ARTICLES

The Public Housing Program in Kuwait: An Assessment of Financial Constraints and Future Challenges

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Abstract:

In the light of the constraints on public budget, the future of the housing provision program is less promising considering the expected increase in the number of future applicants over the next decade. This paper examines the role of the government in providing housing care in Kuwait and forecasts the financial resources required to meet the current and expected demand for housing over the period (2009-2020). The analysis of the government expenditure on housing exposed the inefficiency of the current system and its inability to absorb future demand. The forecast analysis revealed that the financial resources required for financing future demand ranges between KD (8.61-14.70) billion. The study concludes that the housing policy must be reformulated with the objective of reducing the applicants waiting period in an orderly manner and the provision of a variety of less costly housing alternatives with a shorter payback period.

I. Introduction:

The government of Kuwait, in its quest to redistribute the oil wealth among the citizens and achieving a high standard of living, has adopted a welfare-oriented approach towards development. This

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strategy has depended on public policies and heavy government spending that improved the social and economic aspects of living, leading to a standard of living and per capita income rated among the highest in the world. The public policies, over the last four decades, have created dependency on the government for the provision of most social services. These services include cost free education and health systems, and heavily subsidized prices for electricity, water, basic food products, and housing care.

The public housing program is one of the most important social services that the government provides to the citizens at a highly subsidized rate. Since the 1980s, the government of Kuwait has faced increasing deficit in its annual public budget due to the fluctuations in oil revenues and the increase in government expenditures (the wage bill in particular). Consequently, it is becoming difficult for the government to provide the financial resources required to finance the continuous increase in the number of Kuwaiti applicants seeking the subsidized public housing.

Presently, the public housing program in Kuwait suffers from a number of problems and challenges. The most obvious problem is the inability of the housing authorities to meet the citizen's demand for public housing within acceptable waiting period. With more than 82,156 accumulated applications by the end of 2008, and with the waiting period to obtain the housing care ranging between 15-18 years, the future of the housing care program is less promising considering the expected increase in the number of future applicants over the next decade. With no proper planning, it will be difficult to allocate the financial resources required to meet the accumulated and expected demand for housing. Moreover, the design of the public houses, currently being provided, is not compatible with applieants expectations. This has resulted in applicants diverting away from public houses alternative (less costly) to the housing loans alternative (more costly). Therefore, it is crucial for the decision makers to reevaluate the housing programs and look for new methods to finance new applicants within the constraints of available resources.

In the light of these broad problems and the urgency to reformulate the housing policy, the decision makers must comprehend the historic performance of the governmental agencies responsible for the provision of housing care in order to evaluate their productivity and assess future capability to sustain the housing program efficiently. Decision makers must also recognize the level of expected demand for housing care over the next ten years. Within this context, a proper forecasting of the financial cost associated with meeting the demand for the accumulated and expected housing applications is well needed. It is the purpose of this paper to address these problems and to assist policy makers in identifying the challenges facing the public housing program.

The rest of the paper is divided into the following seven sections: section two presents an overview of the public housing program. Section three reviews the relevant housing literature in the state of Kuwait. Section four analyzes the government expenditure on the housing program over the last four decades. Section five forecasts the demand for public housing over the period (2009-2020). Section six estimates the financial resources required for the provision of housing alternatives over the period (2009-2020). Finally, section seven presents the conclusions and policy recommendations.

II. An Overview of the Housing Care Programs:

The provision of public housing in Kuwait started back in the early 1950s, prior to that the inhabited area in Kuwait was limited to a small enclosed town that depended on fishing and pearl harvesting. Kuwaitis owned all of the land inside the town wall while the government owned the land outside the wall. With the discovery of oil, the government embarked on several development plans. The most important of these plans was the modernization of old Kuwait city. In order to achieve this goal, the government initiated a land purchase program whereby land was purchased from Kuwaiti citizens residing within the town wall to be utilized for the provision of basic infrastructure. The displacement of the population to the newly created residential areas marked the beginning of the government policy for the provision of housing services. Since then, the public housing program went through different stages of development and the responsibility for the construction and distribution of public houses has passed through several government agencies (Al-Fiel, 1988).

The Kuwaiti constitution guarantees the right of every married Kuwaiti male to housing care. Currently, applicants for the housing care are entitled to one of the three housing alternatives:

- Public (government) house on 400 square meter plot.
- A plot of land (400 square meter) plus KD 70,000 interest-free loan.
- A KD 70,000 interest-free loan that can be used either to build a house on privately purchased land or purchase new/old house.

In order to obtain the first two alternatives (public house or the plot/loan), applicants have to wait in a queue. In contrast, all applicants (married for more than two years) are entitled to the third alternative once they purchase a private land or house. The subsidized housing attributes takes the form of free government land and the long pay back period that can extend up to 60 years with no interest applied on the principle (the housing monthly payment is KD 60 for the public house, and around 10% of the applicant salary for the housing loan). These attributes makes Kuwait's housing program the most extensive and generous around the world, even in comparable oil rich countries.

The operation and execution of the public housing program in Kuwait rests with two governmental agencies: The Public Authority of Housing Care (PAHC) and the Savings and Credit Bank (S&CB). The PAHC is responsible for land developments and construction of public houses, while the S&CB main function is the provision of interest free housing loans which can be used either to build a new house or purchase a private house. The expenditure of these two agencies represents the public expenditure on housing care. With the rapid growth in Kuwaiti population, expenditure on public housing has increased. However, the growth in the number of applicants outpaced the increment in public expenditure on housing. The government inability to develop plots and to construct public houses in an organized manner has led to the accumulation of housing applications. This has resulted in a long waiting period to obtain a public house. By the end of 2008, total accumulated applications reached 82,156, and the average waiting period ranged between 15-18 years.

Over the period (1954 - 2000) the housing authorities provided more than 55,871 different types of public houses and 50,216 housing loans (106,087 in totals). The demand of more than 50% of the applicants over this period was met, mainly, by public houses. This trend has changed drastically during the 1990s. In particular, over the period (1995 - 2001) the PAHC has provided 4,801 public houses and 8,087 plots, while the S&CB provided 23,776 housing loans. The change in trend indicates that only 20% of the applicants demanded public houses over that period. The shift in applicants demand toward housing loans exerted huge pressure on the S&CB budget and resources. The expediting pressure induced the bank to suspend its housing loans for seven months in 2001. The government arranged for KD 500 million as an aid package to supplement the S&CB budget. The temporary fiscal injection will not prevent the possibility of future bankruptcy of the S&CB. The recent changes in applicants demand rais new challenges for the housing authority.

III. Literature Review:

The interest in studying the housing problem in Kuwait started in the early 1980s, with a **(World Bank report, 1981)**. The aim of the study was to evaluate the housing programs and to develop alternatives in constructing housing units and new methods of financing the housing programs. The World Bank study recommended standardizing the different government housing intended for different income groups. The study also recommended increasing the role of the private sector in land development, housing construction and financing of housing loans. In 1986, all types of government houses were unified under the name of the standard public house.

The study by **(the Amiri Diwan, 1981)** recommended the establishment of a superior housing agency to be responsible of formulating the housing policies and developing specific operational plans to implement them. The study also suggested reducing the size of government plots to 350 m2 in new residential areas and to evaluate and implement the apartment concept as a housing alternative. A study by **(the Association of Kuwaiti Engineers, 1982)** looked at the design aspects of public houses and concluded that the characteristics of the public houses do not meet the citizens requirements with respect to the house design or the number of bedrooms and bathrooms. **(Al-Fiel, 1988)** conducted a detailed study on the social and geographical aspects of public housing in Kuwait. The study suggested reforming the housing program by implementing new cost recovery system within shorter period. **(Burney, et al, 1995)** assessed the cost efficiency of providing housing in Kuwait and the amount of subsidy by the lender. The study recommended three scenarios for the imposition of user fees: minor, gradual, and quick. This was the first study to recommend imposing interest rate on the subsidized government loan. The above studies covered many aspects of the deficiencies in housing care programs and offered valuable suggestions and recommendations to ease the housing problem. However, they did not cover important aspects for the formulation of a sound housing policy, such as the financial requirement for accumulated and expected housing demand. It is the purpose of this paper to address these concerns.

IV. Government Expenditures on Housing Care Programs:

This section will analyze the government expenditure on housing care during the last four decades. To achieve this end, the expenditures of the two main agencies (PAHC and S&CB) on public housings and loans will be analyzed in depth. Table 1 shows total expenditure of PAHC on construction of public houses and plot development during the period 1976-2008. For the purpose of comparison, Table 1 has been summarized in sub-periods and the components of expenditure were classified into four main categories:

- Wages and Salaries of PAHC staff
- General Expenditure
- Transfer payment and Miscellaneous Expenditure
- Construction Projects: total expenses related to the constructions of public houses and land development, including design, supervision cost and public utilities.

The data in table 1 suggest the following:

1 - Total government expenditure on housing programs, over the last four decades was about KD 3.95 billion. Expenditures on construction projects accounted for 66% of total expenditure, while expenditures on salaries, general expenditure, and transfer payment and miscellaneous expenditure accounted for the remaining 34%.

2 - Expenditure on housing care has increased over the selected sub-periods, reaching the highest in the sub-period 2006-2008 (KD 813 million). However, housing expenditure declined sharply in the period 1991-1995 due to the Iraqi invasion of Kuwait. Expenditure has increased in the late 1990s to levels close to that of the late 1980s.

3 - Expenditure on caustruction **(house)** constituted the largest part of total expenditure. However, as a ratio of total expenditure, construction of housing projects has declined from around 99% during 1976-1980 to around 36% during the 2006/2008. The gradual decline in this ratio indicates that the available resources were not used efficiently toward completing more housing units and plots.

4 - Expenditures on wages and salaries have increased drastically from KD 4.25 million in the period (1976-1980) to KD 58 million in the period (2001-2005). The increment in PAHC expenditure on staff salaries occurred in spite of the decline in the percentage of housing projects out of total expenditure. Thus, growth in the wage bill was not reflected in more productivity in terms of housing units.

Table (1)
Expenditure of Public Authority for Housing Care (1976-2008)

Million KD

years	Wages and Salaries		General Expenditure		Transfer payment and Miscellaneous Expenditure		Construction Projects		Total
	Paid	**% From Total**	**Paid**	**% From Total**	**Paid**	**% From Total**	**Paid**	**% From Total**	
1976-1980	4.25	1.10%	0.85	0.22%	0.05	0.01%	380.39	98.66%	385.54
1981-1985	17.03	3.22%	2.98	0.56%	0.34	0.06%	508.18	96.15%	528.53
1986-1990	30.42	4.31%	4.32	0.61%	23.90	3.39%	646.44	91.68%	705.09
1991-1995	37.75	10.37%	5.83	1.60%	91.62	25.17%	228.80	62.85%	364.01
1996-2000	54.71	9.90%	172.34	31.18%	26.59	4.81%	299.07	54.11%	552.71
2001-2005	57.80	9.64%	39.89	6.66%	260.86	43.53%	240.72	40.17%	599.26
2006-2008	45.83	5.63%	2.87	0.35%	470.42	57.83%	294.30	36.18%	813.43
TOTAL	**247.79**	**6.28%**	**229.09**	**5.80%**	**873.79**	**22.13%**	**2,597.90**	**65.79%**	**3,948.57**

Source: Data was generated by the Public Authority for Housing Care.

5 - Expenditures on transfer payment and miscellaneous expenditures have increased to a high level in the period (2006-08) to around KD 470 million or 58% of total spending. A major component of this spending has to do with rent subsidy which all citizens without house care benefit are entitled to (KD 150 per month). Prior to that there was a salary ceiling of KD 900 per month to obtain this subsidy. The removal of salary ceiling has shifted huge part of the financial resources toward the provision of rent subsidy and subsequently reducing spending on housing projects.

6 - The number of delivered public houses decreased significantly from 20,867 units in the 1980s to 7,202 units in the 1990s. On the other hand the, number of delivered housing plots/loans increased from 4,064 plots in the 1980s to 10,920 plot in the 1990s. This trend emphasize the fact that the shift in applicants demand from public houses to housing plot/loan has forced the government to provide more housing plots and loans in comparison to public houses.

The above analysis indicate clearly that financial resources allocated for the construction of housing units has declined over the last four decades in favor for operating expenses, rent subsidy program, and salaries. The extensive administrative spending combined with bureaucratic performance has negatively affected the productivity of this main public housing authority. Meanwhile, the recent shift toward the provision of more housing plots raises some questions about the role of the PAHC in providing public houses (the less costly alternative) and its ability to increase productivity in terms of acceptable public houses.

Analysis of the role of Savings and Credit Bank in providing housing loans will complete the other half of government expenditure on the housing program. The S&CB total cost for the provision of 79,487 housing loans over the period (1965-2008) was around KD 8.30 billion (1,806 loans per annum). However, there was a sudden increase in the financing activity of the S&CB over the last few years. Table 2 shows trends in the S&CB housing loans over the period (1995-2008). The distribution of loans during the period of 1995-2008 indicates that the bank has provided a total of 53,047 loans (28,411 for building new houses and 24,636 loans for purchasing new/old houses). More importantly, the cost of the loans provided over this period was around KD 7.1 billion. In other words, the number of housing loans and their cost over this critical period accounted for 67% and 86% of total housing loans and cost since 1965, respectively.

The increasing role of S&CB in financing housing loans over the period (1995-2008) has exhausted the banks internal financial resources leading to the suspension of housing loans in many occasions. The analysis clearly emphasis the shift in applicants demands from public houses toward housing loans. The change in applicants attitudes from public houses to housing loans can be analyzed within this context. In 1994, the government has increased the size of housing loans from KD 54,000 to KD 70,000. Applicants, as rational thinkers, realized the benefit of obtaining a large interest free loan and building houses according to their design and style compared to obtaining a public house for an average value of KD 45,000. On the other hand, the low demand for public houses can be attributed to the negative perceived characteristics of the present public houses in terms of style and requirements. This has to do, probably, to changes in tastes and life style as the standard of living have been rising. Moreover, the long waiting period to obtain public housing (public house or plot of land) induced applicants to purchase private land or new/old houses. Moreover, the persistent economic constraints on public budget and the expected effect on the housing policy has pushed applicants to anticipate changes in the government housing policy regarding a possible reduction in the value of the loan or the re-payment period, and therefore, preferred to utilize the present flexible structure of housing loans. The above facts played a major role in shifting the demand toward the housing loan alternative.

Table (2)
Saving and Credit bank expenditure on loans (1995-2008)
in Million KD

year	Plots Construction		Houses purchase		Total	
	No	Paid Value	No	Paid Value	No	Paid Value
1994/1995	2,485	115.33	3,383	158.46	5,868	273.79
1995/1996	1,985	142.38	1,721	137.04	3,706	279.42
1996/1997	1,713	139.21	1,295	119.48	3,008	258.69
1997/1998	1,226	98.88	1,868	123.09	3,094	221.97
1998/1999	2,142	113.94	2,363	140.14	4,505	254.08
1999/2000	1,516	115.53	2,079	125.86	3,595	241.39
2000/2001	500	574.03	839	702.59	1,339	1276.62
2001/2002	2,243	878.57	2,466	124.38	4,709	1002.95
2002/2003	3,767	176.61	1,851	117.08	5,618	293.69
2003/2004	2,296	168.72	1,591	872.81	3,887	1041.53
2004/2005	2,828	171.62	1,213	722.13	4,041	893.75
2005/2006	2,286	161.64	1,187	562.2	3,473	723.84
2006/2007	1,770	122.56	1,423	62.13	3,193	184.69
2007/2008	1,654	92.73	1,357	57.71	3,011	150.44
Total	28,411	3,072	24,636	4,025	53,047	7,097

Source: Saving & Credit bank, Annual report, 1995/1996, 1997/1998, 1999/2000, 2001/2002, 2003/2004, 2005/2006, 2007/2008.

To summarize this section, the average total value of housing loans over the period (2000-2008) was around KD 696 million per annum and the average number of loans was around 3,659 per annum. The average yearly expenditure of the PAHC over the period (2000-2008) was around KD 176 million per annum, The annual expenditure of both the PAHC and the S&CB on public houses and housing loans can be used as proxy for the annual government expenditure on the housing program. Therefore, adding the two average yearly expenditure yields an annual government housing expenditure of KD 872 million over the period (2000-2008). The study could not determine the applicants' average annual repayments for the housing programs and loans. However it is safe to assume that loans repayments are very low relative to the government expenditure on housing care program. Hence, after five decades of operation, the PAHC and the S&CB did not reach the point of self financing where current expenditures can match expected revenues. The housing expenditure is expected to increase in the light of the shift in demand toward housing loans and the increasing growth rate of the housing applicants. Therefore, the housing policy must be reformulated in terms of the efficiency of current expenditures and expected revenues taking into account accumulated and expected demand.

V. Forecast of Future Demand for Housing Care (2009-2020):

This section will estimate the financial resources required to meet the demand for housing care program up to 2020. To achieve this, many statistical methods were used to forecast future demand for housing in Kuwait over the period 2009-2020[(1)]. Even though the application of these methods yielded comparable results, we only report the results of the simple regression analysis. The simple regression model was specified as in equation (1):

$$Y_i = a_0 + a_1 \text{ Time} + U_i....... \quad (1)$$

Where the symbols in equation 1 represent:

Y: Housing applications in period i

Time: the years

a_0, a_1: parameters to be estimated

U_i: random error

$$Y = 2084 + 173 \text{ Time}....... \quad (2)$$

t-value (6.06) (10.11)

$R^2 = 0.76$ F-statistic = 102.2

(1) The methods include; simple growth rate, moving average technique, simple and multiple regression analysis.

Equation 2 shows the strong relation between the years (time) and the demand for housing care in Kuwait. The t-value test indicates that both coefficients (a0, a1) are statistically significant. The intercept (a0) indicate that the minimum housing applicants will be around 2084 as time increases indefinitely. The slop (a1) indicates that on average as time increases (each extra year), the housing demand increases by an average of 173 applicants. The coefficient (a1) in equation 2 will be used to forecast the demand for housing over the period (2009-2020). In other words, the difference between housing applicants in any successive years will be 173 applicants. The results of the forecasting analysis are shown in Table 3. The total number of expected applicants, by the end of 2020, was estimated to be around 109,135 applications. If the accumulated applications were also taken into account (82,156 applications by the end of 2008), the total housing applications the government must finance by the end of 2020 will be around 191,291.

Table (3)
Forecast of Housing Demand (2009-2020)

year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Total
Housing Applicants	8143	8316	8489	8662	8835	9008	9181	9354	9527	9700	9874	10047	109135

VI. Financial Resources Required for Financing the Housing Applications:

The persistence of 82,156 accumulated housing applications in the light of the high level of government expenditure on housing calls for alternative financial schemes for the provision of public housing in the future. The first step toward any changes in the provision of housing programs is to estimate the financial resources required to finance the housing applications over the next twelve years (accumulated and expected demand) according to the present housing programs. Three scenarios were developed to estimate the financial cost the current alternatives:

Scenario 1 (Minimum Requirement): this scenario assumes that all the housing applications will be executed with public houses at the value of KD 45,000 per house or an equivalent loan.

Scenario 2 (Status-quo Requirement): this scenario assumes that 20% of the applications will be provided with public houses, while 80% of the applications will be provided with housing loans at the value of KD 70,000. The assumed distribution resembles the current distribution of completed housing application over the last few years.

Scenario 3 (Maximum Requirement): this scenario will abandon the public houses scheme and assumes that all housing applications will be executed with housing loans only.

The above three scenarios were implemented to estimate the resources required to finance; (i) the accumulated housing applications by the end of 2008 (82,156 application) and (ii) the total housing application by the end of 2020 (191,291 application). Table 4 summarizes the results of the three scenarios. The analysis of Table 4 showed that the financial resources required for financing the accumulated housing applications (by 2008) ranges between KD 3.70 - 6.43 billion. The financial resources required to finance accumulated and expected housing applications by the end of 2020 according to the three scenarios were KD (8.61 - 13.70 - 14.70) billion, respectively.

The magnitude of the required financial resources can be analyzed within this context. The total cost of the second scenario (status quo), estimated to be around KD13.70 billion, exceeds the total expenditure on public housing for the last four decades (KD 12.2 billion). Moreover, the annual expected expenditure according to this scenario (KD 1.141 billion) exceeds the current annual expenditure (KD 872 million). This will increase the current annual deficit by KD 269 million over the period (2009-2020).

Table (4)
Financial Resources Requirement for Financing Housing Demand (in Billion KD)

Scenarios		Accumulated Applications by (2008) = 82,156	Expected Housing Applications over (2009-2020) = 109,135	Total Housing Demand by (2020) = 191,291
First: Scenario	**(Minimum Requirement): housing applications will be executed with public houses only, at the value of KD 45,000 per house**	**3,697**	**4,911**	**8,608**
Second: Scenario	**(Status-quo Requirement): resembles the current distribution.**	**5,882**	**7,814**	**13,696**
	* 20% of the applications will be provided with public houses at KD 45,000 per house	739	982	1,722
	* 80% of the applications will be provided with housing loans at the value of KD 70,000.	4,601	6,112	10,712
	* Plots preparation of KD 8,250	542	720	1,263
Third: Scenario	**(Maximum Requirement): housing applications will be executed with housing loans only.**	**6,429**	**8,540**	**14,969**
	* Total applications will be executed with housing loans at the value of KD 70,000	5,751	7,639	13,390
	*Plots preparation of KD 8,250	678	900	1,578

VIII. Conclusions and Policy Recommendations:

The provision of public housing in the State of Kuwait was initiated in 1954 and was limited to low-income group until 1974. Starting from 1974, the housing program was expanded to include all citizens regardless of their level of income. The inclusion of all Kuwaiti citizens in the housing programs has increased public housing expenditure over the years. However, the growth in the number of applicants outpaced the growth in expenditure on housing. As a result, more than 82,156 housing application were accumulated by the end of 2008. The forecast analysis revealed that more than 109,135 applicants are expected over the period (2009-2020).

The forecast analysis also showed that the financial resources required to finance the accumulated and expected housing application by the end of 2020 ranges between KD (8.61 - 14.70) billion (i.e. KD 1.141 billion per annum). Thus, the current level of annual government expenditure on housing (KD 872 million) will not be sufficient to meet the future housing demand. The analysis showed that the present housing policy will not be able to meet future challenges, and a new housing policy must be formulated to address the financial constraints and future challenges. The following recommendations may contribute toward long term solutions for the housing problem in the state of Kuwait:

- An essential part of the new housing strategy should depend on directing the housing applicants toward the less costly alternatives, namely, public houses. In a nut shell, the new housing strategy must provide a variety of housing alternatives in an orderly manner to reduce the applicants waiting period. The housing authorities must influence the applicants toward the less costly alternative by reducing the payback period for the expensive alternatives (plots/ loans) and prolonging the payback period for the less costly alternatives (public houses).
- Any long term solutions to the housing dilemma in Kuwait must include efforts to increase productivity in terms of increasing housing units while reducing overall cost. Gradual reform of the

current centralized provision system must be initiated by increasing the role of the private sector in land development, construction and financing of houses that differ in prices, quality, and appearance. This will promote suppliers efficiency as well as reduce dependence on public funds in the provision of private housing. A success in this regard is likely to result in new linkages between the housing and the financial sector. Adopting a commercial approach in financing projects will be an integral part in reformulating the housing policy.

- Housing reforms should include provision of housing care according to criteria based on social needs with the objective of achieving equality by adopting regressive subsidies scheme.
- The analysis of the PAHC annual expenditure over the last decade showed a clear decline in expenditure on construction projects in favor for expenditure on wages and salaries and other operating expenses. Productivity in terms of housing units declined in spite of the increment in total expenditure. This calls for an evaluation and restructuring of the organizational structure of this public agency.
- There is a need for the creation of mortgage market in Kuwait, where funds can be raised in order to facilitate the private sector and the financial market participation in land preparation and infrastructure development.
- The rent subsidy program which entitles all the housing applicants to a 150 KD monthly rent benefit is very costly in terms of exhausting the resources of the PAHC. This program should be re-evaluated and the rent subsidy should be granted based on social needs.

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