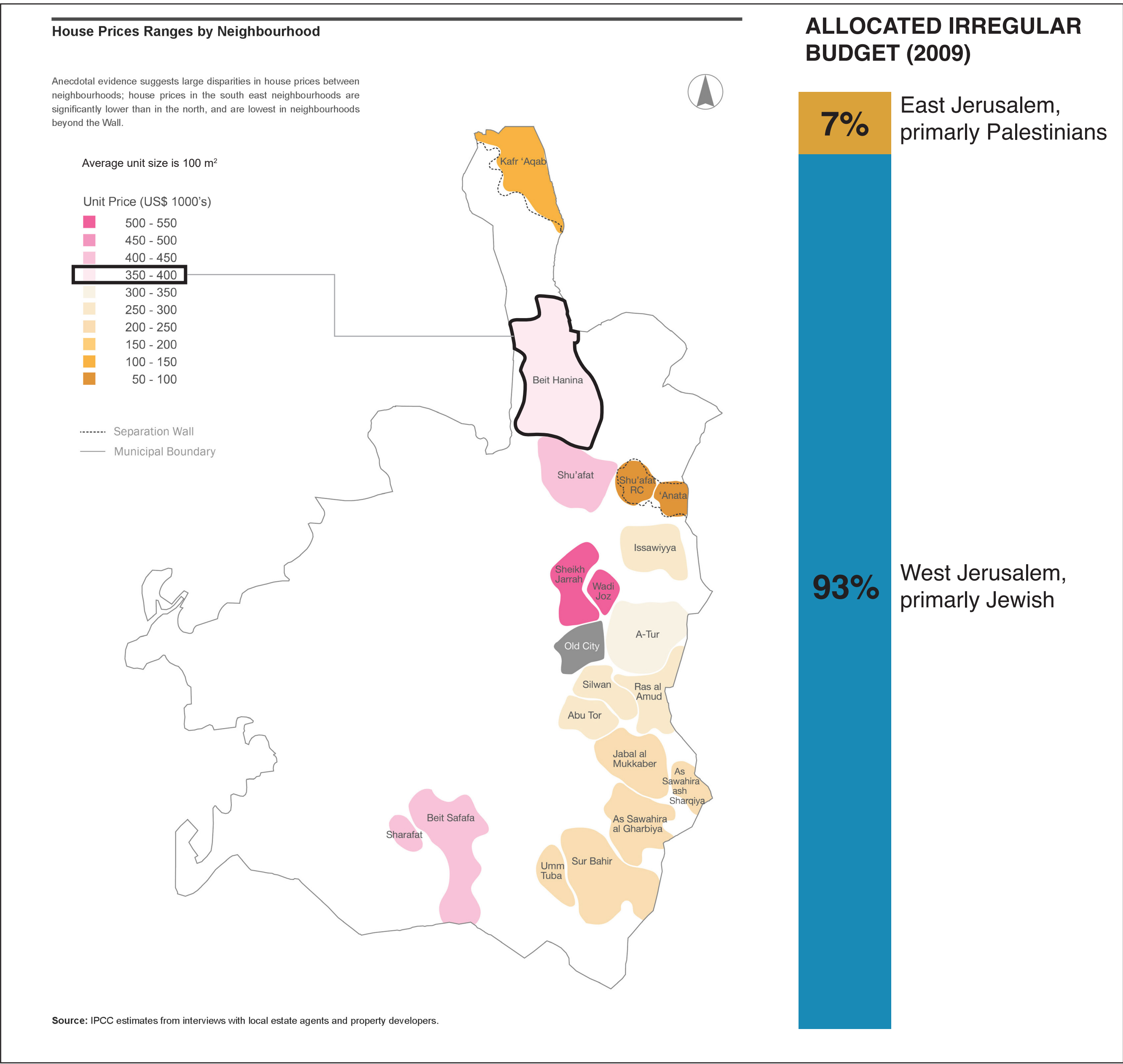
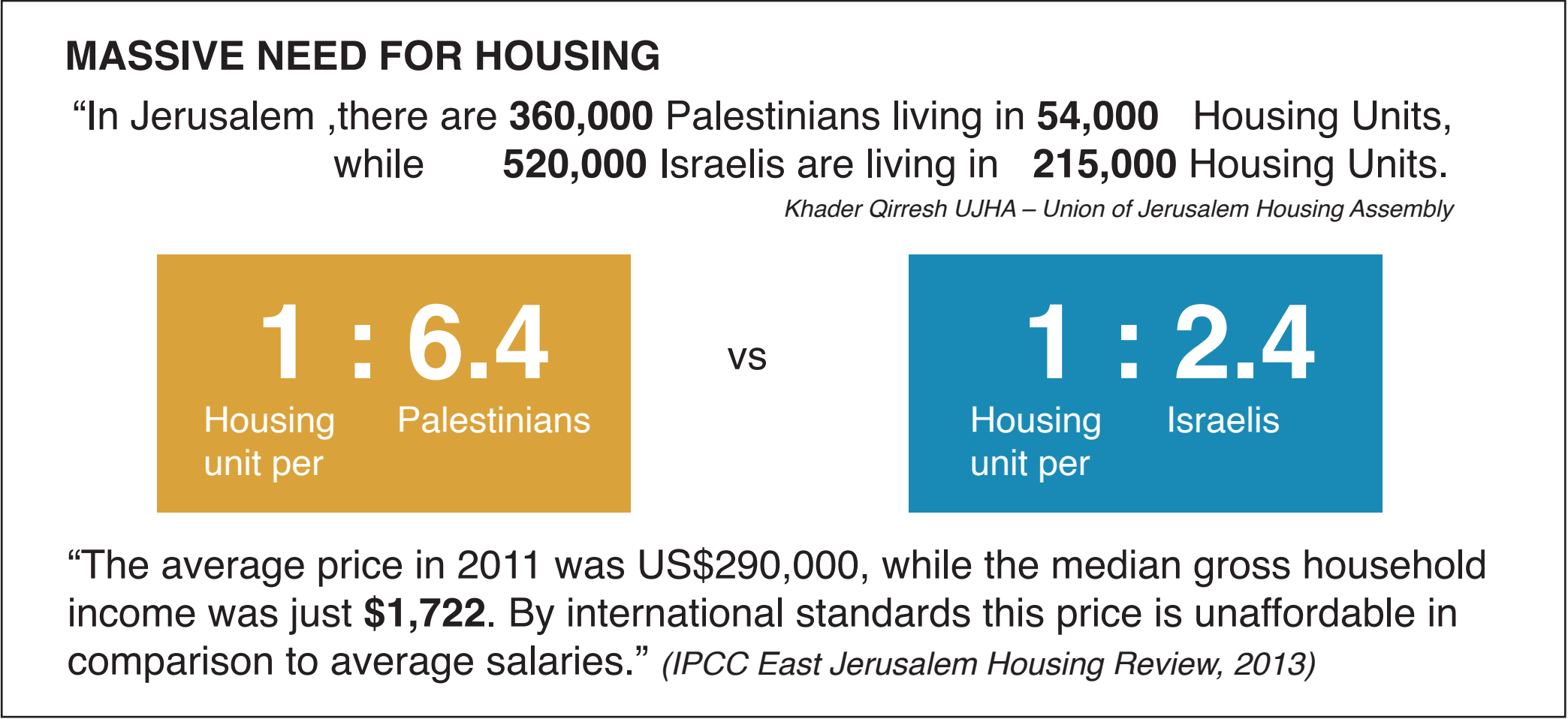
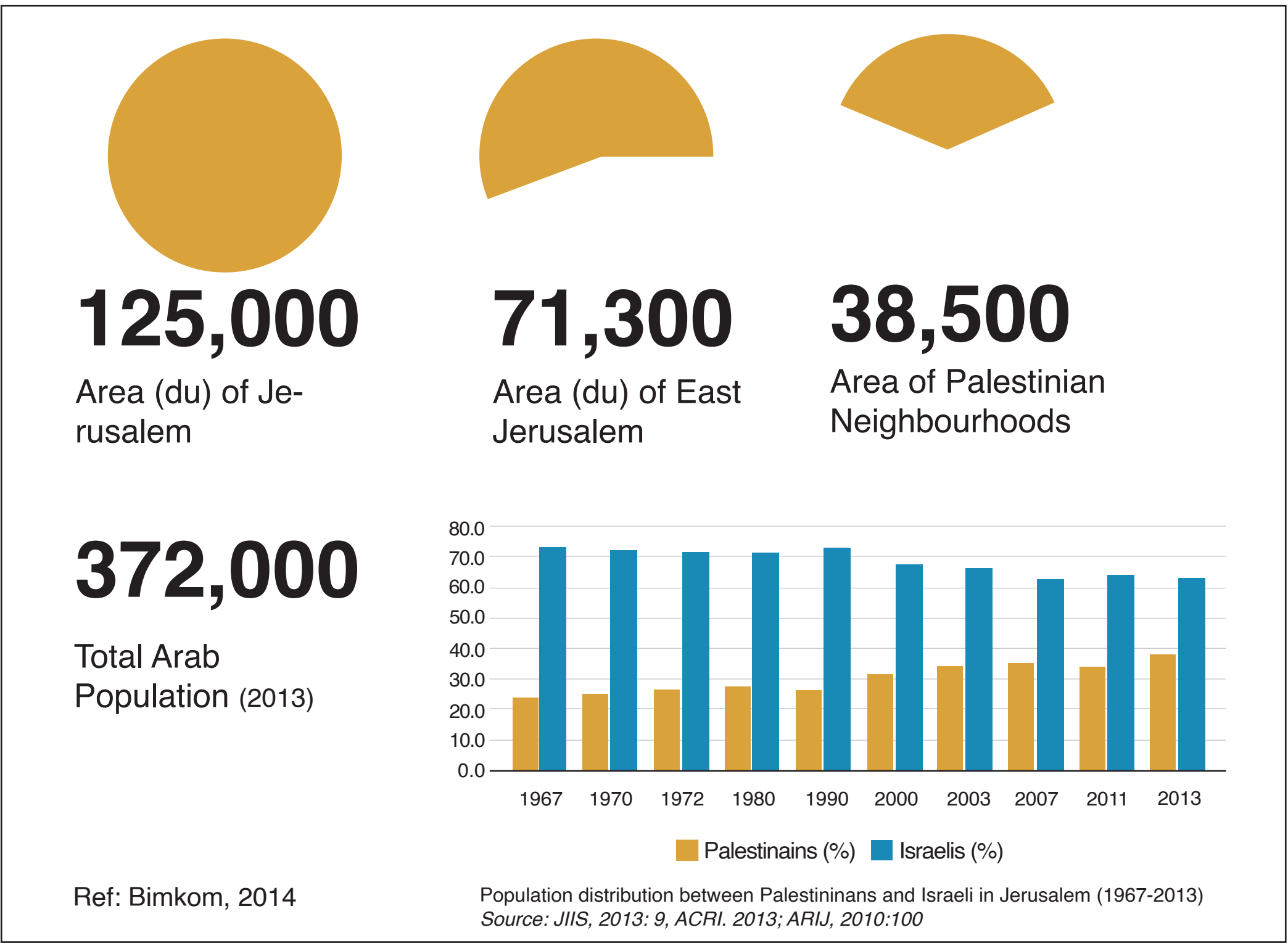




AFFORDABLE HOUSING FOR PALESTINIANS IN BEIT HANINA, EAST JERUSALEM

MAIN ISSUE



PROJECT CONCEPT

To develop a model of low-cost housing, on land owned by a non-profit association, mandated to improve housing and services for Palestinians in East Jerusalem.

Core Concept:

We aim to reduce the cost of housing by reducing developer profit and upfront land costs. The project is built on land owned by a non-profit, and zoned for housing. The model reduces the cost of housing through non-profit development and long-term land rental.

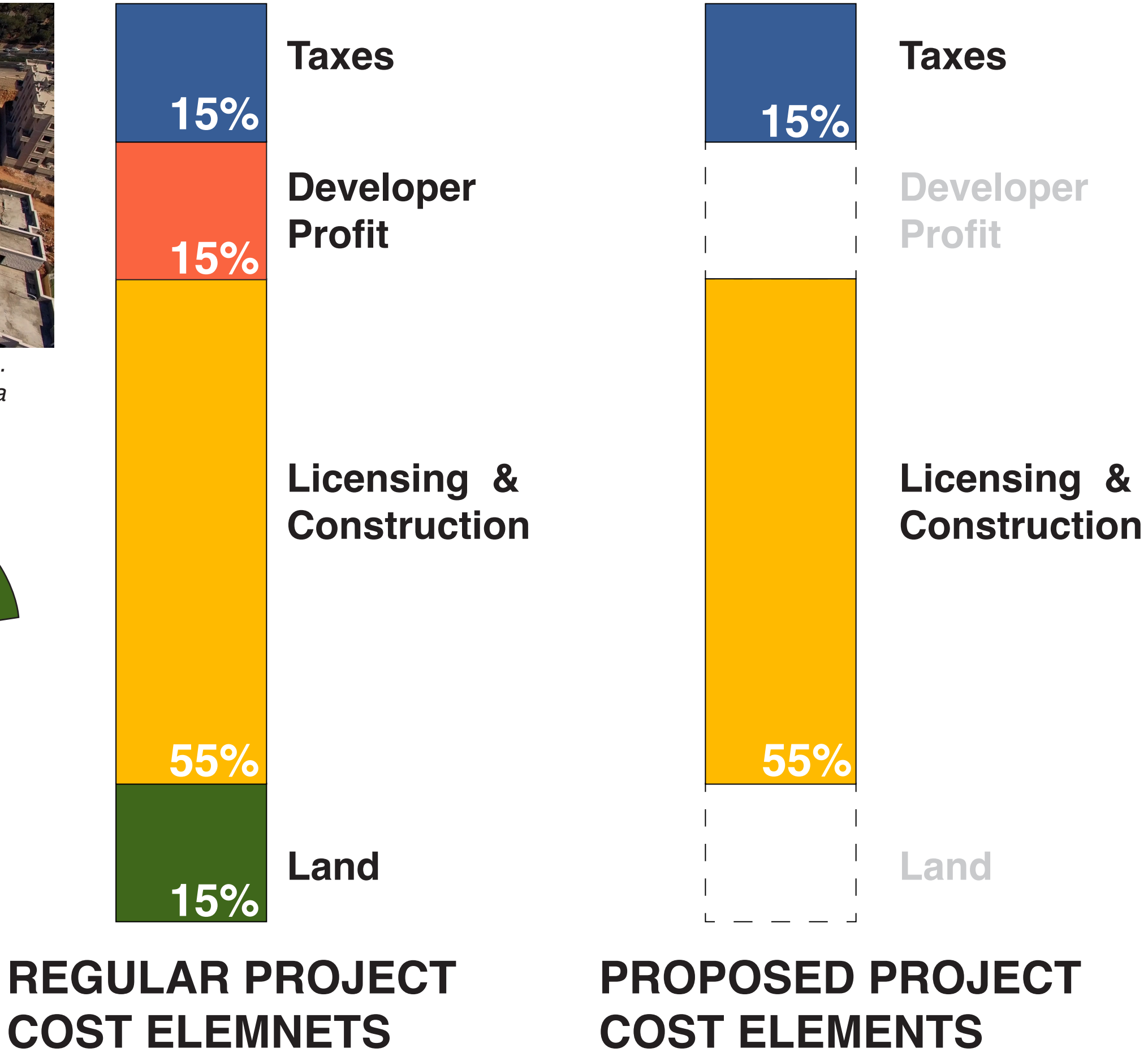
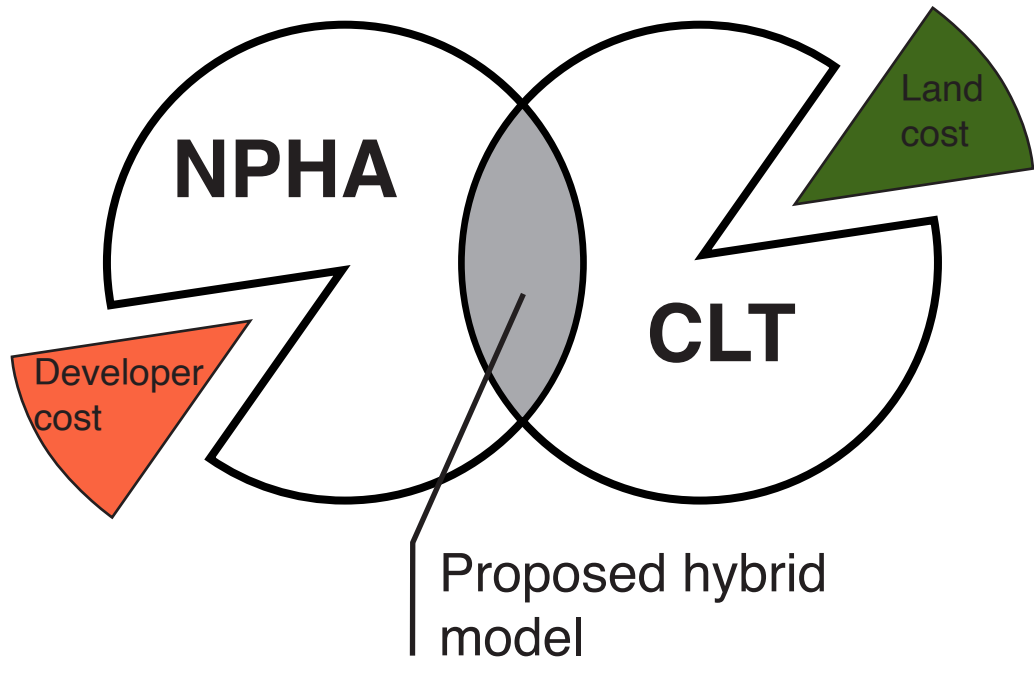
The model is replicable, with variations, on Family Waqf, Religious Waqf and non-profit land. Elements may be adaptable on larger tracts of privately-owned land, with purchase groups.

Developing a hybrid approach of housing tenure based on:

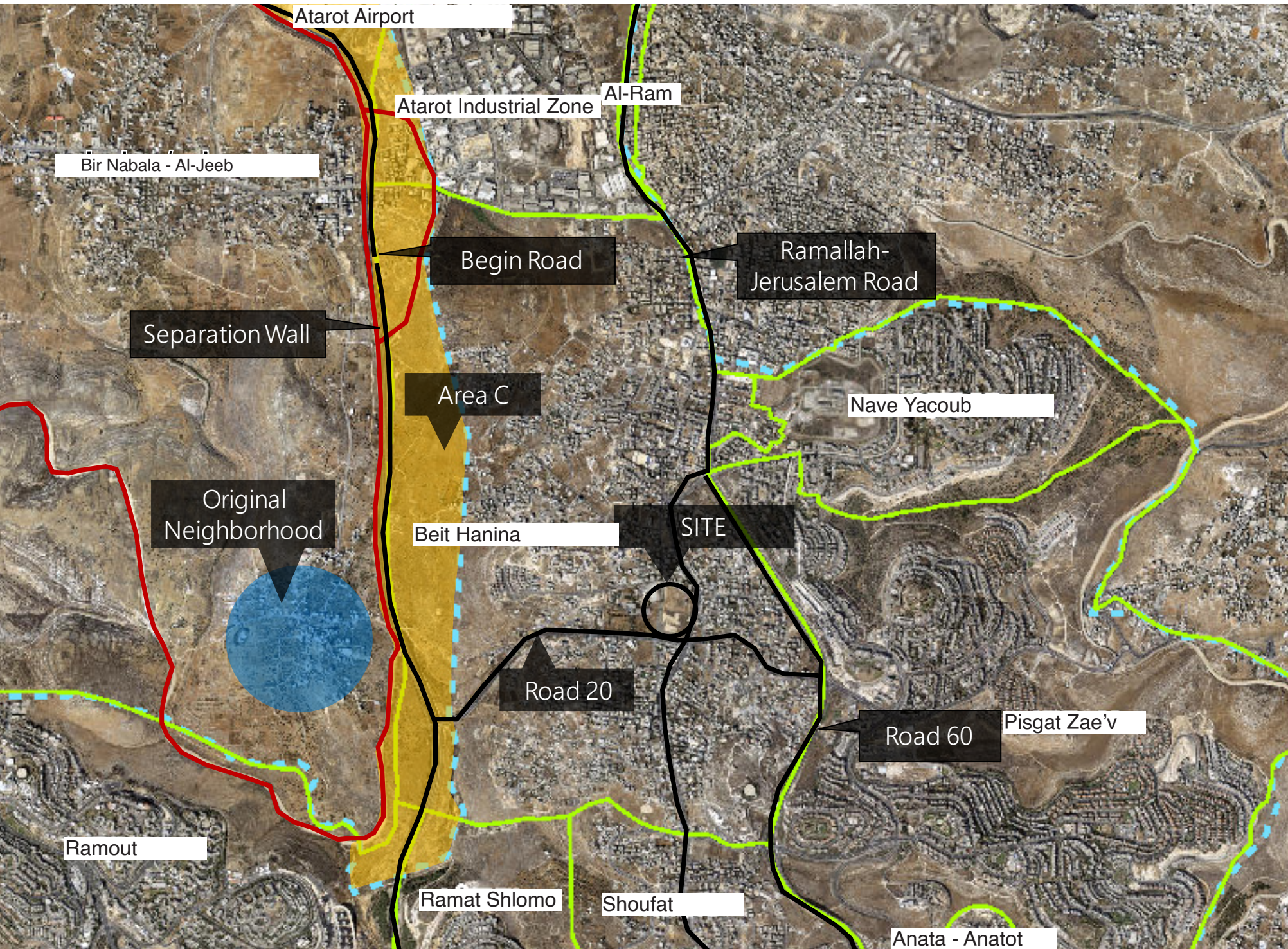
Existing local practice + International model
Non-profit Housing of Associations in EJ + Community Land Trust



An example for non-profit housing of association.
Ariel photo for Engineers Housing in Beit Hanina



SITE ANALYSIS



37
dunum

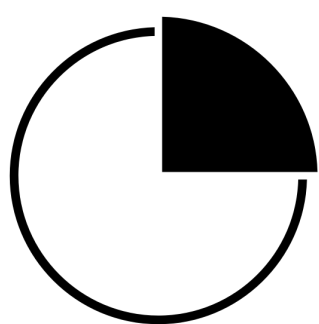
- According to today's TABA 3458A, the area is determined for residential land use and allowed building rights are 75% and up to three floor and 6 apartments.
- Today, changing landuse allows up to 320% building rights.
- Av Plan, allows up to 720% building rights for lands adjacent to light train line.
- The model assumes 500% building right as an average.

PROPOSED PROJECT PROGRAM



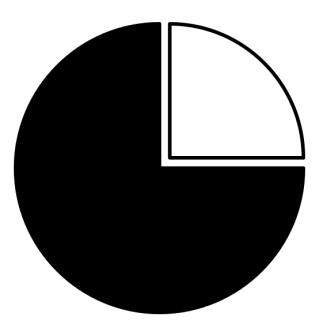
37_{DU}

LAND
AREA



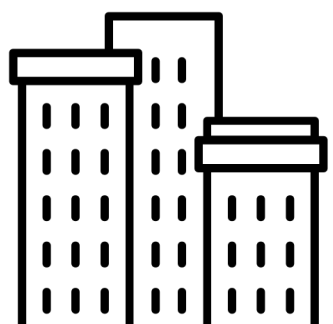
14.8_{DU}

ALLOCATION
OF 40% FOR
PUBLIC USE



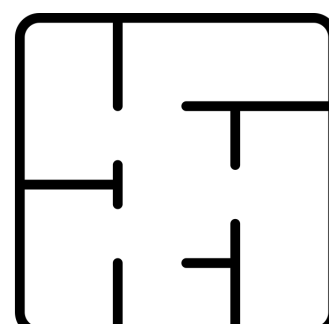
22.2_{DU}

RESIDENTIAL
AREA OF 14.8
DONUM



111,000_{M²}

BUILDING RIGHTS
OF 500%



740

APARTMENTS
OF 100 M²
AVERAGE SIZE



360,000

MARKET PRICE OF
APARTMENT IN BEIT
HANINA

PROPOSED BUSINESS PLAN ALTERNATIVES FOR REDUCING COST

A

BASIC
ALTERNATIVE

50 YEARS LAND RENT

MONTHLY
PAYMENT
25 YEARS

\$930

- LAND SHARE
\$83 PER MONTH X 50 YEARS
- APARTMENT COST
\$260,000
- DOWNPAYMENT
\$60,000
- LOAN
FOR \$190,000
2% INTEREST
PALESTINIAN BANKS
25 YEARS PERIOD
- PAYMENT
LAND SHARE \$83
LOAN \$817
SERVICES \$30

B

SUBSIDIZED
ALTERNATIVE

50 YEARS LAND RENT

MONTHLY
PAYMENT
25 YEARS

\$720

- LAND SHARE
\$83 PER MONTH X 50 YEARS
- MARKET PRICE SUBSIDIZED PRICE
33% 67%
- APARTMENT COST
\$360,000 | \$210,000
- DOWNPAYMENT
\$60,000
- LOAN
FOR \$143,000
2% INTEREST
PALESTINIAN BANKS
25 YEARS PERIOD
- PAYMENT
LAND SHARE \$83
LOAN \$607
SERVICES \$30

C

COMMERCIAL
ALTERNATIVE

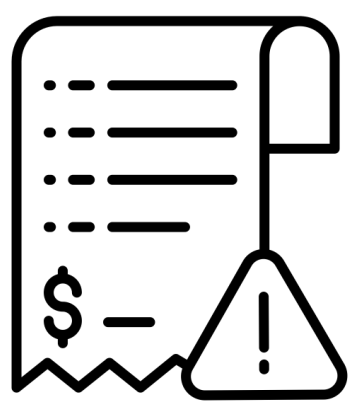
25 YEARS LAND RENT

MONTHLY
PAYMENT
25 YEARS

\$875

- NO LAND SHARE
- ADDITION OF COMMERCIAL
SPACES (3,500 SQ.M.)
- APARTMENT COST
\$260,000 +
\$6,500 (COMMERCIAL)
- DOWNPAYMENT
\$60,000
- LOAN
FOR \$207,000
2% INTEREST
PALESTINIAN BANKS
25 YEARS PERIOD
- PAYMENT
LOAN \$845
SERVICES \$30

NEXT STEPS - TAX REDUCTION AND RAISE FUINDS



Investigating major financial elements that hugely affecting the business model in order to reduce the apartment cost:

1- Purchaser tax which forms up to 25% of the apartment price.

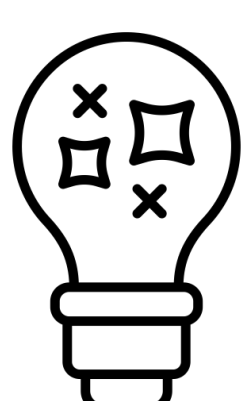
Postponing the purchase tax for the next selling or attempting to reduce its percentage.

2- Betterment tax which adds up to 15% of the apartment price.

Attempting to reduce its percentage.

3- There are serval aspects in the project that can be funded from international funds in order to reduce project cost.

KEY INSIGHTS



1- This project could be implemented on Waqf or association lands.

2- The proposed model needs large plot of lands to sustain large number of apartments to reduce land rent cost.