The United Nations Human Settlements Programme (UN-Habitat) is the United Nations agency for human settlements. It is mandated by the UN General Assembly to promote socially and environmentally sustainable towns and cities with the goal of providing adequate shelter for all.

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EXECUTIVE SUMMARY

The ratio of the world’s urban population is expected to increase from 55% in 2018 to 68% by 2050, nearly doubling the number of people living in urban areas. By 2100, an estimated 85% of the projected total population will live in cities, increasing urban population from under 1 billion in 1950 to 9 billion by 2100 (European Commission, 2018). Developing countries have an unprecedented opportunity to ensure their rapid urbanization processes result in well-functioning and environmentally sustainable cities.

Rapid urbanization presents opportunities such as enhancing the local economy as well as improving social and urban services including the provision of better housing options. These opportunities are contrasted by urban challenges such as pressure on the provision of services, urban sprawl, increasing percentages of poverty and unemployment, housing shortages, as well as environmental disturbances and vulnerability to climate change (UN-Habitat, 2016). It should be recognized, that overcoming these challenges requires adequate policies and cooperation frameworks.

It is within this context that Goal 11 of the United Nations Sustainable Development Goals (SDGs) was introduced in 2016 with the aim to make cities and human settlements inclusive, safe, resilient and sustainable (UN, 2019). More specifically, Goal 11 of the SDGs describes efforts towards ensuring sustainable development and urban planning for compact and inclusive cities that are better connected and resilient to climate change. In 2018, an agreement was signed between MoMA, GAM, MoPWH and UN-Habitat to launch the three-year NUP programme in Jordan. A National Workshop was held in November 2018, followed by the establishment of Technical and Steering committees in January 2019.

In this respect, UN-Habitat has been engaged in the process of assisting national governments in developing a NUP, which is defined as “a coherent set of decisions derived through a deliberate government-led process of coordinating and rallying various actors for a common vision and goals that will promote more transformative, productive, inclusive and resilient urban development on the long run” (UN-Habitat, 2014).

A guiding framework based on research and practical experiences was developed to provide guidance on the NUP process. It outlines the key elements and instruments of the policy process throughout all five NUP Phases: Feasibility, Diagnosis, Formulation, Implementation, and Monitoring & Evaluation. It further identifies the three NUP Pillars: Participation, Capacity Development, and Acupuncture Projects. The framework stresses the significance of tailoring the process according to context, as developing a NUP is highly unique and context specific (New York: United Nations, 2017).

The MENA Region has one of the world’s most rapidly expanding populations and highest annual urban growth rate, which has resulted in the increasing trend towards decentralization. However, while the trend is increasing, the MENA region has not yet had the same progress as other regions have had in their decentralization process. Therefore, there is a requirement for nation-wide coordinated urban development and policy to better respond to complex and rapidly emerging urban challenges. Nevertheless, developing a long-term urban development vision has proved to be a challenging task for many Arab countries undergoing protracted conflicts and insecurity as well as generating massive influx of migrants and refugees to urban areas.

In this respect, the UN-Habitat launched the regional programme, “Sustainable, Inclusive and Evidence-based National Urban Policies in selected Arab States”. It aims to strengthen capacities of policy makers in four selected countries: Jordan, Lebanon, Tunisia and Sudan, for more informed, sustainable and inclusive NUPs. It works with national, sub-national, and local governments to strengthen their policy-making processes while promoting a participatory and inclusive approach.

The NUP has been conceived to assist the Government of Jordan in transforming current urbanization patterns into an engine for development, allowing integrated regional and local urban planning for compact and inclusive cities, increasing urban population from under 1 billion in 1950 to 9 billion by 2100 (European Commission, 2018). Developing countries have an unprecedented opportunity to ensure their rapid urbanization processes result in well-functioning and environmentally sustainable cities.
FRAMEWORK FOR REPORT ANALYSIS

The National Urban Policy is a comprehensive and cross-sectoral framework that recognizes the need to work on integrated and inclusive approaches. As part of the three-year NUP Program in Jordan, this diagnosis report aims to propose a framework for the country by which spatial planning and urban policies could operate. It presents a key outcome of the NUP in Jordan, developed between January and October 2019.

Simply put, urban policies are strategic principles and practices implemented in an urban setting. However, urban sprawl has resulted in the obscurity of the term ‘urban’, especially with fading demarcations between the urban and rural area. Policies also differ greatly in the way they are produced, they can be developed at varying governance levels (international, national, regional and local), and adapted to context specificities.

Taking into consideration the ambiguity in defining urban policy, the diagnosis report proposes identifying and analyzing urban policy frameworks and development agendas in Jordan against the three NUP pillars. The three NUP pillars are chosen for this diagnosis as they are comprehensive and consider all developmental sectors including: urban regulations and governance (institutional structures, tools, and implementation), urban economic development (dynamics of wealth production, basis for municipal finance, and productive capacity of cities), and planning and design of urban environment and services (strategic coordination among public, private, and international sectors).

Furthermore, this three-tier analysis explores current issues of decentralization reform, local governance, and social justice.

WORK METHODOLOGY

The production of this diagnosis involved five key steps:

1. **Desk review:** A comprehensive review and analysis of urban laws and regulations, national strategies, as well as reports related to the field of urbanization in Jordan.

2. **Data collection:** Through conducting site visits and interviews (January-April 2019).

3. **Editorial work:** by the UN Habitat offices (Jordan, ROAS, Headquarters).

4. **Meetings:** Regular meetings with MoLA team.

5. **Consultations:** Through technical committee meetings and national workshops throughout the diagnosis phase.

**Figure 3** Sustainable Development Goals, highlighting Goal 11.

Source: https://sustainabledevelopment.un.org/sdgs
<table>
<thead>
<tr>
<th>COUNTRY PROFILE</th>
</tr>
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<tbody>
<tr>
<td><strong>COUNTRY</strong></td>
</tr>
<tr>
<td><strong>REGION</strong></td>
</tr>
<tr>
<td><strong>CAPITAL CITY</strong></td>
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<tr>
<td><strong>OFFICIAL LANGUAGE</strong></td>
</tr>
<tr>
<td><strong>CURRENCY</strong></td>
</tr>
</tbody>
</table>

| **POPULATION** | 10,677,294 | Source: (DOS, 2020) |
| **POPULATION GROWTH RATE** | 2004-2015: 5.3% | Source: (DOS, 2018) |
| **URBAN POPULATION** | 90.3% | Source: (DOS, 2018) |
| **GDP PER CAPITA** | 4,247.8 USD | Source: (WB, 2018) |
| **INFLATION RATE** | 1.8 | Source: (WB, 2018) |
| **UNEMPLOYMENT** | 15.3% | Source: (WB, 2014) |

| **FORESTED AREA** | 1.1% | Source: (WB, 2014) |
| **URBANIZATION** | 99% | Source: (WB, 2017) |
| **LIFE EXPECTANCY AT BIRTH** | 76.05 | Source: (WB, 2017) |
| **FEMALE TERTIARY EDUCATION ENROLLMENT** | 33.87% | Source: (WB, 2017) |
| **FEMALE LABOR FORCE PARTICIPATION** | 17.8% | Source: (WB, 2017) |

| **CO2 EMISSION ESTIMATES** | 3.0 | Source: (WB, 2014) |
| **LIFE EXPECTANCY AT BIRTH** | 72.63 | Source: (WB, 2017) |
| **MALE TERTIARY EDUCATION ENROLLMENT** | 30% | Source: (WB, 2017) |
| **MALE LABOR FORCE PARTICIPATION** | 67% | Source: (WB, 2018) |

| **POPULATION GROWTH RATE** | **2004-2015: 5.3%** | Source: (DOS, 2018) |
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| **MALE LABOR FORCE PARTICIPATION** | **67%** | Source: (WB, 2018) |

| **REGION** | **MIDDLE EAST & NORTH AFRICA** |
| **POPULATION GROWTH RATE** | **2004-2015: 5.3%** | Source: (DOS, 2018) |
| **URBAN POPULATION** | **90.3%** | Source: (DOS, 2018) |
| **GDP PER CAPITA** | **4,247.8 USD** | Source: (WB, 2018) |
| **INFLATION RATE** | **1.8** | Source: (WB, 2018) |
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PART I: JORDAN: CONTEXT

Introduction

Several factors have shaped demographic growth in Jordan- including the ongoing crises in its neighboring countries. Jordan’s population nearly doubled from 5.5 to 10 million between 2004 and 2015. This growth is mainly due to the arrival of Iraqi and Syrian refugees in 2003-2005 and 2011-2014 respectively. A total of 753,000 refugees are registered at the UNHCR, including 662,000 Syrians, 67,000 Iraqis, 14,000 Yemenis and 6,000 Sudanese (UNHCR, 2019). 80% of these refugees have settled in the northern cities, within poor neighborhoods, in search of informal job opportunities and cheaper rents, challenging internal social cohesion (Reach, 2015).

This increase has placed an unprecedented strain, increasing the pressure and demand on the country’s services, especially infrastructure and public services. Rapid population growth, unplanned urbanization, as well as unsustainable land use and water management practices are the main risk drivers in Jordan (UNHCR, 2019).

According to the ‘Vulnerability Assessment Framework – Population Study of 2019’, vulnerability is most severe in the governorates of Irbid, Zarqa, Mafraq, and Amman, which have the highest concentrations of Syrian refugees. Some of this vulnerability is attributed to the additional demand on social services and infrastructure (UNHCR, 2020).

During Amman’s relatively short history as the capital of Jordan- slightly over 100 years- it has gone through unprecedented growth from 5,000 inhabitants to a current estimate of 4 million people. Between 1961-1979 Amman grew from 215,000 inhabitants to 777,800 due to population growth, the second Palestinian refugee migration, and the Civil War in Lebanon, with the city extending over an area of 101 km² (Borges and Nilsson, 2019).

During the fastest growth spur, urban centres in Jordan grew at an astonishing rate of 4.1% per annum (Borges and Nilsson, 2019). Over the last two decades, Jordan’s total built-up area has doubled, reaching 1,500 km² (FAO, 2019), where urban built-up area amounts to 909 km². The expansion of cities over rural areas has been calculated at a high rate, exceeding 1% or 15 km² annually. If no policy is implemented to protect the remaining urban agricultural land, it will all disappear in the next two decades (Al Kofahi et al., 2018).

As aforementioned, 90.3% of Jordan’s population lives in urban areas. Approximately half of the urban population resides in the agglomeration of Amman-Russeifa-Zarqa (DoS, 2015). The agglomeration hosts 70% of salaried workers and 80% of its enterprises registered capit

Figure 4 Urban growth of Amman 1956-2014
Source: https://www.humanx.com/stressamman

ital (DoS, 2011). This results in major spatial inequalities in growth patterns and in revenue distribution. Northern governorates are affected by the influx of Syrian refugee and the closure of the border, while the southern governorates of Karak, Tafileh, Ma’an, and Aqaba are underpopulated, hosting only 7.8% of the population, and all except for Aqaba lack economic investments.

In attempt to reduce development gaps between governorates and strive for balanced territorial development, several policies have been implemented in favor of key regional nodes. For instance, special development zones and qualified industrial zones were created in Irbid (1991), Karak (2003), Mafraq (2006), Ma’an (2007 and 2017), Madaba (2014), Salt (2014) and Ajloun (2015) (JIC, 2016). However, being located outside of municipal boundaries means that they offer limited benefits to the local territories such as minimal employment opportunities. In order to foster economic development in secondary cities, the government is implementing infrastructure upgrading policies, along with the improvement of the education sector (World Bank, 2018b).

Even with the influx of several waves of refugees, Jordan has managed to keep a fair development growth rate over the past decades. GDP per capita has increased from JD1,512 in 2004 to JD 4,278 in 2019 (World Bank, 2019). Jordan invested significant resources in upgrading infrastructure services, which has improved access to WASH facilities. Currently, 98% of the population has access to an improved water source. Sanitation coverage is 93% for both the urban and rural population, 63% of which are connected to the sewerage system, with this figure expected to increase to 80% by 2030. The remaining percentage has access to improved on-site sanitation solutions such as septic tanks (MoWI, 2016). The JRP states that the Syrian crisis has resulted in pressure across the education and health sectors (JRP, 2019). Moreover, the shortage of affordable housing is further exacerbated, as refugees increase demand. However, despite this pressure, access to education and medication is considered evenly distributed across the country (HHC, 2015).

Despite stable economic achievements, Jordan faces major unresolved challenges, such as high unemployment rates of 19.3% (DoS, 2020), with 42% among young people and 23.3% among women (IMF, 2019). Moreover, 14.4% of the population is poverty stricken and 18% is vulnerable to poverty.

Challenges also arise due to the lack of availability of resources in Jordan. It is the second most water scarce country in the world, and amongst the 18 countries at risk of water insecurity. Moreover, Jordan imports 96% of its oil and gas, accounting for almost 20% of the country’s GDP, which makes the country completely reliant on, and vulnerable to, the global energy market (MEMR, 2012).
Flow of Refugees

Jordan remains the second largest refugee host per capita worldwide with 89 refugees per 1,000 inhabitants (UNHCR, 2019). A total of 16 refugee camps are set up in Jordan, 13 Palestinian camps; 10 administrated by UNRWA and 3 by the Government, 2 Syrian refugee camps, Zaatari and Azraq, and one Syrian Emirati camp. These camps host only 20% of the refugee population in Jordan, while the majority of the remaining 80% live in the cities of Amman, Irbid, Zarqa, Russeifa and Mafraq. Amman hosts 29% or 195,321 of the registered refugees, 24.5% live within the Mafraq governorate, including the 76,892 living in the Zaatari refugee camp. A total of 95,360 refugees live in the Zarqa governorate including the 35,709 refugees in Azraq camp. The remaining 20.8% or 137,354 live within Irbid governorate.

Initiated during the 1960s in Peru, by urban planner John F.C Turner, Jordan became the first Arab country to implement the WB concept of upgrading urban informal settlements through public participation between 1981-1986. This policy aimed to involve the inhabitants of informal areas in every stage of the renovation of their home and allow access to homeownership through long-term loans guaranteed by the state. It was implemented in four informal sites within Amman; East Wahdat, Jabal Jofeh, Rimam, and Nozeh. East Wahdat was developed in close proximity to UNRWA’s Wahdat Refugee Camp; the land owner refused permanent construction, which resulted in very poor development and terrible site conditions.

Since, the start of the Syrian refugee crisis, development policies have been reoriented to cope with the impact of the arrival of more than 660,000 Syrian refugees. These include the Jordan Response Plan (JRP) and the Compact. The 2015 and 2016-2019 JRP, prepared by governmental agencies and international donors agencies, seeks to meet the immediate needs of Syrian refugees living both in cities and camps, vulnerable Jordanians affected by the crisis, and to support the government budget to cope with the additional financial obligations and income losses resulting from the Syrian crisis. The JRP aims to strengthen the capacity and resilience of the health, education, justice, and water and sanitation service systems at local and national levels and mitigate the negative impact of high concentrations of refugees on service delivery sectors. At the local level, the JRP assists municipalities in restoring and reinforcing municipal services and infrastructure, in particular solid waste management, environment, energy, and transport. Moreover, it aims to address the social imbalances and foster social cohesion between refugees and Jordanian host communities through providing employment opportunities to both groups (MoPIC, 2015, 2019).

The Compact’s approach is anchored to three interlinked pillars, which aim to support Jordan’s growth agenda whilst maintaining its resilience and economic stability: (i) turning the Syrian refugee crisis into a development opportunity that attracts new investments and opens up the EU market with simplified rules of origin, creating jobs for Jordanians and Syrian refugees whilst supporting the post-conflict Syrian economy; (ii) rebuilding Jordanian host communities by adequately financing through grants of the JRP 2016-2018 and JRP 2019, in particular the resilience of host communities; and (iii) mobilizing sufficient grants and concessionary financing to support the macroeconomic framework and address Jordan’s financing needs over the next three years, as part of Jordan entering into a new Extended Fund Facility program with the IMF (World Bank, 2019).

The refugees’ camps in Jordan were developed as temporary settlements. However, taking into consideration the current political and humanitarian circumstances, JNUP will consider the infrastructure and social services required for the camps’ residents in various parts of the country. A serious issue may be embedded in the flows of refugees who leave the camps and settle in major cities in Jordan seeking job opportunities. These refugee flows will negatively impact the current capacities of social infrastructure such as schools, hospitals, parks, gardens, and more. The pressures on services had been already noticed in cities such as Mafraq and Irbid.

**Legend**
- 34 - 3 500
- 3 001 - 10 000
- 10 001 - 25 000
- 25 001 - 75 000
- 75 001 - 165 843
- Syrian Refugee Camp

**Syrians on Total Population**
- < 3.7 %
- 3.7 - 9.2 %
- 9.2 - 18.2 %
- 18.2 - 34.2 %
- 34.2 - 60.8 %
- Governorate limit

**Fig 5** Syrian refugee’s distribution in Jordan (numbers and ratio in 2015)
Source: (DOS Census 2015. Calculation and map by M. Ababsa for the World Bank and HUDC. September 2016)
Urban Policy in Jordan

In May 2019, The Ministry of Municipal Affairs (MoMA) which oversees municipalities, joint service councils, the Higher Planning Council, and the Cities and Villages Development Bank, was renamed Ministry of Local Administration (MoLA) to supervise the implementation of the decentralization law. MoLA’s strategy addresses significant municipal reforms; legislative, financial, and administrative.

However, as already stated, despite the current decentralization process, urban planning in Jordan is still exercised in a highly centralized manner. The main concerned actors at the regional and country level, the Ministry of Planning and International Cooperation (MoPIC), and its Higher Planning Council (HPC). As for the city and metropolitan levels, GAM, ASEZA, Petra Development & Tourism Region Authority (PDTRA), JVA, and all other local municipalities.

Municipal councils customarily act as the local planning committees; they are responsible for the preparation of local master plans, subject to the approval of the district planning committee. The district planning committee assumes the responsibilities of the local planning committee, in areas outside the boundaries of jurisdiction of the municipal council, but that are still within the geographic area delimited as its district. Regional plans, however, are prepared by CCVPD and are subject to the approval of a distinct authority, the Higher Planning Council (HPC). The HPC acts as an arbitrator, settling any differences or disagreements that may arise between the decisions of the local planning committees and those of the district planning committees before giving the final approval against planning acts (MoLA, 2019).

Under Planning law N°68 for the year 1971, the Ministry of Planning and International Cooperation is responsible for national planning. The ministry’s duty is to, “prepare national long-term plans for the development and evolution of the Jordanian society, economically, socially, demographically and culturally” (MoPIC, 2019). In practice, national planning did not encompass physical planning. Until the mid of 2000, MoPIC used to have its own Directorate of Regional Planning, which undertook physical planning among its duties. Its name has since changed to “Local Development and Enhanced Productivity Directorate”. In March 2018, the department prepared a Planning Manual adapted to the case of Mafraq governorate. Furthermore, the directorate has prepared 12 governorate developmental programmes for the year 2016-2018. However, the implementation of these programmes is yet to be assessed. The most important mandates of the aforementioned directorate are as stated in the following points:

- Address and assess requirements of targeted regions and groups to design development programs and projects and implementation through relevant partners and executing agencies.
- Track achievements and disbursement of programs and projects affiliated to the enhanced productivity programme.
- Provide required funding to execute programs and projects affiliated to the enhanced productivity programme in collaboration with relevant departments at MoPIC.
- Prepare, update, and track the implementation of development programs for governorates.
- Participation in empowering and developing municipalities in the field of local development.
- Promote and develop the micro-finance sector, as well as middle and small enterprises.

The Directorate has two programs:

- Local Development Program
- Enhanced Productivity Program

And three sections:

- Governorates Development Section
- Small & Medium Projects Development Section
- Civil society Institution Section

Jordan’s first National Land Use Master Plan was developed by MoMA in 2006 to balance urban development, which had historically been concentrated in Amman. Urban policy is contained within multiple national sectoral policies. An update to the National Land Use Plan of 2006 enables policy and decision makers with the tools to form policies that promote sustainable balanced development, integrating resilience and other urban planning considerations.

Moreover, the “Jordan 2025, A National Vision and Strategy”, which includes provisions for climate change, water-energy-food nexus, and disaster risk reduction, was launched in 2015. Led by a steering committee chaired by the Prime Minister, other members included ministers and representatives from the private sector and civil society. The steering committee was supported by 17 technical committees convened and managed by MoPIC. Mitigations and adaptations policies to climate change have already been made with the energy mix, the use of renewable energy, and the increase of public transportation. Cities are the main contributors to the GHG emissions and pollution through residential energy consumption and transportation. Jordan NUP can be a key instrument to coordinate national and local climate policies for the implementation of the Paris Agreement achieved at COP 21 (the 21st Conference of Parties to the UN Framework Convention on Climate Change).

The current challenge for Jordan is to integrate principles of sustainable development into urban management, including adopting comprehensive planning approaches, improving services, and resource management. Halting the sprawl of urban areas over agricultural lands is critical to the sustainability of urban development in Jordan as limited agricultural land (7.8% of the area of the country) is important to food security and local rural economies.
PART II: URBAN REGULATIONS
PART II: URBAN REGULATIONS

Urban regulations encompass legal and regulatory urban space frameworks. These include regulations related to property rights, construction, planning, and the protection of common goods; natural and cultural heritage, etc. The following section focuses on legal frameworks and local institutions, taking into consideration their important role in the production of urban spaces.

1. Legal Framework for Urban Policies in Jordan

Physical Planning in Jordan is pursuant to the articles of the Law of Planning of Cities, Villages, and Buildings, N°79 of 1966, and its various amendments. According to the articles of the law, there are three tiers of administration for planning: local, district, and regional. Subsequently, there are three main official planning bodies:

- Local planning committee
- District planning committee
- The Central City and Village Planning Department (CCVPD) within MoLA

The roles of these planning bodies have been discussed in the previous section.

Real Estate Property and Building Regulations

Land is considered to be one of Jordan’s most valuable assets. A total of 11,604 km² of land is privately owned, which represents 12.9% of the country’s total area (DLS, 2015). A total of 78,000 km² is desert. One of the foundations of Jordan’s political stability is the fact that its prominent urban families and tribes have not sought to fragment land in various forms of collective exploitation, forcing farmers to rent their land (Fischbach, 1920’s to 10 donums (1 hectare) in the 1950’s, increased from 40 donums (4 hectares) in the 1910’s to 80 donums (8 hectares) in the 1920’s) and as incentive, can allow for increased densification without further expanding the cities (World Bank, 2018b).

According to the WB ‘Urban Growth Scenarios for Jordan’s five largest cities, upgrading current infrastructure, allowing more mixed-use development, and infill development (with additional floors and green building) could allow for densification and higher development, achieving a maximum of 2.4 floor ratios for buildings that can be constructed after construction and the remaining was built without any permit.’

“The past thirty years, land speculation has been steadily increasing due to the absence of taxation on vacant zoned land, resulting in the rapid increase in urban land prices. The price of land constitutes half of the cost of formal housing production. As a result, only one third of the housing units produced between 2004 and 2015 were licensed prior to construction, one third was licensed after construction and the remaining was built without any permit.”

After several discussions in the Parliament, the new Building and Zoning law was adopted in February 2019 and subsequently published in the Official Journal. The new laws include the registration of their property because of the affiliated social status, had worked over decades to prevent plot fragmentation as only shares of the production of land are registered in Jordan. Registration is highest in Tafileh governorate, at 83.9%, followed by As-Salt governorate, at 76.5%, where ASEZA keeps strict control over housing production. Irbid and Zarqa have a relatively high percentage of registered properties at more than 73% (MoF, 2017).

Since the 1930’s, land fragmentation has been ongoing in Jordan. The 1927 British land policy and taxation reform included the registration of former communal owned land (musha’a) into private property plots (mulk). The aim was to increase land productivity and expand the areas planted with agricultural produce, as private ownership was believed to result in better yields.

As of the 1950’s plot size, through inheritance, began to shrink. The average plot size decreased from 40 donums (4 hectares) in the 1920’s to 10 donums (1 hectare) in the 1950’s, forcing farmers to rent their land (Fischbach, 2000). The old system of (musha’a), keeping land in various forms of collective exploitation, had worked over decades to prevent plot fragmentation as only shares of the production were divided.

The majority of Jordan’s population are landowners. In 2015 statistics showed that, 62.6% of households owned their home and 30% rented (DoS, 2015). It is considered a common practice for landowners to build a second or third floor to accommodate their children. This phenomenon is mostly present in the cities and villages of Irbid, Salt, Ajlun, Madaba, Karak, Ma’an, and Aqaba governorates.

Furthermore, 59.8% of the population living in informal areas, developed as extensions of UNRWA Palestinian refugee camps, own land (HUDC, 2017). The inhabitants have land tenure as they bought land on which a house was self-built. In 1967, the price in East Amman used to be JD 1 per square meter (Ababsa, 2012).

Low and middle-income households avoid registering their property because of the affiliated costs. The property tax roll of the Ministry of Finance (MoF) reveals that 71.7% of the housing units are registered in Jordan. Registration is highest in Tafileh governorate, at 83.9%, followed by Aqaba governorate, at 76.5%, where ASEZA keeps strict control over housing production. Irbid and Zarqa have a relatively high percentage of registered properties at more than 73% (MoF, 2017).

The new Building and Zoning law is still the source of law concerning urban land. The Ottoman Land Code of 1858 is still the source of law concerning urban land. In February 2019, a major policy change occurred concerning the (mir) land; all right of use (tazuruf), was converted into full private property (mulk).

Over the past thirty years, land speculation has been steadily increasing due to the absence of taxation on vacant zoned land, resulting in the rapid increase in urban land prices. The price of land constitutes half of the cost of formal housing production. As a result, only one third of the housing units produced between 2004 and 2015 were licensed prior to construction, one third was licensed after construction and the remaining was built without any permit.”

“During the past ten years, several amendments to the building regulations have been made by the government and GAM in order to simplify zoning and housing production. Investors and developers spoke out against the lack of communication from GAM on zoning and building regulations, and of the lack of detailed regulations for specific project categories. The high degree of discretion and unpredictability in development fees have resulted in a weak investment climate for developers” (World Bank, 2018a). However, the JNUP policies are expected to influence the control of urban expansion towards more sustainable urban growth.

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Land Ownership and Fragmentation

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Land fragmentation continues to be a major issue in Jordan. Small properties of less than 10 hectares now account for 41.6% of the cultivated land, while medium sized properties decreased from 61.9% in 1953 to 32.4% in 2007. Moreover, the number of large estates also decreased from 451 to 212. Yet, despite land fragmentation and the decrease in property size, the total farmed surface area has increased.

Prior to the 2019 Building and Zoning law, only 5% or 200 m² of a 4 donum plot could be built for residential or agricultural use (hangars). However, since February 2019, a 4 donum plot of land can be divided into 1.5 donum plots, of which, 15% or 225 m² can be built. The rationale is to allow all Jordanians to build their own house, with the current increase in land price, which further accelerates urban sprawl. Municipalities receive pressure to provide services such as road infrastructure, solid waste collection, and public lighting to informal settlements developed outside of zoned areas. This comes at a high cost for indebted municipalities.

In this bleak landscape, urgent measures must be taken to protect the vast plots of agricultural land within the vicinity of cities so as to promote urban agriculture through building more compact cities with an efficient public transportation system. With the major policy change in land registration in February 2019, it was stipulated that the transfer of state-owned properties (mirs) located outside the municipal boundaries to private property (mulk) under the provisions of this article are not to be considered an extension of municipal boundaries.

Gender Inequality in Land and Housing Property

Property ownership is a predominantly male domain in Jordan. Figures show that in terms of land ownership, women own 9.9% of land, while men own 69.7% (Jordan Times, 2017). Meanwhile, women own only 7% of housing units. The rights of men and women to inheritance are guaranteed by the Jordanian Civil Law No. 43 of 1976 (Article 1086), and the last amendment of the Provisional Jordanian Personal Status Law, No. 36 of 2010. However, a patriarchal pattern of power dominates both inheritance and property, as female heirs continue to experience social pressure to renounce their inheritance in favor of male heirs. (Ababsa, 2016). Most women either do not receive the share of inheritance that the law entitles them to or are simply denied their right to housing and land. Jordanian Sharia Court data show that in 2014 a third of heirs fully relinquished their inheritance rights through the process of (takha'ruj), the voluntary “opting out” of their rights (exclusion). Although records do not specify their gender, survey evidence shows most of those who requested (takha'ruj) were women.

Building Regulations

Jordan’s building regulations, in specific the Standards for Land Coverage Ratio (LCR), reduce the area of developable land to a range between 39% and 55% of the site, including underground parking. Limiting the number of units built which increases cost per housing unit. Taking into consideration the low land coverage ratios, low FARs, and the original cost of land, housing production proves extremely expensive. Developers are building apartments that are too large (50% of which exceeding 150 m²), thus not attracting any buyers. As previously mentioned, the new regulations will allow for a fifth floor to be built, but only in future zoned areas, resulting in further low-density, high-cost housing development in previously zoned areas.

2. Spatial Planning Laws, Institutions and Main Public Tools

Planning Institutions

Several stakeholders shape the existing planning framework in Jordan. The governance dynamic is complex; it includes central government agencies, local authorities, regional authorities, and others. Figure 7 simplifies the relationship between these actors, showing major planning stakeholders. Similar to other countries, the governance of plan making, implementation, and evaluation should be handled in a manner by which spatial priorities are aligned and implemented.

Each ministry plans, implements, and monitors its projects individually. These plans are then integrated by MoPIC into one coherent document (Development Programme). However, although this may seem procedurally correct, it is not being conducted based on spatial priorities and objectives that address national, regional and local spatial considerations. Once completed and approved, the Jordan National Urban Policy is expected to be a guiding framework for government agencies to work in a manner by which national, regional, and local aspirations are synergized and harmonized.

A possible outcome of the Jordan National Urban Policy (JNUP) would be to reform the Higher Planning Council, and planning procedures at the municipal level in order to limit further urban sprawl.
The Higher Planning Council

Physical Planning in Jordan defines three levels of planning authorities. At the top is the Higher Planning Council, established following the Municipality Law of 1955. It is chaired by the Minister of the Interior and, later, the Minister of Local Administration, and is comprised of the Mayor of Amman, the Secretary General of the Ministry of Health, the Secretary General of the Ministry of Public Works and Housing, the Secretary General of the Ministry of Planning and International Cooperation, the General Manager of the Housing and Urban Development Corporation, the Director of MoLA Planning Department, as well as the President of the Engineering Association. The MoE and the MoWI have observers in the council but are unable to vote while the Department of Land and Survey is not properly represented within the Higher Planning Council and cannot vote and the Jordan Investment Commission is not informed of the Higher Planning Council’s decisions. For accountability reasons, all decisions taken by the Higher Planning council are published on the Ministry of Local Administration website.

If the Provincial council refuses the Local council’s decision, the case is presented to the Higher Planning Council for approval. It is a very long process, and at times the Higher Planning council fail to send a representative to inspect the site. Only a few engineers are aware of the details of the zoning and building regulations due to the lack of information about the zoning regulation modifications within MoLA.

In the absence of integrated urban planning tools such as comprehensive master plans, the Higher Planning Council currently acts as a zoning council, which only works at the neighborhood level. Municipalities are requesting for the establishment of a planning consultation and complaint mechanism to discuss some decisions taken by the Higher Planning council. As stated in Jordan’s National Vision and Strategy 2025, the institutionalization of public consultation mechanisms in the development of public policies is a key factor for accountability and transparency. A possible outcome of the Jordan National Urban Policy (JNUP) would be to reform the Higher Planning Council, and planning procedures at the municipal level in order to limit further urban sprawl.

The Difficulty of Planning without Comprehensive Master Plans

With the increased urbanization and expansion of cities, Jordan has realized the importance of land-use and urban planning. Based on its mandate, MoMA prepared a comprehensive plan in 2006-2012, designating land use throughout the Kingdom. The project was carried out in two phases with the first phase focused on the preparation of a general master development plan for land use in Jordan. It identified appropriate land that is outside the municipal boundaries for any use such as agricultural, industrial, and residential. The second phase of the project, taking place between 2008-2012, involved the preparation of detailed master development plans for the municipalities of Greater Irbid, Shafa Balqa, Suweimeh, and Greater Salt areas (Mahes, Fuhais, the new Ain Al-Basha, the new Ardha), as well as certain areas of competitive advantage, such as Azraq, Jabal Ajloun, the Jordan Valley, and Ruweished. While no master plan was created for the south of Jordan, it was projected that these plans would extend to include all 93 municipalities in the Kingdom (UNDP, 2014).

In 2019, MoLA started updating the 2006-2008 land use plans based on new standards and principles that take climate change mitigation measures into account. Despite the process of decentralization, the preparation of these plans still demonstrates the lack of municipal and public participation. The updates were completed in a short time, which resulted in some in-coherencies in land classification (agricultural A, B, or C) at governorate borders, due to the lack of verification at the national level. Nevertheless, they are used for issuing building permits. MoLA by its mandate was given the task of preparing “Special Land-use plans” (takhit khas) However, MoLA lacks the sufficient staff and the means needed to prepare master plans.

* Interview MoMA, March 2019.

Source: (EU-Global Human Settlement Layers, GAM and MoLA, Ababsa, 2019)
GAM is particularly autonomous in terms of urban planning. In 2006, a project management unit (PMU) was set up within GAM to conduct all required studies and analysis for the Amman Master Plan. GAM successfully completed the work by 2008. After the presentation of its Master Plan in 2008, it established its own Planning Institute. It was able to manage the city with very limited interference from the central government. The Amman Planning Institute also helped in the preparation of the Irbid Master Plan in 2010-2011, which is yet to be approved. Smaller municipalities, however, require more support from MoLA and other national partners such as HUDC. Furthermore, Jordanian cities, except for Amman and Aqaba, have zoning and land use plans, but no comprehensive master plans. MoLA has not produced any comprehensive master plans yet. The only recent integrated planning efforts have been the preparation of urban growth scenarios for the five largest cities of the country most affected by the refugee crisis; Amman, Russeifa, Zarqa, Irbid, and Madba (World Bank, 2018b).

It is necessary to have a comprehensive urban schematic system at the national level that is, on one hand, able to assume the responsibilities of the present conditions, and, on the other hand, is responsible for the formulation and implementation of a strategic urban vision for the future. Based on these principles, the work on the Amman Master Plan at its various stages had to overcome the traditional thinking with regards to comprehensive planning and shift towards spatial strategic planning and build planning cadres as needed. Planning for the city cannot be done through a rigid scheme for the future of the city, but rather through a strategic vision for growth and management, implemented through the modification and development of the plan’s components.

Planners in Jordan face many challenges including, but not limited to:
- Lack of urban policy at national level
- Limited number of qualified staff in urban planning, and lack of interest from authorities in training them
- Weak capacity-building, exchange of experience, knowledge, and expertise in the field of urban planning
- GIS not used sufficiently in the field of urban planning
- No access to Open Data source for Jordan
- Lack of R&D projects in urban planning and sustainable land-use
- Lack of information and data on urban development and the environment, which results in inaccurate programmes and plans

Urban Heritage Protection

With the adoption of the law of antiquities N°21 of the year 1998, Jordan is committed to protecting its archaeological heritage (buildings and artifacts dating prior to 1750 AD). However, the urban heritage protection law only dates back to 2005. MoTA is empowered to implement law N°5 of 2005 for the protection of urban and architectural heritage. This law supercedes law N°49 of 2003. By law, it is forbidden to destroy any heritage building. Key conservation and city center rehabilitation projects have been conducted in the cities of Salt, Irbid, Madaba, and Karak in the 2000’s. They have been supported by USAID under the framework of the Third Tourism Strategy.

The Department of Antiquities (DoA), MoTA, MoLA and the Jordan Tourism Board are members of the National Committee for the Protection of Urban and Architectural Heritage. Their role is to secure funds for heritage protection, set protection and monitoring standards and create awareness of heritage significance. However, there is a lack of coordination between DoA, MoTA, and the planning authorities (MoLA, municipalities, and special authorities) to ensure that development does not encroach upon and/or detract from the value of archaeological sites. A control of the buffer zones around the archaeological sites should be soundly integrated into conservation plans and the urban planning process (MoTA, 2005).

Discussions are ongoing to establish a committee called the ‘National Commission for the Protection of Cultural Property in the Time of Crisis’, headed by the Prime Minister with members including the Director of the DoA, the Director of Civil Defense, Minister of Tourism, Secretary General of the Ministry of Interior, and Secretary General of the Ministry of Local Administration (UNESCO, 2019). Moreover, the development of a PPP could help leverage under-performing publicly-owned tourism assets.

Highly Centralized Urban Planning

The new decentralization law introduced in 2015 is an amalgamation of different forms of decentralization. It introduces delegation as a third pillar of Jordanian decentralization through the installation of a new, quasi-democratic entity in the form of Governorate Councils governance councils are elected, their competencies vary from one city to another. Delegation means the shifting of management authority for specific functions from national governments to parastatal organizations or area development agencies. But it retained vertical de-concentration, or redistribution of administrative responsibilities from central to subnational administrative levels, by maintaining the line-ministries’ directorates. Finally, it has introduced some devolution by strengthening the municipalities with elected local councils and financial reforms, but without really empowering them (Hallaj et al., 2015).

However, as previously discussed, economic and physical planning is still exercised in a highly centralized manner. Municipalities are not empowered to control their urban expansion, and modifications to plans require the approval of the Higher Planning Council.

Municipalities lack administrative autonomy from MoLA, especially in regards to urban planning. Additionally, with the lack of trained staff, equipment, resources, and financial autonomy, municipalities are unable to develop their own local policy in response to specific local needs. Most municipalities have reported that the Higher Planning Council delays or rejects much-needed land use modification for the regularization of informal areas or opening new roads. In most of the cases, the Higher Planning Council does not send any expert on site, but rather bases its decision on the application files submitted.

At the municipal level, the latest decentralization law, adopted in 2015, has presumably increased the amount of power available to the local councils in terms of planning and decision-making. However, these councils still need to be empowered in the plan making and budgeting process. The local councils are under pressure from landowners to expand the zoned and serviced areas. Urban planners are not sufficiently empowered within the municipal councils and they cannot support sustainable urban policies. This is an important domain for reform.

Municipal Functions

According to article 41 of the Law of 1955, the municipality is in charge of exerting 39 functions, which vary from city planning to hygiene and public health. These have been reduced to 27 after the amendment to the law in 2007. However, the definition of these functions and responsibilities has not been modified since 1955. Therefore, they do not reflect the evolution of the socio-economic and urban stakes, nor the current stakes of management and local development or the effective capacities, functions, and responsibilities that the Jordanian municipalities assume today.

In practice, the government and utility companies provide all basic services, including water, electricity, sewerage, primary education, and healthcare. Municipalities are only responsible for urban planning, building and construction regulation, waste collection, road maintenance and lighting, regulation of local markets and street vendors, as well as regulation of local businesses and cemeteries. Health and education sectors are directed by line-ministries,
through coordination with the municipalities. Coordination is done through the elected decentralization councils who are responsible for identification of local needs and priority identification.

Even after the adoption of the decentralization law, municipalities face difficulties in influencing service delivery policies prepared by public and private agencies. They are not even involved in, or consulted by, the agencies delivering basic urban services such as water and electricity, creating major distribution issues.

Jordan currently lacks the comprehensive physical planning at national and regional levels that it used to have in the 1960’s, 1970’s, and 1980’s. Country-level planning is prepared by MoPIC and focuses on building a suitable economic environment for investment, including good transportation networks and special economic zones. Municipal planning is carried out by MoLA and municipalities, focusing on improving living conditions and access to services. The two levels are generally not interconnected, with the exception of Greater Amman Municipalities and ASEZA, who cooperate on specific development projects (such as the BRT or Aqaba Terminal). This lack of the cross-sectoral coordination between regional and local planning has resulted in untamed urban sprawl, in addition to an increase in GHG emissions and energy consumption. The formulation of the JNUP addresses the governance structure between these hierarchal levels to mitigate such negative consequences and produce policy advice for better governance for spatial development in the country.

The head of the planning department within municipalities are not empowered to make decisions, yet find themselves under pressure from elected local councils. These councils often only think of providing services to their own areas, without taking wider comprehensive planning into consideration. Thus, a balance must be found between the planning needs of the municipalities and the guiding role of MoLA, which currently prepares all plans solely, with minimal coordination with local planning departments. MoLA and municipal urban planning staff need to be trained on basic urban planning principles such as; densification, transit-oriented development, and the preservation of public land. Most importantly, municipal staff need to be empowered in the preparation of their own master plans, following precise guidelines set by MoLA.

Special Economic Zones

The regionalization reform announced in the mid 2000’s never materialized and has been replaced by the decentralization at governorate level. However, governorates remain unable to direct growth, as they are not integrated in regions. Therefore, regional authorities have been established for the most strategic areas in Jordan.

These authorities include ASEZA established in 2000, the PDTRA founded in 2009, as well as tourism development zones in Dead Sea and Ajloun founded in 2010. These authorities fall under the direct administration of the Prime Minister’s office. Jordan’s main international tourist destinations are administrated by special authorities for strategic purposes, due to their importance in attracting visitors and reflecting the cultural and historic legacy of the Kingdom. Each of these regional authorities has developed a Strategic Master Plan for its respective region/zone with the key objective of guiding development to ensure it occurs in an efficient, balanced, and sustainable way over the next 20 years (ASEZA, 2002, 2014; PTDRA, 2010).

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PART III:
URBAN ECONOMIC DEVELOPMENT
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Jordan urban economy is dominated by the service sector, followed by industry and agriculture. The majority of economic activity is concentrated in Amman with 82% of its enterprises’ capitalization (DoS, 2011).

Cities are where all economic tensions appear, including those from increased unemployment and the housing crisis. Municipalities perform a critical administrative function as they are the front-line agencies in providing local services. Municipalities are facing structural and financial constraints, which are the local manifestations of broader economic issues. They suffer from insufficient local revenues due to a lack of property tax payment, an absence of taxation on vacant land, and insufficient licenses fees in their local economies (UNDP, 2013).

Jordanian municipalities have suffered from structural financial issues since the 1990’s. Most of them are underfunded and chronically indebted, as their revenue collection does not cover the necessary expenses for service delivery.

1. Urban-Based Economy

The level of municipal expenditures relative to GDP is 6.2%; this includes GAM and joint councils. This is considered low by international standards, whereby the OECD (2016) reports that the average for subnational government expenditures is 7.2% of GDP across a large sample of countries. Further, 6.2% is also considered low in terms of expanding the role of municipal governments in Jordan’s system of decentralization (Timofeev, Wallace, 2017).

The total size of Jordan public sector stood at 36% of the GDP in 2016. Municipal government expenditures, including GAM, ASEZA, and PDTRA, totaled to JD 580 million in 2015, accounting for less than 7% of the general government expenditure that year. Half of these municipal expenditures are accounted for by the Greater Amman Municipality, which covers 42% of the national population.

Amman hosts 45% of all formal enterprises while Irbid hosts 17%, followed by Zarqa at 15% and Balqa at 5%. The majority of formal companies with a declared capital of more than JD 500,000 are concentrated in Amman at 82%, followed by Zarqa at 6%, Aqaba at 4%, and finally, Irbid at 3%. Moreover, 403,448 or 64% of private sector employees work in Amman, 12% in Zarqa, 3% in Balqa, and 2% in Aqaba (DoS, 2011).

In summary, Amman accounts for approximately 40% of the country’s population, 80% of its industry, 55% of total employment, and attracts 80% of the foreign direct investments. Considering the aforementioned statistics, GAM’s budget is equivalent to all the other municipalities combined, JD 320 million compared to JD 380 million in 2016.

In recognition of the expansion of the city and the integration of nearby villages and suburban developments, the perimeter of the GAM was extended in 2007 to include seven additional districts, but was downsized again in 2013.

2. Municipal Finance Reform

Urban public finance is possible only where real economic value is generated in cities. However, as most of Jordanian municipalities have few private medium enterprises and a large percentage of the population work as civil servants, they have rather low economic dynamics. In addition to low income revenues, municipal staff salaries account for half of the budgets and more than half of their budget depends on a governmental transfer. Therefore, municipalities are facing constraints to finance service delivery.

In the context of rising unemployment, Jordanian municipalities have been hiring municipal staff on a patronage-based trend. Municipalities have a general local development mandate. MoI and MoLA exhibit major tutelage roles over the sector and only 3% of total government expenditures occur in Municipalities. In order to foster job creation at municipal level, Local Development Units (LDUs) have been
created in the 1990’s. Nevertheless, while some received support from donors, most cases of LDUs consist of only one person. They were reactivated in 2011-2015 within the framework of the MoMA PLEDJ project.

Despite an announced municipal hiring freeze, the amount spent by municipalities on salaries and wages increased from JD 36.9 million in 2002 to 44.1 million in 2004 and 95 million in 2012 to 130 million in 2015 (World Bank, 2015). That amounts to 47.6% of the largest municipalities’ budgets and one third of second and third category municipalities’ budgets.

Even after the decentralization law was adopted, municipal budgets remain under the strict control of the central government by means of intergovernmental transfers and the loan process through the CVDB. Municipalities are not notified in advance about the amount of the governmental transfer, blocking their budget preparation. The grant transfer is sometimes delayed until May or later, forcing municipalities to borrow from the CVDB.

Municipal self-revenue collection is increasing, but remains rather low as professional licenses are not all paid. This is largely due to the substantial proportion of the economy being informal as well as property tax only being paid when a transaction has occurred. Since 2014, only high-ranking municipalities have managed to increase their self-revenues collection. Direct investment by municipalities is limited; the majority of the investments come from line ministries through their deconcentrated units at governorate-level. However, they are not coordinated in an integrated urban approach and are not managed according to area-based needs.

Urban sprawl is sharply increasing the demand for services in informal neighborhoods. As a result of these structural constraints, most municipalities suffer from a lack of accountability. They provide insufficient road maintenance, irregular solid waste collection, and inadequate public spaces and cultural activities; thus making residents reluctant to pay their taxes.

In 2016, total municipal revenues (excluding GAM and ASEZA) reached JD 359.8 million. Of this, JD 110 million came from governmental transfers, JD 9 million from governmental grants, and JD 240.5 million in self-revenue. JD 138 million (58% of self-revenue) was generated through building and land taxes, charge collection fees reached JD 16.5 million (7% of self-revenues), and betterment levies charged by the municipalities to support the extension of infrastructure to new areas totalled to JD 13.2 million (6% of self-revenues) (Table 1).

Municipal budgets are heavily dependent on a transfer allocation system that dates back to 2002. It takes into account a number of socio-economic factors, including population, percentage of poor and distance to Amman. More than half of the municipal budget comes from government transfers (8% tax on fuel derivatives and 40% on car sales). The transfer formula started a readjustment process in 2012, but it is yet to be finalized. Mayors have expressed concerns about the lack of predictability in the system, with the central government repeated reneging on its full commitments as foreseen by the share of fuel derivatives and car sales.

Due to the growth of intergovernmental transfers, municipal debt declined over the period of 2012-2014. In 2019, MoLA settled all municipal debts (JD 100 million), thus not encouraging structural reform.

Since 2011, municipal services have been adversely affected by the Syrian refugee crisis and delivery performance is for the most part declining rapidly. The refugee crisis has exacerbated a range of systemic and capacity issues that prevent governorates and elected Municipal Councils from meeting demands for services as well as exceeding pre-crisis service delivery and local development requirements. During the period of 2011-2015, several Refugee Response Plans have supported the most affected municipalities with grants for infrastructure improvement, especially in Mafraq, Irbid, and Zarqa governorates. Two thirds of loans taken by municipalities in 2017 were for service delivery and only one third (JD 6.9 million) were productive loans.

<table>
<thead>
<tr>
<th>Municipality Category</th>
<th>First Category</th>
<th>Second Category</th>
<th>Third Category</th>
<th>Grand total (JD)</th>
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<tbody>
<tr>
<td>Governmental transfer</td>
<td>39,606,678</td>
<td>55,420,339</td>
<td>14,972,983</td>
<td>110,000,000</td>
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<td>Governmental grants</td>
<td>1687,230</td>
<td>5,197,724</td>
<td>2,391,200</td>
<td>9,276,154</td>
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<td>Building and land taxes</td>
<td>53,238,153</td>
<td>63,090,117</td>
<td>21,992,750</td>
<td>138,321,020</td>
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<td>Professional Licenses</td>
<td>2,694,153</td>
<td>3,000,808</td>
<td>174,721</td>
<td>5,869,681</td>
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<td>Buildings Permits and Professions</td>
<td>11,394,192</td>
<td>3,020,069</td>
<td>378,704</td>
<td>14,792,965</td>
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<td>Betterment levies</td>
<td>5,850,069</td>
<td>6,790,966</td>
<td>631,651</td>
<td>13,272,687</td>
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<td>Charges</td>
<td>7,038,118</td>
<td>1,528,368</td>
<td>101,181</td>
<td>8,667,667</td>
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<td>Waste collection</td>
<td>12,358,265</td>
<td>3,687,354</td>
<td>507,195</td>
<td>16,552,814</td>
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<tr>
<td>Rents</td>
<td>6,228,697</td>
<td>1,682,788</td>
<td>168,441</td>
<td>8,079,927</td>
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<td>Diverse revenues</td>
<td>21,091,560</td>
<td>8,641,735</td>
<td>2,668,685</td>
<td>32,401,980</td>
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<tr>
<td>Capital Investment Revenues</td>
<td>556,451</td>
<td>1,923,442</td>
<td>102,308</td>
<td>2,582,201</td>
</tr>
<tr>
<td>TOTAL (JD)</td>
<td>161,743,566</td>
<td>153,983,710</td>
<td>44,089,820</td>
<td>359,817,096</td>
</tr>
</tbody>
</table>

Table 1 Municipal revenues by categories and types.

Source: MoLA Municipal budgets (2016)
Several tools can be used; the fixed asset tax (property tax), the betterment levies, and capital gain taxes. Capital gain taxes are charged at the time of property sales. However, in Jordan, they are under-valued. Additionally, many non-registered properties are sold on alternative circuits (al huja contracts).

A total of JD 13.2 million was paid as betterment levies in 2016. One square meter in Amman is typically charged JD 3, but can be paid in increments of JD 1 over 3 months. In the other municipalities, the standard betterment levy is of JD 1 per square meter, but is often reduced to less than JD 0.5.

Since property tax in Jordan differs according to tenure, property tax on rented apartments is three times higher than owner-occupied apartments while the tax on vacant units is two times higher. Property tax is expected to provide substantial contribution to government revenues. However, collection is low in comparison to other developing countries.

In 2010, the annual property tax accounted for about 2.6% of total governments taxes. By 2015, this decreased to 1.3%. It totals to a mere 0.46% of the GDP, three-fourths of the international average in developing countries.

Property tax revenue collections are heavily concentrated in GAM while remaining municipalities account for less than a quarter of property tax revenues despite housing more than half of the national population. Furthermore, just two municipalities, Irbid and Zarqa, account for more than half of property tax revenues collected outside of GAM. The average property tax per housing unit in other municipalities is half that of GAM. Amman governorates counts 1,057,939 conventional housing units, for JD 58.2 million in property taxes, or an average JD 55 per housing unit, whereas Irbid governorate, with 395,505 housing units, collects only JD 9.5 million, or an average JD 24 of property tax per housing unit. The same goes for Zarqa governorate, with 294,818 housing units, for JD 7.6 million, or an average JD 26.45 per housing unit as shown in Figure 13 below.

Currently, MoF, GAM, and the municipalities are in the process of expanding the property tax by interconnecting databases. For example, in Irbid and Zarqa, property tax database is linked with the car and professional licenses. As a result, no one can obtain a professional license without first paying all outstanding property tax.

Land Value Capture Mechanisms

In the context of growing neoliberal policies, it is crucial that local governments manage to link the economic benefits of urbanization with public revenue generation by using upgraded land value capture mechanisms. This will allow municipalities to finance infrastructure delivery and services needed to meet the needs of a growing urban population. Land value capture mechanisms are used to bring territorial justice; they link economic growth with increased public revenues, allowing for continued urban economic success, generating a virtuous cycle of investment and growth.

Several tools can be used; the fixed asset tax (property tax), the betterment levies, and capital gain taxes. Capital gain taxes are charged at the time of property sales. However, in Jordan, they are under-valued. Additionally, many non-registered properties are sold on alternative circuits (al huja contracts).
3. Urban Economic Development Initiatives

Since the adoption of liberal economic policies in the 2000s, several key sectors of the economy have been privatized (water, electricity, airports). But state actors and the Economic and Social Council continue to largely direct the orientation of foreign investments to major locations within cities development corridors. PPPs have been favored for structural infrastructure developments.

In 2003, Local Development Units (LDUs) were created within each governorate with the aim of developing participatory mechanisms to engage local stakeholders in local development processes. LDU’s were reactivated in 2006 during the preparation of the decentralization process. The Regional and Local Development Plan was launched by international organizations.

Neoliberal Urban Economic Development Policy

With the liberal economic opening of the 2000’s, FDI from the Gulf has been directed towards key development corridors and locations within Amman and Aqaba. Mega development projects have been accomplished in Abdali and in Aqaba, while others remained as mere visions (e.g. limitless towers). Amman is an example of neoliberal urban restructuring, promising additional wealth and landmarks to the city, while increasing spatial inequalities within the city (Daher and Ababsa, 2011). Abdali city centre is the flagship urban restructuring project in Amman. FDI has been directed and building regulations, specific to each development and free zones. It falls under the Bride and Al-Anab, a semi-public institution, Jordan’s key institution to promote and direct FDI to the Kingdom—particularly from Gulf countries. It was established in 2014 by merging the former Aqaba Region Authority (AREZA) and several other initiatives until 2000, increasing significantly in the last depression and the boom. Public investment in Jordan was comparable to emerging economies and peer countries until 2000, increasing significantly in the next four years but lagging behind since. To counter balance this reduction, a large number of PPPs have been signed to meet increasing infrastructure needs since 2005. The IMF has estimated that “By 2015, 30% of the total public sector’s investment portfolio was procured through PPP, compared to 6% in emerging economies.” (IMF, 2017)

Jordian Municipalities are very interested in the involvement of the private sector and the development of PPP. They are required by law to create investment committees (lajna istithmar) comprising of the Mayor, the executive director, members of the LDU, and a representative of the finance department. At times, free land is given as an incentive to the private developer.

In this light, USAID launched a project to improve local economic development (LED) in under served areas across the kingdom to achieve economic growth. USAID works with municipalities in order to train them to foster business creation and economic growth in their communities. USAID LENS works with the Government Local Development Units (GLDUs) and the Municipal Local Development Units (MLDUs) in Amman, Zarqa, and Irbid, which gather most of Jordan’s enterprises.

The Jordan Investment Commission

The Jordan Investment Commission (JIC), which falls under the Prime Minister’s Office, is Jordan’s key institution to promote and direct FDIs to the Kingdom—particularly from Gulf countries. It was established in 2014 by merging the different bodies involved in economic development and free zones. It has its own zoning and building regulations, specific to each project. JIC also has its own training centers, expressing its social corporate responsibility.

It administers 160 km2 of economic and industrial zones throughout the country. All taxes collected in these areas are directed to the treasury and not to the local municipalities.

The Decentralization Law and the Identification of Municipal Needs

According to the 2015 decentralization law, local councils are in charge of identifying local investment needs through a participatory process. In collaboration with MoMA, USAID has prepared a guide to assist the municipalities to do so.

MoLA drafted the Local Administration Law in February 2020 that highlights the most important acts that regulate local development in Jordan. The aim of the law is to enhance the participatory planning approach within the governorates and empower the administrative decentralization at the government level through delegating more authorities to local departments and empowering municipal autonomy.

The Local Administration Law includes 64 articles, of which article no. 3 is relevant to the local plans and development. Article no. 3 states that every governorate will have a provincial council that enjoy a legal entity with financial and administrative autonomy to approve the draft strategic and executive plans, in addition to the allocated budget sealed by the minister of finance. Moreover, the council approves the development projects and proposes investment projects implemented jointly with neighboring governorates. It should be noted here that this law, once approved, is in need of a manual of procedures to guide this implementation process and avoid the overlapping that may occur with the tasks of the local departments.

An IMF report published in 2017 found that public investment volume correlates to GDP growth in Jordan, contracting in economic downturns and expanding during economic boom. Public investment in Jordan was comparable to emerging economies and peer countries until 2000, increasing significantly in the next four years but lagging behind since. To counter balance this reduction, a large number of PPPs have been signed to meet increasing infrastructure needs since 2005. The IMF has estimated that “By 2015, 30% of the total public sector’s investment portfolio was procured through PPP, compared to 6% in emerging economies.” (IMF, 2017)

* (http://alrai.com/article/10490565?fbclid=IwAR2A4lVNZyCgXjMagQz0x72HfUeunm78kuL4AdZ2p5d53hVEzIoy)

Abdali © Michelle Marie Arean (2018)
A 2015 ILO labor market study showed that 50% of Jordanians and 99% of Syrians work in the informal economy. Accordingly, these jobs are completely outside the scope of any form of governance. This has a negative impact on the quality of jobs provided such as sub-standard wages, poor working conditions, and exploitative practices, including child labor. This is of particular concern in the northern governorates of Irbid and Mafraq, as well as in Amman where the share of Syrian refugees is greatest.

The ILO’s wider response to ease some of the labor market pressures caused by the influx of Syrian refugees involved plans to facilitate access to employment and livelihood opportunities. The ILO embarked on a two-and-a-half-year project starting July 2016 to support the Government of Jordan in creating immediate jobs through Employment Intensive Investment Programmes (EIIP) in Irbid and Mafraq, for male and female Syrian refugees as well as their host communities, while also improving local infrastructure. The objectives were to:

- Improve rural infrastructure through the use of labor-intensive methods; and
- Improve employability and access to the labor market for Syrian refugees and their Jordanian host communities.
Urban Agriculture and Food Security

Promoting sustainable agricultural production in urban and peri-urban areas and developing food systems capable of meeting urban consumers demand is becoming increasingly important to food security. Nevertheless, at this time, the important relationship between food security, agriculture, and urbanization is often not sufficiently recognized in Jordan.

There is an urgent need to ensure that cities are included on the agenda of food and agriculture policy makers, planners, and institutions. Likewise, it is equally urgent to integrate food security and agriculture into the agenda of city planners and local urban authorities.

The agricultural sector of Jordan is at a turning point. The current context, characterized by slow-onset climate change impact and sudden-onset shocks, such as the Covid-19 related lock down, is calling for a new revolution of the food systems.

Urban and community agriculture is a potential to reshape local food systems across the country. Urban farmers and gardeners will create new opportunities for increasing the economic, social, and environmental effects of growing food in and around cities. There are many benefits to growing food in urban areas, such as fewer food miles, improved food access, economic security and sustainability, community beautification, community safety, the empowerment of small business owners and entrepreneurs, greater opportunities for interpersonal connection, as well as education and training opportunities.

JNUP shall address this opportunity in developing methods, alongside concerned stakeholders, to promote and incorporate this emerging farm sector into the themes of JNUP—especially with food security being a crucial issue at the forefront during Covid-19 pandemic.
Rural-Urban Linkages

Specific attention needs to be given to the links that connect urban and rural communities, shape the economic relationships between them, and determine how water and other natural resources are shared. At a time where cities are expanding and merging, it is urgent to bridge the increasing division between the urban landscape and the countryside. It is imperative to think in terms of territorial planning that incorporates rural, peri-urban, and urban areas as well as their food systems. The need to improve rural-urban linkages in Jordan were evident during the Covid-19 pandemic, particularly with regards to issues related to the supply chain from producers to users or vice versa. The middle men’s role should also be minimized so that the impact of rural products will be more profitable for the rural producers.

Furthermore, improving rural-urban linkages would improve the quality of life of small and medium cities, hence reducing the migration to the main primate cities in Jordan, such as Madaba, Salt, and Karak.

UN-Habitat has drafted the main principles for rural-urban linkages, in the recent 2019 publication ‘Urban-Rural Linkages Guiding Principles’.
PART IV: URBAN PLANNING AND DESIGN
PART IV: URBAN PLANNING AND DESIGN

This section explores urban planning and design mechanisms, as well as the ways in which they address urban development and the provision of public services towards integrated sustainable development.

1. Housing Sector

The Causes and Effects of the Housing Crisis

The main issues driving the housing crisis in Jordan can be linked to land prices, which have sharply increased due to land speculation, the absence of taxation of vacant land, and the lack of incentives for developers to build more affordable units.

Developers have concentrated production in larger units (120-200 m²); 50% of the new housing units built between 2004 and 2015 have an area over 150 m²; 40% of units have an area between 100 and 114.9 m², and a mere 10% of units are smaller than 100 m², thus exacerbating the mismatch between supply and demand. While 70% of supply caters to the top 30% current real estate market prices in the main Jordanian cities show that only 30% of households can afford to buy houses above 100 m² without spending more than 30% of their monthly income. In Amman, this is limited to only 10% of households (World Bank, 2018a).

This has caused a major housing crisis, evident from the significantly high vacancy rates, which reached 18.4% in 2015, much above the expected 5-10% vacancy rate seen in a well-functioning market. The number of vacant units doubled over a decade from 220,000 in 2004 to 432,000 in 2015. A staggering 57% of vacant units nationwide were concentrated within Amman, increasing the vacancy rate to 23% in 2015. But the challenge is much greater now with the influx of refugees, who compete with Jordanians for affordable housing (World Bank, 2018a).

The total housing deficit in Jordan is over 15.9% at a national level (310,926 households), excluding Syrian refugee camps. Of which, 64% (199,245) suffer quantitative deficit while 36% (111,681) suffer qualitative deficit. Furthermore, the 2015 census revealed that 10% of the population live in overcrowded conditions and 43% of non Jordanian households share apartments. Over the next decade, Jordan will need to produce between 62,000 to 74,000 housing units annually to reduce the current deficits and keep up with new household formation (World Bank, 2018).

As a result of the recent increase in rental rates, housing tenure in Jordan is now relatively better distributed, both at a regional level and across governorates. The 2015 statistics show home ownership of occupied housing units at 62.6% and home rentals at 30% (DoS, 2015). These numbers are similar to those of Latin America and Europe. Although there is no single variable that explains the differences in rates of ownership between countries, home ownership shows a weak tendency to decline as income rises.

Affordable Housing in Jordan

Affordable housing accounts for less than 1% of the total housing produced between 2004 and 2015. Between the years 2000-2010, the Ministry of Social Development and the Royal Cabinet provided one thousand housing units per annum to the most vulnerable. Jordan was supported by the World Bank to prepare its first Housing Strategy in 1989, which opened the sector to private developers, zoning modifications, and innovative finance schemes such as a deposit insurance fund, mortgage default insurance, mortgage-backed bonds, and secondary mortgage markets.

In order to provide adequate housing with related services to low and medium-income families, as well as facilitate the private sector in developing affordable housing, the Housing and Urban Development Corporation (HUDC) was established in 1992 as a result of merging two entities, the Housing Corporation and the Department of Urban Development, which were established in 1965 and 1980 respectively. Its main policies have been supervise on sites and services, HUDC oversaw the construction of ‘Abu Nusayr New City’ in 1980’s (formerly Housing Corporation) and the ‘Decent Housing for Decent Living’ project, implemented between 2008 and 2011.

The 2008 Decent Housing for Decent Living Royal Initiative was unsuccessful due to its inability to produce the promised units, to target public subsidies toward the needy segments of the population, and to its high fiscal cost. The program aimed to enable 100,000 Jordanians to have access to affordable housing. In a policy setback, private developers were merely included as contractors, going backward against the recommendations from the 1989 National Housing Strategy and the 1996 Housing Sector Reform project. Without bearing any risk, developers were paid an average of JD 265 per m2, and the apartments were sold to the applicants for an average of JD 220 per m2.

Although the units were subsidized by 17%, plus the share of land, prices ranged from JD 19,000 to JD 29,000 for a 118 m2 unit, which is unaffordable to the targeted groups. By 2011, only 8,500 housing units were built and only a third of those were sold. In addition to the constraints on housing finance and targeting, the location of the project exacerbated the distance to jobs and opportunities, as well as access to infrastructure and services (World Bank, 2018a). In 2014, the government decided to transfer the remaining units to the Ministry of Education, with down payment of its employees (HUDC, 2015).

The housing stock could be sufficient to cover the needs of the population but, considering 18.4% of the stock is vacant, the quasi absence of affordable housing (0.02% of the total production including the recent Decent Housing for Decent Living initiative) as well as the increase in land price and many were forced to build in informal areas. The sprawl of cities has led to the reduction in the quality of service delivery including irregular solid waste collection and poor road maintenance.

* According to the Population and Housing Census table 2.7 shared to the World Bank team preparing the Housing Assessment, 140,152 non Jordanian households are living by one household per housing unit in 2015, 63,104 are sharing housing unit by two households and 42,977 by three households.

Figure 14 Key Interventions in the Housing Sector in Jordan in the past decades
Housing Loans and the Mortgage Market

The mortgage market in Jordan is developing and the volume of housing loans has increased from JD 186 million in 2004 to JD 4.17 billion in 2017 (CBJ, 2017). However, the mortgage depth ratio to GDP remains one of the lowest in the region at about 5%, in comparison to an average of 20% in Lebanon, Tunisia, and Kuwait as well as above 70% in developed countries. This indicates that the majority buy their homes using their own savings or by borrowing money from relatives and friends, rather than taking loans from banks (World Bank, 2018a).

Housing institutions in Jordan are currently providing loans for an average of 25 years at 8.5% variable interest rate and 80% loan-to-value. These loans are available to families earning more than JD 400 a month. This market characteristics limit access to formal housing finance to families of the bottom 2 deciles. Households between the 3rd-5th deciles can afford to take loans below JD 20,000 and only the 8th, 9th and 10th deciles can access loans of more than JD 30,000 (World Bank, 2018a).

The Jordan Housing Sector Review

The Jordan Housing Sector Review, published by the World Bank in 2018, suggests the following recommendations to reform the housing sector.

Short term recommendations (within the following 2 years):

- An institutional reform within HUDC should be pursued, providing it with a clear mandate to formulate long term housing policy, tools to regulate and enforce policy recommendations, as well as contribute to drafting housing-related laws.
- Updating Planning Law No. 79 of 1966 to permit internationally-recognized good planning practices and apply it across the entire country.
- Modification of the current building codes to allow for densification and to address the challenge of rapid urbanization and shortage of affordable housing. Higher land coverage ratio, narrower setbacks, and an increased height limit could all allow for more housing units to be built on a plot of land, therefore spreading the land costs across more units and reducing per unit land cost.
- Downzoning Residential Zone A and B to Residential Zone C and D, especially in areas close to the city center.
- Explore legal/regulatory changes to ensure a level playing field between banks and leasing companies, including considering limiting the possibility to reassign lessee rights for fixed term rental units.
- Initiating Real Estate Investment Trusts (REIT) to enable small size individual investors to efficiently invest in rental projects.

Long-Term Actions (within the following 5 years):

- Consider an incremental approach to support the demand side, including the possibility for HUDC to manage/guide demand-side subsidies (e.g. up-front matching grants, rental vouchers).
- Consider creating supply-side incentives such as insurance or guarantees for owners that release vacant units for renting to low-income families.
- Formulate a comprehensive rental policy, that i) improves enabling environment (regulation and taxes), ii) includes landlord insurance for damages, iii) encourages financial sector to develop targeted products for small landlords to develop rental units, and iv) considers low income rental voucher-type subsidies (both for Jordanians and for non-Jordanian), when the financial situation allows.
- Consider simplifying property valuation, linking it directly to the market value of the property (phasing out conditionality on municipal category, zoning and building type), and unifying the property valuation for owner-occupied, rented, and vacant units.
- Consider removing the preferential treatment of vacant land in the built-up zone of urban areas and moving to a cadastral system of annual revaluation or indexing.
- Consider levelling the taxation rates of vacant units, owner-occupied, and rented units.
- Consider moving to market-based assessments for the basic property value.
- Introducing taxation to discourage developers’ up-front financing.
- In regards to the loans of Islamic Banks, consider creating a separate JMRC branch that will use the same mechanism issuing debt to investors in the form of sukuk.
- Consider incentives to encourage the formation of other entities similar to JMRC both for real-estate related transactions.
- Consider stimulating the introduction of fixed rate mortgages for the period equal to the term of the JMRC loan provided to the bank. Such a measure will reduce the risk of payment shock for a loan during the time this loan uses funding provided by JMRC (World Bank, 2018).

2. Urban Services: Right to the City

The growth of cities in Jordan required more involvement from authorities to address pressure on urban services provision. The cost of infrastructure delivery has become a burden on municipal budgets as cities continue to sprawl.

Due to a lack of coordination between municipalities and the utility suppliers with regards to urban planning, no land is set aside for waste water treatment plants. Informal settlements have the right to receive electrical connection and the cost is paid through the (Fils al Rif) program. However, they cannot claim water connection and they have to build cesspits, or connect to existing sewage networks at their own costs (1 JD per meter of pipes).

The following section provides an overview of major basic urban services including water, waste water, solid waste, and transport.

Water and Wastewater

During a NATO meeting held in November 2019, the Minister of Water and Irrigation, his Excellency Eng. Raed Abul Saud, said that, “the increasing rate of population growth, exacerbated by the waves of refugees that have entered the Kingdom, has spurred the levels of demand for water by around 40 per cent in some areas, in addition to imposing pressure on various elements of the infrastructure.”

Accordingly, water delivery frequency has worsened as a result of the increased demand forcing households to supplement their supply by purchasing water (JRP, 2014). In this context, the total water consumption in the country exceeds the renewable supply, if the supply remains constant. Per capita, domestic consumption is projected to fall to 90 m³ annually by 2025, putting Jordan in the category of having an absolute water shortage that could constrain economic growth and potentially endanger public health (National Climate Change Strategy of Jordan, 2013).

Urban sprawl has led to the extension of the water networks to peri-urban areas. Currently, 98% of population has access to improved water sources. However, non-revenue water accounts for approximately 50% of total water consumption. In 2014, 229.3 Million Cubic Meters (MCM) were lost, out of the 428.1 MCM delivered for municipal needs, half of the loss occurred within the Amman Governorate (MoWI, 2016). The Ministry of Water and Irrigation Strategy includes the reduction of non-revenue water from 52% to 25% by 2025.

Rapid urbanization has increased storm water runoff and resulted in increasing the urban flood risk in many Jordanian cities. Municipalities are, by law, responsible for developing and maintaining a storm water drainage network. However, most of them suffer from lack of a storm water master plan and network. With in GAM, only certain areas are provided with surface water drainage system and this system does not cover the whole city. This is mainly due to the limited technical and financial capacities of most municipalities. As a result, many areas have been affected by flash floods. In 2015, a 30-minute heavy rainfall event caused a severe flash flood in Amman, leading to loss of
Solid Waste Management

Jordan generates about 2 million tons of municipal solid waste (MSW), 45,000 tons of industrial waste, and 4,000 tons of medical waste annually. MSW collection is estimated at about 90% in urban areas and 70% in rural areas. Once collected, MSW is divided between recovered and landfill waste, 7% is informally recovered, 48% is disposed in landfills, and 45% is disposed of in dump sites across Jordan. The total cost of the solid waste management in the country amounts to JD55 million per annum (World Bank, 2017).

The Government of Jordan adopted its National Municipal Solid Waste Management Strategy (NMSWMS) in September 2015, with an objective to improve the overall health, environmental conditions, and quality of life of the population and refugees in Jordanian cities and villages, by developing environmentally and financially sustainable systems for MSW. All specific objectives of the strategy are in line with the “Jordan 2025” national vision, which seeks to achieve improvements in the welfare of citizens and the basic services provided to them, as well as to create a balanced society where opportunities are available to all and the gap between governorates is bridged (AFD, 2017).

Public Transportation

The transport sector is a vital component of Jordan’s economy, the value of transport sector contribution, and supporting activities to GDP in 2018 was 7.42% (MoT, 2018). It is widely recognized as a prerequisite for sound economic development, as it provides access and mobility. It further allows for the import and export of goods as well as transporting goods domestically. The transport industry drives competitiveness, growth, and job creation within the country while the level of transport services influences the performances of the economic system within a defined area or country.

At the national level, transport is dominated by the car for passenger transport and by trucks (heavy and light good vehicles) for freight. At the domestic level, air transport is limited to daily domestic flights between Amman (Queen Alia International Airport) and Aqaba (King Hussein International Airport) (MoT, 2012). While most cities are connected to Amman by buses, some cities have larger bus stations such as Amman, Irbid, and Zarqa have internal bus transportation. Thus cities need to introduce new transportation modes in order to counterbalance the use of private cars.

With the exception of GAM, ASEZA, and PDTRA, the governmental bodies responsible for transport services in the kingdom are MoT and LTRC. MoT is responsible for all modes other than road (i.e. railway, aviation, maritime), for transport policies, pricing, regulations, and etc. The Land Transport Regulatory Commission LTRC, established in 2010, is responsible for Public Transport on Roads and for Freight Transport on Roads. Its most important responsibility is licensing bus and taxi operators and setting fares, except within Greater Amman. The government established the LTRC to monitor internal bus routes, bus terminals, inter cities, and transportation fares.

As of November 2007, Greater Amman Municipality (GAM) took charge in handling all public transport functions within the capital from the Public Transport Regulatory Commission. GAM initiated a PPP with the establishment of Al-Mutakamilah Company; it emerged as Jordan’s largest public transportation operator with 409 large buses.

Municipalities are in charge of maintaining the streets within their boundaries, but not large roads and highways. The development, construction and maintenance of major road networks are part of MoPWH mandate, with the exception of road networks within the respective boundaries of GAM, ASEZA, and PDTRA. MoPWH has 12 regional offices within each governorate.

Coordination among the public entities is very weak and, at times, non-existent. As a result, ambiguity exists in relation to where the authority of one organization ends and the authority of another one begins. For instance, routes operating wholly within Amman are under the jurisdiction of GAM, while those connecting Amman with areas outside the city’s borders are under the jurisdiction of LTRC. LTRC regulations specify that vehicles operating on routes connecting Amman with locations outside the city are not allowed to transport passengers within Amman even though they may run for considerable distances within the city and may be very convenient for users commuting within it (CSBE, 2017). Public transport users often complain about the quality of the services provided, specifically in regards to the low frequency of buses and the lack of information on the routes. As a result, the percentage of public transport users in Jordan accounts to a mere 14% as transport mainly comprises of private vehicles (35%), walking (25%), school bus (13%), and taxi (10%) (MoT, 2012). The number of private vehicles has doubled in a decade, increasing from 0.6 million to 1.2 m from 2004 to 2014, and 1.5 m in 2018.*


life, damaged properties, flooded streets, and people trapped in their cars and homes. Thus, disaster risk reduction management and the effective management of storm water are main priorities for municipalities.

Sanitation coverage is 93% for both the urban and rural population, but only 63% of which are connected to the sewerage system. The influx of Syrian refugees is increasing pressure on the already limited sewage and communal waste systems (JRP, 2014).

Because of the heavy subsidization on water and sanitation, planners and municipal councillors advocate for more compact cities, to reduce both the installation costs and the resource loss in the networks, as delivering water and electricity to remote settlements is very expensive.
National Public Transportation Strategies and Associations

The following represent the national public transportation strategies:

- In mid 2010, a shift occurred in the debate concerning public transportation modes, with the creation of a user association, “Ma’an Nasel”, an NGO which created the first comprehensive public transportation map for Amman in 2014. When subsidies on fuel were removed, Ma’an Nasel called for the creation of a Passenger Transport Support Fund. However, as fares are paid by cash, it is difficult for the government to subsidize the public transport sector.
- The GoJ prepared a Transportation Strategy in 2012, and is currently updating it. The strategy focuses on multi-modality and inter-connectivity of all transport modes. It gives direction to reduce pressure on the road sector by introducing new modes of transport for freight (railways and pipelines) and to revitalize the public transport sector. The 2012 strategy supported the integration of Jordan in the region through a new railway network within the multi-modal Red Sea – Black Sea “land bridge” transport corridor, but this was suspended by the war in Syria.
- A new Transportation Law was adopted in 2015.
- As part of the Amman Vision Project promoting the use of public transport, a bus service card was created for GAM in June 2019, at JD 2 a month (a very low rate and equivalent to 5 trips).

Bus Rapid Transit (BRT)

Amman suffers from the lack of women economic participation, partly due to the absence of public transportation (CSBE, 2017). GAM BRT vision is to provide a premium quality, economic, and car-competitive mass transit system that will attract the entire spectrum of Amman and Zarqa citizens, including car owners. The BRT aims to contribute significantly to Amman’s aspirations of efficiency, inclusivity, and sustainability. Amman BRT will be the city’s first bus rapid transit system, in which high-capacity buses run on 32 km of segregated lanes (GAM, 2015). Furthermore, an extensive network of feeder services is being designed along with the BRT (buses and smaller vehicles to reach densely inhabited areas of East Amman with narrow streets).

Amman BRT is expected to reduce the distance travelled using private vehicles by 85 million kilometers per year and the distance travelled using taxi by 12 million kilometers per year. Each BRT bus will accommodate up to 150 passengers or equivalent to about 110 private vehicles, considering the current average of 1.4 people per vehicle in Amman. By 2020, the 150 rapid buses in Amman will be transporting 315,000 passengers daily. Moreover, 4,000 native trees will be planted on median islands separating BRT lanes from traffic lanes along corridor 1 (Sweileh – Mahatta).

The Amman-Zarqa BRT project resumed in 2018 with support from Agence Française de Développement (AFD). It constitutes of 22 km of segregated lanes built in the centre of the current Amman-Zarqa highway from Al Mahatta to Zarqa bus terminal. It will transport 120,000 passengers daily. Light rail solutions between Amman and Zarqa have also been discussed in 2015-2016.

Amman BRT and Amman-Zarqa BRT are the backbones of Amman-Ruseifa-Zarqa agglomeration integrated public transport network. The project started in 2008, was suspended in 2011, and has resumed as of March 2018. Its main target is to increase public transport mode share to 25% by year 2025 (GAM, 2015).
Open space is any undeveloped land that has no building or other built structures and is accessible to the public. Open space can include:

- a) green space, which is land that is partly or completely covered with grass, trees, shrubs, or other vegetation, and can include parks, community gardens, and cemeteries;
- b) schoolyards;
- c) playgrounds;
- d) public seating areas;
- e) public plazas; and
- f) vacant lots (USEPA, 2016b).

Open space provides recreational areas for residents to enhance the beautification and environmental quality of neighborhoods. Like all other land uses, the way in which parks are managed can produce good or bad environmental impacts, whether its pesticide runoff, siltation from overused hiking and logging trails, and/or destruction of habitat.

Furthermore, the lack of community and public access to safe open and green space is a critical area of concern for urban residents in Jordan. There are currently some 4.32 million people residing in Amman (the most urbanized city in the country), of which 1.32 million are 18 years of age or younger (DoS, 2018). There is thus a clear need for open spaces in Jordanian cities, specifically for the large percentage of youth—both men and women—who are in need of a safe, inclusive, and accessible space to spend their leisure time and to take pride in. This is also true for the elderly citizens who currently need open spaces to relax, socialize, and exercise in a safe, healthy, and inclusive way.

Moreover, there are many more benefits to the development of open spaces in Jordanian cities such as their critical role in cooling cities, the safe routes for walking and cycling as well as for sport activities that they provide, as well as social interaction and recreation. Additionally, access to green spaces is crucial for maintaining both physical and mental health, as they can reduce health inequalities as well as improve our well-being and mental health.

According to the World Health Organization (WHO), every city is recommended to provide a minimum of 9 square meters of urban green space for each person, provided that it should be accessible, safe, and functional. WHO also suggests that an ideal amount of Urban Green Space (UGS) can be generously as much as 50 square meters per person (Russo and Cirella, 2018).

The Greater Amman Municipality’s (GAM) area covers nearly 800 square kilometers out of the governorate’s total area of 1,688 square kilometers. There are 11.72 square kilometers of green area in GAM. Those include parks, designated recreation areas, reserves, pavement landscapes (trees on the sidewalks), and other “green areas” (GAM, 2019). According to the GAM’s figures, there are 142 public parks, over a total area of some 8,694 square kilometers, within the GAM (GAM, 2019). Divided by 4.32 million people, residents of Amman enjoy 2.5 square meters of park area per capita, which is 6.5 square meters short of the World Health Organization’s (WHO) standard of 9 square meters per capita.

This remains an issue in several cities across Jordan. For example, in Jerash and Al Huson cities only 0.2% to 0.3% of the planned areas is designated for public parks and recreational areas, while in Irbid only 1.1%, this is way beyond the (WHO) standard which emphasizes on the importance of the open space issue in the country (Al Hashimi, 2020).

4. Addressing Climate Change in Urban Policies

The ways by which to address climate change in cities and human settlements represents one of the most pressing challenges facing urban policy-makers today. The UN-Habitat has issued a guide to implement such considerations into National Urban Policy, thus helping to empower national governments, local governments, and other stakeholders to effectively address climate change (UN-Habitat, 2016).

Climate Change Policies in Jordan

Jordan has been engaged in climate change mitigation and adaptation policies since the launch of the 2006-2015 National Agenda in 2005. The first National Policy on Climate Change was adopted in January 2013. Its long-term objective is “to achieve a pro-active, climate risk-resilient Jordan, to remain with a low carbon but growing economy, with healthy, sustainable, resilient communities, sustainable water and agricultural resources, and thriving and productive ecosystems in the path towards sustainable development” (UNDP, 2013). It is part of a broader strategy for green growth and sustainable development. The Jordan National Urban Policy will address climate change and city resilience as one of the important thematic areas.

As Jordan is one of the most energy and water-deficient countries, NUP will focus on directing development toward sustainable and energy-efficient cities by following a cross sectoral methodology such as the one adopted by the Amman Climate Plan presented in 2019.

The Amman Climate Plan relies on eight pillars:

1. carbon free electricity source;
2. green building guidelines for newly constructed building along with renovations to improve energy efficiency;
3. citizen engagement with awareness program and information campaign;
4. renewable energy for GAM building and photo-voltaics solutions for residential and commercial building;
5. sustainable mobility with clean public transport, electric powered private vehicles, and walking promoted by the pedestrianization of the center and main avenues;
6. waste will be reduced, sorted, composted, and recycled with the remaining will be processed to produce energy;
7. rainwater will be harvested, water efficiently used, and waste water treated; and
8. concerning urban planning and land use, new development areas will be focused on public transit-oriented corridors and green open spaces will be increased.

Green Growth Strategy

73% of Jordan GHG emissions arise from the energy sector, including transport (UNDP; GEF, 2014). In order to improve energy resilience and combat climate change, Jordan aims to increase its use of renewable energy and target improvements in energy efficiency for both the supply and demand. Furthermore, development of renewable energy and energy-efficiency actions are priority areas that support Jordan’s development as well as its economic and climate change strategies.

The “Amman Green Growth and Climate Action Plan” was developed in 2018-2019. It is an umbrella document that pulls together existing sustainable development initiatives in Amman. It also presents a vision for Amman’s explicit mitigation and adaptation targets, a pipeline of actions, and an implementation plan for achieving the vision. It provides a structured approach for climate change mitigation, adaptation and resilience-related interventions (policies, projects, and urban planning efforts), as well as potential financing sources. In addition, the MoEMR, with the support of Partnership for Market Readiness, is also developing an integrated monitoring, reporting, and verification system for capturing the greenhouse gas emissions at different levels.

Furthermore, GIZ prepared local climate plans for Deir Alla, Busaira, and Ayoun municipalities, due to the fact that these municipalities are considered vulnerable to climate change. These plans addressed relevant issues of climate change such as local climate action plans’ planning process, local climate action plans’ objectives, mitigation, adaptation, gender
mainstreaming analysis, and more. One of the proposed action plans in the selected municipalities was improved communication and public awareness.

Moreover, GAM and UNDP launched an innovative project in 2018, the “Systemic Approach to Sustainable Urbanization and Resource Efficiency in GAM.” It is designed to promote low-carbon buildings through the application of Building Energy Codes, particularly insulation, and to produce retrofit guidelines for existing buildings. The UNDP introduced the “main internal drivers” of the project as being: (1) the successful enforcement of existing Building Energy Codes (in particular the Thermal Insulation Code) in new buildings supported by incentives and awareness-raising. Accompanying this will be the incentives provided to building owners for retrofitting existing buildings with thermal insulation. This is the most critical element of the project since no global environmental (and other socioeconomic) benefits can accrue without the enforcement of Codes; (2) a performance-based system is established that will ensure the tracking of energy use and GHG emission reductions that will provide tangible evidence for investing in EE buildings; and (3) strengthened local administration, namely GAM, with institutional and technical capacity for ensuring that Building and Occupancy Permits are only issued for new buildings that abide by the Building Energy Codes.” (UNDP, 2017)

Green Building Code and Incentives

The Jordan Green Buildings Council (JGBC) was established in 2009 to promote and advocate for green building. The council developed and issued the ‘Jordan Green Building Manual’ in 2013, which sets the technological and technical criteria necessary to meet the requirements of the sustainability of buildings in order to reduce the amount of water and energy used in constructing these buildings. It also aims to reduce the consumption of materials during and after construction, promote recycling, and mitigate the impact of buildings on their surrounding environment.

GAM has created its own Green Building Unit and has published green incentives online. It works in close coordination with entities including; Jordan Green Buildings Council, the Civil Defence Department, Jordan Engineers Association and others during the process of reviewing drawings, issuance of building permit and issuance of certificate of compliance. GAM is currently working with UNDP to establish a Sustainable Building Unit (SBU) under the project “Sustainable Urbanization and Resource Efficiency” (SURE). It promotes low-carbon buildings through the application of the Building Energy Codes – particularly the Thermal Insulation Code for new buildings whereby insulation solutions would reduce the need for fuel or gas heating- and retrofit guidelines for existing buildings. The project will directly support the implementation of the National Energy Efficiency Action Plan 2016 and the National Green Growth Plan 2016.

Additionally, the incentive provides a ‘density bonus’ to the value of additional percentage of the original floor area ratio (FAR). This is expected to compensate the owner for the expected extra capital cost incurred from implementing green building. The main concept of the bonus is to allow larger Land Coverage Ratio within identical setbacks. 25% additional in Residential A, 20% additional in Residential B, 15% additional in Residential C, and 10% additional in Residential D (World Bank, 2018a). As an incentive, green building applications are also free of charge, with the condition that owners or developers have paid their property taxes (musaqafat).

Nevertheless, green building has been slow to expand its market share in Jordan, as it is often considered to be too expensive by owner-builders and developers. At the present time, only seven buildings have received the LEED certification in Jordan. Accordingly, GAM intends to raise awareness about green building by improving their marketing campaign and offering more incentives. Moreover, training should be given to the developers and small construction companies to apply green building practices, as they are still reluctant to do so due to the additional immediate costs.”

Rainwater Harvesting

In response to the increasing demand for water due to population growth, successive influx of Syrian refugees, and climate change, the government started to advocate for a more sustainable water management approach and promote the use of non-conventional sustainable water resources. The Minister of Water and Irrigation expressed his hope for greater support to establish projects that would ensure the provision of renewable and permanent water sources, at a NATO meeting held in November 2019.

At policy level, the National Water Strategy 2016-2025 stated that water resource development in the future would need to focus on new water source options including harvesting rainwater. Moreover, the Water Demand Management Policy 2016, specified that rainwater harvesting systems should be installed for new construction (residential, commercial, industrial, water resources) and for existing buildings. The construction code further specified the size of the storage tank which is dependent on the average rainfall and surface area of the building. The policy suggests a number of financial mechanisms to improve water efficiency, including financial or tax incentives, to encourage rainwater harvesting, grey water, treated wastewater use, and desalination projects.

From a regulatory point of view, the Building and Planning bylaw stipulates that all new buildings should build rainwater harvesting cisterns. According to MoWI, a 150 m² house, located in areas with an average annual rainfall of 350 millimeters (mm), can collect at least 50 m³ of water by channeling rainwater to cisterns. This figure of 50 m³ represents an average 30% of a household’s annual water need. ** “This amount can be left as a strategic reserve for summer when demand for water surges or in case of any water cut,” the minister underlined.

Despite these efforts, rainwater harvesting systems have not been widely completed as implementation numbers remain extremely low. According to DoS, only 3.4%, or 58,383, of the total households at national level harvest water in cisterns (Table 2.5). This is mainly due to lack of enforcement and inspection at the municipal level, as well as the absence of financial mechanisms to support the implementation of rainwater harvesting systems at large. Since the 2000s, many initiatives have been implemented by inter-governmental organizations and NGOs in different governorates to support rainwater harvesting at community level. Some of these initiatives targeted schools and public buildings while others were implemented at the household level.

A major shortcoming of these projects is that they did not address the operation and maintenance aspects post-installation. A number of field visits by the UN-Habitat team in Ma’afraq and Irbid demonstrated that the installed rainwater harvesting systems at several schools were not functioning. This was mainly due to the lack of proper maintenance and operation. Furthermore, many of the water cisterns built at the household level were disconnected from rooftops and used to store municipal water as domestic water supply is limited to weekly or bi-weekly delivery.

Therefore, there is a need to have better enforcement and to set national programme and financial mechanism for rainwater harvesting systems. In this regard, Jordan Renewable Energy and Energy Efficiency Fund (JREEF) which supported solar water heaters could be a good example to follow.


Public Participation in Urban Planning and Local Initiatives

As early as the 1980s, residents of informal areas of the city were actively involved in the rehabilitation process of their neighborhood. The participatory approach was the social counterpart of the ultra-liberal, socially-restrictive policies, which at the time were imposed on Third World states by international financial institutions. Emphasis was placed on the idea of a consensual partnership between states and residents focused on the exploitation of the so far untapped "capital" of the population: human, physical, financial, and, above all, social capital.

During the preparation of the Amman Master Plan in 2006-2008, forums for debate concerning the preparation of the planning and development programme considered major themes: social housing, public transport, and heritage. The Mayor met with the concerned ministers, the key architects and building contractors, experts in all fields (academics, engineers, consultants, and researchers), as well as representatives of civil society (journalists, activists, and students).

Citizenship is more than the right to participate in political life; it includes the right to participate in public, economic, and cultural spheres, all of which are performative elements of one’s belonging to a society (Hosston and Appadurai, 1996).

Neighborhood committees were thus formed in the mid-2000s, to unite residents around projects which economically revitalized the old structures of Jabal Amman and Jabal Al Lweibdeh. An example is the Jabal Amman Residents’ Association (JARA), which, in 2005, launched the Souk JARA. The market is open every Friday from spring to autumn, with small stalls selling local handicrafts (sometimes made by the residents themselves and including embroidery, mosaics, paintings, flower arrangements, etc). Another example is the Jabal Al Lweibdeh Association, which set up a market on Fridays devoted to antiques and organized talks about heritage preservation issues.
PART V:
PANDEMICS & JORDAN NATIONAL URBAN POLICY
PART V: PANDEMICS AND JORDAN NATIONAL URBAN POLICY

With the rise and spread of Corona virus (COVID-19) world-wide, NUP developers, regional and urban planners, as well as strategic planners at all levels of any governments, including Government of Jordan, must start innovating means to control the spread of this disease, or similar pandemics in the future, in any part of the country. Since cities are the most likely places for such viruses to spread, urban and city planners’ role appears more urgent than ever before.

The COVID-19 pandemic is further aggravating the existing vulnerabilities across all key sectors in Jordan including access to health, livelihood, and educational opportunities, particularly for the most disadvantaged populations, including refugees.

The pandemic is affecting economies and livelihoods and, in turn, hindering the basis for ending poverty and achieving the Sustainable Development Goals (SDGs). According to statistics provided by the International Labor Organization (ILO), the pandemic is now affecting almost 2.7 billion workers worldwide, representing around 81 per cent of the world’s workforce (ILO, 2020). Meanwhile, according to ESCWA, the Arab region may lose no less than 1.7 million jobs in 2020 because of the pandemic, including approximately 700,000 jobs held by women (ESCWA, 2020).

As of the present time, Jordan’s response to the pandemic (COVID 19) has been swift and efficient in regard to implementing health measures and is being recognized both domestically and internationally. However, this crisis has shed the light on severe issues concerning urbanism and urban design guidelines in the cities of Jordan. These issues became especially evident during the movement restrictions, which highlighted the ways in which the designs and cultures of cities and neighborhoods are at odds pedestrians and cyclists. Movement around Jordan without a private car or on the bus network is greatly unsafe – there are no cycle lanes and so little incentive to use greener forms of mobility. Additionally, pavements are pedestrian-unfriendly with minimal places to cross the road safely as well as both uneven and non-continuous ground.

Sustainable transportation, specifically walking and cycling, has proven to be an efficient means for local citizens, not only from a public health point of view, but also as an efficient mechanism for citizens to obtain their needs from shops and stores located within the sphere of their neighborhood. Furthermore, walkability and cycling will improve the social interactions between neighbors as well as enhance attachment and security measures among the residents of the neighborhood. It will additionally reduce air pollution, greenhouse gas emissions, and the dependency on non-renewable energy sources.

The pandemic has transformed the way we live, work, travel, and socialize. Since one of COVID-19 prevention protocol steps is to isolate neighborhoods, districts, or cities, empowering decentralized services and self-sustaining neighborhoods has become an important tool to be applied. The pandemic stressed the importance of providing adequate services at the neighborhood level and the need to promote the concept of pedestrian-friendly cities. Basic services such as healthcare clinics, open space, educational facilities, public transport, and more are necessary to sustain the livelihoods of citizens. These services should be accessible to all on foot (including elders, children and disabled population) and distances should follow national/international standards (usually a catchment area with defined radius).

Within this context, it is critical for infrastructure projects to ensure equitable access, particularly for the most vulnerable residents, including—but not limited to—poor Jordanians, refugees and migrants, women, children, persons with disabilities, older people, as well as individuals living on a low income. It is thus important to address the structural barriers that prevent the most vulnerable from accessing infrastructural and basic services. An investment in sustainable and equitable infrastructure is crucial to economic recovery and building a resilient city, as the effects of the COVID-19 pandemic continue to expose the local infrastructures and facilities to an increasing pressure. Therefore, the JNUP will address the viral pandemic as one of the main priorities to consider in the urban planning process, starting from urban design guidelines to city management tools and mechanisms. Traditional means of urban design guidelines and city planning need, to not only integrate mitigation measures to reduce environmental negative consequences and gas emissions, but also introduce emerging concepts such as “Smart Cities”, “Healthy Cities”, and “Safe Cities” that are continually creating and improving those physical and social environments and expanding those community resources. This will enable people and communities to mutually support one another in forming all the functions of life and in reaching their maximum potential (Hancock and Duhl, 1988). This will prevent the advancement and spread of diseases such as COVID-19. The JNUP thus endeavors to be a pioneer document in managing COVID-19 and its implications as one of its main spatial priorities, whereby it will integrate the health component in JNUPs thematic areas and policy proposals.
PART VI: ROAD MAP FOR THE FORMULATION OF JNUP
PART VI: ROAD MAP FOR THE FORMULATION OF JNUP

The road map for the formulation of JNUP approaches urban development as a multi-actor and multi-scalar process that is not merely the sum of sectoral plans and projects (Shields, 2013), but also requires NUP to coordinate the investments and programmes of various actors – most notably ministries, municipalities, local councils, donors, and the private sector – to support urban development. The road map for JNUP identifies ‘leadership’, ‘fiscal’, and ‘governance and regulation’ options available to the Government of Jordan for better urban governance in the country.

This section elaborates on a set of recommendations that capitalize on existing opportunities and challenges, concerning the three recognized thematic areas by UN Habitat, which are:

### 1. Challenges and Opportunities

This section proposes a set of recommendations and tailored strategies that would create an enabling framework for policy formulation.

Primarily, within the given context, Jordan can overcome the following challenges and capitalize on the following opportunities to create resilient and productive cities.

#### Challenges:

- Multiple urban planning institutions and local committees.
- Lack of coordination between urban planning institutions and local committees.
- Overlap in responsibilities in urban planning institutions and local committees.
- Need to reform the Higher Planning Council (lack of criteria to approve land use modifications).
- Lack of integrated urban planning at the regional level and within governorates.
- Weak engagement of stakeholders.

#### Opportunities:

- Strong institutions with solid sectoral policies.
- Current decentralization process with policies to empower municipalities in urban planning and local finance.
- Four large cities with strong private sector to stimulate the economy (Amman, Irbid, Zarqa, and Aqaba).
- Sufficient number of civil servants and local actors contributing to a successful provision of services.
- Significant foreign development assistance with funds and expertise.
- Economic stability with parity of the JD to the USD.
- High number of educated workers and engineers.
- Seizing the capabilities and eagerness of stakeholders in urban planning.

#### 2. Ways in which the JNUP can help to overcome these challenges

- By adopting an institutional approach to embed urban dimension in all sectoral policies.
- By creating integrated sustainable urban planning, limiting urban sprawl, and fostering intensification.
- By promoting public good over private real estate interest through land value capture mechanisms.
- By contributing to the adaptation to climate change threats.

### Recommendations

With a proper JNUP, Jordan could tackle the refugee crisis, the unemployment crisis, and the housing crisis, as well as engage in climate change mitigation and adaptation. Limiting further urban sprawl through urban densification would create more resilient cities and create job opportunities in new energy-efficient building. It requires some institutional reforms, an integrated planning approach, and the involvement of the private sector. The aim is to design compact, sustainable, and resilient cities.

#### Institutional Reform

- Establishing a National Spatial Planning Institute
  - It is recommended that an institution in charge of the formulation and implementation of the JNUP is established in affiliation with the Prime Ministers office. It could be a ministry of its own.
  - Key responsibilities of the proposed institution include:
    - Authority over the Higher Planning Council.
    - Coordination between all institutions engaged in urban planning: MoLA, GAM, ASEZA, JVA, PDTRA.
    - Coordination with the Jordan Investment Commission.
    - Implementation of the NUP and regional plans to address critical urban issues, including housing, urban economic development, public transportation, city and neighborhood planning, as well as disaster risk reduction.
    - Drafting urban law and planning regulations with relevant authorities to promote inclusive and sustainable planning so as to develop more compact cities with more public spaces.
    - Coordination of all existing databases in an Integrated Data Center.

In order to address these, Jordan requires an NUP to clarify roles and responsibilities through multi-sectoral process. The NUP will facilitate the streamlining of the existing layers of often overlapping and contradictory urban policies, land use, and investment, while also bringing coherence to the investments of ministries, municipalities, and the private sector within a new framework of sustainable urbanism.

The next phase of the project will formulate the JNUP with specific attention paid to the thematic areas identified earlier, while integrating the following issues: the urban economy; urban governance and management; national and county urban planning; land, environment and climate change; social infrastructure and services; physical infrastructure and services; urban housing; urban safety and disaster risk management; as well as marginalized and vulnerable groups. Furthermore, JNUP will address COVID-19 and its’ impact on urban regulations in the country.
- **Empowering Municipalities in Urban Planning**

It is widely recognized that local authorities have the ability to play an important role in urban development. However, in order to do so, they require empowerment and support from central authorities. Nevertheless, the implementation of the current decentralization law hasn’t been successful in empowering municipalities. In order to ensure that it is, the following is required:

- An updated decentralization law, which provides municipalities with larger mandates and the means to achieve them.
- An update of the current Urban Planning 1966 law to ensure green growth, climate change adaptation, and public participation (citizens, civic organizations, and investors) are included.
- Ensure support for municipalities through capacity building and by training the members of local councils in sustainable urban planning with the assistance of technical experts from the National Physical Planning Institute.
- Create integrated urban planning commissions at the governorate level between main cities to collaborate on public transportation, solid waste management, and coordination with utilities providers.
- Empower urban planners by allowing the possibility of phasing the land use modifications to resist public pressure, and create comprehensive urban planning.
- Tax land value capital gain and promote idle land taxation for the municipalities.

- **Integrated Planning Approach**

To promote integrated strategic planning and a collaborative work dynamic, the following is suggested:

- **Encouraging Knowledge Capitalization**

Data in relation to Jordan is abundant; the DOS is efficient and has up to date statistics, satellite imagery production is available via the Royal Jordanian Geographic Center, The Department of Land and Surveys, and MoLA are undergoing computerization. Municipalities such as Irbid, Zarqa, Madaba, Tafila, and Jerash, as well as the public entities of GAM, ASEZA, JVA, and universities, have sufficient GIS files. However, the problem is in how scattered the information is, as Jordan does not have an integrated database available. Therefore:

- Integrated Data Centers should be established at a national level, to ensure the availability and provision of data.
- Territorial and Urban Observatories should be established at municipal level. Observatories aim at organizing and sharing data in relation to a certain urban issue.
- Capacity building and support of existing centers for knowledge development and sharing.
- The involvement of universities and research centres is crucial to fill the gap between research and practice as well as enhance the link between the cities and their inhabitants. Professors and students engaged in urban planning, architecture, sociology, and geography should be engaged in dialogue with planners at local and national levels through public workshops and forums.

- **Alignment of National and Local Policies**

Once completed and approved, the JNUP will endeavour to be a guiding framework by which government agencies work so as to ensure that national, regional, and local aspirations are synergized and harmonized. It is expected that the custodian agency of JNUP will create a mechanism to align the national sectoral policies with their spatial counterparts across various territorial levels of the country.

- **Involving the Private Sector**

The private sector can contribute to and ensure an integrated planning process. PPP is already prevalent in Jordan, whereby several PPPs exist in housing delivery, transportation, and solid waste management. Additional PPPs should be launched, especially with a consideration to social corporate responsibility dimensions. Furthermore, clearly identifying the role of the private sector within the process will ensure that it complements the role of the public sector rather than overlaps with it.
Stakeholders’ Engagement

JNUP document will be drafted based on full engagement of the relevant stakeholders in all the steps of formulation. This will include— but is not limited to— spatial thematic areas, objectives, policy formulations, and governance implementation setup. The stakeholders who are engaged in various parts of this diagnostic report, will continue to be part of the process, as it is extremely important to obtain the consensus of the relevant stakeholders on all the components of the JNUP document. Employing the participatory approach throughout the whole process is a prerequisite for the successful implementation of the JNUP in the latter stages. The proposed stakeholders for the JNUP are as follows:

**Government:**
- Ministry of Local Administration (MoLA)
- Ministry of Planning and International Cooperation (MoPIC)
- Ministry of Interior (MoI)
- Ministry of Agriculture (MoA)
- Ministry of Labor (MoL)
- Ministry of Industry and Trade (MoIT)
- Ministry of Water and Irrigation (MoWI)
- Ministry of Education (MoE)
- Ministry of Environment (MoEnv)
- Ministry of Tourism and Antiquities (MoTA)
- Ministry of Public Works and Housing (MoPWH)
- Ministry of Energy and Mineral Resources (MEMR)
- Ministry of Transportation (MoT)
- Ministry of Finance (MoF)
- Aqaba Special Economic Zone Authority (ASEZA)
- Jordan Investment Commission (JIC)
- Department of Lands and Survey (DLS).
- Department of Antiquities (DoA)
- Jordan Valley Authority (JVA)
- Petra Development and Tourism Region Authority (PDTRA).
- Housing and Urban Development Corporation (HUDC)
- Cities and Villages Development Bank (CVDDB)
- Land Transport Regulatory Commission (LTRC)

**Municipalities**
- Water Authority of Jordan (WAJ)

**Legislative institutions:**
- House of Representatives (relevant committee)
- University of Jordan (UoJ)
- Yarmouk University (YU)
- Jordan University of Science and Technology (JUST)
- Al-Balqa’ Applied University (BAU)
- German Jordanian University (GJU)
- Al Hussein Technical University (HTU)

**Professional associations:**
- Jordan Engineers Association (JEAA)
- Jordan Farmers Union (JFU)
- Jordan Green Building Council (JGBC)
- Jordan National Building Council (JNBC)

**NGOs:**
- Jordan Hashemite Fund for Human Development (JOHUD)
- Jordan River Foundation (JRF)
- Noor Al Hussein Foundation (NHF)
- Jordanian Planning Forum (JPF)

**International Agencies**
- United Nations/ The Resident Coordinator.
- World Bank/ Country Office.

**Media**
- **Roles and responsibilities**
  As part of JNUP implementation governance, roles and responsibilities of relevant stakeholders will be identified, whereby each of the thematic areas will be sub-divided into: planning, implementation, as well as monitoring and evaluation. This sub-division is important in diagnosing the specific role of stakeholders in various phases of the JNUP planning process mentioned above. For example, MoPIC’s main role lies in planning alongside monitoring and evaluation within all the thematic areas of the JNUP, including the urban economy, urban planning and design, urban legislation, as well as resilience. Meanwhile MoLAs role will be across all thematic areas including all sub division areas.

Table 2 identifies the major roles and responsibilities of the most relevant stakeholders in the thematic areas being discussed for the JNUP.

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<td>Jordan Electricity Companies</td>
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<td>Professional associations</td>
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</tbody>
</table>

P: Planning  I: Implementation  M&E: Monitoring and Evaluation

Table 2 Major roles and responsibilities of stakeholders involved in the JNUP.
3. Contents of the JNUP

The NUP’s substantive content will vary from country to country based on the specific urban diagnosis. However, in accordance with the UN-Habitat’s guide for formulating an NUP, the suggested outline of the JNUP document should include— but not be limited to— the following contents:

Foreword

The Foreword may be a one-page summary that outlines the aims of the policy and commits the government to ensuring the JNUP is implemented. In order to raise the JNUP’s profile, the Foreword should ideally be written and signed by the relevant head of government, such as the Prime Minister.

Executive Summary

The Executive Summary is a short (2 to 5 pages) abridgment of the contents of the JNUP. It enables the reader to gain a quick understanding of the entire document and its purpose, and should briefly contain:

- A summary of the objectives and outcomes of the JNUP, emphasizing the intended results for urban communities, the environment, and the economy. The objectives should relate to the Sustainable Development Goals (SDGs).
- Key challenges and opportunities for urban areas in Jordan (explaining why a JNUP is needed) with some facts and evidence, such as the growth of urban populations, the contribution of urban areas to the gross domestic product, and the key drivers of urban growth in the country.
- Priorities to be addressed.
- Implementation actions or recommendations and which agencies are responsible.

Objectives, Goals and Outcomes

This section provides a more detailed description of the objectives of the JNUP. It should highlight how the JNUP will help deliver better outcomes for urban communities, the environment, and the economy as well as how these relate to the SDGs. They may not necessarily be in the same order of priority as the SDGs, but should reference and address them.

Challenges and Opportunities

This section should describe the key challenges for the country’s urban areas, and this should be supported with facts and evidence to demonstrate why these issues are important. It should concentrate on urban problems, or problems that are exacerbated in urban areas (rather than rural areas). This will additionally include a description of the key opportunities available in the country’s urban areas. While these opportunities are often interlinked with their problems, the JNUP will aim to leverage their potential.

Structure and Content

This section should define the JNUP’s priorities and should include sections on all areas of urban development that have significant policy dimensions (thematic areas). These key elements are the building blocks of the JNUP and cover the relevant technical issues. These should be presented in sections or sub-sections with clearly defined headings and arranged in a logical order. Policy proposals will be drafted for each thematic area, focusing on developing viable solutions to address the challenges identified in each thematic area. A Charter for each policy will be designed to include: justification, relevance to national agenda, relevance to SDG’s, indicators, the agency in charge, procedural actions required, and planning actions required.

Administration of the Policy

The JNUP should be administered and monitored by a body or committee, such as an urban development board, with its function explained in the policy document. The body could be responsible for the periodic review of the JNUP. There should also be an explanation of how different agencies and stakeholders (e.g., local governments and governmental departments) will be engaged and will report to the administrative committee.

Implementation of the Policy

This section should describe the procedures for implementing the policy. Ideally, it should list:

- The actions for implementation, in order of priority (action plan).
- Who is responsible for delivery of each item (e.g., specific government agencies and/or local governments).
- Time frames for action (short, medium, and long term).
- How progress will be measured.
- Key baseline data (if it can be obtained) (UN Habitat, 2019: 10-12).

However, the JNUP is expected to draft an accountability matrix, as part of the M&E process. It will be designed and drafted in order to define the roles and responsibilities of each stakeholder in implementing the JNUP policies.
PART VII: APPENDICES AND REFERENCES
Annex 1. Mapping of key stakeholders for the National Urban Policy

<table>
<thead>
<tr>
<th>Institution</th>
<th>Role in Urban Planning</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Ministry of Local Administration (former Ministry of Municipal Affairs).</td>
<td>Responsible for the definition of zoning and building regulations, preparation of Master Plans for all cities.</td>
</tr>
<tr>
<td>The Higher Planning Council (MoLA)</td>
<td>The Higher Planning Council approves all zoning modifications in the country (and within GAM and ASEZA in case of contestations)</td>
</tr>
<tr>
<td>The Higher Planning Council (within MoLa) chaired by the Minister of the Interior, the Minister of Local Administration, and comprising the Attorney General, the Secretary General of the Ministry of Health, the Secretary General of the Ministry of Public Works, the Secretary General of the Ministry of Planning, the General Manager of the Housing Authority, the Director of the Central Planning Department, and the President of the Engineering Association.</td>
<td>The Higher Planning Council has the authority of temporarily approval of the Master Plans either totally or partially and it is considered officially approved according to clause no. (21)/ 4 of this law, and it is published, and it is considered valid since published in the official gazette.</td>
</tr>
<tr>
<td>Ministry of Public Works and Housing</td>
<td>Gives direction to all infrastructure and housing policies in the country (through the HUDC) - for main roads, railways, airports and ports infrastructures</td>
</tr>
<tr>
<td>Housing and Urban Development Corporation</td>
<td>In charge of monitoring housing dynamics, downzoning, and preparation of served land to be sold to developers. In charge of Housing Strategy Action Plan. Used to Upgrade informal areas.</td>
</tr>
<tr>
<td>Municipalities</td>
<td>Category 1, 2, 3 and 4. The concerned committees for approval of the Master Plan: - Local City Planning Committee (alajnah almahaliyah) / in the Municipality / Municipal council - Provincial planning committee (alajnah alluwayayih) / in the province / headed by the governor - (In the case of Amman Greater Municipality / Amman Council - Headed by the Mayor) - Supreme Planning Council (majles Altanthem ala’ala) / Headed by the minister of MoLA</td>
</tr>
<tr>
<td>Greater Amman Municipality</td>
<td>Created in 1987, GAM administers the agglomeration of Amman and its 22 districts. It is autonomous both financially and for its urban regulations. It reports to the Prime Minister office.</td>
</tr>
<tr>
<td>Aqaba Special Economic Zone Authority</td>
<td>Established in 2000, ASEZA is an independent institution in charge of the economic development and management of Aqaba region. Its main activities are the promotion of international tourism alongside with industrial activity linked to the ports.</td>
</tr>
<tr>
<td>Petra Development and Tourism Regional Authority</td>
<td>Founded in 2009, the PDTRA aims to develop the Petra region, economically, socially, culturally, and as a tourist destination, as well as contribute to local community development.</td>
</tr>
<tr>
<td>Jordan Valley Authority</td>
<td>Placed under the Ministry of Water and irrigation, it is entrusted with the integrated socio-economic development of the Jordan Valley since 1977. It has its own zoning and building regulations.</td>
</tr>
<tr>
<td>Department of Land and Survey</td>
<td>In charge of land registration, tax on registration and transaction</td>
</tr>
<tr>
<td>Jordan Engineers Association</td>
<td>Plays a major role in building regulations modification and validation. Part of building permit delivery.</td>
</tr>
<tr>
<td>Jordan Housing Developers Association</td>
<td>Corporation of the main housing developers in Jordan discuss building regulations with the Minister of Local Administration, HUDC and housing finance facilities</td>
</tr>
<tr>
<td>Ministry of Finance</td>
<td>Property tax definition and collection for small municipalities</td>
</tr>
<tr>
<td>Ministry of Education</td>
<td>Schools management and creation</td>
</tr>
<tr>
<td>Ministry of Health</td>
<td>Hospitals and public clinics</td>
</tr>
<tr>
<td>Department of Statistics</td>
<td>Census 2015 data at municipal level, (neighborhood if possible) and income and expenditure 2017 results.</td>
</tr>
<tr>
<td>Ministry of Labor</td>
<td>Set policies to develop decent work for men and women. Creation of vocational training centers.</td>
</tr>
<tr>
<td>International Labor Organization</td>
<td>Help the government to set labour standards and enhance social protection. Currently develops youth employment projects, vocational training and intensive work program in infrastructure and construction.</td>
</tr>
<tr>
<td>Jordan Investment Commission</td>
<td>Urban planning competences on economic zones to attract developers</td>
</tr>
<tr>
<td>Ministry of Tourism and Antiquities</td>
<td>In charge of heritage site protection projects in coordination with the municipalities</td>
</tr>
<tr>
<td>Green Building Council</td>
<td>Promotes green building implementation</td>
</tr>
<tr>
<td>World Bank</td>
<td>Provides financial support and technical Assistance for Urban Growth Models, for Energy transition, Building upgrading, Energy transition, reduction of GHG emissions (Partnership for Market Readiness in Climate sector including Amman Climate Plan and Energy Efficiency Retrofit in Residential Buildings)</td>
</tr>
<tr>
<td>Agence Française du Développement</td>
<td>Supports financially the BRT in Amman, several PPP infrastructure projects. In charge of the Urban revitalization for 8 cities (RLDP 2) with the World Bank</td>
</tr>
</tbody>
</table>
Annex 2. JNUP November 2018 Workshop and Technical Committee Meeting (January 2019)

Consultations for the preparation of JNUP started mid 2017. A feasibility study has been conducted in 2018 by Dr. Jalouqa (German Jordanian University). A launching workshop was organized on 6th November 2018 in Amman, in presence of members of the Ministry of Municipal Affairs, of UN Habitat Arab States office, the HUDC, the MPWH, Ministry of Environment, of Social Development, of Transport, of Water and Irrigation, of Education, of Interior, of the Jordanian National Commission for Women, the Department of Land and Surveys. Several municipalities were invited (GAM, Zarqa, Irbid, Salt, Sahab, and Shoubak), along with members of the ASEZA, the JIC, the JVA, and the Dead Sea Development Zone Commission. International donors were invited along, UN agencies members, academics, NGO’s members. The participants were divided into five working groups: Urban Planning, Environment, Municipal Governance & Legal Frameworks, Urban Economy & Municipal Finance, and Housing and Infrastructure. Annex 4 presents the thematic group discussions.

The main points highlighted are the following:

- Master plans are not implemented which is a loss of money and energy
- Urban Planning Laws and regulations are outdated and the revision process of land use and zoning are lengthy.
- Unbalanced urban sprawl on agricultural lands
- Lack of public transportation and pedestrian friendly sidewalks
- Cities are suffering from traffic congestion and pollution
- Climate change and DRR are not taken into consideration in planning (floods risks)
- Municipal services are unequally distributed between neighborhoods
- PPP are not working well due to lack of proper legal framework
- No incentive to create jobs outside city centers
- Weak municipal finance
- Housing finance initiatives are not reaching the middle and lower income groups and areas.
- Market imbalances in the housing sector due to supply-demand related issues and unwillingness of the private sector to meet demand from low income families.

A technical committee has been set and its first meeting has been the 15th January 2019 (annex 3). Participants highlighted the following issues:

- The lack of coordination between key urban planning institutions.
- The absence of an integrated GIS databank with land use, land cover, infrastructure, statistical data. The Royal Jordanian Geographic Center is selling its layers to the ministries. Utilities (such as Miyahuna, Amman Water Company) are not sharing easily their data with the Ministry of Local Administration.
- The urban sprawl on agricultural land is a major issue, both in highlands and in the Jordan Valley
- Water is part of Jordan natural heritage and should be protected as undergrounds are overexploited, and sewage networks not existent in large parts of the country (outside main cities boundaries, and in the Jordan Valley). Buffer zones must be respected around the wadis as informal building encroaches on floodable areas across the Kingdom.
- Climate change adaptation policies should guide Jordan physical planning policies
- In the absence of sufficient public land within cities, sites and services solutions are offered by
the Housing and Urban Development Corporation in rather remote locations, which increases costs of transportation and infrastructure delivery.

- National Physical Planning is much needed both to protect our urban and rural landscapes, reduce urban sprawl and ease municipalities service delivery in more compact cities. In most of cities, influential actors are thinking of personal land gains by including new settlements to the zoned areas, which increases municipal insolvency.
- National Physical Planning should be done at country level, but also regions and cities, in order to offer investors precise locations, by sector of activities. Urban planning should be integrated within investment policies, for service development, industry and for tourism (valorisation of archaeological sites), for agriculture too.
- Urban planning departments should be empowered within municipalities, including within GAM, in order for them to transmit key message to the highest spheres of power leading to enhanced protection of remaining land and resources. Phasing out of urban development project is the only way municipalities have to limit the land speculators greed. GAM has managed to stop some development projects. It must now focus about hierarchies of open spaces, at the level of local plans and district urban planning.

Annex 3. List of meetings conducted by the consultant

<table>
<thead>
<tr>
<th>Institutions and Meeting Participants</th>
<th>Date</th>
<th>Area of Focus</th>
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<tr>
<td>MoLA (MoMA until May 2019)</td>
<td>8-1-2019</td>
<td>Presentation of the methodology</td>
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<tr>
<td>Eng. Mohammed Nator, Director of Local Development Department</td>
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<tr>
<td>Eng. Rowaida Habahbeh, Director of Planning</td>
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<tr>
<td>Eng. Murad Mbaqain, Director of Training and Institutional Development</td>
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<tr>
<td>First technical committee meeting</td>
<td>15-1-2019</td>
<td>Diagnosis phase</td>
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<tr>
<td>USAID Cities</td>
<td>21-1-2019</td>
<td>Urban governance</td>
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<tr>
<td>Mr. George Hartman</td>
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<td>Municipal capacity building</td>
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<tr>
<td>Eng. Deema Abu Thiab (UN-Habitat)</td>
<td></td>
<td>Innovative and Effective Solutions</td>
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<tr>
<td>ILO</td>
<td>23-1-2019</td>
<td>Cash for work projects for Jordanians and Syrians in main municipalities</td>
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<tr>
<td>Mr. Patrick Daru</td>
<td></td>
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<tr>
<td>Mr. Htun Hlaing</td>
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<tr>
<td>Mr. Bashar ElSamarneh</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eng. Deema Abu Thiab (UN-Habitat)</td>
<td></td>
<td></td>
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<tr>
<td>AFD</td>
<td>24-1-2019</td>
<td>RLDP 2 City mapping (Zarqa, Irbid, Madaba)</td>
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<tr>
<td>Mr. Samuel Lefebvre</td>
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<td>CVDB restructuration</td>
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<tr>
<td>Mr. Nael Qurrani</td>
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<td>Municipal Financing</td>
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<tr>
<td>Mr. Antoine Simon</td>
<td></td>
<td></td>
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<tr>
<td>Eng. Deema Abu Thiab (UN-Habitat)</td>
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<tr>
<td>Zarqa Municipality</td>
<td>28-1-2019</td>
<td>Urban planning challenges including zoning, violations, capacity building needs, and urban governance</td>
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<tr>
<td>Mr. Mohammed Zawahreh</td>
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<tr>
<td>Eng. Mayson Shamaail</td>
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<tr>
<td>Eng. Nabil Al Hindi</td>
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<tr>
<td>Eng. Deema Abu Thiab (UN-Habitat)</td>
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<tr>
<td>World Bank</td>
<td>29-1-2019</td>
<td>Municipal Services and Social Resilience Project</td>
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<tr>
<td>Ms. Lina Abdallah</td>
<td></td>
<td>Innovation Fund, Municipal finance reform, city resilience global platform, and DRR related projects</td>
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<tr>
<td>Eng. Deema Abu Thiab (UN-Habitat)</td>
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<td></td>
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<tr>
<td>HUDC</td>
<td>31-1-2019</td>
<td>Meeting at HUDC about Urban planning issues in coordination HUDC site and services</td>
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<tr>
<td>Eng. Mai Asfour Head of HUDC</td>
<td></td>
<td>HUDC and UN Habitat Affordable housing solutions</td>
</tr>
<tr>
<td>Eng. Basema al Soob Projects</td>
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<tr>
<td>Eng. Rima Odeh (GAM)</td>
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<td></td>
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<tr>
<td>Mohammad Zawahreh (Zarqa)</td>
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<tr>
<td>CAPSUS (Mexican planners)</td>
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<tr>
<td>Irbid Municipality Ms. Leila Yousef Ms. Reham Jammal Mr. Munzer Attar Mrs. Hana Younis</td>
<td>6-2-2019</td>
<td>Urban planning challenges Urban expansion Property tax collection Development projects. Capacity building needs</td>
</tr>
<tr>
<td>MoLA Mr. Mohammed Al Nator Ms. Helwa Ghazzal Eng. Deema Abu Thiab (UN-Habitat)</td>
<td>10-2-2019</td>
<td>Coordination for JNUP and training Building regulations law</td>
</tr>
<tr>
<td>World Bank Dr. Jad Mazahreh</td>
<td>11-2-2019</td>
<td>Municipal Financing</td>
</tr>
<tr>
<td>Maafra Municipality Mr. Mohammed Al Omoush Mr. Muntasir Al Machaqba Mr. Suhaib Harashsheh</td>
<td>12-2-2019</td>
<td>Urban planning challenges Urban expansion Property tax collection Development projects. Capacity building needs</td>
</tr>
<tr>
<td>ASEZA Dr. Khaled Abu Aisheh</td>
<td>7-3-2019</td>
<td>Urban planning challenges Urban expansion Property tax collection Development projects. Capacity building needs</td>
</tr>
<tr>
<td>Jordan Investment Company Dr. Khaled Al Momani Eng. Deema Abu Thiab (UN-Habitat)</td>
<td>3-4-2019</td>
<td>Responsibilities and achievements. Specific zoning and building regulations.</td>
</tr>
<tr>
<td>Jerash Municipality Mr. Ali Shoka, Jerash Municipality Executive Director Mrs. Ferial Atoum, Head of Planning Mr. Ahmad Shokri, Head of Cultural Projects</td>
<td>8-4-2019</td>
<td>Urban planning challenges Urban expansion Property tax collection Development projects. Capacity building needs</td>
</tr>
<tr>
<td>Tafila Municipality Mr. Rami Znou, Executive Director Mrs. Maryana Hadarees, Head of Planning Mrs. Reem Hasweh (MoLA) Mrs. Wafa Ormoush (MoLA)</td>
<td>9-4-2019</td>
<td>Urban planning challenges Urban expansion Property tax collection Development projects. Capacity building needs</td>
</tr>
<tr>
<td>Department of Land and Survey Dr. Mazen Badwan, DLS Director Assistant Eng. Mohammed Al Safawin, DLS Director Assistant</td>
<td>11-4-2019</td>
<td>Current land reforms concerning miri and mulk Land fragmentation Building and zoning regulations Penalties on informal construction</td>
</tr>
<tr>
<td>Jordan Construction Contractor Association Eng. Wael Toukan</td>
<td>21-4-2019</td>
<td>Building and zoning norms modifications in GAM and outside</td>
</tr>
<tr>
<td>MoPIC Eng. Hatem Habahbeh Head of Governorate Development Department Eng. Emad Al Rashed</td>
<td>21-4-2019</td>
<td>MOPIC role in economic and regional development planning Maafra comprehensive governorate plan 2018</td>
</tr>
</tbody>
</table>
Annex 4. List of Participants at the first Technical Committee Meeting on 15-1-2019

<table>
<thead>
<tr>
<th>Name</th>
<th>Institution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roweida Habahbeh</td>
<td>Ministry of Local Administration</td>
</tr>
<tr>
<td>Mohammed Al Nator</td>
<td>Ministry of Local Administration</td>
</tr>
<tr>
<td>Areej Zuraigata</td>
<td>Ministry of Local Administration</td>
</tr>
<tr>
<td>Reem Hasweh</td>
<td>Ministry of Local Administration</td>
</tr>
<tr>
<td>Wafaa Ahmad</td>
<td>Ministry of Local Administration</td>
</tr>
<tr>
<td>Amani Eghnaim</td>
<td>Ministry of Local Administration</td>
</tr>
<tr>
<td>Haded Muhiar</td>
<td>Ministry of Local Administration</td>
</tr>
<tr>
<td>Mohammed Al Shker</td>
<td>Ministry of Local Administration</td>
</tr>
<tr>
<td>Abeer Nassar</td>
<td>Jordan Valley Authority</td>
</tr>
<tr>
<td>Lina Hiyari</td>
<td>Jordan Valley Authority</td>
</tr>
<tr>
<td>Omar Alsheikh</td>
<td>Department of Land and Survey</td>
</tr>
<tr>
<td>Aida Almasri</td>
<td>Ministry of Agriculture</td>
</tr>
<tr>
<td>Abdallah Alzyod</td>
<td>Ministry of Environment</td>
</tr>
<tr>
<td>Nada Al Munier</td>
<td>Ministry of Education</td>
</tr>
<tr>
<td>Dr Khaleed Momani</td>
<td>Jordan Investment Commission</td>
</tr>
<tr>
<td>Emad Al Rasheed</td>
<td>Ministry of Planning and Interna-</td>
</tr>
<tr>
<td></td>
<td>tional Cooperation</td>
</tr>
<tr>
<td>Rima Odeh</td>
<td>Greater Amman Municipality</td>
</tr>
<tr>
<td>Ali Ghanim</td>
<td>Ministry of Water and Irrigation</td>
</tr>
<tr>
<td>Basema Al So’oub</td>
<td>Housing and Urban Development Corporation</td>
</tr>
<tr>
<td>Deema Abu Thiab</td>
<td>UN-Habitat</td>
</tr>
<tr>
<td>Myriam Ababsa</td>
<td>UN-Habitat (consultant)</td>
</tr>
<tr>
<td>Shahad Laith</td>
<td>UN-Habitat (intern)</td>
</tr>
<tr>
<td>Benedetta Ficarelli</td>
<td>UN-Habitat (intern)</td>
</tr>
</tbody>
</table>

REFERENCES:


Agence française de développement Website: https://www.afd.fr/en

Al Hashimi, I. (2020), Land-Use Planning and Legislations Course, German Jordanian University.


Aqaba Special Economic Zone Authority website: http://www.aseza.jo/


Department of Lands and Survey website: https://www.dls.gov.jo/en/Pages/default.aspx


Economic and Social Commission for Western Asia (ESCAWA) website: www.unescwa.org


Ministry of Local Administration website: www.mma.gov.jo.


Ministry of Transportation website: http://www.mot.gov.jo/Default/Ar


Petra Development & Tourism Region Authority website: https://pdtra.gov.jo/


UNHCR continues to support refugees in Jordan throughout 2019 - UNHCR Jordan. (n.d.), Re
National Urban Policies Programme in Jordan


Websites

European Commission: https://ec.europa.eu/.
UNHCR - The UN Refugee Agency: https://www.unhcr.org/.
World Food Programme: www.wfp.org.
Economic and Social Commission for Western Asia (ESCWA): www.unescwa.org.