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Reforming the housing subsidy policy in Algeria (a case study of the Housing Directorate in Tlemcen province)

PhD student Ben Ahsan Farah
Aboubacar Belkaid University -Tlemcen-Larmho Laboratory (Algeria),
benahcenfarah@gmail.com

Pr Boumediene Hocine [1]
Aboubacar Belkaid University -Tlemcen-Larmho Laboratory (Algeria),
boumedieneho@gmail.com

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Abstract :
The housing sector in Algeria is one of the most important sectors, as it is the locomotive that pulls other sectors such as the industrial sector, the construction sector, the services sector, the employment sector, etc., and therefore occupies a significant place in the comprehensive national development strategy, whether at the social or economic level. The reform of the housing subsidy policy in Algeria aims to improve the effectiveness and efficiency of this policy in the implementation of housing programmes while promoting the values of transparency and social justice in the distribution of this support, by providing a variety of housing options and forms to meet the greatest number of needs of different sectors and strata of society. This study aims to evaluate the housing subsidy policy in Algeria, and to identify the most important reforms that have affected it, through a field study of a sample represented by the Housing Directorate in Tlemcen.
Keywords: Reform - Housing policy - Government support - Social justice - Housing programmes
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Introduction :

The housing file is one of the most complex files that the Algerian government is working to solve once and for all, due to the prevalence of corruption and nepotism in the distribution policy and the huge investments allocated to it, but it always seeks to solve this crisis through many measures, including solving the high prices of building materials and the weak purchasing power of citizens. diversification of funding sources for this policy, diversification of housing formats, and mechanisms to make this sector effective, efficient, and a kind of social justice.

[1] Corresponding Author.

This sector is considered one of the sensitive sectors due to its large and pivotal position as one of the criteria of stability and development in various countries, and it is also considered one of the main engines of the national economy and the main pillar of the good functioning of all sectors either directly or indirectly. industry, agriculture, tourism, transport and services are all sectors that are highly linked to the housing process, and therefore housing has a general impact on productivity.

Algeria is therefore making strenuous efforts to ensure that it is able to provide as much housing as possible in different forms that are suitable for different segments of society. this is in light of the huge demand for housing, which is constantly increasing as a result of the large and continuous demographic growth, as well as the rapid pace also in the phenomenon of urbanization and the movement of people from the countryside to cities and thus the inflation of cities, this has negative repercussions on more than one level, especially in the economic and social fields, which directly and significantly affect the political situation of the country.

The various policies in Algeria have undergone radical and profound reforms affecting most sectors, the most important of which is the housing sector, through which the Algerian authorities have endeavored to solve this problem by establishing the principles of their housing policy.

Study Problem :

From the above, the following study problem can be raised:

How can the reform of the policy of financial support for housing in Algeria contribute to its efficiency?

To study this problem, the following hypothesis was made:

The implementation of effective reforms in the policy of financial support for housing will contribute to the achievement of a kind of social justice and the promotion of economic efficiency.

Method used in the study:

To answer the problem and study and analyze all its aspects, the analytical descriptive approach was adopted to cover the theoretical aspect related to clarifying the concept of housing policy and housing support and the reforms followed in this field. it was also based on a case study approach for a sample in the Directorate of Housing of the Province of Tlemcen in order to extrapolate and analyze the available data related to the housing sector and the distribution of housing at the province level sample.

Importance of the study:

Since the housing sector is one of the most important sectors in Algeria, through which the State seeks to provide the basic material needs related to housing for citizens, achieving the objectives of the housing support policy is one of the most important objectives that it seeks to achieve through the formulation of its public policies.

The fact that the housing policy in Algeria works to combat social disparities, as it respects the principle of the right to housing for the person who is entitled to it, and also works to achieve social justice in the country, makes it a very important goal for various public policies.

Objectives of the study:

The objectives of our study on the reform of the government support policy for housing can be summarized as follows:

Evaluate the housing support policy in Algeria and look for the requirements and mechanisms for its reform.
Study and analyze the different types of housing formulas in Algeria designed to suit the patterns of social demand.
Study and analyze the most important reforms and new housing support programs.
- Study, diagnosis and analysis of the housing situation in the sample province, which is the province of Tlemcen.
- Enrich the scientific library in the field of public policy evaluation with such topics.
Propose appropriate solutions to achieve a successful and effective housing policy capable of reducing housing problems in Algeria.

1. Review of previous studies related to the topic of study:

1.1 T.D. Hansal Abu Bakr – Tahri Mohamed Bashar University – Algeria – Dr. Ben Ahmed Saadia – University Center Ahmed Zabana Glizan – Algeria – article entitled " the Strategy of Government Support applied in Algeria from the perspective of effectiveness and socio-Economic Justice" Journal – applied Studies in depth – Volume 03 issue 01 of 2018. The aim of this study was to evaluate the government subsidy policy applied in Algeria in its current form and some of the results were: while the subsidy policy helped to alleviate the burden on the low income and achieve a fair level of social welfare, the subsidy policy did not conform in its principles and rules to the standards of social justice and economic efficiency.

1.2 Salma Mameesh article entitled: " Housing Economy in Algeria between reality and ambition" Journal of Administrative and Financial Sciences, Martyr Hamma Lakhdar University in Wadi, Volume 01, issue 01, December 2017. One of the objectives of this study is to highlight the different mechanisms of financing the housing sector in Algeria within the sectoral plan (2015-2019), and as a result of this study: The state has diversified the housing formula with increasing its support by diversifying the sources and instruments of housing finance in Algeria.

1.3 Mana'a Ebtisam article entitled " the housing sector in Algeria and the activation of legal systems to finance this sector" Journal of Humanities, No. 47, June 2017, vol. a.pr. This study aimed to shed light on the economic and legal reforms that have affected the housing sector in Algeria, including the methods of mortgage financing, especially real estate loans, and the extent to which these reforms contribute to solving the problem of financing and addressing the housing crisis in Algeria.

1.4 Babou Jamal al-Din and Karim Zainab, article entitled " the Housing Policy Strategy adopted in Algeria and its effectiveness in alleviating the housing crisis" Journal of Research in Law and political Science, Volume 07, issue 01, 2021.This study aimed to clarify and analyze the most important reforms of housing policy in Algeria, and concluded that finding housing formulas of a social nature that are balanced between public and private real estate promotion was considered one of the solutions to eliminate the housing crisis.

1.5 Riad Jafari, Mariana Mohammed Osman et al., Asian Journal for the Study of Environmental behavior, May 2019. " Algerian housing policies" .The results revealed that the new mechanisms need to adopt an effective local and regional structure to enhance the quality and suitability of the housing sector which will improve the quality of life of individuals in Algeria.

2. The conceptual and literary framework of the study :

Government support policies are one of the basic tools adopted by countries to promote economic and social development, as these policies began by providing subsidies to the agricultural sector in the early nineteenth century, and expanded significantly during the World Wars in Europe and the United States in order to protect local food production. Over time, these policies have covered other areas, most notably support for the housing sector, given its importance to social and economic stability.

Access to housing is one of the basic and urgent needs of individuals, so that each individual seeks shelter for himself and his family members and reflects their standard of living (Dorrah. 1978) , hence the social importance of housing . the economic and political importance is that the housing sector has become a means of sustainable and comprehensive economic development because housing is a service required by citizens and performed by various public bodies competent in this regard, taking into account the environment and sustainability. housing is also a commodity to be bought and sold subject to the laws of supply and demand in the market, but any imbalance in the housing sector will have significant political effects and pressures. this leads various governments to attach great importance to housing policy and seek to reform and develop it in a way that reduces their problems and social, economic and political pressures (ALMahmoud. 2019).

2.1. Concept of public support :

Government support is a means of achieving social justice by empowering the economically vulnerable and ensuring access to basic services for all, and is used as a tool to stimulate economic growth by reducing production costs and encouraging investments.

Public support refers to all measures taken by the government to support and promote certain sectors of the national economy, and can take many forms, including direct financial support, government spending on projects and infrastructure, and encouraging investment. tax incentives and social services for citizens. Government support is usually directed toward achieving certain economic, social or political goals, such as stimulating economic growth, promoting investment, and improving the quality of life of citizens.

- **Achieving social justice** by reducing the gap between high and low income groups.
- **Promote economic stability by** supporting productive sectors and ensuring price stability.
- **Stimulate economic growth by** encouraging investment and increasing the purchasing power of citizens.

- **Support food and energy security to ensure** the provision of basic materials at affordable prices.

Understanding how this support is designed and directed is an important part of government policy management to balance economic stimulus with inclusive national development and social justice.

2.1.1 Algeria's public support policies :

The concept of social support in Algeria was embodied in the founding documents of the state, where the statement of the first November 1954 stipulated the establishment of the Algerian social democratic state, as stipulated in its constitutions, and the concept of social support was linked to the project of the social state and the slogan of social justice. the field was manifested in the support of large sectors closely related to social services such as health, education, housing, social protection and social transfers. energy subsidies and some widely consumed commodities, all of which have benefited from important allocations in all finance laws over the years and governments, and with the promulgation of the law on finance laws (1984 .17) , under the title "Public intervention" in article 24 of the Code, the question of social support has become a fixed item included in all financial laws, as it is a necessity and an imperative that emphasizes the social character of the Algerian state.

The concept of social support was also associated with what is known in the state budget as the structure of social transfers, which includes support for the consumption of families, especially (subsidies for the prices of widely consumed materials, education, energy, housing, health, etc. especially for those with special needs and retired people.) , through the successive fiscal laws in Algeria, the financial and social impact of these transfers can be observed during the period (2014-2022), and of course due to the political stability, which was accompanied by a marked improvement in oil prices and increased collection from petroleum collection, where the value of transfers increased from 1603.2 billion dinars a year 2014 by 8.8% of the GDP to 1797.6 billion dinars in 2020 by 8.4% of the GDP, then 1927.5 billion in 2021 by 9.4% of the GDP, reaching 1942 billion dinars in 2022 by 8.4% of the GDP (Ministry 2021-2020-2019-2013).

It appears from the presentation that Algeria’s social support system, despite its shortcomings, is one that can reach vulnerable groups.

2.1.2 Public Support System Reform :

Public support is an important economic and social tool for achieving sustainable development, but it needs effective management to ensure that its objectives are achieved without harming the national economy. due to some of the negative effects of the public subsidy system, governments are seeking to reform subsidy policies, especially by:

- **Improve targeting mechanisms using** digitization to verify beneficiaries’ eligibility.
- **Convert in-kind support into direct cash support to ensure** that it reaches the actual beneficiaries.
- **Promote transparency and accountability to prevent** corruption and waste of resources.

Algeria, like other countries, is seeking to reform the public support system to ensure its sustainability and achieve equitable distribution among the eligible groups. The reasons for this reform are the result of increasing economic and social challenges, which require a review of traditional support mechanisms and better targeting the actual beneficiaries.

- **The financial burden on the public budget:** Total subsidy spending in Algeria has reached more than $17 billion annually.
- **Poor targeting of eligible groups:** The current support system benefits all citizens regardless of their income levels.
- **Promoting unsustainable consumption:** Untargeted subsidies increase excessive consumption, raising waste levels.
- **Combating smuggling and illegal trade:** Because of the large differences between subsidized prices and prices in neighboring countries, which depletes the national economy.
- **Promoting social justice:** The reform aims to redirect support to the actual beneficiaries.
- **Improving governance and transparency in the distribution of support:** Support system reform contributes to enhanced transparency and accountability.

The issue of social support reform in Algeria goes beyond technical and formal solutions, because in its general context support goes beyond the direct forms associated with supporting families, education, health, housing and the rights of people with special needs. to indirect forms of support for national companies, loans and reduction of taxes on some imported goods, which may be more expensive on the public treasury than direct support, and therefore the attempt to withdraw this support will have profound effects on different economic sectors. the state has already embarked on a kind of reform by gradually raising fuel prices starting in 2010, overcoming the price shock of consumers until the increase reached 122% in 2021. consequently, it is necessary to reform the social policy adopted in order to reduce social disparities, support economic efficiency and improve the living conditions of citizens by adopting a comprehensive social strategy (Betiwi Nisreen 2022).

2.2. Housing policy in Algeria :

After the registered deficit in the housing sector in Algeria has increased from year to year, and the inability of successive governments to provide adequate housing to citizens has emerged over time, in addition to the scarcity of ready-made housing and its lack of availability at affordable prices, this has prompted the country to adopt important reforms of the housing support policy, in which different funding systems and multiple housing programs are followed. with the adoption of methods and methods of distribution of housing according to each approved formula or a specific housing program aimed at achieving a kind of social justice among the different groups of society.

2.2.1 Concept of housing :

The simple concept of housing is considered to be the shelter in which individuals reside or the building, which usually consists of walls and ceiling, but this concept remains far from the real and comprehensive concept of housing so that housing is considered in the broad sense as that spatial space through which auxiliary services

and facilities are embodied it is offered by society so that it can accept to live in it in comfort and stability (Dorrah. 1978) as an organism that seeks to achieve greater well-being in all spheres of life.

Housing is a shelter for individuals and a symbol of their privacy and status, reflecting to some extent their standard of living, as well as clothing, food, education, health, transportation and other levels of social and economic well-being.

The dwelling in its modern sense is a material form of human interaction and the nature of this interaction depends largely on the formations of this framework, including buildings, spaces, facilities and the social relations that it produces.

It is also known as the place where man resorts to protect himself from extreme weather conditions such as heat, rain and snow as well as needs for rest, provides necessary activities such as cooking, washing and sleep means accommodation and housing synonyms such as house, house, house, etc. the house is defined as the residence of the residence which ensures the stability of the lives of the people, the latter within which there prevail social relations of humanity that ensure the cohesion of the family through which it forms itself and its social entity and protects its private life (Gohar 2009).

This geometric construction, designed as a vessel to house the family under its roof, defines "Gaston.Bachelar" as: the open sphere, which is above all valuable, is a feeling, a memory, a feeling of action that has its place in the realm of the haunted. in essence, any haunted sphere carries the idea of the dwelling, which is our first world and the cradle of the past lived (Bachlard 1961).

2.2.2 Concept of housing policy in Algeria :

Housing policy can be defined as a set of procedures, rules and principles to be developed by the public authorities in the state in order to find mechanisms and means that allow them to intervene in the housing market in order to ensure the general balance in this market between housing supply and demand in compliance with market price and equilibrium quantity criteria**.**

Today, we find that many countries in the world suffer from the problem of supporting and financing housing policy, given the inflation of demand due to the increasing and continuous growth of the population on the one hand. poor management, poor planning and lack of efficiency, with the increasing cases of administrative corruption and mismanagement of public funds allocated to housing projects (ALMahmoud. 2019).

Therefore, in its reforms to the housing sector, Algeria has adopted the diversification of housing formats, including social housing or public housing rental, lotion promotion aid, AADL, rural housing. all these changes in housing patterns have been related mainly to the income and standard of living of the Algerian citizen, and to the improvement and development of housing and its subordination to scientific conditions, as the latter requires the concerted efforts of the state, the private sector and various actors in the sector to raise its efficiency.

Table 01 Housing achievements in Algeria - five-year Program 2015-2019

2019	2018	2017	2016	2015	Housing programs
64275	105934	95159	115275	118472	**Public rental housing**
49353	64048	49908	17120	3204	**Selling by lease**

14868	18633	20371	24871	27630	**Supportive social housing/social housing**
1325	1924	1632	2404	2461	**Other Social Housing (Job Housing)**
2581	6113	9535	4381	0	**Public housing**
13142	12582	11893	8488	7147	**Residential housing**
83752	63900	112308	142388	151353	**Rural housing**
15700	14344	21591	22570	17783	**Self-building**
244996	287478	322397	337497	328050	**Total**

Source: (Ministry of Housing and Urban Development and the Algerian City s.d.)

2.2.3 Public financial support for housing in Algeria :

The system of public financial support for housing in Algeria is based on a set of subsidies for housing production, which vary according to formula or family income, to be allocated either to construction operations, to property developers or to certain groups of society in order to encourage investment in the sector (Ahmed 2013). significant provisions have been made in the finance laws to support housing within the social transfer funds, including 360.17 billion dinars in 2020, a decrease from 2019, which was 9.3%, and 20% of the total transfers. in 2021, housing subsidies amounted to 420.95 billion dinars, an increase of 9.4% from the previous year 2020, and this value represented 22% of the total transfers. in 2022, housing subsidies amounted to 247 billion dinars, down from the previous year 2021 by 42%, while these allocations amounted to 13% of the total transfers (Ministry 2021-2020-2019-2013), while in 2022 196.13 billion dinars were allocated to support access to housing.

The support system in Algeria can also be divided into six types:

- Reduction in the sale price of land belonging to state property.
- Financial assistance for configuration work and various networks.
- Direct assistance provided by the Treasury to cover construction expenses.

-Financial benefits directly granted to citizens to acquire a home by buying or building it.

-Reduce the interest rate on loans to banks and financial institutions.

-Reduction of the TVA value added fee charged on the construction process.

3. Field study at the Directorate of Housing of the Province of Tlemcen :

Most of the ministerial sectors are represented decentralized at the province level with executive directorates that express the external interests of the ministry, including the Directorate of Housing, which represents the Ministry of Housing, Urbanism and the City, and works to implement the housing policy set by the state at the local level in addition to being responsible for providing housing in the province of its existence, and proposing housing programs initiated by the state and local communities, they are also working to monitor their situation.

In order to study the issue of housing policy reform in Algeria, we studied a representative sample of the housing sector, represented by the Directorate of Housing in the province of Tlemcen, to then circulate the results at the national level.

3.1 General information on the Province :

Tlemcen is an Algerian province with its number 13 in the administrative division. we find that it is geographically located northwest of Algeria, bordered by the north of the Mediterranean Sea, south of the province of Nan'am, east of the provinces of Ain Tumushent and Sidi Bel Abbas and west of the Morocco, and the province is characterized as an area with a long history and a tourist attraction with its monuments and important tourist sites known as Pomaria in the Roman era and taken by the Zayanids as their capital, the province of Tlemcen is divided into 20 districts and 53 municipalities with an estimated area of 9.061km2, with a population of 949135 according to the 2008 census (ONS 2008).

The total housing program registered for the province is estimated at 30181 housing units distributed within the various programs from 1998 to 2024 and is summarized in various patterns across the entire province of Tlemcen as shown in the details of the following housing programs.

3.2 Forms of financial support for public housing in the province :

The forms of government financial support for various programs for the housing sector are as follows:

- **Direct funding:**
  - ✓ Housing financed entirely by the state (social) for the needy groups.
  - ✓ Housing built with public funds and intended for sale on rent.
  - ✓ State-subsidized housing allows the owner of the housing to contribute to its financing the level of direct subsidy varies according to the income of the beneficiary between (700.000 DA and 400.000 DA).
  - ✓ Direct financial subsidies under the Rural Housing Program and fragile Housing Restoration programs.
- **Indirect funding:**
  - ✓ Reductions by the state in the interest rate on housing-related loans.
  - ✓ Reductions by the state in the value of land belonging to the state's private property.

The State shall ensure the construction of roads and various networks for some housing formulas.

3.3 Province Public Housing Programs :

3.3.1 The rental public housing programme LPL :

The conditions and rules for granting public rental housing were determined in accordance with the Executive Decree which determines the modalities and procedures for granting public rental housing (Decree08-142 dated 5 Jumada I 1429 AH 11 May 2008), public rental housing means housing that is financed by the state or local communities and is intended specifically for destitute and disadvantaged citizens. one of the conditions for this type of housing is that this category does not own housing and has not previously benefited from the State subsidy in this area or

who live in inappropriate housing and does not meet the minimum conditions of hygiene and that its monthly family income does not exceed 24.000.00 DA.

Table 02: Public Rental Housing (LPL) in the Province of Tlemcen for the period (2018-2024)

Total	2024	2023	2022	2021	2020	2019	2018	
4600	2000	300	500	400	500	450	450	The Registrar
7361	460	278	364	501	502	1828	3428	Achieved
10945	700	408	1112	2912	2663	1700	1450	The Distributor
22906	3160	986	1976	3813	3665	3978	5328	Total

Source: Prepared by researchers based on statistics of the Directorate of Housing and Construction of the Province of Tlemcen

Table 02 indicates that public rental housing represents a large share of housing programs during the period of study, given the social nature of the Algerian State, which is fully funded and distributed at nominal prices. 10945 social housing units were distributed in the Province during the period of study. if the social housing situation is analyzed, we find that the completion rate for the public housing rental formula is a high rate of 32 percent, in addition to registered housing, which amounted to 20 percent, while the distribution rate reached 48 percent. all of these efforts indicate that the state has paid great attention to supporting this group and these programs, which are proceeding at a high pace.

3.3.2 Rental Sale Program: or so-called AADL Program :

It is considered one of the formulas that have received a great demand in the field of housing by the middle class, where the Algerian authorities introduced the formula of the lease sale, which is framed by the Executive Decree on the conditions and modalities of the sale of properties of residential use (Decree97-35 dated 5 Ramadan 1417H 14 January 1997).

The state support in this form of housing by providing housing at low prices compared to the market, with the possibility of paying in easy installments of up to 25 years without high interest. this housing formula has been supported by the Executive Decree defining the conditions and modalities of purchasing housing completed with public funds under the rental sale (Decree01-105. dated 29 Muharram 1422 AH, 23 April 2001).

Table No. 03: Rental selling Housing - (AADL) in the Province of Tlemcen for the period (2018-2024)

Total	2024	2023	2022	2021	2020	2019	2018	
8571	5500	/	/	/	/	/	3071	The Registrar
2972	233	1821	200	/	/	718	/	Achieved
7604	233	1821	200	2750	/	2000	600	The Distributor
19147	5966	3642	400	2750	/	2718	3671	Total

Source: Prepared by researchers based on statistics of the Directorate of Housing and Construction of the Province of Tlemcen

Table 03 indicates that this new formula, after the reform of the housing sector in Algeria, has evolved significantly from year to year and is considered promising

because it aims to enable middle-income citizens to obtain rental housing. where the beneficiary pays a down payment and then completes the rest of the amount in easy monthly installments and has been distributed 7604 during the study period, which is a significant share, if the situation of housing units is analyzed, we find that the completion rate for the rental housing formula is a low rate of 15 percent compared to the registered housing, which amounted to 45 percent, which indicates that the projects are still lagging compared to the previous version.

3.3.3 Participatory housing program (LSP):

This form of housing is intended for groups whose income level allows them)Decree235-10 ،Executive decree defining the levels of direct assistance granted by the State for the acquisition of collective housing or the construction of rural housing, the income levels of applicants dated 26 Shawwal 1431 AH 5 October 2010(to contribute to self-financing for the completion of the housing they will own (Decree235-10, Executive decree defining the levels of direct assistance granted by the State for the acquisition of collective housing or the construction of rural housing, the income levels of applicants dated 26 Shawwal 1431 AH 5 October 2010).

3.3.4 Assisted promotional housing program LPA :

Assisted promotional housing program is one of the housing models also introduced in the framework of the reform of housing policy in Algeria since 2010 by the public authorities, in order to compensate for social housing shares, as defined by Executive Decree No. 14-203. public housing is a real estate project aimed at achieving the public interest and is allocated a subsidy by the State for persons eligible for direct financial assistance granted by the State under the provisions of this Decree (Decree203-14. dated 17 Ramadan 1435 AH 15 July 2014), this formula affects middle-income social groups whose income is less than or equal to six times the minimum guaranteed national wage, and benefit from this type of housing through the personal contribution of the applicant and can benefit from a bank loan its benefit is supported by direct assistance from the National Housing Fund in addition to indirect privileges, and is achieved by a real estate developer.

Table 04: Assisted promotional housing program (LPA)/ Participatory housing program (LSP) Province of Tlemcen for the period (2018-2024)

Total	2024	2023	2022	2021	2020	2019	2018	
3410	210	750	/	/	/	800	1650	The Registrar
576	360	100	/	/	/	116	/	Achieved
1736	360	100	155	129	/	792	200	The Distributor
5722	930	950	155	129	/	1708	1850	Total

Source: Prepared by researchers based on statistics of the Directorate of Housing and Construction of the Province of Tlemcen

Table 04 indicates the development of this formula, which includes a significant group of society who cannot benefit from the previous versions, and depends on the co-financing of the beneficiary, the Bank, and the state where the state provides direct subsidies ranging from 400,000 DA to 700,000 DA depending on the income level of the beneficiary in addition to that beneficiaries get bank loans at a subsidized interest rate of 1 %, and housing prices vary by region and type of housing, these measures aim to reduce the cost of buying or building housing.

The completion rate for the subsidized housing formula has reached 10 percent, due to the fact that these residential formulas are still in the process of being achieved by the real estate developers, as the registered housing amounted to 60 percent.

3.3.5 Public Promotion Housing Programme LPP :

This type of housing, known as public promotion housing, is a new type of housing developed in the form of arthropod housing, and it also benefits from the financial support of the state and is directed to the category whose monthly income is equal to or exceeds 108.000.00 DA and does not exceed 216.000.00 DA (Decree203-14. dated 17 Ramadan 1435 AH 15 July 2014).

Table No. 05: Public Promotion Housing Programme LPP in the Province of Tlemcen for the period (2018-2024)

Total	2024	2023	2022	2021	2020	2019	2018	
/	/	/	/	/	/	/	/	The Registrar
642	/	224	226	/	/	192	/	Achieved
865	/	224	226	223	/	192	/	The Distributor
1507	/	448	452	223	/	384	/	Total

Source: Prepared by researchers based on statistics of the Directorate of Housing and Construction of the Province of Tlemcen

Table 05 refers to the formula for public housing for middle- to high-income groups, where these dwellings are completed by the State and sold at prices determined by the public authorities, and 865 units were distributed in the Province during the study period. As for the completion rate for the public promotion housing formula, it reached 42 percent compared to the distributed housing, which amounted to 58 percent, indicating that the state has paid great attention to supporting this relatively high-income group.

3.3.6 Rural Housing Programme:

Rural housing as defined by the Executive Decree establishing the levels of direct assistance granted by the State for the acquisition of collective housing or the construction of rural housing (Decree235-10, Executive decree defining the levels of direct assistance granted by the State for the acquisition of collective housing or the construction of rural housing, the income levels of applicants dated 26 Shawwal 1431 AH 5 October 2010) is housing provided by persons eligible for a subsidy under the Rural Housing Program. it is a subsidy provided by the state to people who reside in rural areas and wish to build self-housing amounting to 1,000,000 DA which is paid in two payments according to the progress of the works and is a program aimed at reducing the phenomenon of rural displacement. Table No. 06: Rural Housing Programme (H R) in the Province of Tlemcen for the period (2018-2024)

Total	2024	2023	2022	2021	2020	2019	2018	
19600	5000	2000	/	/	5500	200	6900	The Registrar
9970	1616	1863	1651	1310	/	3530	/	Achieved

14640	1616	1863	1651	1310	3800	3530	870	The Distributor
44210	8232	5726	3302	2620	9300	7260	7770	Total

Source: Prepared by researchers based on statistics of the Directorate of Housing and Construction of the Province of Tlemcen

Table 06 shows the great importance of this form of rural housing, which has witnessed a great development, especially under the rehabilitation program for the shadow areas, which are considered marginalized rural areas with low levels of development. 14640 units were distributed at the Province level during the study period and the completion rate for the formula rural housing stood at 23 percent compared to 44 percent of registered housing, indicating that the state has paid great attention to supporting this group.

3.4 Difficulties and obstacles faced by housing projects at the province level:

Difficulties and obstacles faced by housing projects at the province level.The housing support projects faced several obstacles, including : 1- Failure of some beneficiaries to obtain assignment decisions or published land contracts. 2- Failure of some beneficiaries to obtain building licences for the projects. 3- Failure to prepare the final lists of some departments as a result of the physical obstacles of the land - steep slope, lack of data, opposition of citizens . 4- The exhaustion of some real estate beneficiaries for their own financing before obtaining their dues from the National Housing Fund.

5- Delay in the preparation of decisions to benefit from the state subsidy due to the national investigations, especially the real estate ones imposed by the National Housing Fund, which delays the payment of the beneficiaries' dues.

Conclusion:

These different forms of housing and the above-mentioned statistics show Algeria's commitment to providing decent housing for its citizens through various programmes targeting different segments of society, while allocating significant financial resources to support this vital sector, which represents the policy of the housing sector in the post-reform period. We also find that this policy has witnessed a significant revival represented by the efforts, actions and measures taken by the Algerian state, whether at the level of funding, legislation or regulation regarding the distribution of housing and the groups concerned by each form of housing.

social groups and introduced the sale of rental housing for another group, as well as public housing programmes in various forms such as subsidised public housing, public housing and free housing for groups able to contribute to the financing of their housing, in addition to the rural housing programme aimed at helping citizens not to migrate to cities, and with this diversification of urban and rural housing types, the private sector, represented by real estate developers, was also opened up to contribute to the revival of this sensitive sector. The diversification of urban and rural housing types has also opened the way for the private sector, represented by real estate developers, to contribute to the revival of this sensitive sector, and from the financial point of view, banks and other financial institutions such as the Housing

Fund have also been involved to contribute to the financing of the housing sector through direct financial assistance, mortgage loans and other measures.
However, these efforts and measures, despite their importance and effectiveness, remain insufficient, especially for a large country like Algeria, in addition to the continuous increase in the population, which has led to the increase in the number of people per dwelling and the spread of the phenomenon of tin houses and inadequate housing, which makes the housing issue remain a concern for both citizens and the state in Algeria.
Therefore, the housing subsidy policy in Algeria must be constantly reformed and modernised in order to increase the number of beneficiaries every year, to take care of the disadvantaged groups, to produce affordable and better quality housing for the middle class and to involve them in the financing process, while ensuring that this policy leads to efficiency and a kind of social justice.

Results of the study:

The figures and programs reflect Algeria's commitment to providing adequate housing for its citizens through the allocation of significant financial resources and the adoption of various forms of support tailored to the needs of different social groups
- The inability of the state to meet the increasing demands for housing of a social nature and to limit the financing of these formulas to the public treasury without resorting to other sources of funding.
The housing support policy in various forms contributes to increasing the number of beneficiaries annually.
This policy leads to the achievement of a kind of social justice by taking care of the needy and disadvantaged groups.
- The forms of public education have contributed to the sponsorship of other groups that cannot obtain housing for the social formula.

Recommendations for the effectiveness of housing policy in Algeria:

Through these ongoing and effective reforms, the effectiveness of the housing support policy in Algeria can be improved and the needs of citizens can be met. However, the reform of the government housing support policy in Algeria requires a comprehensive analysis of this policy and the interaction of all actors, including citizens, with the multiple challenges on the ground. the reform can include several other aspects, including:

- Enhance transparency: In particular, improve the transparency of distribution of support to ensure that it is effectively targeted to those who need it.
- Promote the digitization of the sector to avoid any forms of manipulation.
- Adopting sustainable technologies: Using sustainable building technologies to improve construction efficiency and reduce environmental impact.
- Expand housing options: Provide a variety of housing options to meet the different needs of the population.
- Strengthening sectoral cooperation: Promoting public-private partnership (PPP) in the housing field.
- Expansion of Islamic banking finance for housing.

- Allocate more support to rural housing to ease pressure on cities.
- Improve real estate management by establishing procedures to facilitate the provision of land and permits.
- Encourage new ownership methods by supporting innovative approaches to housing ownership to enhance housing sustainability.

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