

THE HOUSING PROGRAMS

Housing programs include all programs to develop housing sector. which vary from one country to another. For example, in the socialist countries are directed to put the programs of housing development, that so-called rational expenditure of resources, so that the distribution of resources in a fair and this must be in the States with limited resources and a large demand for resources.

Iraqi Housing program, began in 1956 by the Greek Doxiadis, it's an institution came to Iraq to survey the housing in Iraq.

In 1965 , Polservice worked the master plan for Baghdad and in 1982 worked for the Iraqi housing standard.

IN GENERAL, THE CURRICULA OF THE HOUSING AS FOLLOW :

1- Housing Renewal: must be appropriate to the housing criteria ,include:

- * Housing Rehabilitation.**
- * Housing Redevelopment.**
- * Conservation.**

2- Housing construction: to fill housing shortage.

THE HOUSING POLICIES :

Housing policy relies on the public policy of the state which in general as follow :

- 1- housing subsidy and be through the provision of real estate loans.
- 2- Allocation of land without loans.
- 3- The allocation of apartments.
- 4- The allocation of government houses, Standard Style.
- 5- Adoption of the principle of economic housing .
- 6- Supporting the materials that used in the construction of housing units by the State.
- 7- Determine the price of house unit rental, based on a set of criteria such as the number of rooms in the unit and the area of housing unit and other.

THE HOUSING ECONOMICS

Divided into two types:

1- Micro Economics of housing : الاقتصادية المحلية للإسكان

Include savings , maintenance and repair.

2- Macro Economics of housing : الاقتصادية القومية للإسكان

Here, is the relationship between housing sector and the financial allocations for housing, in other words, the State allocates a certain percentage of national income for the housing sector to meet the needs of housing units.