



7. The Housing and Contracting Sector

Abstract

The housing and contracting sector in Kurdistan is expanding rapidly and the number of local and foreign housing companies that operate in the region is increasing thanks to the prevailing security and stability and to the facilities provided by the government. Because of the absence of modern technological tools, however, this underdeveloped sector still lacks access to demographic statistics and the rates of population growth and per capita and household incomes are neglected in housing planning. In addition, topographical surveys, which are necessary for preparing master plan of cities, are absent or outdated. Moreover, the land classification laws, which are vital for striking a balance between housing and agricultural requirements, are weak. The sector also faces several problems because of the current Landlords and Tenants Law, which is incapable of balancing the interests of both parties to leases. Obtaining building licenses is a lengthy and complicated process due to red tape, the lack of rules governing completion, and overlapping instructions. Furthermore, the sector suffers from a lack of funds for financing the production of construction materials and from implementation problems related to such basic utilities as water, electricity, and roads, which, in turn, are related to the absence of comprehensive strategic planning plans for cities and new population centers. Regional and international standards and specifications have not so far been adopted in relation to designing master plans and ensuring the provision of services.

Nevertheless, the housing and contracting sector is seriously seeking to amend several laws governing land classification as well as the Landlord and Tenant Law. It aims to enact special laws that regulate credit facilities and taxation, reduce fees levied from housing units, and facilitate the process of issuing certificates of deposit for financing housing projects. Moreover, there is a need to identify an independent party that would coordinate with all the departments involved in lands, construction, electricity, water, roads, and bridges; address problems arising from overlapping decisions and instructions; and define the contexts of work for these departments.

Introduction

Throughout the world, the housing and contracting sector is the foundation of reconstruction revival. Countries compete with each other to build skyscrapers and other architectural masterpieces. In addition, many countries now have an abundance of housing, despite having suffered from strangulating crises until only very recently.

This sector is a major investment-attracting area in the Middle East in view of the recurring and varied housing crises.

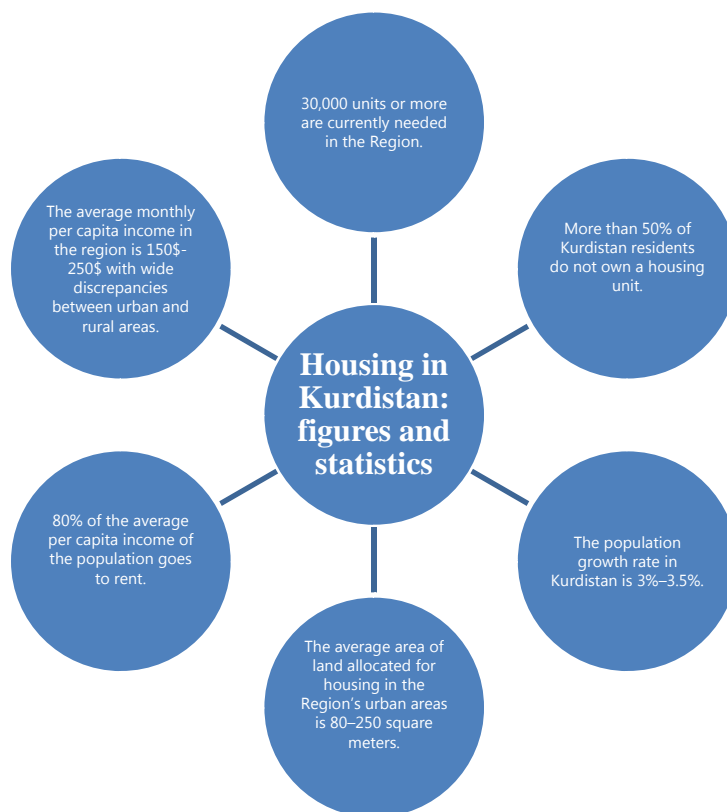
Compared with other areas in Iraq, Kurdistan enjoys stability and security. This creates a favorable environment for the flow of foreign investment into the housing and contracting sector, which relies on the private sector to establish development and construction projects. This relatively distinct situation requires the stakeholders in this sector—be they governmental agencies or private sector investors—to come up with several alternatives for managing the region's resources in this sector. Doing so will attract foreign and local investment, facilitate the tedious legal procedures facing investors in their bid to contribute to the reconstruction of Iraqi Kurdistan's economy, and provide the required legal guarantees, tax exemptions, and other privileges, alongside stable security conditions, to attract new investors and creating new investment opportunities.

This section is designed to identify approaches, scrutinize and attempt to remedy problems, and identify the future aspirations of this large sector with a view toward enhancing and developing laws and implementation mechanisms.

Characteristics of the Housing and Contracting Sector

The housing and contracting sector is underdeveloped because of the absence of modern technology uses, including materials, equipment and machinery, and information systems. The sector is characterized by institutions and organizations that go back to the early years of establishing the modern Iraqi state, including the various construction workers' unions and engineers' associations, as well as the Contractors Federation. Businessmen associations were recently established. The procedures, methods, and skills of public servants working at the relevant departments are antiquated and backward. The same applies to the relevant public administrative systems, starting with the basic master-planning of cities and going through statistics, laws, and by-laws that regulate the sector. Iraq, in general, and Kurdistan, in particular, suffers from a serious housing crisis, which may become aggravated unless the different stakeholders adopt a strong stand in front of the challenges that face the sector. Diagram (1) shows some of the visions pertaining to this crisis.

Diagram 1. Figures and Statistics



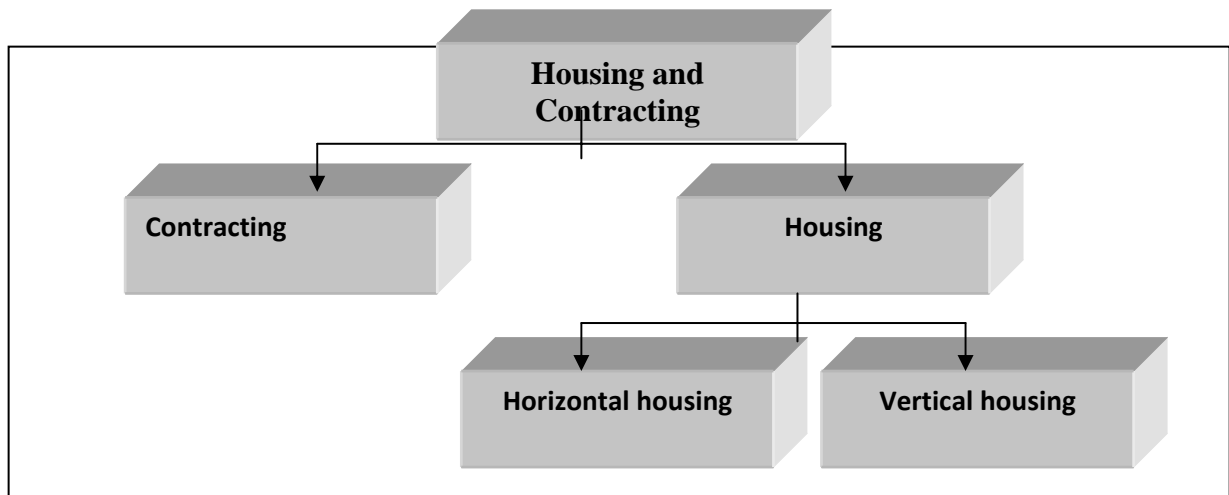
Methodology

Major Partners

1. Chambers of commerce and industry in the region
2. Kurdistan Contractors Union
3. Iraqi Businessmen Union

4. Owners of local companies
5. Owners of construction material factories
6. Owners of quarries and washers of construction materials
7. Construction experts and engineers.

Classification of the Housing and Contracting Sector



Problems and Proposed Solutions

Housing (Master Plans, Statistics, and Surveys)

Problems	Proposed Solutions
1. The master plans of cities and towns are antiquated and their virtual life expired in 1980. Since the 1980s, the region has witnessed successive increases in population. There will probably be more chaos if work continues with these master plans.	1. Design a new master plan for the entire Kurdistan region with the help of specialized international companies and under the supervision of the International Monetary Fund (IMF). This plan should be considered vital for the derivation of laws and regulations that serve as a code for city planning. <u>Stakeholders:</u> Ministry of Housing
2. There is a lack of demographic statistics, such as population growth rates, per capita and household incomes, and accurate topographic surveys for cities, all of which are essential for the different urban planning schemes.	2. Activate the role of statistics departments in the region in order make information available to specialized governmental departments as well as local and foreign investors. <u>Stakeholders:</u> Ministry of Planning Ministry of Housing
3. There have been many violations of the urban planning. Strict accountability measures regarding these violations are non-existent.	3. Activate laws, regulations, and instructions with a view toward curbing violations of urban planning. <u>Stakeholders:</u>

	Ministry of Planning Ministry of Housing
4. The current master plan rests on errant foundations that carry the plan from the cramped old areas and moves outward toward neighboring areas. This has created a state of ambiguity as to the future of old neighborhoods in the major cities.	<p>4. Proposed solutions:</p> <ul style="list-style-type: none"> ▪ Start with the surrounding new counties, districts, and facilities and move gradually toward the middle in order to avoid costs and depreciations and the problems related thereto. ▪ Amend the expropriation laws and explore the possibility of granting stock options to homeowners in these old neighborhoods to participate in building the new areas and replacing their old houses. ▪ Amend the existing <i>Musataha</i> Law to make it helpful for homeowners and investors in the new areas. <p><u>Stakeholders:</u> Ministry of Planning Ministry of Municipalities</p>

Legislation

Problems	Proposed Solutions
1. Existing laws regulating the re-zoning of agricultural land, with a view toward balancing the need for housing units with the region's need for agricultural land, are weak.	<p>1. Amend laws regulating re-zoning of agricultural land and trim down the government's role by restricting its work to the provision of services.</p> <p><u>Stakeholders:</u> Ministry of Agriculture Ministry of Housing</p>
2. Laws regulating insurance of housing units and other establishments are weak.	<p>2. Amend existing insurance laws, encourage insurance companies to operate in the Region, and seek to link existing insurance companies with international ones.</p> <p><u>Stakeholders:</u> Ministry of Finance.</p>
3. The current Tenants and Landlords Law is weak and incapable of balancing the interests of landlords and tenants.	<p>3. Amend the Tenants and Landlords Law or enact a new law that distinguishes between commercial and housing leasing and strikes a balance between the interests of tenants and landlords.</p>

	<p><u>Stakeholders:</u> Ministry of Justice Ministry of Housing</p>
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Building Licenses and Documents

Problems	Proposed Solutions
<p>1. Obtaining building licenses and the necessary documents is a difficult and prolonged process because of protracted routine measures, the absence of any rules regulating completion of the various phases of construction, and the overlapping of instructions.</p>	<p>1. Proposed solutions:</p> <ul style="list-style-type: none"> ▪ Expedite the adoption of administrative measures that employ e-government approaches in order to facilitate the process of obtaining the documents required for securing a building license. ▪ Examine and explore the possibilities for reducing the cycle of documents required for implementing investment projects. <p><u>Stakeholders:</u> Ministry of Justice Ministry of Municipalities</p>
<p>2. Procedures for granting building licenses are not the same in the different provinces in the region and the time therefore varies with the specified authorities granted to the concerned parties involved therein.</p>	<p>2. Unify licensing procedures in all areas within the region and shorten the period of time required for issuing licenses.</p> <p><u>Stakeholders:</u> Ministry of Municipalities</p>
<p>3. Once the building license has been issued, there are numerous governmental parties that intervene and hold the license holder accountable.</p>	<p>3. Consolidate the governmental office that issues licenses and holds license holders accountable after the issuance of the license in order to guarantee rights of both the citizen and the state.</p> <p><u>Stakeholders:</u> Ministry of Municipalities</p>

Financing

Problems	Proposed Solutions
<p>1. Funds are insufficient for financing productive enterprises in the area of construction materials. Funds are also scarce for financing mega housing projects in the absence of efficient banking systems or a governmental strategy that seeks to meet the huge financing requirements in this sector.</p>	<p>1. Proposed solutions:</p> <ul style="list-style-type: none"> ▪ Establish a fund for extending housing loans and credit. Also, establish a housing bank. ▪ Devise an investment mortgage program. ▪ Extend banking facilities for housing projects from governmental banks. ▪ Enact new laws to regulate taxation and reduce fees levied on housing units.

	<ul style="list-style-type: none"> ▪ Enact new laws that facilitate the issuance of deposit certificates for financing housing projects. ▪ Coordinate between the Central Bank and local banks to promote housing operations in consultation with private sector organizations. ▪ Utilize other means to support investors through the banks, e.g., the well-known American “leasing” method, by virtue of which the banks lease the equipment and machinery they purchase to the contractors. ▪ Use real-estate mortgage advances as incentives to promote the construction of housing projects in counties and suburbs. <p><u>Stakeholders:</u> Ministry of Finance Central Bank</p>
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Land

Problems	Proposed Solutions
<p>1. Plots of land are ceded to end users without resolving complications related to the presence therein of government-owned pipes or cables.</p>	<p>1. Identify an independent party to be responsible for coordinating with all concerned parties with matters related to land, construction, electricity, water, roads, and bridges and manage all the problems arising from overlapping decisions, instructions, and operational contexts.</p> <p><u>Stakeholders:</u> Ministry of Finance Ministry of Municipalities Ministry of Housing</p>
<p>2. When implementing housing projects, problems have emerged in relation to the provision of basic services—for example, delivery of the water and electricity services and access to roads.</p>	<p>2. Promote the establishment of public companies that provide special services to housing areas.</p> <p><u>Stakeholders:</u> Ministry of Housing Ministry of Municipalities</p>
<p>3. There are numerous problems related to procedures for the allocation of lands in cities, counties, and districts.</p>	<p>3. Earmark shares for investment in state-owned and title-deed lands, and allocate such shares to housing investors. Reconsider the mechanism for allocating lands in accordance with a “points” system in the light of currently employed</p>

	mechanisms. <u>Stakeholders:</u> Ministry of Municipalities Ministry of Finance
4. Prior strategic planning of new cities and population centers is non-existent in the absence of Iraqi or regional specifications for master plans and the related services.	4. Impose lucid controls and minimum requirements over newly-established cities and adopt Iraqi or regional specifications for implementation. <u>Stakeholders:</u> Ministry of Housing Ministry of Municipalities

Quality Control and Construction Laboratories

Problems	Proposed Solutions
1. Systems for controlling the quality of imported construction materials and the outputs of the construction operations are weak.	1. Proposed solutions: <ul style="list-style-type: none"> ▪ Set up new mechanisms for quality control and the inspection of imported materials. ▪ Promote the establishment of scientific entities specialized in construction material quality control in order to embark on the necessary initiatives towards scientific and technical progress in the different aspects of housing and construction. ▪ Permit the establishment of non-governmental laboratories to inspect and enhance confidence in construction materials through legislation that regulates the work thereof and ensures strict control. ▪ Give civil society organizations the opportunity to protect consumers against poor quality and problems related to industrial and commercial fraud. <u>Stakeholders:</u> Ministry of Planning Ministry of Municipalities. Ministry of Housing

Quarries and Construction Materials

Problems	Proposed Solutions
1. There are no governmental plans to encourage the establishment of factories or companies for producing and	1. Proposed solutions: <ul style="list-style-type: none"> ▪ Provide the opportunity for introducing available substitutes to

<p>importing construction materials.</p>	<p>materials used in construction and, when proven usable, allow for testing and adopting these substitutes.</p> <ul style="list-style-type: none"> ▪ Subsidize imports of construction materials by providing the necessary facilities and reducing taxes and fees. ▪ Open an independent free market for all construction materials. <p><u>Stakeholders:</u> Ministry of Trade Ministry of Housing</p>
<p>2. There are no controls over the establishment of quarries and stone breakers.</p>	<p>2. Proposed solutions:</p> <ul style="list-style-type: none"> ▪ Set up a new system for stone breaking plants in quarries, as well as modern packing and wrapping systems, and use quarry surpluses for paving roads. ▪ Impose strict technical control over the use of quarries and factories involved in the production of construction materials. ▪ Examine the possibility of reducing fees imposed on quarries and resolve fuel-related problems. <p><u>Stakeholders:</u> Ministry of Industry Ministry of Housing</p>

Housing Culture Values

Problems	Proposed Solutions
<p>1. The housing culture concepts among the population are backward in the areas of construction, materials, and housing systems.</p>	<p>1. Develop a clear housing policy to pave the way for formulating a governmental media strategy that enhances the citizens' and civil servants' understanding of the concepts of housing in order to make them accept new patterns in the areas of construction, materials, and housing systems and styles.</p> <p><u>Stakeholders:</u> Ministry of Housing</p>

Human Resources

Problems	Proposed Solutions
<p>1. The housing sector relies heavily on foreign labor because of the high cost of the local labor force. However, many problems confront expatriate workers,</p>	<p>1. Proposed solutions:</p> <ul style="list-style-type: none"> ▪ Formulate a labor and social security law that complies with international laws.

<p>such as the absence of a party that protects their rights. They also face problems related to residence permits and remittances.</p>	<ul style="list-style-type: none"> ▪ Grant facilities and remittances to foreign workers. ▪ Assess the basic needs of foreign workers and craftsmen. ▪ Provide residence facilities for foreign workers. <p><u>Stakeholders:</u> Ministry of Interior Ministry of Planning Ministry of Labor and Social Affairs</p>
<p>2. The capacities of engineers working in the housing sector are weak. They lack knowledge of the new best international practices in engineering and software applications in design and implementation. Also, there is a scarcity of skilled and unskilled construction craftsmen.</p>	<p>2. Proposed solutions</p> <ul style="list-style-type: none"> ▪ Activate the implementation of the Social Security Law. ▪ Build the capacities of housing crafts practitioners by affiliate them with international shareholding companies in order to defray the cost of enhancing their knowledge and acquainting them with modern construction methods. ▪ Develop trainers for the workforce by coordinating with the labor unions and engineers' associations. ▪ Obligate engineers associations to devise a professional and educational classification of civil engineers and architects. ▪ Obligate the labor unions to come up with a classification of the labor force, provide workers with identity cards, and test and verify their abilities. <p><u>Stakeholders:</u> Ministry of Planning Ministry of Housing</p>

Housing and the Tourism Sector

Problems	Proposed Solutions
<p>1. Coordination between the parties involved in the housing sector and the tourism institutions is lacking in the common zones (residential and tourist).</p>	<p>1. Establish a joint housing-tourism commission in charge of laying down controls that obligate residents of tourist “cities” to comply with measures that emphasize the tourist nature of these “cities.”</p> <p><u>Stakeholders:</u> Ministry of Tourism Ministry of Housing</p>

Investors and Investment Companies

Problems	Proposed Solutions
1. There is no confidence between housing companies (which market new housing projects) and their clients.	<p>1. Centralize the Housing Investment Law and restrict its application to only one party, capable of issuing the relevant by-laws and regulations.</p> <p>2. Issue investment instructions and contracts that are equally binding to consumers, buyers, and investors and lay down confirmed legal rules that bind companies investing in housing projects and housing “cities” by:</p> <ul style="list-style-type: none"> – Submitting a clear implementation plan. – Prohibiting companies from selling to citizens before completion of the infrastructure. – Channeling sales through banks, which shall provide the necessary credit and guarantees to safeguard the buyers’ rights. <p><u>Stakeholders:</u> Central Bank Ministry of Housing</p>
2. No consolidated party exists to follow up on housing problems, a situation which is conducive to a plurality of decision making centers and, consequently, confusion of the work of investors or companies.	<p>2. Establish a housing investment commission that has judicial authority over sales contracts.</p> <p><u>Stakeholders:</u> Ministry of Housing Ministry of Justice</p>

Contractors’ Federation and Classification of Expertise

Problems	Proposed Solutions:
1. The experience of the Contractors’ Federation in Kurdistan is infantile and the Federation needs to acquire new expertise and international recognition.	<p>1. Proposed solutions:</p> <ul style="list-style-type: none"> ▪ Provide all possible governmental facilities to conduct training courses to rehabilitate administrative and financial staff at the unions and contracting companies. ▪ Enhance the knowledge capacities of the Contractors’ Federation with opportunities that may be made available for the government—for example, fellowships, specialized technical conferences, and international consultants and

	<p>expertise.</p> <ul style="list-style-type: none"> ▪ Assist and support the Contractors' Federation in Kurdistan in their pursuit to accede to the Confederation of International Contractors' Associations (CICA) and other international federations and organizations in order to benefit from resources and financial, technical, and administrative assistance. <p><u>Stakeholders:</u> Ministry of Planning Ministry of Housing</p>
<p>2. The Contractors' Federation's points-of-view are not taken into consideration when selecting new contractors, as the government is the party that issues instructions for the classification of contractors and supplies them with identity cards.</p>	<p>2. Form a joint commission to issue IDs to new contractors, consisting of representatives of the Chamber of Commerce and the Contractors' Federation.</p> <p><u>Stakeholders:</u> Contractors' Federation Ministry of Housing</p>
<p>3. Government employees and other social groups do not subscribe to a culture that enhances and clarifies contractors' functions and accomplishments. Contractors are also not treated by these parties as partners in work.</p>	<p>3. Raise the awareness of public employees of the tasks and importance of contracting companies, support any efforts that may be exerted to raise the awareness of civil servants of the projects' mission statements, and support the idea of establishing media channels for contractors (e.g., Al-Aqariyah TV Channel).</p> <p><u>Stakeholders:</u> Ministry of Housing</p>

Standards

Problems	Proposed Solutions
<p>1. The Iraqi General Contracting Conditions are outdated. The first and second chapters of these General Conditions were written under stable economic conditions, when the state used to provide support and construction materials.</p>	<p>1. Issue new regulations that meet market requirements in the region.</p> <p><u>Stakeholders:</u> Ministry of Justice Ministry of Housing</p>
<p>2. The second part of the General Contracting Conditions has been disabled because some paragraphs favor the interests of the contractors. On the other hand, only the conditions and</p>	<p>2. Issue new regulations that are commensurate with the exchange rates of the Iraqi dinar, as well as the fluctuating market prices, and inspired by the valid FDIC regulations. These new conditions</p>

<p>specifications issued by the Ministry of Finance are currently applied, after having combined the first and second sections. The combined sections favor the owners' interests and not those of the contractors. All the paragraphs include the phrase: "The Contractor shall...").</p>	<p>should be prepared by a commission in which all stakeholders are represented and which works in coordination with the private sector (contractors), international consultants, and local consultants.</p> <p><u>Stakeholders:</u> Ministry of Planning Ministry of Housing</p>
<p>3. There is a lack of construction laboratories that conduct quality control tests and apply particularly modern and advanced technologies. The standards employed in qualitative testing and specifications are both inferior and outdated.</p>	<p>3. Proposed solutions:</p> <ul style="list-style-type: none"> – Set up independent non-governmental laboratories to facilitate qualitative testing and resolve problems that confront contractors. – Modernize the equipment and apparatuses used in governmental laboratories. – Locate and facilitate the importation of the most recent testing methods. <p><u>Stakeholders:</u> Ministry of Housing Ministry of Municipalities</p>

Awarding of Contracts

Problems	Proposed Solutions
<p>1. There is no standard system to regulate the distribution of tenders. Also, the current system lacks transparency or easy access to information.</p>	<p>1. Create a new mechanism for effective coordination with the government, with the aim of abolishing bureaucracy and eliminating any individualistic decisions in regard to awarding contracts.</p> <p><u>Stakeholders:</u> All ministries</p>
<p>2. Absence of a system for classifying contractors upon referring contracts.</p>	<p>2. Activate proper rules for referring contracts according to classification and similar jobs.</p> <p><u>Stakeholders:</u> All ministries</p>
<p>3. The principle of "lowest price" is adopted as the main criterion for awarding contracts, regardless of whether the lowest bid is supported by good implementation quality and the appropriate expertise.</p>	<p>3. Reconsider this criterion when opening tenders and awarding contracts, taking into consideration other factors, such as:</p> <ul style="list-style-type: none"> ▪ The actual analysis of the clause ▪ Similar jobs ▪ Quality of the materials used ▪ The maintenance period

	<ul style="list-style-type: none"> ▪ The contract implementation period ▪ Reservations submitted by the contractor <p><u>Stakeholders:</u> All ministries</p>
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Financing Problems

Problems	Proposed Solutions
1. There is no independent contractors' fund that would facilitate the resolution of problems related to delays in implementation as a result of <i>force majeure</i> .	<p>1. Establish a joint fund to solve contractors' problems under the supervision of a committee from the Contractors' Federation, with significant support from the government.</p> <p><u>Stakeholders:</u> Ministry of Housing Ministry of Finance</p>
2. There is an absence of a specialized bank to finance contracts in such a manner as to conform to the special requirements for winning and implementing the contract.	<p>2. Encourage and facilitate setting up specialized banks for financing the contractors' work, bearing in mind the classification of each contractor when granting loans, credit, and letters of guarantee, in a manner that enables the contractor to use the contract as collateral to finance the work and avoid problems related to the escalating prices of materials. The success of contractors may also be evaluated by the banks through assessing the contractor's ability to repay and his success in meeting his commitments to the bank.</p> <p><u>Stakeholders:</u> Central Bank Ministry of Finance.</p>
3. There is no compensation mechanism in cases where the prices go up as a result of steep market fluctuations caused by <i>force majeure</i> and hyper-inflation.	<p>3. Conduct a comprehensive study that aims to survey severe damages in order to find mechanisms for compensating contractors harmed by the government.</p> <p><u>Stakeholders:</u> Ministry of Justice Ministry of Housing</p>

Implementation Problems

Problems	Proposed Solutions
1. Many of the provisions of the Iraqi Contracting Law are not implemented—	1. Activate paragraphs of the Iraqi Contracting Law and taking the

<p>for example, the paragraph addressing expected profits.</p>	<p>paragraph on expected profits into consideration when compensating contractors.</p> <p><u>Stakeholders:</u> Ministry of Justice Ministry of Finance</p>
<p>2. There are no binding rules or standards that help make advance payments to contractors on time and in concurrence with accomplishment, which makes such payments subject to interpretation and procrastination.</p>	<p>2. Find a new mechanism to make advance payments and meet other financial obligations to contractors within a specified period of time and in concurrence with the completion and quality of the various phases of implementation in a manner that does not allow procrastination.</p> <p><u>Stakeholders:</u> Central Bank Council of Ministers.</p>

Competitiveness and Foreign Participation

Problems	Proposed Solutions
<p>1. There is a lack of partnerships, such as those we see in such Arabian Gulf states as Saudi Arabia, Qatar, and Kuwait, between local and international contractors. This is attributed to the absence of legislation that defines the duties and obligations of the partners as well as the types of partnership between local and foreign partners.</p>	<p>1. Enact a new law that identifies the following:</p> <ul style="list-style-type: none"> ▪ Types of potential partnerships between local and foreign contractors. ▪ The duties and obligations of each party according to the partnership. <p><u>Stakeholders:</u> Ministry of Justice Ministry of Finance</p>
<p>2. There are signs of differentiation and discrimination in the facilities and benefits granted by the government and the various departments of the state that give preference to foreign over local contractors in the areas of financing, compensations, and the awarding of contracts.</p>	<p>2. In order to strike the required balance, the following must be done:</p> <ul style="list-style-type: none"> ▪ Enact new laws that obligate foreign contractors to press charges before local competent courts in case a problem arises with local contractors. ▪ Provide facilities and privileges to local contractors at the same level as those granted to their foreign counterparts. <p><u>Stakeholders:</u> Ministry of Justice Ministry of Housing</p>

Challenges and Aspirations

Challenges

The most pressing challenge faced by this sector is putting an end to the state of chaos that, for many reasons, prevails over its activities—for example, the fact that governmental bodies entrusted with regulating this sector are antiquated; the laws, by-laws, and subsequent amendments brought about these antiquated bodies; the large numbers of individuals and companies that work within this sector; and the overlapping and entanglement of the activities of this sector and the other activities of most of the region's economic sectors. The major challenge lies in developing comprehensive strategies, overall visions, and concerted plans to come out of the chaotic state created by this body of overlapping laws. This should take the form of a road map that paves the way toward regulating the sector's work and activities and expediting the preparation of a new generation of contractors who are capable of working with transparency and flexibility, comprehending the new laws, and coping with their regulatory restrictions and patterns.

The other challenge that faces companies and contractors is introducing modern technology, which is bound to push toward disseminating a culture of new consumption patterns that comply with an economic logic that seeks to reduce costs and waste and produce high-quality and low-cost construction methods that suit conditions in the region.

Aspirations

Individuals and companies involved in the housing and contracting sector look forward to the day in which they share with the state the power to resolve the crises that beleaguer the housing, roads, and transportation sectors. They also hope the state will realize that it cannot resolve such crises alone without the participation of the private sector. This logic has been proven true over long decades; the situation, nevertheless, is aggravating decade after another.

Such participation will not bear fruit unless all the stakeholders (the concerned government departments as well as the private sector) work on shared grounds based on new legislation and master plans for all the cities in the region.