Residents Opinions toward their Dwellings Built with the Support of the Real Estate Development Fund.

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Abstract. In the past, private sector housing in Saudi Arabia was mostly undertaken through private initiative and almost all houses were financed through savings of individuals or income of the owners, because of the non-availability of construction finance on a long term basis. One of the major approaches by the Government for solving the housing problems was the Real Estate Development Fund (REDF). Its primary objective is to stimulate the development of private sector housing by offering interest free long term loans to Saudi Citizens. It was established as a semi-government financial institution attached to the Ministry of Finance and National Economy. This paper provides an overview and analysis of the private sector housing and the role of the Real Estate Development Fund in the support and development for housing construction in Saudi Arabia. Interviews and questionnaires were conducted with the heads of households in selected dwellings constructed with the support of the Real Estate Development Fund. (134 questionnaires). The conclusion of this work stresses the importance and continuation of the fund in order to increase home ownership however additional measures of control need to be carried out .Recommendations presented in this paper may well help achieve appropriate dwellings that satisfy resident's needs and desires.

Keywords: Housing, Real Estate Development Fund (REDF), Urban Development, Saudi Arabia.

1. Introduction

This research is an overview to assess the dwellings constructed with the support of the Real Estate Development fund and the impact of REDF on housing development in Saudi Arabia. This research is based on: a

review of literature and available data, field observations, and questionnaires and interviews conducted with the heads of households. The questionnaire was designed with a selection of fixed alternative and open-ended questions. The questionnaire included socio-economic characteristics, the dwelling unit characteristics, and the residents' opinions and attitudes towards their houses and their aspirations regarding the future. 134 dwellings were selected randomly from the records of the Real Estate Development Fund office in Dammam city. Dammam Metropolitan area is considered representative for the dwellings built with support of the fund in Eastern Province. The target dwellings were then assigned and marked in the neighborhood plans that obtained from REDF office. The target dwellings were from different areas: Alshati, Alkhalej, Alraiyan, Albandariyah, and Almubarakiyah areas. Thirty students from King Faisal University, College of Architecture and planning were assigned and trained to conduct the survey during the summer of 2005.

2. Housing Issues Review

In Saudi Arabia, the concept of housing in terms of production could be divided into the following sectors: First, houses built and owned by the residents -renting or selling purposes, in which profit is the main motivation, like walk-up apartment buildings and villas. Third, houses built by government ministries or agencies (public housing)^[1].

In terms of participation, houses also could be classified into three categories: Firstly, the traditional houses which were designed and built by the users themselves, according to their own needs and norms, by using local available materials, in which they had full control over their built environment and dwellings. Secondly, houses designed by architects who have been hired by the users, in which the architects try to accommodate the inhabitants' requirements and lifestyles within his own values and norms. In this category, the user has very limited control over his dwelling and no control over his surrounding built environment. Thirdly, the public houses built by the government in which the user has no control over his unit or his surrounding environment.

After 1975, the housing situation grew continually worse as the housing supply failed to meet the demand all over Saudi Arabia. At the outset of the Second Five-year Development Plan, 117,000 dwellings

were considered sub-standard and in need of replacement. Other 221,000 units would come to be necessary during the life of the Plan, thereby bringing the number of required units to 338,000 ^[2].

It is clear that the ambitious Plan itself generated the main factors contributing to the country's worsening housing situation. Given the country's limited resources in manpower, building materials and industry, the First Development Plan stimulated inflationary prices in virtually every aspect of life, considerably limiting the population's purchasing power. Where land was accessible, prices soared, as did labor costs. Capital for residential building was insufficient, and individual households were no longer able to finance building through savings. Furthermore, as the result of the ambitious Second Development Plan, the influx of laborers arriving to implement major projects only complicated the situation ^[3].

The public and private housing sectors being unable to meet the ever increasing demand for houses, the Ministry of Housing has directed its efforts to fill the gap with the intention of setting the maximum number of people within the shortest period of time in the most economical way. The Ministry of Housing took on the responsibility of providing housing as this was a serious problem facing the younger generation (Deputy Ministry of Housing, Report No.6, Saudi Arabia). The first step of the plan was a housing project under the name of "Rush Housing Projects". This was to be followed by "the General Housing Projects".

In the mid-seventies, the Ministry of Housing formulated two housing programs: (1) The Rush Housing Projects, in the cities of Riyadh, Dammam, and Jeddah; (2) The General Housing Projects, involving several cities of the Kingdom. The Rush Housing Projects were high-rise structures, whereas the General Housing projects comprised low-rise apartments as well as villas.

Beside the above two mentioned programs which include high rise, low rise apartments, and villas, other types of programs were established. As indicated by the Ministry of Housing and Public works report ^[4], there is a wide variety of housing programs undertaken in the Kingdom in which various agencies of the public sector, Saudi government organizations, private firms, industrial enterprises and the citizen

participated. A typology of housing programs (See Table 1) includes the following:

1. Government housing
2. General public housing

Table 1. Typology of housing programs in Saudi Arabia.

Sr. Program No.	Type of Housing	Target Groups	Participating Agency	Location
1. Government Housing	High Rise Apartments	Limited Income Citizens	Ministry of Public Works & Housing	3 Projects one each in Jeddah, Riyadh, Dammam.
2. General Public Housing	Low Rise Apartments	Limited Income Citizens	Ministry of Public Works & Housing	3 Projects one each in Jeddah, Riyadh, Al-Khobar.
	Villas	Limited Income Citizens	Ministry of Public Works & Housing	6 projects
	Low Rise Apartments and Villas	Limited Income Citizens	Ministry of Public Works & Housing	Riyadh
3. Government Employees Housing	Diplomatic Quarters: Embassies & Residences	Embassies and Diplomats	Ministry of Foreign Affairs & Diplomatic Mission	Riyadh
	Apartment and Villas	Ministry Employees	Ministry of Foreign Affairs, Health, Social Welfare, Education, Interior	Riyadh and other Cities
4. Semi-Government Agencies Housing	Villas, Apartments, high rise buildings	Private Citizens	Real Estate Development Fund	Urban and Rural Settlements
5. Industrial Housing	Villas, Duplex Apartments in	Industrial Workers and residents	Royal Commission for Jubail and Yanbu	Jubail and Yanbu Cities
	Industrial Compound	Industrial Companies employees	Industrial Companies	Kingdomwide urban areas and Project sites
6. Pilgrims Housing	Reception buildings, apartments	Haj Pilgrims	Ministry of Haj and Auqaf	Jeddah, Makkah, Madina
7. Defense Housing	Cities, apartments, villas	Defense Personnel	Ministry of Defense and Aviation	Kingdomwide
		Internal Security employees	Ministry of Interior	Kingdomwide
		National Guard employees	National Guard	Kingdomwide
8. Citizens Housing	All types	Saudi citizens	Saudi citizens	Kingdomwide

Source: Ministry of Public works and Housing, Riyadh, Saudi Arabia. Compiled by the author. See the Second, Third, and Fifth Development Plan.

3. Government employees housing which includes housing by various Ministries and the Diplomatic Missions in Riyadh.

4. Semi-government agencies like the Real Estate Development Fund, the Saudi Arabian Airlines, ARAMCO, hospitals, universities, desalination plants and other organizations assisted private citizens and built housing for their employees.

5. Industrial housing program which was part of new towns development of Jubail and Yanbu industrial compounds for employees of industrial companies.

6. The housing for Haj pilgrims in the form of pilgrim cities was undertaken by the Ministry of Haj and Auqaf as well as by private companies.

7. Defense housing which is spread Kingdom-wide both under planned unit development and new cities.

8. Citizen housing, which is a wide range effort on the part of citizens to build houses in urban and rural settlements throughout the Kingdom in planned subdivisions and schemes, as well as in new areas.

3. Housing Finance

As an important instrument influencing the development of contemporary housing in Saudi Arabia, the following part of the paper includes a discussion of the principal characteristics of the Real Estate Development Fund, its establishment, goals, types of loans and its significant role in promoting housing and construction development among the citizens.

In the past, private sector housing was mostly undertaken through private initiative and almost all houses were financed through savings of individuals or income of the owners, because of the non-availability of construction finance on a long term basis.

Fadaak (1989) has pointed out that prior to 1974 housing finance was almost non-existent in Saudi Arabia. There were three basic limited programmes for housing finance. The Arabian American Oil Company, ARAMCO, which operated in the eastern province, started a home ownership programme which involved long term financing for its employees. The second programme occurred when the government of

Saudi Arabia moved its official capital from Makkah to Riyadh in the 1950's; a housing programme was provided as an incentive to move public sector employees. Finally, the third very limited programme was followed by commercial banks which provided short term loans with a stipulation of strong collateral to selected clients. This was the only programme available for the public without any employment stipulations ^[5].

With the rising cost of housing construction, it became difficult for the limited income families to construct their own houses. Accordingly, the government established the Real Estate Development Fund in 1975 to provide interest-free loans to individuals, corporations, and institutions for the purposes of funding the construction of buildings in general and housing in particular. As stated earlier the shortage of houses was very high, and the supply failed to meet the demand.

According to the Ministry of Finance Annual Report (1988:16), the fund was founded on 6 Jamad Althania 1394H (1974) as a financial institution attached to the Ministry of Finance and National Economy by Royal Decree Number M/23 with an initial capital amounting to SR 250 millions (US\$17 million) in 1974 and with substantial annual increases it grew to SR 70, 840 millions (US\$ 19,000 million) by the year 1988 (REDF Report 1987-88:16). One million dwelling units are the expected dwellings during the Eighth five year development plan ^[6].

The Real Estate Development Fund offers two kinds of loans. They are as follows:

1. Private loans which are granted to citizens to build private houses. The primary objective is to stimulate the development of private sector housing by offering interest-free long term loans to Saudi citizens. The loans should not exceed 70% of the building cost. These loans are made to married citizens 18 years and older or unmarried citizens of 21 years or older, regardless of social status, place of residence or the need for residence. These regulations presently are still the same as a conditions before the approval of the loan.

However, to be eligible single women must be either divorced or widowed. The conditions of the loan include: (i) the applicant should not own a house, (ii) must own a suitable lot of land, (iii) pay back the loan, in equal annual installments in 25 years without interest. The amount of the loan ranges between S.R. 200,000 to 300,000 (approximately

US\$53,000 to \$80,000) according to the location as the loan vary from city, town or hejrah (REDF Annual Report 2005). In order to encourage recovery and revolving the capital, the Fund grants 20 percent exemption of the loan to borrowers who pay annual installments regularly. This exemption is enhanced to 30 percent if the loan is paid back in lump sum. The grant will extends until the month of Ramadan as ordered by the King^[7].

2. Investment loans which are granted to Saudi investors to build housing complexes, office building and exhibitions. These loans are considered to be complementary to the private housing loans. The primary objective is to stimulate private sector development of real estate investment. The loans should not exceed 50 percent of the project cost with a maximum of SR 10 million (approximately US\$ 2.7 millions). The loan is to be paid back within ten years without any interest.

Private loans constitute the largest segment of the Fund's lending activities due to the fact that they are related to the largest concentration of citizens, while investment loans have never exceeded 5 percent of the total amount of loans^[8]. In a survey conducted in Al-Ahsa, it was found that more than 60 percent of the respondents had occupied houses which were built with the support of the Real Estate Development Fund. The total number of units is 320^[9].

Since the establishment and up to the end of the fiscal year 1987-1988, the Fund has granted loans amounting to SR 90,480 million (US\$24 million), thereby contributing to the building of 413,958 housing units. The Fund also granted 2,358 investment loans amounting to 4,996 million Saudi Riyals which resulted in construction of 26,488 housing units, 1,612 office buildings and 3,703 commercial exhibitions. The number of cities, towns and villages which benefited from the Funds services through the end of 1988 was 2,531.

Table 2 indicates the regional distribution of loans by the Fund during the second and third development plans. The Fund has established 24 branch offices in major cities and town of the Kingdom with cadres of technical and administrative staff. The management committee of the Fund provides leadership policy guidelines chaired by the Minister of Finance and National Economy.

In a nutshell from its inception the Fund has approved 344,973 private loans for housing units in accordance with the year breakdown shown in Table 3.

The contribution of the Fund in augmenting the housing stock both through private and investment loans during the Kingdoms second and third development plan periods is summarized in Table 4.

Table 2. Regional distribution of loans during Second and third development plans (1975/76 to 1984/85).

Region	Second Plan Percent	Third Plan Percent
Central	40.2	43.2
Western	20.4	23.4
Eastern	16.9	13.8
Northern	14.2	9.0
Southern	8.3	10.6
Kingdoms Total	100.0	100.0

Source: Real Estate Development Fund, Riyadh, Saudi Arabia.

Table 3. Private Housing Loans by the Real Estate Development Fund.

Facial Year	No. of Applications Submitted	No. of Loans Approved	No. of Housing Units	Value of Loans
1975-1976	34,189	34,189	41,027	8,197
1976-1977	46,955	46,955	56,346	13,534
1977-1978	30,700	3,832	4,598	955
1978-1979	35,308	34,407	41,288	8,690
1979-1980	37,016	33,190	39,828	8,185
1980-1981	36,815	28,593	34,312	6,956
1981-1982	35,572	31,133	37,360	8,052
1982-1983	41,735	35,359	42,430	9,438
1983-1984	39,541	29,400	35,280	7,917
1984-1985	39,280	26,215	31,458	7,131
1985-1986	29,590	18,844	22,613	5,159
1986-1987	17,448	11,208	13,450	3,066
1987-1988	19,203	11,648	13,978	3,198
TOTAL	443,352	344,973	413,958	90,480
(US\$ 24 billion)				

(SR in billion), Source: Real Estate Development Fund-Dammam Branch, Eastern Province.

Table 4. Private Investment Loans during Kingdom's Second and Third Development Plans (1975-1985)

Period	No. of Loans	No. of Housing Units	Value of Loans (S.R. Millions)
The Second Plan	153,857	200,163	42,017
The Third Plan	151,617	188,539	41,610
TOTAL	305,474	388,702	83,627

Source: REDF annual report (1987) Ministry of Finance.

Hariri (1986) has indicated that, the REDF has no influence on design, building materials and standards, as it has no control over planning permission. The REDF job is to visit the project four times, once before work commences and then to approve the payment of the next part of the loan on the completion of each phase. The final part of the loan is to be paid when the house is completely finished, within a maximum period of two years ^[10].

The Real Estate Development Fund imposes certain rules and building regulations .The principal rules include ^[11]:

- The structure of reinforced concrete
- Outside covering should be 10% marble or 50% granulite or stone.
- Not less than two bathrooms.
- Indoor covering 15% ceramic tiles or wall paper and the rest is paint
- Indoor tiles include 15% marble or 30% ceramic
- Doors 30% aluminum
- Windows on four facades include aluminum or metal.
- Te height should follow the Municipal rules.

These conditions are the requirements which gain most points in the evaluation of the loan. NO design consideration has been given to the standard and quality of construction that suit the physical and cultural needs. A negative impact of the REDF is that the interest-free loan encourages people who are capable of procuring land to build a house even though they may already own one or more houses, while landless individuals are prevented from utilizing the program regardless of location in relation to the urban growth boundaries.

The REDF program has also generated speculation and increased land prices within the city limits. Boon (1981) had indicated that the land prices in Dammam area had increased from SR 13-50 in 1966 to SR 300-500 in 1978. This is an increase of between 900-2000% ^[12]. This kind of speculation was also mirrored in other major cities of the Kingdom. Increase in land prices was a major contribution of the REDF.

Unfortunately, the increase in land prices forced people to purchase land for a cheaper price far from the city boundaries with out any urban growth boundaries strategies. As a result, a considerable number of

houses were built far away, isolated and mislocated, with no access to existing community or public facilities. The support of the R.E.D.F had resulted in the construction of

1,374,612 housing units, in various cities and towns in Saudi Arabia by the end of the year 1998^[6].

The successive five-year development plans have focused on raising the standard of living and improving the quality of life for the Saudi citizens loans provided by the Real Estate development fund (REDF), amounting to S.R. 124 billion since its establishment in 1974 up to 1999, have resulted in the construction of dwellings to about 574.800 Saudi families.

In 2004 A.D., The Central Department of Statistics had conducted a general census of population; the results have showed that the total number of the population of Saudi Arabia reached 22673538. The Saudi citizens represent about 72.9% of the total population (16529302 citizens). The steady growth in population requires the development of suitable housing strategy in order to meet the present and future demand for new houses. The demand for housing by administrative region and type of demand is shown in Table 5 .Unsatisfied cumulative demand for housing by the end of the seventh plan, is considered as an indicator of demand for housing of limited income categories estimated at around 270,000 units (Table 6).

Table 5. Demand for housing by administrative region and type of demand eighth development plan (2005-2009).

Region	New Demand		Replacement Demand		Total	
	(No.) (000)	(%)	(No.) (000)	(%)	(No.)(000)	(%)
Riyadh	160	25.5	20	19.5	180	24.7
Makkah	170	27.0	25	24.4	195	26.7
Madinah	34	5.4	5	4.9	39	5.3
Qassim	20	3.2	5	4.9	25	3.4
East Region	118	18.8	20	19.5	138	18.9
Assir	30	4.8	5	4.9	35	4.8
Tabuk	13.5	2.2	4	3.9	17.5	2.4
Hail	15	2.4	3	2.9	18	2.5
Northern Borders	7	1.1	1,5	1.5	8.5	1.2
Jazan	30	4.8	5	4.9	35	4.8
Najran	7	1.1	2	1.9	9	1.2
Baha	11	1.8	5	4.9	16	2.2
Jouf	12	1.9	2	1.9	14	1.9
Total	627.5	100	102,5	100	730	100

Source: Analysis of demand, Eighth Development Plan, Ministry of Economy and Planning.

Table 6. Unsatisfied cumulative demand for housing by administrative region (2004).

Region	Unsatisfied Demand for Housing (000)	(%)
Riyadh	40	14.8
Makkah	44	16.3
Madinah	20	7.4
Qassim	12	4.4
East Region	27	10.0
Assir	32	11.9
Tabuk	12	4.4
Hail	19	7.0
Northern Borders	8	3.0
Jazan	30	11.1
Najran	8	3.0
Baha	8	3.0
Jouf	10	3.7
Total	270	100

Source: Ministry of Economy and Planning.

REDF resources will not be sufficient to meet the growing demand for loans because of problems encountered in collecting previous loan repayments. The gap between the submitted applications and loans distributed by the fund is widening. Loan applications on the waiting list by the end of the seventh plan are estimated at about 400,000^[13], more than 80,000 applicants are waiting in Dammam metropolitan area.

It is apparent that Middle- and low-income groups face difficulties in securing their own housing units from the land purchase stage to the stage of ensuring the necessary funds for building houses.

4. Data Analysis and Results

Data analysis presentation involved frequency distributions of the responses. As a descriptive statistic method, this process was very helpful in presenting the data in a simplified way. In other words, frequency distributions gave observed values in a grouped or classified form according to numerical magnitudes with respect to particular traits under investigations.

4.1 Respondents' Characteristics

4.1.1 Family Size

The data shows that the average family size as analyzed from the total population of this study was 7.3. This figure is somewhat equal to

the figure 7.75 person per household presented by the national survey which was undertaken in the year 2000^[14].

Our findings indicate that the size of Saudi families rang from 3 to 11 persons, as the maximum number of household members. Most of the populations were from families between 6 and 9 persons, which represent about 75% of the total families.

4.1.2 Family Income

There were noticeable differences among the respondents concerning the house hold income, which varied from low to middle and high income groups. Those whose income was over 12.000 S.R. represented about 70% of those surveyed, while the income between 8000 and 12000 S.R. represent 25%. Those whose income between 4000 and 8000 S.R. represent 38%, while about 27% represent the low income groups, their monthly average income being below 4000 S.R. (Fig. 1).

Fig. 1. Income of the family.

4.2 Occupation of the Heads of Families

In general, the vast majority of the respondents (87%) were under the category of government employee. Those who were classified under the occupation of private employee, or those who belonged to private

firms represented about 9% others such as those who were not working or retired respondents formed about 4% (Fig. 2).

Fig. 2. Occupation of the heads of the households.

4.3 Classified Level of Education

The findings reveal significant differences in the respondents' educational levels. Those who had completed their college degree represented 40% of the total respondents, while those who had earned a high school diploma represented 37%). Followed by 23% of the respondents, who were less than secondary school level (Fig. 3).

Fig. 3. Education level.

4.4 The Present Dwelling Unit

The present Dwelling Type:

All the dwellings were detached villas, or 82% of the total case study were occupied by one family, 15% indicated more than one family were living in the same building, such as two brothers and their families or a father and his son with their families. The findings of this study indicated that 18% of the total respondents were living in apartments or separated ground floor or first floor dwellings. Some of the respondents who occupied part of their dwellings such as one floor or apartment, mentioned the opportunity to rent most of their dwelling units, in order to raise their limited income (Fig. 4).

Fig. 4. The dwelling type.

4,5 Reasons for Selection of the Present Neighborhood

Almost 18% of the respondents indicated the selection of the neighborhood because they want to be closer to friends among the main reasons. 17% indicated to be close to their work. 65% of the respondents indicated they had no choice but to find a cheap land in order to receive financial assistance from the Real Estate Development Fund, despite of the lack of services in their areas such as, sewage, telephone services, street lighting, *etc.*. Therefore ownership was a major aspect (Fig. 5).

Fig. 5. Selection of the present neighborhood.

4.6 Characteristics and Size of the Present Dwelling

In looking to the characteristics of the present dwelling unit, the total average size of the dwelling unit was around 500 m². The analysis indicated no direct relation between the income and the size of the unit, but there was a relationship between the number of the family and the size of the dwelling unit. Also, the average of spaces number was four rooms, and two setting rooms, four toilets, kitchen and additional area usually used by the family or driver section located facing the yard.

4.7 Ownership Pattern

Two distinct patterns of occupancy status were indicated. Almost 75% of the respondents were owners with the support of the Real Estate Development fund. Those who had occupied rented dwellings represented about 14% of the total, while the other remaining group who live with their relatives formed about 11% of the total dwellings surveyed (Fig. 6).

Fig. 6. Ownership pattern.

4.8 Future Dwelling Unit

As from the Fig. 7 when the respondents were asked if they intend to move to another dwelling unit or to purchase a new one? 48% of the owners said "yes", this indicate the increase need for dwelling units. The most aspect mentioned by the respondents was the desire for more space and more size of the unit.

This explains that the villa type is still a priority from the respondent's point of view. The average size needed as indicated was 700 to 800 m², despite their limited ability and income (Fig. 7).

Fig. 7. Intention of moving to another dwelling.

4.9 Financial Support by the Fund

When the occupants were asked, "how long you waited until you were approved to received the fund?", the majority (64%) mentioned 10 to 12 years, which made them dissatisfied about the lengthy years they waited for. 18% of those who received to fund indicated 7 to 10 years waiting. 12% mentioned 4 to 7 years, while the remaining 6% were indicated less than 4 year. (37%) of the total respondents has suggested loans for the purchase of available existing houses would help in house ownership instead of waiting so many years. This study showed a direct relation between the age of the dwellings constructed with the support of the fund and the time consumed for receiving the fund. The older built dwellings, the earlier time limit for getting the support and financial loan. The respondents mentioned dissatisfaction about the long period they

waited until they got the fund. According to the Real Estate Development fund branch in Dammam, More than 80.000 Persons applied and waiting for the fund Fig. 8.

The average cost of the dwellings: When the respondents were asked "How much the total expenses of constructing the built dwelling?" This study showed that the average expense were between 400.000 and 600.000 Saudi Riyals. Most of the respondents indicated that they pushed to find other sources beside the fund in order to complete the construction of their dwellings. The average cost of land purchase in the study areas range between 350,000 to 500,000 S.R.

Fig. 8. Duration for receiving the finance.

4.10 Design Related Problems

The lack of space arrangements to accommodate present and future needs of the occupants was indicated by almost 49.2% More than 62% indicated problems of the surrounding yards (Set-backs initiated by building codes) which were rarely used 79% of the respondents mentioned climatic related problems, due to un proper insulation materials, large size of openings, lack of design and orientation. Non availability of space for children to play inside the dwelling was indicated by 58 % of the respondents.

Consequently, efforts need to be taken by the government to overcome these constraints and to reduce the waiting time for new loans. Despite the indicated problems, 67% of the respondents were satisfied about their dwellings in general.

5. Conclusion

It is to the credit of the government of Saudi Arabia that a large number of families have been accommodated. This satisfies the stated aims of the National Development Plans' "to provide appropriate safe and sanitary dwellings". Financial assistance to the private sector was an important housing policy decision. As a result, great progress has been achieved in the provision of large scale housing and urban development, but one must also consider the quality of these houses and how they satisfy users needs. REDF remains the sole agency which offers real estate soft loans in the Kingdom. However, the Fund's resources are not sufficient to meet the increasing demand for its loans in recent years.

Based on the discussion presented in this paper, the following are the major suggestions:

1. Private loans should continue to be provided at subsidized rates by the REDF in order to increase home ownership by Saudis.
2. Coordination and appropriate administrative and technical machinery must be established between the REDF and local municipalities to control the quality of design and construction of new dwellings, in order to suit the people's needs. The REDF should interfere in the design from the outset.
3. Consideration of the planning aspects in the selection of dwellings by the fund in order to cope with the recipient's needs and aspirations.
4. Providing loans for the purchase of existing houses need to be encouraged rather than concentrating on new construction.
5. Other alternatives such as the construction of doublex, attached and semi-detached dwellings would alleviate the problem. Consideration of smaller plot sizes especially for the limited and middle income groups is recommended.
6. The REDF regulations need to be improved; consideration should be given to standards of privacy, ventilation's, natural daylight and construction requirements.
7. Encouragement of construction companies and real estate developers to offer financial programs for the sake of ownership patterns suitable to the limited and middle income groups.

8. The work to words offering cooperative housing for the limited income groups.
9. Immediate intervention from the REDF and the local authorities is needed to ensure a certain level of building performance and to control the construction market, especially the unskilled laborers and builders because this study showed signs of deteriorated buildings.
10. Educational programmes with support information about building technology, contract, planning, design, *etc.*, should be conducted to inform potential REDF recipients and maximize their awareness so that they will avoid any future problems.
11. Residential land plots with services and facilities need to be provided at affordable prices in urban areas.

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آراء المستخدمين للمساكن المبنية بدعم من صندوق التنمية العقارية

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جامعة الملك فيصل، الاحساء، المملكة العربية السعودية

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المستخلص. التمويل لبناء المساكن الخاصة في المملكة كان يتم من خلال الادخار والمبادرات الفردية لعدم وجود جهات داعمة طويلة الأمد. ولذلك كانت أحد الحلول الهامة التي قامت بها الحكومة السعودية إنشاء صندوق التنمية العقاري لإقراض المواطنين لبناء مساكنهم الخاصة. إن توفير المسكن المناسب يعتبر مسألة محورية للإنسان، وهو مطلب يمثل عبئاً اقتصادياً كبيراً على الأفراد عامة وعلى الشرائح المحدودة الدخل خاصة. إن المتغيرات المحيطة بالإنسان تلعب دوراً كبيراً في تغيير الكثير من المفاهيم، وبعد الإنسان من أهم الجوانب التي تتأثر بتلك المتغيرات لارتباطه المباشر بالإنسان. إن صندوق التنمية العقاري يظل الجهة الوحيدة في المملكة التي تمنح القروض بشروط ميسرة وطويلة الأجل. تقدم هذه الورقة مراجعة وتحليل لصندوق التنمية العقاري ودوره في التمويل والبناء، ومعرفة آراء المستخدمين للمساكن المبنية بدعم من الصندوق كعمول لمشاريع الإسكان. تم عمل استبياناً لاستقراء آراء السكان بالمساكن المبنية بدعم من الصندوق العقاري. ١٣٤ رب أسرة تم مقابلتهم وأخذ آرائهم في عدة جوانب تتعلق بمساكنهم والقروض الممنوحة لهم. يخلص البحث إلى مجموعة من النتائج والتوصيات والتي من المؤمل أن تقدم حلول صائبة فيما يتعلق بالمساكن المدعومة من صندوق التنمية العقاري. تم تطبيق الدراسة في مناطق: الخليج، الريان، المباركية، البندرية، ومنطقة الشاطئ.

الكلمات المفتاحية: الإسكان، صندوق التنمية العقاري، التطور الحضري، المملكة العربية السعودية.