO. Once they settle on an appropriate legal and economic framework, they will bid on another piece of ILA land (one of the plots slated to serve the 6,000 planned units).

**Involvement of professionals:** Local funding was initially used to hire a community planning professional, Hagit Naali-Josef, who held weekly and bi-weekly meetings with the group over the course of eighteen months, to develop the group’s goals and to formulate conceptual plans. The group then raised a small budget from the New Israel Fund that has covered many of the subsequent costs such as, a financial first-cut feasibility study done partially pro-bono by BDO, and some architectural work. These have enabled them to reach the stage of submitting a more



calculated bid in a land tender. All professionals have contributed substantially more hours than covered by the funding.

**Relationship with municipality:** At first, the relationship was confrontational. The group decided to ‘recruit’ the mayor, by asking him to host and be the keynote speaker at a national workshop with U.S. developer Eitan Benyamini in 2011, and then worked to have the mayor selected as one of several local authority representatives on an advisory panel for the Union of Local Authorities in Israel, together with the Coalition for Affordable Housing. The increased exposure to the topic, and frequent and positive media references, helped to convince the mayor to lend his support. Over the years, both came to trust one another and realize the mutual benefit in working together; and are now cooperating – in identifying appropriate land, in advocating with national authorities, etc. The mayor is particularly keen on working with the offshoot group looking to renew one of the old neighborhoods. However, one of the realizations of the group is that the mayor has relatively little power in the land allocation process, which is their current constraint.

**Stage vis a vis contractor/developer:** the group has initiated discussions with a social-interest developer to engage her in the bidding process.

**Economics and financing:** Hagit reported that market prices in Tirat Carmel for a 4-room apartment<sup>6</sup> are about NIS 1.2 million (\$320,000). It is difficult to find new apartments that are smaller than 4 rooms. By working collectively through a non-profit framework, identifying buyers up front and reducing marketing/sales risk, and negotiating with a developer, the group hopes to lower the cost of the apartments by more than 20%. They also hope to create a mix of apartment sizes, providing some with subsidies for both purchase and rental. However, funding for the actual development will come from the buyers themselves. There is no government subsidy or loan guarantee involved, unless the municipality offers property tax deferrals.

**Identified obstacles (planning, financing, technical assistance, municipal cooperation, coordination among target population):** There seem to be a variety of obstacles blocking successful fruition of this project. Over the years, the group has had a sharp learning curve. They began with no professional knowledge of the processes of planning, bidding for public land, legal requirements and options, land assessment, economics of housing development. They learned everything by themselves with the help of professionals, who were willing to work for reduced fees or pro bono because of their commitment to the concept. The group still lacks requisite

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<sup>6</sup> Kitchens and bathrooms are not included in room count in Israel. Accordingly, a four-room apartment consists of a living room and three bedrooms (as well as a kitchen and bathroom[s]).

knowledge and basis for prudent decision making (see below). In addition, the group seeks to serve, not only their own personal interests in creating “more affordable” housing, but also social goals – such as offering a social mix of housing and substantially below-market-rate housing. However, without some sort of public subsidy, these social goals seem unrealistic, and attempting to achieve multiple goals is likely to hamper the project’s successful completion. In addition, the group suffered from suspicion by both local and national authorities, who saw them as potential opposition (in the case of municipal officials) or as possible covers for profit-making motives (in the case of national government officials). Over time, representatives of both local and national bodies have come to trust this group, and the group has learned to communicate more successfully with many of these officials. However, the guidelines for land allocation at the national level do not permit a tender exemption for this type of initiative, so the group is left trying to fit into categories made for market-price development by commercial developers. Finally, the group suffers from working largely alone. There is no national framework that would reduce the learning curve, lessen the sense of isolation, or create leverage with the national authorities for projects attempting to serve social goals. And, in the absence of national legislation that would allow some sort of subsidy, the group is left making the project “more affordable” for people in the lower economic deciles by an internal subsidy arrangement whereby the purchasers of the somewhat reduced units will be indirectly subsidizing the units for the lowest income groups.

**Requisite inputs for successful implementation (technical assistance, funding, municipal support):** The project still needs substantial professional/technical assistance. Currently – the needs are primarily in the fields of legal counsel, assessment, architecture and real estate development. The group now needs a dedicated project manager. The director of the Community Foundation, Hagit and key activists have filled in for this function. However, without a paid project manager, the project will continue moving slowly. If the group had sound economic advice and guidance working with banks, or some sort of national framework or fund, they could probably negotiate better financial packages than they are currently facing. If they had the benefit of a CDC or non-profit developer, or even nationwide arrangements with developers willing to accept a lower rate of return in return for having a steady volume of low-risk projects, the Tirat Carmel group could achieve a greater level of affordability – in a more timely fashion. In this case, due to the determination and passion of Hagit, and some of the other professionals, as well as the commitment of the group itself, they have stayed together and overcome many hurdles over the years. Without support at this stage, the group is in danger of losing its momentum.

<p><b>Name of project:</b> <b>Bat Galim, Haifa</b></p>
<p><b>Initiators/Sponsors:</b> Yedid, with a group of young residents organized as a cooperative association in the neighborhood (Amutat Bat Galim), along with the assistance of the Technion’s Community Planning Lab and Haifa University’s Legal Clinics for Law and Social Change. The son of owners of a large vacant plot, Oren Flexor, is a member of the amuta and a co-initiator of the effort.</p>
<p><b>Description of community/location:</b> The Brigade housing complex (built originally by the British during the Mandate period to house soldiers, and continued as public housing in 1949; now slated for historic preservation) in the Bat Galim neighborhood and an adjacent vacant building site of 17 dunams south of the neighborhood about 150 -300 meters from the coast. The Bat Galim neighborhood is charmingly situated adjacent to the Haifa coastline and boardwalk. Initial settlement began in the 1920’s, when the neighborhood was planned as a garden neighborhood at the edge of the city for middle class families. Today, because of its seaside location, speculators and investors are beginning to purchase apartments or plots throughout the area, driving up prices, so that the neighborhood may soon be unaffordable for its current residents.</p>
<p><b>Demographic Data:</b> The neighborhood has 5,100 inhabitants. 62% are Israeli born Jews. 36% are Russian immigrants, 2% are Christian or Muslims. 30% of the Bat Galim neighborhood residents are senior citizens (vs. the national rate of 12%). The residents typically have moderate to low incomes. There is a high concentration of single parent families in the neighborhood, many of whom are from the former Soviet Union (having emigrated in the 1990’s), as well as unemployed and recipients of National Insurance Institute benefits. A community survey indicated that a substantial portion of the homes are rented.</p>
<p><b>Brief description of project and Current status:</b> The idea underlying the project is to link the development of 2 adjacent plots – The Brigade Housing Complex and a 17-dunam vacant lot -- so that density bonuses for the mixed-use, mixed-income development of the vacant plot would be granted in exchange for renewal of the Brigade Housing Complex for current and incoming low-income renters and owners. Rambam Medical Center is apparently interested in the possibility of providing rental units for their students or medical residents, and investment in local early childhood education. Currently, multiple options are being considered with multiple parties, so that many variables are still open and the final configuration is far from being fixed.</p>
<p><b>Goals of project:</b> To provide affordable housing for mixed socio-economic income groups: renters and owners, current and incoming.</p>

<p><b>Target population:</b> Current residents of Bat Galim, including renters; mixed with other income groups.</p>
<p><b>Stage of organization:</b> The current residents of the Brigade Housing Complex are not actively involved in the project. Yedid has involved them only peripherally – in surveys – so as not to spur false hopes and make a lot of “noise,” since it is still unclear if the project is feasible. Discussions have been held with numerous stakeholders (e.g., Rambam Hospital, Israel Lands Administration (ILA), the municipality and the naval base, but no definitive agreements have been formalized.</p>
<p><b>Sources of funding:</b> The project to date has been supported by the Crown Foundation, funding Yedid. In addition, the Technion Planning Lab and Haifa U. Legal Clinics have provided some pro-bono professional work.</p>
<p><b>Land and stage in planning:</b> Two plots of land constitute this project. <b>1) The Brigade Housing Complex</b> belongs to individual apartment owners as well as the public housing company, Shiqmona, (owned by the municipality and the Ministry of Housing). Between 60% and 80% of the residents are renters. The 290 apartments are quite small, but they are built in a ‘garden city’ style, with ample green space between the three-storey buildings. For this reason, they have been designated for historic preservation. This is at once an advantage (keeping the site from being purchased and razed by developers), and a disadvantage (current rules prohibit the addition of upper floors that would allow a developer to finance any renewal plans). Amutat Bat Galim is providing for the upkeep of the common, open spaces on a voluntary basis. The municipality also holds rights to part of the property and is a key actor in the development process the municipality’s position vis-à-vis the project is unclear.</p>
<p><b>Land and planning (cont.):</b> 2) The adjacent 17-dunam vacant plot, that borders on a rail-line. Half of the 17-dunam vacant lot is owned by Flexor’s family, with Flexor himself interested in using the site for socially-conscious development; while the rest of the plot is owned by the Israel Lands Authority (ILA 26/5%), the Municipality (6.25%), and other private owners (17.25%). The plot has not been parcelized, so development plans require agreement of a majority of the owners. If the city were to agree to sell its portion to Flexor, he could conceivably purchase the ILA portion without a bidding process. According to background material provided by the Yedid project coordinator, the current zoning of this land allows for 110% building rights in 9-storey buildings: about 17,000 sq. mtrs. After allowing for required public spaces about 11,000 sq. mtrs of building would be allowed. At this density, it is unlikely that the project would be feasible. Currently, Yedid and Flexor are negotiating with the ILA, which is requesting a plan that shows the planned use of the entire complex, and the need for the ILA portion to realize the project.</p>

<p><b>Involvement of professionals:</b> Yedid commissioned an engineering firm to put together an initial cost estimate for renewing the existing buildings slated for preservation, and has hired Maya Faradis, an architect, to be project manager. The project is in discussions with an urban planner who has experience with the approval process through the District Committee, and is now looking to hire a Russian speaking community organizer. In spring 2012, the project will be the subject of a Technion studio for architecture students on affordable housing, run by Architect Michal Iukla who has previously worked with the community planning lab. Her students will be charged with developing architectural renderings for the renewal work at the Brigade neighborhood, in a project supported by internal Technion funding.</p>
<p><b>Relationship with municipality:</b> The success of the project is dependent on cooperation with a number of actors at the municipal level including the Mayor, the Engineering Department, the Department for Historical Preservation and Restoration and the Welfare Department. The Municipality of Haifa currently holds 6.25% ownership of the land south of the Brigade housing complex, for which the proposed housing project is planned. Although there is interest, it is not clear to what extent the municipality has bought into this concept.</p>
<p><b>Stage vis a vis contractor/developer/other stakeholders:</b> No arrangements have been made with a developer. The owner and Yedid are reluctant to bring in a developer until the status of the private plot is settled.</p>
<p><b>Economics and financing:</b> Higher density is needed in order to make the project feasible/affordable. A number of options have been proposed for mix of rental/ ownership, market-rate/ affordable/ and various size units. Substantial economic analyses remain to be undertaken to analyze the various options in a more sophisticated and rigorous way, before selecting the preferred alternative.</p>
<p><b>Identified obstacles (planning, financing, technical assistance, municipal cooperation, coordination among target population):</b> The project is quite complex, and will involve the agreement of a large group of stakeholders, a number of units of the Municipality, the ILA, the residents, Shiqmona, perhaps Ramban Hospital, the Israel Railway Authority (whose rail line is 50 meters from the vacant lot), the District Planning Committee, etc.</p>
<p><b>Requisite inputs for successful implementation (technical assistance, funding, municipal support:</b> The municipality's buy-in on this project seems to be critical – both because they are an owner of a pivotal portion of the vacant lot, because Historic Preservation is a key component of</p>

the project, and because Shiqmona, which owns a number of apartments in the Brigade Complex is partially owned by the city.

**Name of project:** **Kiryat Eliezer, Haifa**

**Sponsor/ Initiator:** Residents, with community organizing support from the Social Services Department of Haifa Municipality, and additional professional support from Shatil

**Location:** The Kiryat Eliezer and Kiryat Eliahu neighborhoods of Haifa are situated in the older, northern section of Haifa, separated from the sea by a highway and railway tracks. . It abuts Bat Galim (see project description) and the port area, and, for the most part, houses a lower income population, in multi-story residential units built as public housing in the 1950's and '60's.

**Background:** Historically, Haifa was first developed near the shore, and has grown by building up the hillsides overlooking the sea. In addition, the more affluent areas of the city lie in the higher elevations along the crests of the hills; while the original city has retained a lower-income population, living in relatively small apartments (often averaging about 60 sq. mtr.), constructed as public housing or collective housing (e.g., for veterans of the Histadrut Labor Federation) in the 1950's and '60's. In the late 1980's and '90's, this area attracted many new immigrants from the Former Soviet Union (FSU), who rented or purchased these small, low-cost units. Because of an aging population (32% of Haifa's households contain a member over 65 years) is elderly as opposed to a national average of about 22%), school enrollment in these older neighborhoods is declining. Over the last several years, because of their proximity to the sea, these older low-income neighborhoods in Haifa have begun to attract the attention of investors and real-estate speculators. The Municipality, as well, sees the potential of these "sea-side" neighborhoods, but has not yet articulated a coherent development strategy for of this area, balancing the needs of the current residents against the economic potential of the area for real estate development. In the meantime, the housing stock, built over 50 years ago, continues to deteriorate. In some cases, the buildings are sinking and settling, or suffering from water seepage. In addition, the structures are in need of seismic reinforcement. In Kiryat Eliezer specifically, this situation is compounded by the planned closing (in 2012) of the municipal soccer stadium that lies in the heart of the

neighborhood in order to build eight 16-storey residential structures on site (and finance a new stadium in another location). The Municipality supports this Raze and Rebuild plan as a relatively quick and simple way to generate large numbers of new housing units, at lower upfront developer costs than would be required to renew Kiryat Eliezer. The residents, on the other hand, have proposed linking the new development of Kiryat Eliezer, with revitalization of the existing neighborhood, leveraging profits from the new construction for affordable housing.

**Brief description of project: Long-term** urban revitalization of a total of 3,000 – 5,000 existing housing units, in which roughly half of the current residents are owner-occupiers. The heart of the plan calls for razing the existing 4-storey structures and building 16-storey buildings for a mixed-income population, with both rental and ownership units. (The comprehensive vision of this project includes the area of Bat Galim, in which another affordable housing initiative is being advanced – see Bat Galim.) The project is based on relocating the current residents (at least the owners) to the new buildings.

**History:** The project began in 2009, when a few residents began to organize to try to improve the quality of the old buildings in which they owned apartments, and to expand the apartments themselves. After a year of learning -- in which a core group of activists familiarized themselves with various government programs (notably National Outline Scheme 38 for seismic reinforcement and the Ministry of Construction and Housing's raze and rebuild program), as well as municipal plans and models from other cities in Israel and abroad, and solidified their team, including a veteran architect/ city planner who lives in Bat Galim and owns several apartments there-- they began reaching out to other residents. With community organizing assistance from the City's Social Services Department, and with other professional assistance from Shatil, the core group held small group meetings in the apartment houses, met with government officials in the Ministry of Housing, especially in regard to the possibility of using the Raze and Rebuild Program, with city planners and officials of the public housing company, Shiqmona, and formulated a draft preliminary architectural plan. In May 2011, the group held a public meeting that attracted over 400 participants.

**Goals of project and target population:** to revitalize the old neighborhoods – for the existing residents, and in order to create a socio-economic mix that will result in an economically stronger population with appropriate urban amenities.

**Participants and stage of organization:** the residents seem to be relatively well-organized. A core group of 8-12 residents have been working with an architect over the last few years. It is notable that core-group members have sought out advice from other affordable housing initiatives. Working with community organizers provided by the municipality's Department of Social Services, and in conjunction with advocacy professionals from Shatil, the residents have held many small meetings in the existing apartment buildings, and in May 2011, held a public meeting that attracted over 400 people. The group has a website, and has published brochures and registration forms in Hebrew and Russian. See <https://sites.google.com/site/haifaur/> The summer protests provided a tail wind to the group, and some of the social activists joined the residents in various meetings and protests.

**Sources of funding:** The Social Services Department of the Municipality has provided community organizers, social work students and small funding for brochures and conference. Shatil has provided professional assistance, primarily in advocacy – vis a vis municipal and national authorities.

**Design/ economics of Project:** Most current buildings are comprised of 24 units of 60-sq.-mtr. each in 4-storey buildings. The former town engineer, Zvi Skolnik, has drawn up a plan based on the following model. In place of the existing buildings, 16-storey residential structures will be built – including 72 units of mixed size: from 50 to 120 sq. mtr. Of these, 12 will serve the current owner-occupiers, 12 will be rented out at subsidized rates, 12 will be rented at market rates, while 36 will be sold at market rates. The plan calls for buildings to be managed professionally, with the fees from the market-rate units subsidizing the price for low-income units. The organizers have expressed a strong preference for the involvement of a publicly-sponsored developer, at least at the beginning, when the project does not look attractive, and involves not insubstantial financial risk. This would be a classic project for a Community Development Corporation.

**Stage in planning:** No plan has been submitted to the planning authorities. Currently, the land is zoned for residential and commercial purposes with little unutilized building rights.

**Involvement of professionals:** community organizing professionals are involved in this project in a significant way. In addition, an former city engineer, who lives in Bat Galim, is assisting with many of the planning issues related the project.

**Relationship with municipality/ other authorities:** The relationship to the city authorities is complex; and is critical to the success of this project. In early 2011, a presentation was made to the Deputy Mayor (Hedva Almog) and City Engineer, who seemed to receive the ideas with



interest. However, the mayor has yet to meet with the group, and is proposing alternative plans for the area. Notable among these is a plan to build a complex of high-end 17-storey apartment buildings on the site of the municipal stadium.

The group met with the officials at the Ministry of Housing responsible for the Raze and Rebuild program, who indicated that the project meets many of the basic eligibility criteria for the program. However, in order to qualify for government assistance under this program, a project must be submitted by the municipality. The involvement of Shiqmona also presupposes the support of the mayor (see below).

**Land – size and stage in allocation process:** land is owned by the Israel Lands Administration and the municipality along with existing building rights of the individual apartment owners

**Stage vis a vis contractor/developer:** The group has talked with the public housing company, Shiqmona (owned jointly by the municipality (33.5%) and the Ministry of Housing (66.5%). There was interest at the professional level, but any final decision for Shiqmona to serve as developer requires the agreement of the company’s board of directors.

**Current status of project:** Currently, the organizers are in the process of registering as a non-profit cooperative association (עמותה), and examining the possibility of focusing efforts on a pilot project in Kiryat Eliezer, involving a block of five buildings adjacent to public open space. Under this concept, building could commence on the park area, so that residents would not need to temporarily relocate during the construction process and could directly move into the new building (Build-and-Raze instead of Raze-and-Rebuild). This project will require the agreement of 2/3 of the current owners, and is currently in its initial conceptual phase.

**Identified obstacles (planning, financing, technical assistance, municipal cooperation, coordination among target population):** The potential of this project lies in the extensive organizing that has been undertaken with community residents, and in the formation of a coherent concept for re-development. The economic viability of this concept still needs to be validated. The next obstacle obstructing progress of the group is the need to build trust, coordination and agreement with the municipal leadership. So far, the community and its ideas have not looked attractive to the mayor; in fact, he is promoting an alternative scheme at odds with the residents’ plan. Nevertheless, the residents are committed to reaching an agreement with the mayor. Ultimately, as one of the stakeholders said, “We are still far behind in making our case to the movers and shakers of the city. However, there is no reason why there cannot be a meeting of interests. If it hasn’t happened yet, it is either because there is a ‘bug’ in the plan, or a ‘bug’ in the

presentation, or because the various sides have not accurately identified their interests.” Following this stage, the project will still need to enlist a battery of professionals to assess the economic feasibility of the project, to shepherd it through the planning process, and to execute the actual construction and development.

**Requisite inputs for successful implementation (technical assistance, funding, municipal support:** If the municipality is on board, possibilities open up to do the requisite professional work with city planners, with Shiqmona, and with the help offered by the Raze and Rebuild program of the Ministry of Housing. The Kiryat Eliezer project offers ambitious opportunities for urban renewal linked with affordable housing – because of the scale of the project, the rising value of the land, and a group of residents with the strength to build a vision and work together. An organizational structure akin to a community development corporation format could be valuable in this case.

<b>Name of project:</b> <b>Costa Rica St., Kiryat Menachem, Jerusalem</b>
<b>Sponsor/ Initiator:</b> Hitorerut & Ruach Hadasha – Two sponsors are involved: Hitorerut, a local social/political movement of young people that won a seat on the Jerusalem Municipality in last election – on a platform of renewing the city for young people, especially for a middle-class secular population which is leaving the city; and Ruach Hadasha, an eight-year old social movement and registered non-profit organization. It is notable that Ruach Hadasha’s earlier experience involving the purchase of former student housing influenced some of the decisions in the current project. In addition that organization has successfully undertaken other projects and is continuing to pursue various models for affordable housing in Jerusalem, including both rental and purchase strategies. The two organizations are working in cooperation with city officials in the Costa Rica St. project.
<b>Location:</b> Costa Rica St. in the lower-middle income neighborhood of Kiryat Menachem
<b>Brief description of project:</b> new for-sale apartment construction in an existing neighborhood; sales not rental. The two groups learned about an upcoming bid for a piece of public (ILA) land that was zoned for about 80 housing units. Within weeks, they made a decision to form a purchasing group (קבוצת רוכשים) – a group of buyers purchasing a block of apartments from a builder/developer, rather than a more formal group bidding on the land and developing the property (קבוצת רכישה). The decision not to develop on their own was made both because the organizers felt they did not have the knowledge or expertise to take on the role of development; and because of Ruach Hadasha’s earlier experience, attempting to purchase and re-develop former student housing, in which they had formed a formal bidding group. The purchasing group enabled their partner-developer to submit a winning lower bid, reflecting reduced marketing costs and reduced risk
<b>Goals of project:</b> lowering the cost of housing for young couples/families. No additional social goals were added to the project. This made a quick realization of goals possible for the population chosen.
<b>Target population:</b> young, generally secular, educated, middle-class couples with/without children
<b>Participants - Stage of organization:</b> Because the two movements had done a lot of organizing over the years, they had good contact lists and a strong reputation and trust that enabled them to

organize quickly. Within weeks they were able to put together a meeting with the developer that was attended by over 500 people. Over the coming weeks, about 50 of the attendees signed a memorandum of agreement with the developer, paying NIS 1000 upfront for administrative expenses and committing towards a down-payment of NIS 60,000 each.

**Sources of funding/economics of project:** The financing of the group's share of the project (about 50 of the total 86 units) is entirely from the participants. The builder/developer himself arranged construction financing from a commercial bank. The organizers estimate that the final buying price will be around NIS 1.2 million for a 4-room apartment. This is estimated to be about NIS 200,000 almost 20 percent less than the price of the remaining individual units being sold on the private market. The cost savings were due to the wholesale pre-purchase, lowering of the developer's risk, marketing and financing costs, etc.

**Stage in planning:** the land was zoned for residential use, so as soon as the developer working with the group won the bid, the project could move to the stage of final financing agreements and permitting toward construction.

**Involvement of professionals:** There was relatively little involvement of professionals in the process. The decision about forming a group of buyers was made by the organizers after consultation among themselves. A lawyer with significant development experience, Ezri Levi, previous director of the Jerusalem Development Authority, was consulted on an ongoing basis, especially regarding the negotiations and contract with the developer and the technical planning specifications. As with other professionals in other projects, although fees for consultation were paid, the level of consultation was sparser than it would have been, had it been conducted on a commercial basis with commercial fees. The process of choosing a developer was made by checking apartment prices in the area in a standard real estate consumers' guide (Yitzhak Levy), consulting with a representative of the Contractors' Association for recommendations, then going with the instincts of the organizers to take on a relatively small and new developer whom they felt they could trust and for whom this project would be significant. No assessor was taken to give an estimate of the value/ price of the land before price agreements were made with the developer. Agreements were signed with the developer's attorney. The organizers did not negotiate collectively with the bank chosen by the developer as the "accompanying bank" for more favorable mortgage terms. It is likely that, with more extensive professional advice – legal, assessors, economists, experts in finance or at least in financial negotiations – the group would have been able further to lower the price of the apartments to the buyers. Indeed, in a new project being carried out by Ruach Hadasha, organizers report that a collective agreement is being made with the bank – for more favorable mortgage terms.

<p><b>Relationship with municipality:</b> The group has an excellent relationship with the municipality (the Mayor was a founding member of the organization before his election campaign) which has offered informal help and assisted in making connections with professionals, identifying appropriate sites, etc.. The mayor shares their goals – politically and personally.</p>
<p><b>Land – size and stage in allocation process:</b> 80 housing units; ILA bid won by the developer that the group chose to work with.</p>
<p><b>Stage vis a vis contractor/developer:</b> developer chosen; group of buyers made contractual agreements with the developer based on jointly negotiated price.</p>
<p><b>Current status of project:</b> Currently, the developer is finalizing the licensing and financing needed to start construction.</p>
<p><b>Identified obstacles (planning, financing, technical assistance, municipal cooperation, coordination among target population):</b> The inexperience of the organizers in all professional areas related to real estate development was an obstacle to effective negotiations that would have brought the most cost savings. On the other hand, the choices made quickly allowed the project to advance rapidly.</p>
<p><b>Requisite inputs for successful implementation (technical assistance, funding, municipal support):</b> The strong basis in community organizing and trust with the community were critical to this project, as was the support of the municipality. If there was professional assistance available in all fields related to real estate development and finance, it would have helped this project. In the absence of public financing or other social goals, this project remains a below-market initiative, rather than an affordable mixed-income housing project.</p>

<b>Name of project:</b> <b>Gad St. Project, Jerusalem</b>
<b>Sponsor/Initiator:</b> Jerusalem Municipality
<b>Location:</b> a city-owned plot of land in a mixed income neighborhood undergoing gentrification. Although this is not the area that the city would ordinarily choose for a pilot project of affordable housing, the municipality decided to advance this project, since it is one of the few parcels of residentially-zoned properties it owns. Accordingly, the city has more control over the final buying price, and, perhaps more significantly, over the criteria for choosing the buyers. <sup>7</sup>
<b>Brief description of project:</b> The project involves construction of 42 – 55 new housing units in two buildings – on the city-owned part of the plot.
<b>Goals of project:</b> to build a pilot project of mixed income housing, providing new below-market rate homes in 50% of the units built; and market-rate units in the remaining half. No units will be rented, after the city concluded that the rental option was not financially feasible, since it would have required the city to forego the majority of the potential revenues from the sale of the land.
<b>Target population:</b> Criteria set for the below-market-rate units target young (middle class) families, with or without children. Criteria include: people who do not own a home; couples or single parents in which at least one of the heads of household is below 41 years old; participating in the labor force (for couples, working at least one full-time and one half-time positions); Jerusalem residents, with preference to students or those with a college degree. There is no income requirement. A lottery will be held among eligible candidates to determine final buyers. The price of the final apartment is estimated to be 20% below market rate.
<b>Participants - Stage of organization:</b> not relevant.
<b>Sources of funding/financing:</b> The city will assume the position of a developer. The market-rate apartments will provide an implicit subsidy for the below-market rate units.
<b>Stage in planning:</b> The detailed statutory planning scheme has been approved for the project; the City Council has approved the plan for marketing the land and the criteria for choosing buyers.

<sup>7</sup> It should be noted that the city approved a conceptual city-wide plan for affordable housing in July 2010 that included inclusionary zoning. However, when the city included these inclusionary zoning provisions in detailed town plan schemes, submitted to the District Planning Committee, these clauses were struck down by the Ministry of Justice, arguing that the Planning and Building Law has no enabling provisions for inclusionary zoning. This is an issue that plagues municipalities throughout the country. Therefore, until the necessary legislation is approved, the city was left to pursue alternative methods for encouraging affordable housing, such as using city-owned land, and other methods described below. Current discussions are underway in the Knesset to provide an initial legal framework for inclusionary housing, including a new zoning use, for affordable rental residential properties.

<p><b>Involvement of professionals:</b> The city has used in-house staff or outsourced certain components to professional consultants.</p>
<p><b>Relationship with municipality:</b> initiated by the municipality</p>
<p><b>Land – size and stage in allocation process:</b> 80% of the plot is privately owned, while 20% is owned by the city. The city explored the possibility of working with the private owner to develop the site together but rejected this option because of the high fee the developer sought in order to oversee the entire project.</p>
<p><b>Stage vis a vis contractor/developer:</b> This spring, the city plans to issue a public tender for construction of the homes based on city design specifications. A number of options were examined for arrangements with developer, including working with a private developer as partner. However, the city chose to retain its position as the developer of the project, expecting to realize in this way, the lowest final cost to the eligible families.</p>
<p><b>Current status of project:</b> The municipality is due to publish bids for construction of the homes this spring.</p>
<p><b>Identified obstacles (planning, financing, technical assistance, municipal cooperation, coordination among target population):</b> The main obstacle confronting this project early on as well as similar inclusionary zoning initiatives proposed by other municipalities, is the current restrictive interpretation of the planning law, which does not permit density bonuses in return for including sub-market rate housing for eligible households.. The plan approved by the Municipality called for inclusionary zoning criteria for all new residential projects exceeding 20 units: that 20% of the units would be sold at 20% under market rate. A legal opinion from the Justice Ministry has blocked the use of these criteria in town plans, but may be obviated by proposed legislation. The city has resorted to a number of other programs designed to reduce the cost of apartments in Jerusalem. These include: requesting absentee foreign landlords to rent their unoccupied homes to families and young students and proposing a vacancy tax on unoccupied apartments (this regulation is awaiting legal approval by Ministry of Interior). In addition, the city helps buyer groups (קבוצות רוכשים) to identify appropriate plots of land and to understand the planning and land bidding process, and to find reliable developers (see the Hitorerut/Ruach Hadasha project on Costa Rica St.).</p>
<p><b>Requisite inputs for successful implementation (technical assistance, funding, municipal support):</b> The project will be financed by pre-sale of the units to the eligible purchasers, who are selected by lottery.</p>





<b>Name of project:</b> <b>Yaffo Gimmel – Tocholsky Compound, Tel Aviv-Yaffo</b>
<b>Sponsor/Initiator:</b> Housing, Community & Law -- The Law Clinics, Tel Aviv University; with Katzman Real Estate Institute
<b>Location:</b> The project is located in a lower-income, working class neighborhood in Yaffo. It involves six buildings that were built as public housing in the 1970's and originally managed by the public housing company, Halamish (owned jointly by the Tel Aviv-Yaffo Municipality and the national government). Over the years, most of the public housing residents have managed to purchase their apartments from Halamish, although they have remained at low socio-economic levels. For the most part, these owners continue to live in the apartments they purchased.
<b>Brief description of project:</b> The project grew out of the distress of the residents, who were economically unable to meet the city's citation to renovate the deteriorating building facades. When criminal charges for non-compliance were brought against the resident owners, the Law Clinics, who had been working with the residents, proposed a number of alternatives including using provisions specified under National Outline Plan 38 that allow for additional building rights in exchange for earthquake-proofing the original structure. When the Clinics' advisors concluded that this incentive was insufficient to attract a developer to the project, they pursued a different strategy. The main elements of the revised approach included: adding additional building rights (a total of 2.5 stories) and formulating a long-term rental agreement with the Tel Aviv-Yaffo Academic College for student housing. They worked intensively on an ongoing basis with the residents and subsequently persuaded the City and planning authorities to allow the construction of a total of 2.5 additional floors on buildings. The alternative that was submitted for planning approval allow for a number of the units to be rented out for student housing, while other units will be sold on the private market. This will create a socio-economic mix in the complex, while allowing current residents to maintain their apartments and repair the building facades.
<b>Goals and Target population:</b> Urban revitalization and expansion. The project aims to repair building facades noted in a city citation, seismically-reinforced the structures, strengthen the existing neighborhood and its housing stock for its current residents, and to introduce a socio-economic mix as well as a long-term rental component that will help to revitalize the neighborhood.

**Participants - Stage of organization:** The community organizing aspect of this project is a major ingredient in the success of the project. Since 2006, the Tel Aviv University Legal Clinics has been working with the residents of the neighborhood, helping to organize them, explain to them various aspects of the process, assess the implications of alternative strategies and assist them overcome various legal and regulatory obstacles. The advocacy approach of the clinic has consistently involved empowerment: not only providing legal representation to solve the problems, but more importantly helping the residents to understand the systems and to organize on their own behalf and utilize the legal, planning and financial expertise of university students and faculty. Because of this approach, the relationships and trust built over the years, and the community decision-making processes that were developed, it was possible to gain virtually 100% agreement of the residents to the complex plan described above. This level of community consensus is quite unusual and certainly the result of substantial advocacy and professional oversight throughout the process.

**Sources of funding/economics of project:** Tel Aviv University Law Clinic and geography and real estate programs. University students and faculty invested hundreds of hours working with residents, assessing options and negotiating with municipal officials and potential developers. The economic feasibility of the project is based on a number of factors: allowing higher density under National Outline Plan 38, and proposing supplementary building rights in exchange for the provision of long-term student rental housing. In addition, the developer is prepared to take a somewhat lower rate of return than average and introduce rental units – out of a social commitment and a willingness to better understand the feasibility of this model. Tel Aviv College guarantees rental of 60% of the rental units.

**Stage in planning:** the project has been submitted to the District Planning Committee, and is awaiting plan deposition for public review.

**Involvement of professionals:** The project has benefitted from the ongoing accompaniment of a range of professionals in law, planning, real estate finance and community organizing from the university. The ongoing accompaniment of Adv. Ora Bloom, Senior Lecturer in Law at Tel Aviv University is notable and vital. Ora has acted as a kind of project manager, bringing, not only legal knowledge and experience, but also a constant relationship with all parties – residents, municipal and planning officials, developer, and other hired professionals. This role – integrating the knowledge gained over years of trial and error, building a base of trust with all parties, and shepherding the project – is critical. In addition, the project has hired a real estate assessor and finance company to provide an estimate of costs and economic feasibility, and has assured pro

bono legal consulting of a major law firm to write the legal agreements between the residents and the developer.

**Relationship with municipality:** This relationship has grown and developed over the years. Initially, the project grew out of a process of advocacy vis a vis the city regarding the city's citation for code non-compliance and subsequent criminal charges against the residents for inadequate property maintenance. There was considerable concern that special arrangements made with this project would serve as a precedent to obligate the city in similar projects in the future. Over the years, strong relationships were built with the Yaffo "Borough Administration" of the city (Mishlamah), and with city planning officials who welcome the plan as a pilot project. This relationship could not have been forged without the intervention of the University and its faculty, who were seen as honest brokers, and who could speak the languages of the community and the authorities, and could successfully "translate" between the two.

**Land** – size and stage in allocation process: 6 Buildings almost 200 units; since project is revitalization, land is already allocated.

**Stage vis a vis contractor/developer:** The developer has signed memoranda of understanding with the owners of the units, as well as with the Academic College of Tel Aviv Yaffo (which is committing to the rental of 60% of the additional units). The College has also signed agreements with the residents, committing itself to guaranteeing a code of conduct for the students entering the neighborhood.

**Current status of project:** The project has been submitted to the District Planning Committee and is awaiting deposition for public review and comment. At the same time, legal contracts are being drawn up between each apartment owner and the developer. The developer has already done the necessary maintenance and upgrade on the building's façade, and the city has rescinded the non-compliance citations.

**Identified obstacles (planning, financing, technical assistance, municipal cooperation, coordination among target population):** At this point, many of the obstacles have been overcome; yet there are still challenges ahead. Final approval of District Committee is needed, and the final contracts need to be signed between residents and the developer.

**Requisite inputs for successful implementation (technical assistance, funding, municipal support:** At this point, all of the above processes need to play themselves out. There may well

be additional advocacy and negotiations ahead. Issues may arise regarding adequate parking for the additional units.

**Name of project:** Pilot projects on city-owned land in Tel Aviv

**Sponsor/ Initiator:** Tel Aviv Municipality

**Location:** There are 8 city-owned plots, on which the Municipality is interested in carrying out pilot affordable housing projects. Following are short descriptions of each.

***Gannei Shapira*** – a 4 dunam plot located next to the Central Bus Station in South Tel Aviv. Plans have been fully approved for the construction of 69 housing units in 3-4-storey buildings. This is a poor and working-class area, into which many non-Jewish immigrants to Israel have been moving over the last years. In 2011, the city disseminated a tender for constructing the affordable housing project. Of these, 42 were defined as “affordable” – in that they are smaller in size and/or deemed for rental. The city was planning to specify eligibility criteria for renters and subsequent sale constraints for buyers according to socio-economic criteria. The city valued the land at NIS 18 million, while the only bid received was for NIS 5 million. Currently, the city is evaluating the reasons for the failure of this bidding process. In the meantime, because of the political visibility of this project, the municipality is advancing the project on its own, using the municipal company Ezra U’Btsaron (currently involved in the rehabilitation of existing structures throughout the city) as the developer. There is public debate on the most effective way to develop a pilot project on this site, with civil society groups advocating for greater inclusion of the surrounding community in planning and developing the site, and for a more transparent definition of the socio-economic eligibility criteria for the affordable units. This site provides a classic location for the operation of a community development corporation framework – given the “unattractive” nature of the location to a commercial developer, and the great significance of the location for the surrounding community. It remains to be seen, what CDC-like functions are assumed by Ezra U’Btsaron in addition to its formal role as developer.

<p><b><i>Shuk HaAliyah</i></b> – next to bustling markets in a mixed-income area of south Tel Aviv. Planning for the project is fully approved, and it is being prepared for tender, for mixed rental (the main component) and some for sale units.</p>
<p><b><i>Yaffo</i></b> – designated for ownership for the Arab population of Yaffo (in a tendering arrangement similar to the “lowest price to the consumer” [מחיר למשתכן] program sponsored by the Ministry of Construction and Housing).</p>
<p><b><i>Yad Eliyahu</i></b> –Lohamei Gallipoli – a working-class area with mixed population. Project designated for rentals.</p>
<p><b><i>North-west</i></b>-- Plan # 3700 in the northwest part of the city – 360 units for rental in various new projects. Despite the legal problems, the city is trying to include affordable housing specifications in its planning for those privately-owned plots, this plan also will allocate about 360 units for city-owned units in which the municipality has greater flexibility to define eligibility criteria and sale restrictions.</p>
<p><b><i>City ownership position in various plots</i></b> – Plan # 3700 as a result of re-parcelization. This enables the city to facilitate the building of up to 2,500 additional affordable housing units in various projects.</p>
<p><b>Background:</b> The Tel Aviv Municipality is working to develop a comprehensive strategy for affordable housing. Because of the legal limitations of inclusionary zoning in Israel, the city has examined three strategies: 1) requiring a mix of apartment sizes in the statutory planning process (as a proxy for affordability); 2) pilot projects on municipal land (described in brief here); 3) agreements with developers (הסכמי יזמים) . The last have are being used currently in a number of projects. Notable among them is “Young People’s Tower” near the Arlozoroff Train Station, now going through the final phase of negotiation of terms with the city, before being deposited for plan review and comment. It is being developed by a buying group, and the city is including in the final agreement terms for making 45 (10%) of the 450 planned units “affordable” rental units over the next 10 years.</p>
<p><b>Brief description of project:</b> see Location, above</p>
<p><b>Goals of affordable housing:</b> One of the key issues that the municipality is tackling is the definition of affordable housing, by using criteria that relate both to the family’s socio-economic</p>

status as well as to apartment size. Accordingly, “affordability” is defined as housing that will cost no more than 30% of the income of individuals/families in the 3<sup>rd</sup> – 7<sup>th</sup> income deciles. The second aspect of “affordability” relates to the availability of smaller (less than 80 mtr., 3 rooms or less) and rental units, on the assumption that smaller will likely also mean less expensive. Currently, the city is focusing on bringing smaller and rental units into projects in the high-demand (and generally more upscale) areas in North/center Tel Aviv, and on creating a stock of larger units in the South, in order to create more of a social mix throughout the city.

**Target population:** focus is on individuals and families in the 3<sup>rd</sup> to 7<sup>th</sup> income deciles, especially Tel Aviv residents who are not home owners and are working.

**Participants - Stage of organization:** no descriptions were given of working with communities in the creation of affordable housing.

**Sources of funding:** The city is exploring a variety of funding sources that would differ between privately-sponsored projects and those built city-owned land. These ideas are still being analyzed to evaluate their legal and financial viability and will need to be approved by the city council.

**Stage in planning:** each project is in a different stage (see Location)

**Involvement of professionals:** city professionals in planning, real estate and economic assessment. The absence of the use of community organizing professionals is notable.

**Relationship with municipality:** not applicable

**Land – size and stage in allocation process:** see descriptions in Location section, above

**Stage vis a vis contractor/developer:** This is a major question that the city is still examining: should the city execute the development itself on city-owned plots, or should it work with private developers? In the Gannei Shapira site, the city is looking to work directly through Ezra B’Taron, after a failed tender attempt. In other sites, the hope is to work with the private sector, after making the requisite changes learned from the Ganei Shapira effort.

**Current status of project:** see above

**Identified obstacles (planning, financing, technical assistance, municipal cooperation, coordination among target population):** The obstacles being faced by the municipality include legal obstacles to municipal action, including inclusionary zoning, and use of public land. They also involve strategic issues of defining – what is affordable housing and for whom?

Finally, the large gap between the city's assessment of the value of the land in Gannei Shapira vs. the private sector's valuation illustrates a lack of coordination between the city and the private sector; and an absence of coordination with the community.

**Requisite inputs for successful implementation (technical assistance, funding, municipal support:** In its strategic planning, as well as in the actual development process, there is ample opportunity to improve significantly coordination among the city, community and civil society groups and the private sector. The obstacles faced by Tel Aviv are not unique. Yet the market conditions and the relative prosperity of the municipality could allow Tel Aviv to be a leader in overcoming these obstacles and pioneering significant models.

**Name of project:** Ramat Eliyahu, Rishon LeZion

**Sponsor/Initiator:** Developer, Eliyahu Levy: New Hope, Neve Eliyahu, Ltd. Levy, who refers to himself a ‘socially conscious developer’, was born and raised in Ramat Eliyahu 48 years ago, and envisions bringing renewal to the neighborhood in which he grew up. He reported being involved with a major Raze and Rebuild project in the Sela Neighborhood of Rishon LeZion –a decade-long enterprise that led to the demolition of 280 housing units and construction of 1400 units in their place.

**Location:** Rishon LeZion is Israel’s fourth largest city, with a population of more than a quarter million, and growing rapidly. It is located on the Mediterranean coast, 12 kilometers south of Tel Aviv; and is well connected by highways and rail lines. The Ramat Eliyahu neighborhood lies in the western part of the city, in a growth area, surrounded by a major commercial/ industrial zone and new high-rise neighborhoods. Its location makes it a potentially attractive area for both commercial and residential development.

Currently, however the neighborhood is largely run down and neglected. Built in the 1960’s as public housing projects, Ramat Eliyahu originally housed many Moroccan-Jewish immigrants. At its height, the neighborhood contained four schools, three banks, and an active commercial area. Over the last twenty years, the upwardly mobile residents have moved out, and the Ramat Eliyahu neighborhood has deteriorated. Today, it is populated by lower-income residents, many of them Ethiopian Jewish immigrants. No banks operate in the neighborhood, only one elementary school remains, and the commercial center is largely boarded up.

**Brief description of project:** Urban Revitalization. The project aims to raze almost 260 housing units, and to expand and provide seismic strengthening for another approximately 140 existing units, using National Outline Plan 38. Altogether, for every existing unit slated for demolition, five new units will be built. Levy began the project in 2009, and has invested significant funds in developing detailed urban plans, architectural renderings and financial analyses for the site. He has also invested significant time and energy into developing his relationships with the people of the neighborhood – sponsoring community events (including a campaign called “Good Morning, Eliyahu” to improve the image of the neighborhood), and involving the current residents in his redevelopment plans.



<p><b>Goals of project/target population:</b> To revitalize the Ramat Eliyahu neighborhood – building for the current residents and attracting a new, wealthier population.</p>
<p><b>Participants - Stage of organization:</b> Levy described the process that he has gone through to work with the current residents – creating a committee of 29 representatives: one for each building. This committee chose 12 members as a steering committee. With this group, Levy has discussed and revised planning drafts, and has achieved consensus on the redevelopment plans. As a result, Levy reports that a significant portion of the current owner-occupiers have signed letters of agreement with him, agreeing to work with him in the Raze and Rebuild project. (Such projects require the agreement of 75% of a building’s owners in order for development to commence.)</p>
<p><b>Sources of funding/economic model:</b> Currently, all funds come from Levy’s private investment. The realization of the project will involve a complex combination of various programs: Raze and Rebuild, urban revitalization, National Outline Plan 38, relocation of squatters, and exchanges of land with the Israel Lands Administration.</p>
<p><b>Stage in planning:</b> The plans developed by Levy are due to be submitted to the local planning committee. Levy recently met with the mayor regarding the redevelopment strategy; and reported the mayor’s agreement for filing the plan in the Local Planning Committee. In addition, Levy reports that the ILA has verbally agreed to support the planned exchange of its lands with municipal holdings, upon the municipality’s request (see Land, below).</p>
<p><b>Involvement of professionals:</b> Levy has hired a professional firm to assess the feasibility of the project, to develop a business model, and to draw up architectural renderings and urban plans. In addition, legal advice, land assessment and the advice of a transportation planner have been essential in providing a basis for determining the feasibility of the plans to date.</p>
<p><b>Relationship with municipality:</b> The relationship with the municipality is key to the project. According to Levy, the mayor is supportive of the general planning approach as well as of Levy’s activist role. That relationship is currently being explored. The municipality has hired an urban planning company with a reputation for social planning (RDM) to draw up a ‘Harlem Children’s Zone’ urban renewal project.</p>
<p><b>Land – size and stage in allocation process:</b> The entire project consists of 110 dunams. The municipality is currently in discussion with the Israel Lands Administration (ILA) regarding</p>

exchange of a key plot of land in the area. The exchange will leave the ILA with land along the corridor of Route 4 in the Rishon LeZion Industrial Area, allowing it to market the land for commercial and industrial purposes.

**Stage vis a vis contractor/developer:** not relevant

**Current status of project:** The project is now being discussed with the mayor and the ILA. The agreement of these authorities is key to the project.

**Identified obstacles (planning, financing, technical assistance, municipal cooperation, coordination among target population):** The project is quite complex, involving multiple arrangements with multiple authorities in both local and national government, as well as negotiations with the current residents. It remains to be seen whether Levy will succeed in gaining all the requisite agreements. Work with the current residents seems to be Levy's strength. If he now has signed agreements with the majority of owner-occupiers, it will be virtually impossible for other developers to carry out re-development projects in the neighborhood.

**Requisite inputs for successful implementation (technical assistance, funding, municipal support):** The success of this project rests on the agreement of the mayor and the ILA. The social impact of this project depends on the degree of public subsidy. Currently, the social mix is provided by Levy's commitment under the Raze and Rebuild model to provide apartments for the current resident owners in the new buildings – about 20% of the units.

## Survey of Coordinators of Young Adult Centers <sup>8</sup>(מרכזי צעירים)

To complement information gathered from the local initiatives described above, we met with directors of nine Young Adult Centers in the southern region. Now numbering 42 locations nation-wide, these centers were established by several government ministries along with the Joint Distribution Committee starting in the early 2000s -- in order to strengthen the voice of young people in peripheral areas and better to meet their needs. They focus on addressing a number of areas relevant to young adults (aged 18-35) such as employment placement, higher education, personal development and increasingly, housing. Since young families are traditionally first-time home buyers, the vantage of the directors of the Young Adult Centers can be invaluable in characterizing additional efforts to promote affordable housing at the earliest stages of consideration. In addition, although we did not survey the specific socio-economic background of the young families visiting these centers, it can be assumed that they represent a wide variety of income types and socio-economic backgrounds.

After a general overview of the issues related to affordable housing and the types of programs at the national, municipal and community levels, and a round-table discussion, these directors were asked to complete a structured questionnaire related to their involvement or interest in pursuing affordable housing initiatives (See Appendix B for the survey questionnaire [in Hebrew]).

Following are highlights of their responses. These should not be regarded as statistically significant but rather as indicative of general directions and issues raised by the directors. In addition, it should be noted that housing prices are highest in the center of the country and nearest to the metropolitan cores. Accordingly, the prices in the southern part of the country are lower relative to these high-demand areas and the challenges to affordability of a different nature.

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<sup>8</sup> It should be noted that “core groups” (גרעיני התיישבות) represent another concerted effort to promote social activism by young families. There are about 130 of these groups in development towns and low-income neighborhoods throughout the country. Some have used non-profit building companies to develop homes (Bet Shemesh urban kibbutz, Gvanim in Sderot), many are renting, and some are beginning to look for long-term housing solutions that allow them to continue to function as a community: proximity, shared space, and affordable prices, while not cutting themselves off from the neighborhoods.

- Affordable housing has arisen as an especially relevant issue among most of the Young Adult Centers.
- With the exception of Beer Sheva, the directors of all the Young Adult Centers are considering ways to promote affordable housing initiatives.
- Despite the widespread interest in housing issues expressed by their directors, no Young Adult Centers are currently budgeted to promote housing-related initiatives.
- With the exception of Ofakim, all the Young Adult Centers are interested in both rental and for-sale options.
- The types of involvement needed vary among the Young Adult Centers depending on prevailing issues and concerns in each municipality. The directors reported on guidance and advisory services needed in the following areas:
  - Mortgage workshops
  - Helping establish “settlement cores” (groups of families who want to join a local initiative) Working with families who want to move to the municipalities, providing them guidance and ongoing advice
  - Establishing cooperative associations for new housing projects
  - Coordination with municipal officials to define needs and promote new projects
  - Coordination with young people’s municipal “parliament” to grant housing issues higher priority on municipal agenda, etc.
- The directors of the Young Adult Centers emphasized the importance of an internal staff position such as housing coordinator to deal with the variety of initiatives and concerns among the different groups and municipalities.
- Finally, the directors emphasized the need for professional guidance and ongoing assistance to improve the efficiency of their efforts related to promoting affordable housing.

## Findings and Analysis

Analysis of the findings is presented in three stages:

- a) What are the common characteristics, and what patterns can be seen in the development of the initiatives?
- b) What are the main obstacles that the projects face and how have they overcome these obstacles?
- c) What their needs are for support (organizational, planning/ zoning, community, legal, financing)?

### A. Characteristics and patterns

1. **Early stages:** None of the initiatives surveyed has begun construction. Most of the initiatives surveyed are still in the early stages of developing economically feasible models, obtaining community support, and applying for planning permission. The Kiryat Menachem project in Jerusalem is slightly further along in the process: it has a piece of land, has completed the planning process, and is working with a developer who is currently arranging private financing and licensing to construct 50 new apartments at about 20% below market rates. The other initiative nearing the development phase is the Yaffo Gimmel project, sponsored by the TAU legal clinics. This project has received planning permission from the municipality to add two and half new storeys for subsidized student rental housing alongside new homes for sale at market rates, in exchange for improvements and expansions to the existing run-down four storey former public housing buildings, but still awaits final planning permission from the district planning office.
2. **Multi-sector initiators:** the projects surveyed here were initiated by a range of different actors, all bringing tremendous energy and passion to their work. Community activists initiated the projects in Kiryat Eliezer (Haifa) and in Kiryat Menahem (Jerusalem), while NGOs and academia were instrumental in launching the projects in Bat Galim (Haifa) and Jaffa Gimmel (Tel Aviv). The Jerusalem municipality has initiated the Gad Street Project and the Tel Aviv municipality is behind the Ganei Shapira project. The Rishon LeZion project is based on efforts by a private developer.
3. **Target populations and social mix:** Some of the initiatives were aimed simply at lowering the cost of housing below market rate, often around 20% sub-market. These initiatives are aimed primarily at young moderate-income households, for example in Kiryat Menachem, and the Tel Aviv municipal projects. Others aimed to benefit lower-income households as well, for example through expanding and repairing homes at the

Yaffo Gimel project, in Ramat Eliyahu and in Bat Galim, or through providing new or renewed low income homes for sale or for rent, at Kiryat Eliezer and Tirat Carmel. However, in the absence of national subsidies, it is not yet clear if this aspiration is, in fact, economically possible.

4. **Tenure:** most of the initiatives are aimed at homes for sale, at sub-market prices, rather than long term rentals. The Yaffo Gimel project is an important exception: it involves a percentage of student rental housing, alongside flats for sale. The Ganei Shapira project in Tel Aviv may also be built as rental housing. Israel does not yet have an established long-term rental sector, despite two attempts to legislate financial incentives for constructing rental housing. Proposed new legislation may allow municipalities to ‘zone’ land for long-term rental, but it remains to be seen whether these initiatives will prove attractive to developers.
5. **Resident involvement and community organizing:** Resident involvement and community organizing is central to most of the projects. The Kiryat Eliezer project has reached 500 homes in the neighbourhood, assisted intensively by the Haifa municipal community work department and by Shatil. . The Yaffo Gimel project benefited from intensive community organizing efforts by the TAU legal clinic staff and students, and the Tirat Carmel project has been based at the local Young People’s Center. The Kiryat Menachem project in Jerusalem relied on a network of young professionals who had been active in the municipal elections, but did not involve local residents. Several projects are marked by a lack of community involvement to date, including the Tel Aviv municipality’s project at Ganei Shapira, the Jerusalem municipality’s Gad Street project, and Yedid’s Bat Galim project in Haifa.
6. **Professional assistance:** Most of the initiatives have used professional assistance, however, many are operating without sufficient funding. The Jerusalem and Tel Aviv municipal projects and the private developer have hired professional planners, lawyers and consultants, at market rates. The NGO sponsored projects (Yedid, and the TAU law clinic) and the Tirat Carmel project have raised one-time funds that have enabled them to hire professional planning, architecture, and real estate assessment assistance, though often at highly reduced or nearly pro bono rates. The activist-initiated projects, in Kiryat Eliezer and at Kiryat Menahem, have had far less professional assistance.
7. **Financing:** none of the projects have reached the stage of putting together financial packages that will be necessary to execute the project or make it more affordable. To date, neither banks, insurance companies, pension funds, nor other institutional investors have been approached to invest in specific affordable housing initiatives. Indeed, none of

the projects (save the Kiryat Menachem project in Jerusalem) have yet entered into negotiations with regular commercial banks for construction financing or mortgage provision.

8. **Lack of national government involvement:** National government agencies do not seem to be heavily involved; many are aware of these social start-ups to generate affordable housing, others are suspicious and some are seen as outright hostile. Government officials are often wary of these initiatives – either because they do not fit into an existing programmatic framework that allows them to help, or because the people involved do not “look like serious people”, with whom they are used to dealing (e.g., developers, municipal figures, educated, ethnically appropriate professionals, etc.). Both Jerusalem and Tel Aviv municipalities, along with others, have approved municipal strategies for affordable housing, but these strategies have been blocked at the national level. National government is quite concerned that municipal initiatives to allocate housing to eligible residents could lead to manipulation and corruption. National government seems to harbor similar suspicions about non-profit housing associations, based on bitter past experiences.
9. **‘One-off projects’:** Most of the initiatives surveyed represent ad-hoc single projects, rather than concerted efforts to establish city-wide or national planning policies for affordable housing. The experimental or pioneering aspects are perhaps to be expected at this stage, given that there is no national program to support community-based affordable housing initiatives.
10. **Green building techniques:** Although the survey did not explicitly examine the issue of green building techniques, it seems that none of the projects is working to incorporate environmentally sustainable construction methods that might also reduce household bills for electricity and water.

## **B. Main obstacles and ways that initiatives have tried to surmount these**

11. **Isolation:** All organizations reported working in isolation and having to ‘invent the wheel’ from scratch. All have expressed a desire to be in contact with other initiatives and to benefit from the experience of other groups. There has been some contact among some of the organizations: Tirat Carmel and the Kiryat Eliezer group have met several times, Jerusalem and Tel Aviv municipal planning staff have exchanged information and advice, the TAU Law clinic has presented its project at numerous events, and many of the activists surveyed, along with others, have participated in training seminars and conferences organized by the Technion Community Planning Lab, with the Coalition for Affordable Housing.

**12. Uneasy relations with local or national authorities:** Most community-based initiatives have reported encountering initial suspicion or even antagonism from local and/or national authorities. In Tirat Carmel, for example, the mayor initially saw the residents as an oppositional group. The Israel Lands Administration was at first suspicious of the Tirat Carmel initiative; and later, was simply unable to help, because the project did not fit current criteria for exemption from land allocation tendering process. In Kiryat Eliezer the residents are struggling against a competing development project being promoted by the mayor. The Yaffo Gimmel project was started out of a response to a city-issued citation for building ordinance non-compliance. Attempts by the Jerusalem and Tel Aviv municipalities to approve city wide policies for affordable housing have encountered opposition from the Ministry of Justice. In many cases, the initiatives have reported expending tremendous energies to create positive relationships with the local municipalities and with representatives of national agencies, often with significant success.

**13. Overextended activists and staff:** Most activists and some staff are volunteering their time and personal resources and succeed in enlisting others on pro bono basis. Even if they are being paid, most of the professionals involved have given far more time at far lower cost than market rates. These projects would not exist without this huge investment of “sweat equity.” While such commitment can be relied on in this early, pioneering stage, it cannot be the sole foundation of a sustainable affordable housing strategy.

**14. National financing and subsidies for low-income housing:** There are currently no substantial government subsidies, incentives or assistance for locally-based initiatives for affordable housing. Without government funding or incentives, or philanthropic support, these initiatives are likely to serve only the mid-range income deciles. Under these terms, local initiatives can make housing “more affordable” to some but low-income households will perforce be left out.

### **C. What increases chances for success?**

The initiatives furthest along in the development process (Hitorerut/Ruach Hadasha Jerusalem and Yaffo Gimmel) are characterized by a number of key factors:

- strong community organizing/networking carried out by the sponsors,
- a capable leader/project manager – able to network with and broker between the needs, interests and styles of the community, the authorities, and the private sector
- involvement of a developer, ready to be flexible in order to make the project work/provide a discount because of economies of scale



- relationship of trust with the municipality and key authorities

In the case of Hitorerut/Ruach Hadasha Jerusalem, the organizing for the housing initiative grew from years of social/political organizing, based on the social vision of the sponsoring organizations. It has targeted a socio-economically strong population, and has limited social goals – aiming for discounted housing, but not for a social mix. As a result, the project has required less professional support, and has not sought public funding. Its strong relationship with the municipality is a result of a basic commonality of vision and target groups (the mayor seeks to strengthen the young, educated, working population – the profile matching the population involved in this initiative).

On the other hand, the Yaffo Gimmel initiative has clear goals of social affordability, working with a weakened population, and aiming for a social mix in the final project. What is enabling success in this case is the substantial involvement of professionals, made possible by the university's commitment, and by philanthropic sponsorship that allowed the hiring of professionals. Indeed, the leadership provided by the key professional, who has accompanied the project from the beginning is a major factor in enabling this project to broker complex goals, and to forge agreements among diverse groups. In this case, the “brokering” function has been critical – to represent the case of a weakened population to the authorities, and in bringing in institutional partners, such as the Tel Aviv College.

Strong community organizing, professional support (in the form of an urban planner with good community instincts) and “brokering,” have characterized the Tirat Carmel initiative as well. This initiative has also succeeded, after initial suspicion, in gaining the support of the mayor and the Community Foundation. It too, has been able to garner professional support (urban planning, community organizing, real estate assessment) and is now examining the possibility of working with a “socially conscious” developer.

Networking skills seem to be critical to the success of all the efforts mapped. Networking is tricky to define, but it involves the ability of people to mobilize resources and support over a wide variety of fields and players. This could be as trivial as finding someone who knows someone who knows the mayor. Or it could be as broad as having a collective voice and the power of a coalition in advocating for legislative or bureaucratic change. Networking includes learning from one another, the ability NOT to re-invent the wheel, the ability to purchase professional services in bulk, the ability to overcome the loneliness of the lone long-distance runner, and much more.

#### **D. Needs for support**

15. **Timing:** Targeted intervention to help these initiatives learn and grow and develop appropriately is critical, and timely. Technical assistance can shorten and improve the development process. The timing of this assistance is critical; many efforts are likely to flounder without focused professional assistance.
16. **Expertise and knowledge base:** The initiatives have searched for professional assistance with legal, planning, architectural, real estate and financial issues. Some of these searches have been more successful than others, but there is as yet little sharing of expertise. Most projects could benefit from some of the following inputs: project management expertise, design professional services, community involvement efforts, legal counsel, financial services and guidance about negotiating/coordinating with local and national government.
17. **Community organizing and organizational consulting:** Projects may also need help in defining goals that are appropriate to the resources available; and/or in raising the resources to make it possible to realize broader social, and not only collective, goals.
18. **Best Practices:** There is currently no clearing-house for best practices. There is a need to learn from, and to showcase, the successful model projects, especially after they are firmly headed toward successful implementation. They will reveal the potential for broad-based locally-generated initiatives
19. **Honest Broker:** A constructive relationship with local mayors is imperative. It is almost important to maintain clear relations with national decision makers and their local and regional representatives, and with financial institutions and philanthropic bodies. An ‘honest broker’ at a national scale could help to facilitate clearer discussion and cooperation among these actors
20. **Focus on promising pilot projects:** it may be worth identifying one to three of the projects with the most promising prognosis to reach the finish line, and focusing efforts primarily on them.

#### **Recommendations:**

It is the opinion of the authors of this survey that support to local initiatives working to construct tangible housing projects – whether “more affordable” or “socially affordable” – can provide a critical, missing component in the landscape of changing housing policy in Israel. A body or bodies providing needed professional/technical, community organizing and financial assistance to local affordable housing initiatives could provide public standing and support to heroic local efforts, and facilitate positive connections between public, private, local and national initiatives. With affordable housing felt sharply as a critical public issue, and before unsupported motivation turns into disillusionment, this is the time to act.

How best to provide this technical assistance should be the next phase of inquiry.

## Appendix A

### List of Initiatives and Reference People

Initiative	Reference Person	Phone	Email/ Website
Tirat Carmel	Inbar Hurvitz – Dir., Tirat Carmel Community Foundation	052-5402244; 04-858-1860	<a href="mailto:inbar@tccf.org.il">inbar@tccf.org.il</a>
	Ehud Ziv – resident active in initiative	054-2390307	<a href="mailto:zivtoni@gmail.com">zivtoni@gmail.com</a>
	Tslila Frankel-Fresco, Dir., Young Adult Center & Ayna Marko – Young Adult Center		<a href="mailto:tslilafp@netvision.net.il">tslilafp@netvision.net.il</a>
	Hagit Naali-Josef, urban and community planner (involved in a number of initiatives)	054-490-2743	<a href="mailto:hagit@viaplan.co.il">hagit@viaplan.co.il</a>
Haifa: Bat Galim	Maya Faradis, planner, working with Yedid	052-5124446	<a href="mailto:maya_mo@hotmail.com">maya_mo@hotmail.com</a>
	Ran Melamed (Deputy Director, Yedid)	054-590 2096	<a href="mailto:ran@yedid.org.il">ran@yedid.org.il</a>
Haifa: Kiryat Eliezer	Hiriye Alu Hamra, Director of Community Work in Social Service Department, Municipality of Haifa	057-7548296	<a href="mailto:khkh@haifa.muni.il">khkh@haifa.muni.il</a> <a href="http://sites.google.com/site/haifaur">http://sites/google.com/site/haifaur</a>
	Eyal Argaman, with Saadia Ouzon – residents	04-8515616; 052-6525626	<a href="mailto:eyal@haifaur.4email.net">eyal@haifaur.4email.net</a>
Jerusalem: Gad St.	Amit Poni, Department for Affordable Housing and Urban Revitalization, Jerusalem Development Authority	054-477-5726	<a href="mailto:housing@jda.gov.il">housing@jda.gov.il</a>
Jerusalem: Costa Rica St.	Meirav Cohen, Hitorerut Movement; serving on City Council at time of survey	050-662-2601	<a href="mailto:merav.cohen@mail.huji.ac.il">merav.cohen@mail.huji.ac.il</a>
	Elisheva Maziah, Director, Ruach Hadasha (New Spirit)	054-3115075	<a href="mailto:shmaz_m@012.net.il">shmaz_m@012.net.il</a> <a href="http://www.new-spirit.org.il/en/node/58">http://www.new-spirit.org.il/en/node/58</a>
Yaffo Gimmel	Ora Bloom, Planning, Community & Law Clinic, Tel Avivi University	054-6234265	<a href="mailto:orabloom@post.tau.ac.il">orabloom@post.tau.ac.il</a>
	Roni Tsabari, CEO, R. Tsabari Development & Investment, Ltd.	052-5343364	<a href="mailto:ronami.ts@gmail.com">ronami.ts@gmail.com</a>

Tel Aviv-Yaffo	Hedva Finish, Urban Planner & Coordinator of Affordable Housing Planning in Strategic Planning Unit, Municipality of Tel-Aviv –Yaffo	050-6590942	<a href="mailto:finish_h@mail.tel-aviv.gov.il">finish_h@mail.tel-aviv.gov.il</a>
Rishon LeZion	Eliyahu Levy, CEO, New Hope	03-9413444	<a href="mailto:info@newhope.co.il">info@newhope.co.il</a> <a href="http://www.youtube.com/watch?v=hJrd86kUNRs">http://www.youtube.com/watch?v=hJrd86kUNRs</a>
Young Adult Center Initiatives	<u>Yifat Hillel, Southern District Director</u>	050-899-6030	<a href="mailto:YifatH@jdc.org.il">YifatH@jdc.org.il</a>

## **Project Profile Template**

<b>Name of project:</b>
<b>Sponsor/ Initiator:</b>
<b>Location:</b>
<b>Brief description of project:</b>
<b>Goals of project:</b>
<b>Target population:</b>
<b>Participants - Stage of organization:</b>
<b>Sources of funding:</b>
<b>Stage in planning:</b>
<b>Involvement of professionals:</b>
<b>Relationship with municipality:</b>
<b>Land – size and stage in allocation process:</b>
<b>Stage vis a vis contractor/developer:</b>
<b>Current status of project:</b>
<b>Identified obstacles (planning, financing, technical assistance, municipal cooperation, coordination among target population):</b>
<b>Requisite inputs for successful implementation (technical assistance, funding, municipal support):</b>

## Appendix C: Questionnaire for Directors of Young Adult Centers

### מחקר מיפוי יוזמות לדיור בר השגה שאלון למרכזי צעירים

#### רקע

אנו חלק מצוות חוקרים שעורכים מיפוי של יוזמות מקומיות לדיור בר השגה וביניהן אלו הקשורים למרכזי צעירים. מטרת המיפוי היא לבחון את מגוון סוגי המיזמים, אוכלוסיות היעד, צורות חזקה של דיור מועדפות, אפיון הקשיים בקידום המטרות, סוגי הסיוע הנדרש ועוד. בעקבות המיפוי אנו מקווים להצביע על הדרכים המתאימות לסייע ליוזמות המקומיות לממש בצורה טובה יותר את מטרות דיור בר השגה.

#### פרטים אודות מרכז הצעירים

1. שם הישוב \_\_\_\_\_
2. כמה צעירים ביקרו במרכז במהלך שנת 2011? \_\_\_\_\_
3. כמה מהם התעניינו בענייני דיור או דיור בר השגה? \_\_\_\_\_

#### מטרות מרכז הצעירים

1. אלו סוגי פתרונות דיור מעוניין מרכז הצעירים להשיג עבור צעירי היישוב שלכם?  דיור בשכירות;  דיור בבעלות;  גם בבעלות וגם בשכירות;  לא מתעניינים בנושא פתרונות דיור
2. האם פעל מרכז הצעירים לקדם מטרות בתחום הדיור עד כה?  כן;  לא. אם כן, פרטו מה נעשה: \_\_\_\_\_
3. מה לדעתכם ההישגים העיקריים בפעילות של מרכז הצעירים בתחום הדיור עד עכשיו? \_\_\_\_\_

## דרכי פעולה

1. כיצד הצעירים שהתעניינו בנושא הדיור אצל מרכז הצעירים רוצים לגור?  ביחד באותה שכונה;  במפוזר בכל היישוב
2. האם מרכז הצעירים שוקל ליזום פרויקט מגורים חדש לטובת הצעירים ביישוב?  כן;  לא
3. אם כן, באיזה שלב נמצא מרכז הצעירים בתהליך?
  - האם מרכז הצעירים איתר קרקע לבנייה?  כן;  לא
  - האם מרכז הצעירים ניהל בעבר או שהוא מנהל כעת מו"מ לגבי מקום ספציפי?  כן;  לא
  - אם כן, האם המו"מ עם בעל קרקע/קבלן?:  כן;  לא / עם משרד הבינוי והשיכון/רשות מקרקעי ישראל?:  כן;  לא
  - האם מרכז הצעירים התקשר עם יועצים לסייע בקידום המיזם?:  כן;  לא
  - אם כן, באלו תחומים?: תכנון:  כן;  לא / ביצוע:  כן;  לא / ניהול הפרויקט:  כן;  לא / ניהול כספים:  כן;  לא / קבלת משכנתא:  כן;  לא / ייעוץ משפטי:  כן;  לא

## מקורות מימון

1. האם יש למרכז הצעירים תקציב פעולות להתארגנות בתחום הדיור?:  כן;  לא  
א. אם כן, מה היקף התקציב בש"ח שעומד לרשות מרכז הצעירים לעניין זה? \_\_\_\_\_ ש"ח
2. מה מקורות תקציב הפעילות?:  השתתפות הצעירים;  מקורות חיצוניים
3. אם מקורות חיצוניים, פרטו: \_\_\_\_\_

## קשיים בקידום המטרות בתחום הדיור

1. באלו קשיים עיקריים נתקל מרכז הצעירים בקידום מטרות בתחום הדיור ואיך הוא התמודד איתם?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. אם נתקל מרכז המעירים בקשיים, דרגו את עוצמתם במניעת קידום המטרות של דיור בר השגה?  
(5=הקושי העיקרי, 4 = במידה רבה, 3=במידה מסויימת, 2 = במידה מעטה 1 = לא רלוונטי). יש לדרג את הקושי ולפרטו

- העדר קרקע זמינה \_\_\_\_\_ ; פרטו :

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- העדר שיתוף פעולה מטעם רשות מקומית \_\_\_\_\_ ; פרטו :

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- העדר שיתוף פעולה מטעם משרדי ממשלה \_\_\_\_\_ ; פרטו :

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- קשיים בהתארגנות המשתתפים \_\_\_\_\_ ; פרטו :

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- קשיים בניהול תכנון וביצוע \_\_\_\_\_ ; פרטו :

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- קשיים בניהול מו"מ עם קבלן/יזם או עם בעל קרקע פרטי \_\_\_\_\_ ; פרטו :

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- קשיים בניהול פרויקט כלכלי מורכב \_\_\_\_\_ ; פרטו :

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- קשיים פנים-ארגוניים \_\_\_\_\_ ; פרטו :

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### סוגי סיוע דרושים

1. באיזה מידה אתם סבורים שסיוע למרכז הצעירים בתחומים הבאים היה יכול לקדם את המטרות של דיור בר השגה ביישוב ? (5=עשוי לסייע בצורך העיקרי, 4 = עשוי לסייע במידה רבה, 3 = עשוי לסייע במידה מסויימת, 2 = עשוי לסייע במידה מעטה 1 = כמעט ולא משנה). יש לדרג את חשיבות הסיוע ולפרטו

- איתור קרקע מתאים \_\_\_\_\_ ; פרטו :

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- הקצאת קרקע ללא מכרז \_\_\_\_\_ ; פרטו :

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- סיוע מול הרשות המקומית \_\_\_\_\_ ; פרטו :

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- סיוע מול משרדי ממשלה \_\_\_\_\_ ; פרטו :

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- ייעוץ והסברה בקשר לזכויות של חברי ההתארגנות \_\_\_\_\_ ; פרטו :

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○ סיוע מול בנקים ואספקטים מימוניים אחרים \_\_\_\_\_; פרטו:

○ סיוע בניהול תכנון וביצוע \_\_\_\_\_; פרטו:

○ סיוע במציאת קבלן ובניהול מו"מ \_\_\_\_\_; פרטו:

○ מנהל מקצועי בשכר \_\_\_\_\_; פרטו:

○ איתור משפחות שמעונינות להשתתף בפרויקט \_\_\_\_\_; פרטו:

○ אחר. פרטו:

2. האם מרכז הצעירים היה מוכן לשלם עבור סוגי הסיוע השונים שפורטו לעיל? \_\_\_\_\_ כן; \_\_\_\_\_ לא
3. אם כן, איזה שיעור מן העלות הייתם מוכנים לשלם? \_\_\_\_\_ מלוא העלות; \_\_\_\_\_ 50%; \_\_\_\_\_ 25%; \_\_\_\_\_ פחות מ-25%.
4. האם לדעתכם, הצעירים ביישוב היו מוכנים לשלם עבור סוגי הסיוע השונים שפורטו לעיל? \_\_\_\_\_ כן; \_\_\_\_\_ לא