Saida Urban Sustainable Development Strategy

Local Expert Team

Strategic Diagnosis Report

Local Economic Development

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1.0 INTRODUCTION

1.1. Purpose of the Study
The traditional role of Saida as an administrative center is losing grounds as motor for economic prosperity. Major investments are bypassing the city and heading to areas with more competitive opportunities. The traditional forbearers of the local economy are steadily giving way to the only locational advantage still enjoyed in Saida, mainly real estate speculation. The City has attracted some important investments in the health and education sectors; yet, these investments are sporadic and lack a clear strategic vision to collectively re-invigorate the role of Saida on a regional level. Agriculture, the previous main staple of the local economy is falling victim to land speculation and to the inability of the local farmers to envision new types of value chains for their products. The little industries that depended on agriculture are subsequently loosing grounds. A slew of retail oriented investments have emerged in the form of malls, further enhancing the rentier mentality of local landowners and focusing investments on short term economic gains. The economic actors of Saida are still acting individually and refusing to see that over the long term Saida will lose its competitive edge. Most importantly, Saida’s economic opportunities lack viable multiplier effects. The wealth created in the city is concentrated in few hands and does not trickle to the bottom of the economic pyramid.

This part of the strategic diagnosis will cover the issue of local economic development. As opposed to the research carried out in the first stage of collecting the descriptive memory, at this stage only issues pertaining to understanding the main potentials and threats to the prospects of economic growth will be tackled. Thus, the analysis will be more strategic concentrating on the main paradigms that became apparent from the first phase of work. Focus will be primarily on:

1- The main potentials within the local economy to act as catalysts for growth.
2- The main structural hindrances inhibiting economic growth.
3- The role of the municipality in the local economic development of Saida.
4- The main structural unbalances nurturing and sustaining urban poverty.

This latter point was one of the strongest issues that emerged from discussions with the Steering Committee at the end of the first phase. There was a particular interest in steering economic growth in such a manner as to help alleviate the issue of urban poverty, and as a longer term consequence to diffuse some of the social tensions that may arise from the problem. This issue is of particular importance as Saida has become a major poverty zone with poverty rates exceeding double the national rate.

Many of the plans being put forward to economically revitalize the city comprise conflicting interests. While some projects will bring limited immediate revenues for the city, the consecration of rentier investments in the city will not reduce urban poverty and will act against attracting further financial flows into the urban conurbation of Saida. The discussions with the working groups that were conducted during the Strategic Diagnosis phase clearly directed the research to indicate areas of compatibility and contradictions in terms of envisioning economic options for the city.

1.2. Overview of Local Economic Development in Saida
Before embarking on the analytic reading, it is important to provide an overview on some of the main general economic indicators in the wider Saida region and its immediate vicinity.
1.2.1 Economic Conditions in the Saida Region (Cadha of Saida)

Saida is the center for both the Mouhafadha (Governorate) of the South of Lebanon and the one of its largest districts: the Cadha of Saida. To understand the conditions in the city itself one has to begin by putting into perspective the wider context of the city. The rentier structure of the local economy in the city is a legacy of its position as an administrative center in a region that emerged as one of the biggest economic losers from the Lebanese civil war. Between 1996 and 2004, the Cadha of Saida lost about 18% of its economic base (national statistics of 2004). While the country as a whole witnessed little growth during that period, Saida’s decline was offset by strong growth in other regions of the country. The decline in the administrative importance of the city as a result of the separation of the Mouhafadha of the South into two parts and the promulgation of the decentralization laws of municipalities in 1995, all contributed to a considerable reduction in the flow of investments into the greater Saida, region. However, the main economic losses came as a result of more entrenched structural deficiencies that will be discussed in further details below. At this point it is worth remarking the gradual but steady decline of investments away from the city and its immediate region to more distant places in the south but more importantly in the north.

From a region that was rich in agriculture and related agro-industries, the Cadha of Saida slid back in fortunes. Today, the region leads the nation in many poverty related indicators (average income, car ownership, poverty) and where it resembles the national indicators it is in the negative national indicators (90% of businesses have 5 employees or less, the majority of real estate investment is in idle residential real estate, low percentage of registered and formalized businesses). In short, whatever, Saida city provides in terms of minor economic advantages are offset by very poor conditions in its surrounding region and in it inner city. Also, as shown in the Strategic Diagnosis Report on Urban Infrastructure, the relative advantages offered in education and health by the city of Saida are offset by very poor distribution in the region. So even with respect of the few positive indicators, the Saida region shows serious disparities and poor distribution. We can conclude that on the regional level, Saida’s hinterland provides more of an economic burden than an opportunity at this stage. Yet, the city still perceives its hinterland as a source of extractive riches. The time when Saida could count on its hinterland to generate its wealth is gone. The city must invent a new role for itself vis-à-vis its region. Indeed, it must invent a new role for itself and its region if it were to succeed. One of the main themes of this diagnostic analysis is to demonstrate how Saida’s structural conditions are hampering its growth. Its regional conditions are but the starting point.

The Cadha of Saida shows an overabundance of large real estate (above 200 SM in floor area) but an over representation of urban poverty. The two indicators combine to give an overall semblance of Saida being a representative sample of the Lebanese national condition of wealth, but in reality the disparities in income level between rich and poor in the region are considerably above the national ones. The housing situation will be looked in greater detail below.

Average house sizes in Cadha Saida and in Lebanon.

Source (national Statistics of 2004)
1.2.2 Economic Conditions in the Greater Saida City

Saida is Lebanon’s third largest city. However, its demographic strength is based in the agglomeration of municipalities that surrounds it. The Federation of Saida and Al-Zahrani Municipalities is the only formal body that represents this wider conurbation. But the Federation does not represent a coherent economic, social or political entity. It is for all practical purposes a dormant structure that is not effectively contributing to the well being of the residents of any of its municipalities. Instead, Saida municipality enjoys a more engaged social and economic connection to its immediate eastern neighboring municipalities. These entities form one interlinked social and economic reality with the city itself. Most traditional Saidawi families, who could afford it, have moved to the eastern hills where land prices are more tenable and where climatic and environmental conditions are more agreeable, leaving the municipality of Saida with a high concentration of the urban poor. Throughout, discussions with the working groups and individual interlocutors, it became apparent that Saida’s economic reality can and must be considered in conjunction with its immediate neighbors to the east. The southern and the distant eastern members of the Federation are beyond the political and social realm of Saida’s sphere of influence. Despite the apparent advantages of widening the network of liaisons to these areas, the current political realities in Lebanon impose a serious structural obstacle for such cooperation. The immediate north of Saida was never part of its economic sphere of exchange and influence. It comprises a growth pole in its own right and the Saidawi’s rarely venture there for economic opportunities. Saida’s northern connections lie further north directly with the capital Beirut.

Saida’s economic sphere of influence is not limited to the municipal borders. A large conurbation comprising 8 municipalities and about 225,000 inhabitants must be looked as a single economic and social entity.

Therefore for the purpose of this study we shall consider Saida as part of its immediate conurbation, forming together 8 of the 16 municipal members of the Federation, a conurbation of about 225,000...
inhabitants and a local domestic product of about 300 Million USD per year. No available statistics were found to document the GDP of the greater Saida; estimates were based on local incomes, compared to the national ones and reflecting the GDP per capita accordingly. Several other indicators were used to assess the plausibility of such an assessment, yet this figure, though largely contested, remains the best available one.

Saida’s immediate neighboring municipalities have almost negligible contributions to the conurbation’s economy in terms of production. Their main effect on the local economy is limited to their role as homes to the more affluent residents of the conurbation and therefore their influence is apparent mainly in the real-estate domain and on the consumption side of the balance sheet of economic activities. Many of the more affluent residents make their money in Beirut and speculate in land deals in Saida. At the moment, retail and small crafts comprise the main motor for employment.

2.0 Problem Definition/Analytic Reading

Though the economic problems of Saida are of multiple origins and their analysis would require a deep search into their root causes, it is important to keep in mind not only past problems but anticipate future ones. Saida’s economic woes in the future will be entirely related to how the city manages to define its role within emerging regional and international trends. No city can afford anymore to take a passive role vis-à-vis its economic competitors. The problem analysis shall look backward to understand where the economic shortfalls are coming from, and shall look forward to understand how new challenges and opportunities will emerge.

2.1 Local Government’s Role in Supporting the Local Economy

Saida as a municipality does not have a sufficient critical mass to support an integrated economy that can compete to consolidate new infrastructure and attract new investments. There is a fundamental gap created through the crude municipal demarcation lines diverting important tax revenues away from Saida, though Saida is bearing the brunt of the surrounding municipalities’ services (for further details on this refer to the Strategic Diagnosis Report on Urban Infrastructure). It is important to rethink through the way the federation of municipalities works and generates a resource pool among the municipalities to engage in collective and integrated approaches to economic development.

Most of the industrial activities are zoned out of the main municipal boundaries of Saida through local and national planning directives. The added-value making enterprises have almost totally moved southbound to the area beyond of the Saynq River, where Saida can retrieve little in terms of economic multipliers or local taxes. By reviewing several industrial indices, it was possible to establish that Ghazieh to the South, home to only 5% of the federation’s population has 25% of the registered industrial enterprises and export oriented businesses in the Federation. However, more alarming than the current figure is the trend and the speed at which businesses are being attracted to go southwards. Land prices in Saida have become inhibitive for any feasible investment in job creating and value-adding enterprises. The city has mainly zoned itself out of small industries to attract more lucrative real estate investments. The results have created unrealistic expectations for land values in the city. Average land prices in Saida are between 1000-3000 USD per m2, while in Ghazieh they are at most 500 USD per m2.
On a general land use map for the greater Saida area, one can observe the shifting of industrial functions south of the Sayniq to the Ghzieh and Al-Zahran area, while Saida and its surrounding eastern municipalities are being confined to retail and residential functions.

The old industrial compounds in Saida are gradually loosing grounds, as the area is proposed for mixed use and residential zoning and land prices have jumped accordingly enticing a few real estate developers to purchase most of the remaining industrial zones in Saida in anticipation of the price hike. A more detailed analysis of Saida’s land use is provided further below.

Saida is not unique in pushing away productive enterprises, for that is also the trend across most of the eastern municipalities in the greater Saida area. In essence, this is an indirect condition of the fact that in Lebanon, value added taxes and income taxes are collected nationally, while municipalities can only collect revenues from real estate sales, rents and building permits. It is no surprise that municipalities such as Saida, have tended to ignore economic functions that do not generate the kind of taxes collectable by local government and encouraged instead the ones that contribute more to the local tax base. In essence the short sightedness in municipal finance is creating a disincentive for looking at non-direct and long term advantages of diversifying investments in other types of enterprises.

The role of the municipality as a catalyst to promote investment is only noticed through the municipal efforts to attract certain types of infrastructural investments into Saida (for further details on this refer to the Strategic Diagnosis Report on Urban Infrastructure). Yet, as has been observed, those investments are only marginally useful to attract new types of businesses and more inclined to attract further real estate speculations. The total package of infrastructure projects promoted and advocated by the municipality include some 53 projects (52 if the big port project is dropped out and only the small port project is retained) worth approximately 425 million USD in public, private and civil society investments. Assigning typical multiplier effects for each of the projects, the total package is expected to create a sustainable long term increase of about 10% in the local GDP directly, and another 6% indirectly. However, such increase in the local GDP will not be evenly witnessed by the population. Most of the projects, if fully implemented, will tend to favor returns on investment that can reach only the upper strata of income in the greater Saida conurbation.

The package of projects will also not generate immediate income to the Municipality. The expected municipal revenues from the package will amount to approximately 3 million USD in local taxes and direct income. The rest of the tax base increases will be reaped by the central government in terms of income and value added taxes, as it is the central government that is actually financing major infrastructure projects. Yet even on the national level, the estimated income tax and value added taxes are expected to return less than half of the depreciation of the assets being built. Implementing infrastructure projects without clearly studying their feasibility and real needs is contributing to the poverty of the country as a whole.
Summary table of the economic impacts of the projects being promoted by the municipality:

<table>
<thead>
<tr>
<th>Total number of projects’</th>
<th>Net cost of projects USD *</th>
<th>Average multiplier effect</th>
<th>Value of public assets in the package USD</th>
<th>Yearly maintenance required USD</th>
<th>Yearly depreciation of public assets</th>
<th>Expected Yearly gain in the local economy directly &amp; indirectly USD</th>
<th>Expected Yearly local municipal revenues and local taxes USD</th>
<th>Expected national direct &amp; indirect revenues through taxes USD</th>
</tr>
</thead>
<tbody>
<tr>
<td>52</td>
<td>425 Million</td>
<td>1.5</td>
<td>138 million</td>
<td>3 million</td>
<td>17.6 million</td>
<td>50 Million</td>
<td>3.1 million</td>
<td>6.4 Million</td>
</tr>
</tbody>
</table>

* Without the cost of the big port on the sea-infill site which for the time being is not being pursued by the Municipality.

Most importantly, the Saida municipal budget comprises no more than 2% of the local GDP within the greater Saida conurbation. It is too limited to create any leverage for investments. Most of the 53 projects promoted by the city at the moment are externally funded. The municipal budget can barely afford to care for the basic maintenance of municipal services.

The city’s links to the chamber of commerce and local merchants’ associations is rather limited. Collective partnerships to promote investments and market the city as a destination for investments are only informally carried out. The critical role of the local government in leading the promotion of the city is underdeveloped, not for lack of will but for lack of resources and clear understanding of the critical role that can be played by the municipality as a catalyst for the local economy.

2.2 Real Estate Speculations Are Choking Investment Opportunities

Saida’s still has overall one of the lowest densities among the cities along the eastern Mediterranean coast, yet its land prices are among the highest. This means that the city can still absorb more development but its real estate market is pushing investments away. The rentier orientation of the traditional economic actors in Saida is blocking important lands for future speculation rather than diverting investments into productive and value-adding activities. In short the Saidawi’s are missing important investment opportunities by concentrating mainly on real-estate speculations.

Approximately, 74% of the built stock of the city as well as the Cadha around is dedicated to residential uses. Of the total surface area of the city, approximately 40% is developed plots while the rest is comprised of open streets and plazas (25%) and agricultural lands and empty plots (35%). The agricultural lands comprise in the mind of many Saidawis an important reserve for real estate development, and as such investments into improving agricultural production and increasing the net revenue from urban agriculture are not a priority (for further details on this refer to Strategic Diagnosis Report on Green and Open Spaces Network). Yet, these green areas are still being cultivated substandard as long as real estate remains speculative and real potentials for investment in construction remote.

Real estate however, has a long way to go before it can pick up to the levels hoped by speculators. As discussed later in the housing section below, the residential stock of the city is developed beyond the capacity of the city’s demographics to absorb it. There is an overabundance in residential space vacant at the expense of overcrowded and poor living conditions for the majority of Saidawis. The discrepancy between demand and supply patterns of housing stock in the city can only be explained through the speculators expectations for long term net return on their investments; a hope that is hardly being fulfilled with the current political conditions of the country. Speculators for the most part are diverting savings made elsewhere to Saida. Large capital sums are being blocked as a long term saving mechanism in real-estate that is not of any direct use for the demand of the city. The net
result is unnaturally high land prices, beyond the local demand’s capacity to pay. This is driving most true residential demand to the periphery of the city.

Municipal land uses were documented for the city of Saida to have a rough estimate of the working of the real estate market. Densities are strikingly low in the city, yet real estate values are artificially reflective of overwhelming demand. The City can still preserve most of its agricultural land, and increase its urban density to absorb 50% more residents. Most of the hike in prices is driven by speculation.
Moreover, it is not only housing demand that is being pushed away from the city but also other commercial and industrial investments that can actually produce value added in the economy. The only investments that are being retained are therefore investments that do not seek real return on their money. Net expected future income can hardly justify the phenomenon alone.

Most big investments in Saida have taken the shape of new malls that for the most part are underperforming and have very limited multiplier effect in the local economy. As part of its package of 53 projects, the city is promoting the idea of more malls, while clearly the existing ones are having a hard time surviving the lack of absorption capacity to attract shoppers. The development of additional malls can hardly be justified on sound economic principles and begs the question of the viability of such investments in terms of transparent expected returns.

### 2.3 Weak Competitive Edge

Saida’s central position vis-à-vis other cities and regions in the south is only going to be undermined as the rest of the South regions are evolving and developing their local services. Even the limited advantages experienced in the health and education sectors (for further details on this refer to the Strategic Diagnosis Report on Urban Infrastructure) will soon be reduced as decentralization is giving all municipalities a level field to compete for resources and attract investments. Saida must start thinking about how to preserve its competitive edge through proactive marketing and linkages of its services to other regions. Saidawi enterprises must have some incentives and entrepreneurial leadership to set up outposts and partnerships to increase their accessibility. In this regard, the city, for its own economic survival, have to overcome its sectarian biases and recognize that creating economic linkages rather than protectionism and closing doors are the key to its future prosperity.

Along the Eastern Mediterranean coast, several ports function as main linkages to the inland, to Syria, and beyond to Iraq, Jordan and the Gulf States. Saida’s port is not playing any role in that trade. Its mainly local nature is depriving the city of major opportunities, especially with the expected growth in demand on imported goods once the Syrian crisis is subsided and reconstruction efforts have started. Yet, most Saidawi’s still view the port as a local rather than a regional potential. This will give other ports in the Eastern Mediterranean clear advantages to their respective cities. A port is one of the main advantages that can be afforded to a coastal town, and Saida is forfeiting its opportunity to capitalize on a strong port by accepting to develop a small local port with no free zone potential and little in terms of other port amenities (for further details on this refer to the Strategic Diagnosis Report on Urban Infrastructure). The city should instead look to expand its potential role as a port city and look at coordinating with Al-Zahrani to create a mutually beneficial facility that can serve both growth poles.

On the other hand the current port being developed in the Alexander Gulf (the Egyptian port) is neither being developed for commercial reasons, as the feasibility for such an operation has not been taken into consideration with a clear lack of the necessary additional port facilities, nor is it clearly a recreational port. The location of a commercial port in the immediate vicinity of the old city will considerably reduced the potential attractiveness of the old city as a tourist destination. The
new location is not sufficiently far and will continue to undermine the advantages afforded by the old city. Saida lags behind all Lebanese destinations in terms of tourist visits and duration of stay (for further details on this refer to Strategic Diagnosis Report on Cultural and Natural Heritage). The economic impact of tourism in the city is minimal as witnessed by the demand on labor it generates (less than 1.5% of the working population is engaged in tourist related activities). In the case of Tyre (Sour) to the South, the city has opted to take a bold position to abandon the small port there in favor of strengthening the tourist potentials of the town. Saida is neither capitalizing on a strong commercial port nor is it abandoning it in favor of strengthening the heritage image of the old city.

Tourist destinations in the Mediterranean are of two types. They are either end destinations capitalizing on the sea as a main feature and mixing it with cultural tourism as a sort of enriched experience, or they are serial destinations, where tourist visits are part of a multi-stop journey. In this latter case, cities strive to include themselves on tourist itineraries (either by land or sea). Tourism networks are of utmost importance to attract sufficient numbers to justify local investments. Often the city will have to lead its marketing strategy to promote its potentials and ensure local investors the security of expanding their investments in this domain. As it stands, Saida has had a considerably hostile attitude to tourism despite the fact that its tourism assets are as rich as any other city along the Eastern Mediterranean.

Tourism is not seen as an immediate generator of economic resources in the city by most interlocutors. They see the potential of it, but for many the heritage assets of the city are more valuable for their cultural and identity role they play vis-à-vis the local population rather than for attracting external visitors. Any realistic plan for evolving tourism in the city would have to be designed in stages whereby the location of the city is progressively introduced as part of a serial destination in Lebanon, before Saida is transformed into a destination in its own right. Such an approach will require the municipality to develop a long term strategy where the city would have to sacrifice some of its resources to build the tourism infrastructure of the city and establish its brand. Something that all tourism destinations have had to do before tourism was brought to a significant portion of their GDP.

Saida has the potential to grow its tourism sector in the immediate future to about three to four times its current level with the introduction of minor improvements in local conditions. But to attract larger shares in the local economy it will need to think through many important issues such as the final location of the port and its role (if the Alexander Gulf port is to remain, it needs to be seriously transferred into a yacht and recreational port, instead of a commercial port). It also needs to work on developing a network of tourism infrastructural services. Hotels and restaurants are only half the story, the city needs tourism information centers, cultural activities and festivals as well as the introduction of educational facilities for tourism and hospitality services. Linking Saida’s cultural tourism with medical tourism could also be a useful strategy (for further details on this refer to Strategic Diagnosis Report on Urban Infrastructure).

However, without serious marketing and adjustments to the approach of supporting tourism in the city, income from tourism will never stand to earn more than 6-8 million USD annually (at two times its estimated current rate). Yet, even this meager increase in returns is superior to the economic impact of the port as envisioned in its new location (without the potential for expanding its facilities and creating a free zone). On the other hand, should the city decide to really invest in its tourism potentials, an annual visitation figure of about 100,000 visitor is not out of the imagination and is compatible with what the city of Byblos (Jbeil) is attracting at the moment. Saida could easily create a net revenue from tourism returns of about 10-12 million USD annually. Realistically Saida would need five years of serious marketing, networking and improving of its tourism infrastructure to reach that level of income. Any further growth would be incumbent on the city’s public and private
stakeholders working to transform the positioning of the city on the tourism map. A best case scenario will possibly increase the tourism share in the local economy to about 10-12%, within some 5-10 years.

This latter increase is not to be underestimated considering the situation of the city and its current position vis-à-vis tourism today. Tourism will never be the magical solution for the local economy in the city as some are portraying it to be. Still Saida has the potential to contribute greatly to the development of such an important sector. As we will be discussing later, the local economy of Saida cannot be developed in a direction of either / or scenarios. The city will need to amass all potential growth in all sectors for it to develop a healthy sustainable local economy.

### 3.0 Position and Guiding Vision

#### 3.1 Position

The marketing and promotion strategy of Saida must look beyond the project by project approach to attract new investments into the city. Saida still retain many important locational advantages but these advantages will not be viable unless the city found the right incentive to nurture them and to expand its horizon beyond the limited confines of its municipal boundaries. To that extent the Municipality itself must take a proactive role in establishing linkages that can support its local enterprises in expanding their outreach. All biases and structural problems hindering this vision must be worked out and win-win solutions must be envisioned for old problems.

#### 3.2 Guiding Vision

Through the discussions, the team had with different working groups, and as a result of various informal meetings that took place with a myriad of city residents on the street, three key traits can be formulated to frame a long term vision for steering the urban economy issue in the future:

- Saida develops a recognizable brand to attract and consolidate local and regional investors and broaden the city’s markets with diversified products and services.
- Saida’s local government plays a major role as a catalyst to encourage local investments and dissolve structural hindrances obstructing the creation of a vital and multi-sectoral local economy.
- Saida’s economy generates local value added and a substantial multiplier effect to create jobs and improve the livelihoods of all its residents.

### 4.0 Tracks of Investigation and Analysis

Further analytical discussions are provided below to understand how the local economy of Saida is currently operating. On the one hand we shall consider urban poverty in a global context to see how the structural conditions of investments in the city are affecting the continuous promulgation of poverty. On another track, we shall review the housing sector in particular to understand how investments in that sector are hindering the prospects of the city to develop alternative investments. Finally we shall look at the potentials for a diversified local economy in Saida and assess their true potentials.

#### 4.1 Urban Poverty

As has been noticed in the descriptive memory report, Saida has become a main urban poverty pocket in Lebanon, with the ratio of the urban poor exceeding twice those in the national poverty
levels and standing at considerably higher levels than the poverty level in the South in general. While the Palestinian population in the refugee camps comprises a major component of the poor in Saida, the Palestinian refugees are not the poorest of the poor. For the formal support networks in the refugee camps provide at least a minimum of a support structure to the residents and some basic health and education services. The poorest of the poor are mainly localized in the old city of Saida and its immediate vicinity to the south and south east. By all indicators available, the situation of the urban poor is one of the most pressing issues in Saida. Yet, the approach to tackle it has remained within the confines of classical anti-poverty policies consisting of a mixture of charity and blaming the victim. Instead we shall consider below some of the structural conditions affecting the phenomenon.

Saida’s main urban growth has taken place outside its municipal borders in the hills to the east of the city. Real investments fled the city along with its more affluent population. The core area retains two main poverty pockets, comprising the Palestinian refugee camps and the old city and its immediate southern vicinity. The two pockets are home to almost 40% of the population of the conurbation. The disparity in urban land and urban amenities are staggering.

The majority of new investments in Saida are concentrated in the retail sector and in real estate development. A random inquiry into some of the shopping areas in the city in different neighborhoods indicated that less than 5% of the products in the local shops are being produced in Saida, or its vicinity. Even Lebanese products do not feature high in the local retail shops (beyond basic food supplies). Retail in Saida has barely a multiplier effect of 1.1 or 1.2 at best. We have no clear indication of how much contribution it provides to the local economy, but it employs approximately 25% of the working force (actual figures for retail are not available, the number is taken as a partial estimate of jobs in the wholesale trade, retail, and repair sector); basically affording them some of the lowest salary scales in town with salaries ranging from 200-300 USD per month. A good guess of the actual influence of the sector in the local economy is about 30% of the GDP. Likewise the real-estate sector contributes little in terms of multiplier effect. As only a few of the real estate deals actually end up in construction. The sector employs some 2-3% of the working force (figure extracted from the total figure of 4.7% the share of real-estate and finance), however, it is a major contributor to the local flow of cash in the city (though not for creating jobs). Its share in the local economy is estimated at 15% of the local product, but its returns are witnessed only by a few.

Construction is a major activity, though not in Saida municipality as much as in the greater Saida area. As will be elaborated in greater detail below, the construction sector is a main depository of local savings. Construction of housing alone has produced more than 50% above the actual housing...
needs in the city. Yet, when considering the actual discrepancy between the housing stock provided through the supply chain and the actual demand (mainly by the urban poor and lower middle classes), we can discern that the greater Saida, has locked in idle real-estate and empty housing investments equal to about 5.5 Billion USD. That same amount would have been the cost of creating almost 25,000 sustainable formal jobs in Lebanon. This argument will be developed in full detail in the following section on housing. We just need to juxtapose the high unemployment rates in the city and the almost exclusive private sector involvement in non-job creating investments, to conclude that the rentier market in Saida is one of the main structural hindrances to reducing urban poverty.

Indeed, the rentier condition in Saida is rather very complex. It indicates a high level of diverting surpluses from economic activities carried outside the region into Saida for long term savings and speculation purposes. This is not a remittance based phenomenon as witnessed typically in other places in Lebanon, where expatriates send home little savings (there is an obvious lack of local exchange and money transfer services compared to Beirut). The majority of transfers are happening through the financial networks of the most affluent members of the Saidawi society. There is no questioning that the investments coming into the real-estate sector in Saida are staggering, but for the most part these are investments that are not within the reach of the average middle class and the poor. The wealthy in Saida do not have to earn their money in the city; they use the city as a long term investment project for their savings accumulated from other parts of Lebanon or outside the country. The low level of productive investments and the ability to sit on speculative investments for years before they come to fruition is a strong indicator that the few biggest investors are the true movers of the market. Typical small time investors and entrepreneurs cannot afford to sit on idle and non productive investments.

However, urban poverty cannot be tackled from the investment end alone. Once a city develops a culture of poverty, there are usually several factors that converge to sustain that condition. We have already seen in relation to urban infrastructure how the transport system in Saida works against the
interests of the urban poor. Likewise we have seen in the employment section how the changing patterns of consumption of traditional products have shot large numbers of craftsmen away from their traditional markets. In terms of education and health Saida’s relative advanced services are not geared to handle the primary care needed by the poor. Poverty also affects the demand end of the market. Purchasing power is reduced and therefore demand on local products and services is reduced.

Mean distribution curve of household yearly incomes in Saida Municipality (Source: author’s elaboration based on Household Living Conditions, 2004).

The average household income in Saida is about two thirds the national one. The ability of the local market to stimulate consumption is very limited. Saida is dependent for the success of its retail businesses on the consumption patterns of the more affluent suburbs and distant regional hinterland. Yet, Saida has created very little in terms of branding and marketing to attract those distant consumer pools.

Yet, one of the more problematic aspects of urban poverty is the continuing denial of political rights to the largest affected group, mainly the Palestinians living in the refugee camps. Palestinians lack of legal security means that they cannot save money in banks because they are afraid that they cannot pass the money to their inheritors under current statutes. Whatever meager savings made by the residents of the camps are directed to expanding their living quarters. And while the UNRWA provides some legal guarantee to the tenure rights in the part of the camp managed under the original 99 year lease acquired by UNRWA, the Palestinians living outside that immediate zone (but still in the camp) have no security of tenure. In all cases their investments into their housing stock must be economically evaluated as long term lease holds, rather than free holds. Accordingly, the net worth of their savings is considerably undervalued and certainly undermines their capacity to acquire loans and develop their assets. The only finance available is limited to some charities and is carried in a non-sustainable manner. The Palestinian camp comprises a major urban poverty pocket, and its main problem is political. Recognizing the civil if not the political rights of the Palestinians would greatly enhance their ability to grow their resources, secure their savings and advance self help mechanisms to improve their livelihoods.

There are scores of NGO’s working on urban poverty in the Saida area. Some are providing charitable donations, others vocational training for women, others work with the disabled and try to relieve the impacts of their situation on the fortunes of their families. The NGO sector active in Saida has some 76 listed NGO’s. The sector makes important contributions to offset the negative impacts of poverty in terms of livelihoods, education and health. While it is not possible to assess in detail the overall impact of the sector on urban poverty, we can discern some indirect indicators. The sector employs less 4%of the working population; most jobs in the sector are seasonal or part time, most local NGO’s are concerned with dealing with symptoms of poverty rather than root causes, and very few apply empowerment models to the communities they claim to serve. This creates for an NGO
scene with a broad presence (one NGO for every 2800 residents) but quite thin penetration. The NGO economic impact in the city can at best represent about 4-5% of the local economy. While this value seems to equal international standards, it is still a high proportion in a small economic pool such as Saida City, and a sign of dependency from external aid, rather than a sign of productivity.

Nonetheless, the presence of NGOs in Saida constitutes a valuable opportunity for the Municipality to capitalize on their outreach among the most vulnerable sectors of the society. As stressed in the Strategic Diagnosis Report on Institutional and Legal Framework, Saida City’s previous records indicate a positive potential for increasing coordination among civil society actors and local authorities. The role of Saida Municipality in creating enabling conditions for pro-poor growth could thus be enhanced by catalyzing NGO’s efforts within a comprehensive strategy to foster a multi-sectoral local economy. Particularly remarkable in this regard, for example, is the work of the Development for People and Nature Association developing training curricula for youth on entrepreunerial skills and providing business guidance and counseling, and of the Hariri Foundation training women on traditional handcrafts.

Women’s economic empowerment is nowadays acknowledged as an essential component of pro-poor policies and local economic development. Cooperation among local governments and NGO’s in this direction has nowadays a significant record both at national and international level. Initiatives range from training, enterprise incubators, micro-credit, marketing and strategic planning. Their impact is often jeopardized by a dominant donor-driven and supply-led approach, and by the short term extent of the international aid schemes supporting their implementation. Local government can play a major role in converting funds into a comprehensive strategy, looking at both traditional crafts and technological innovation, and ensuring consistency of policies and practices exploring available options for gender budgeting.

The plan has three strategic priorities:
1. Increase of participation of women in decision-making process and achievement of gender equality
2. Capacity building of entrepreneurship and economic capability of women for economic independence and self-employment
3. Preservation and improvement of health of women.

Based on the action plan, the Municipality organized several trainings to encourage women entrepreneurship, business-creation and to establish cooperatives of women in different areas such as: Making and selling of hand-crafts; Services for social protection; Farming in rural areas; Rural tourism.

The municipality also organized trainings on the use of IT and on women from multi-discriminated groups.

It carried out also a public campaign encourage men to participate in family obligations and household work in an equal manner.
4.2 Housing Sector Analysis

There are several very strong indicators pointing to an over inflated role being played by the real-estate market in Saida in the local economy. To understand that role, an in depth analysis was carried into the most prominent and active part of the real-estate market, mainly the housing sector. Housing, as previously noted, comprises some 74% of the build stock in the greater Saida area and constitutes a notable surplus in supply. As available data was not sufficient to understand the current situation, a rapid survey was carried to document the conditions of the housing stock. A rough typology was developed to analyze the different components of the supply and assess its carrying capacity. The typology is presented in Appendix 1.

The survey ventured into verifying the tentative data from the 2004 national statistics. As has been noted above, the Cadha of Saida comprising the natural regional hinterland for the city has an overabundance of large size housing units as compared to the national averages. Moreover, the level of vacancy within the Cadha is quite higher than national vacancies. The 2004 statistics indicated that 3.3% of the housing stock in the Cadha of Saida was vacant while the national average was only 2.7%. Saida’s global regional context already points to a condition where the housing stock is not efficiently meeting the demand. Meanwhile, a zoom in on the local situation shows a market structure quite tilted in favor of supply, the main motor for the development of the housing sector, rather than demand.

The average square meters per capita for the housing stock in Saida City was found in 2004 to be about 33 Square meters per person. This is already a very high rate, not afforded in most cities in the world. Yet, even this ratio is not reflecting the actual working of the market. Moreover, as the rate of new construction has accelerated in recent years and many homes are almost near completion, awaiting true demand before finalization of last minute touches, the actual available space per capita in the greater Saida is today estimated at about 61 m2 per capita. Yet, while urban densities reach about 900 people per hectare in the refugee camps, they are no more than 75 persons per hectare on average in the city. The local Saidawi housing market clearly demonstrates and over abundance of supply and poor distribution patterns.

By mapping the urban areas of the greater Saida area, we could discern more than 21 million square meters of built housing space. This is already an indicator of overabundance of about 10 million SM) sufficient for a 50% increase in the size of the population should the distribution of the housing stock be more or less equitable among residents. But very clearly the overabundance is restricted to the larger houses and apartments that are out of range for the majority of the population. In terms of real investments this represents a surplus investment in land and construction beyond the need to satisfy local demand. It is estimated that, in the greater Saida area, investments in constructions superseding local demand are now in the range of about 2.5 billion USD. While investments in idle land purchases awaiting speculation is now in the range of 3 billion USD (based on average land prices in the various urban areas). In total, Saida has witnessed a surplus of about 5.5 billion USD in the supply of the housing sector. This investment represents a wasted opportunity. The alternative investments could have gone to support the creation of job creating businesses. Based on average costs of creating jobs in the formal private sector in Lebanon, an investment of 5.5 billion USD could have set up permanent jobs for over 25,000 people. Very clearly Saida’s housing sector represents a wasted investment opportunity in terms of local economic development.
Unlike most other Cities in Lebanon, Saida shows substantial building activities in recent years. Most of the housing stock (over 60%) is built under the current building code dating from 1995. This further puts to question the need to develop new housing units, as the majority of the stock is still viable and obsolescence is not a major problem (for more details on the typologies see Appendix 1).

However, for investors themselves, the investment in the housing sector seems to make sense in the closed market opportunities of the city. Clearly investors are willing to put large amounts of capital in anticipation that the real-estate market in the city will justify their investments over the long run. Yet, this cannot be explained by a general aversion to risk taking and a rentier culture alone. Usually market shifts of this sort are a sign of the dominance of a few investors on the market, kept on hold as a reserve for future investments. Structural imbalances of this kind are often created to drive small scale investors out of the market, and allowing larger ones to step in and reap the long term benefits of such speculation. Zoning ordinances are often used to support the driving out of unwanted low level economic activities and land prices are kept at a high despite the fact that expected returns do not match such high expectations. Eventually, the smaller investors are pushed
aside to the fringe zones and the bigger investors can develop the land they have carefully demarcated for their speculation.

This strategy is one of the main disincentives pushing more diversified investments away from the city, and is one of the main factors in reducing the number of job creating businesses in the city. While the concerns over the increased poverty levels and the social and political implication of such increase are requiring the city to look for solutions, actual investment patterns in the city are working against the municipal strategy to improve poverty conditions. The city of Saida is standing on the brink of political fallout from the staggering poverty witnessed by a major part of its population. This is not just an economic issue but a matter of greater concern for the long term stability of businesses and investments in the city.

Cities tend to regulate such real-estate speculation bubbles precisely because they lead to major social upheavals. One main reason why such speculation bubbles can occur is the fact that allowing land to sit idle does not cost investors too much money. Property taxes in Lebanon are negligible and speculators can afford to pay them without great concern to their future expected net earnings. This is of course not an issue that can be handled on the level of the municipality alone; it must rather be tackled on the national level. Yet, the Municipality of Saida has a vested interest in considering a major advocacy role to regulate the inflation of the real-estate market, not by imposing caps on prices as has been suggested by some, but by making it more expensive to leave property idle.

Thinking of land-use zoning in that light is very important. At this stage, all agricultural areas in Saida are being considered as reserves for the real-estate speculators. They can afford to postpone decision making on investments in these fields because they are more or less secure that they can easily transfer zoning regulation in their favor in the future. So they are willing to pay slightly above market prices for these lands to keep them off the market temporarily, and create temporary shortages in developable land to meet the true demand of the middle and lower income strata of the population, therefore contributing to the price hike in general. Ensuring that a sufficient part of the agricultural land is zoned only for agriculture would also limit the vicious cycle of demarcating land for their future speculations without needing to consider the consequences, beside the other benefits illustrated in the Strategic Diagnosis Report on Green Open Spaces Network.

Of course such a strategy would have to be discussed in detail in the future with all stakeholders, to avoid choking the market even further. A reasonable approach would be to provide positive incentives for productive investments to substitute the speculations and negative disincentives to make speculators pay back to the community for the structural imbalances they have created through their speculations.

4.3 Local Economic Development Outlook

Not all the economic prospects in Saida are negative. As we have seen there are substantial excess funds that can be poured into new investments. Though currently these funds are not contributing to major job creation and sustainable multiplier effects, the mere presence of such investments is a positive indicator. With some minor restructuring and the right set of incentives, this capital surplus can actually be made to contribute positively to sustaining economic growth in the city.

Moreover, the economy has various potentialities that can be complimentary to each other. Tourism is a serious potential and can easily be augmented to a substantial part of the local economy, though it will not be the dream solution for the city in the near future. From comparative analysis with historic cities in the region, the Old City will require an investment of about 40 million USD in total for a comprehensive restoration and preservation package. This amount will not be expedited in one go of course. But over a 10-15 year plan, the old core can be gradually developed allowing the city of
Saida to use some funds generated through tourism to be recycled into its preservation (for further details on the strategies for heritage preservation refer to Strategic Diagnosis Report on Cultural and Natural Heritage). Again from case studies in other sites in the region, we can discern that the construction works alone would generate high multiplier effects because of their high dependency on traditional labor. A yearly investment package of about 2 million USD (which is not too far from what is being planned for the old city at the moment) can generate multipliers of about 3-4 million USD in the local economy, as a direct consequence of the construction works (provided the funds are spent in demand driven rather than supply side subsidies). Indirectly, these investments will require some time to pay off, but experience shows that once a critical mass of preservation and marketing is carried out, the city can easily recuperate its expenditures in the sector in the form of taxes and fees. Normally, it takes 5-6 years of sustained investments in the old city before it can actually generate a surplus for the public authorities. What is missing at this point is an incentive for the local government to get engaged, as most indirect revenues will be recuperated by the Ministry of Finance and not through local municipal taxes. An agreement with the Ministry should be reached to allow for some revenues to continuously be used by the city to service and maintain the old core. This aspect of the local economy will be further studied in the next phase of the project. For a general overview on municipal finance and tax revenue distribution between local and central government please refer to Strategic Diagnosis Report on Legal and Institutional Framework.

Traditional crafts, including traditional women’s domestic production, on their own will not stand a chance for survival under the current neglect of their cultural reference to an old city. However, once a major preservation program is initiated in the city, one can use it as a catalyst to market and brand local crafts (please refer to Strategic Diagnosis Report on Employment in Traditional Crafts and Trades). In other similar contexts in the region, the sector was brought to increase the income of at least 20% of the population by a substantial level (up to 30% in most cases). Yet such major achievements can only be realized after major training and capacity building to crafts people and the introduction of new stakeholders who can influence the design process, the marketing strategies and the linkages to fair trade networks worldwide. Such structural changes do not happen on their own: they require the skills of private sector intermediaries as well as the support of public competent organizations. Currently neither is on board.

Education and health are two sectors that show prominent prospects (please refer to Strategic Diagnosis Report on Urban Infrastructure for further details on this point) provided the city undertakes to market its services in these two sectors collectively. Currently, these sectors are underutilized as their competitive advantage vis-à-vis the regional demand is limited. However, if the city coordinated with the operators in these sectors and created a viable marketing strategy, Saida can actually augment revenues from these two sectors considerably. The city needs to develop an informal and perhaps a formal body for coordinating with the local operators. In essence the municipality needs to start changing its role from a provider of basic services to a catalyst for marketing its assets. This is not a role to be relegated to the chambers of commerce alone. Local government can develop public private partnerships for promotion and marketing purposes. Funds for the city can actually be generated through such an approach. This is again another topic for discussion in the next phase.

Agriculture, currently underperforming because of its dependence on traditional irrigation and value chains, has a major potential in the city with about one third of the urban lands in Saida still available for the purpose. However, in order for urban agriculture to succeed in the new world economy it needs new approaches. Wasteful traditional irrigation methods need to be updated considering option to recycle urban waste water. It can be actually both a productive way for treating waste water and a solution for irrigation. The types of produce and the agricultural cycles will also have to be reconsidered. But it is not out of reach to create a viable production again from Saida’s old green
Manufacturing is still viable in the city and its environs. However, for the most part, small and medium enterprises are having difficulty accessing resources and funding, as addressed also in the Strategic Diagnosis Report on Employment in Traditional Crafts and Trades. Land prices have become inhibitive for most to continue their operations in the city and the investment climate is pushing them away to the south, where the local authorities are far more welcoming (and are a bit less particular about environmental regulations). Their flight is detrimental to the city economy but is also contributing to the pollution of the maritime coast and reducing Saida’s capacity to promote itself as a healthy tourist destination. Yet, it has been observed that many manufacturers would actually prefer to stay in Saida and be more responsible towards the environment should there be the right support and incentives (such as the resumption of industrial loans, changes to zoning regulations, unlocking of urban lands for manufacturing purposes). This is still a sector that can be salvaged in Saida.

In short, there is no one magic solution for Saida’s economy, and no one entry point to revitalize its potentials. Any realistic approach will have to be multi-sector by necessity capitalizing on small gains, adjusting structural conditions and providing the right incentives (or disincentives in the case of speculation). The balance must be considered very carefully because interventions in particular sectors can actually be detrimental in others. But the starting point of a diversified economic base is there and that is much better than what many cities used to start their economic miracles.

5.0 Key Partners

The following stakeholders are the key partners for the local economic development of Saida. However, for the most part the City of Saida has limited direct contact to most of them. It is important for the City to be pro-active in engaging these stakeholders and capitalizing on their resources and influence.

1- The Municipality of Saida: to be considered in terms of both the elected powers of its Municipal Council and the technical competencies of its professional management team. It must play a major coordinating role and proactively engage other stakeholders particularly in the private sector to market its potential assets. It needs to coordinate its investments for its projects to create sustainable impacts on the local economy.

2- Individual municipalities surrounding Saida: Many of the neighboring municipalities have received and attracted investments that were pushed away by the municipality of Saida. While these trends may be irreversible and perhaps they should remain so, it is important to coordinate with these municipalities to ensure that the economic revenues of investments are developed and returned to the whole conurbation through a fair taxation system.

3- The Federation of Municipalities of Saida and Al-Zahrani: Most of the national economic projects were designed to revitalize the whole Federation and not just the municipality of
Saida or any other municipality alone. The Federation must play a role in deciding on major infrastructural projects and the division of dividends from these projects to all its members.

4- The Higher Council for Development and Reconstruction (CDR): is the main protagonist in funding and managing the construction of most infrastructural works. Ensuring the long term sustainability and maintenance of its projects must become a priority in the way it appraises and develops projects. Particularly projects that have impact on tourist development in the city must be coordinated with the municipality to allow for directing their returns and revenues back to local vessels for ensuring the continued preservation of these assets.

5- Public and private hospitals and universities: The city needs to coordinate with them to develop a marketing campaign to promote their services collectively as they stand to be the most ready element for developing the competitive advantage of the city.

6- The Chamber of Commerce and the Association of Merchants of Saida: together they represent formal ways of engaging the private sector transparently and effectively. Developing Public Private Partnerships must be coordinated with them before being launched for tenders.

7- The labor unions, local NGO’s and the local committees of the Palestinian refugee camps: are important partners to ensure that development plans are pro poor and that investments do not end up having negative impacts on the poorest of the poor in the city. They can play a major advocacy role for the poor, but most importantly they can be a potential entryway to organizing self help efforts to support the urban poor in developing their own economic potentials.

8- Maritime Properties and Port Authorities: there are three projects on the book for Saida. The duplication of resources is astounding. These authorities are important strategic partners to develop viable projects along the coast. Also the development of viable uses for the public beaches will need to be closely coordinated with them as part of any tourism plan.

9- Ministry of Finance: has an obvious role to ensure that public investments for improving the business climate in the city are properly rewarded and that allocations from the city revenues are kept locally to support the city efforts in developing and preserving its economic assets.

6.0 CONCLUSION AND STRATEGIC OBJECTIVES

6.1 Summary of Main Findings
The following are the main summary points of the discussion on local economic development:

1- The majority of investments into the city are going into supporting speculative real-estate deals, with little economic impacts on the city as a whole and very limited job creating capabilities. Moreover, these speculations are creating claims on land that are pushing more moderate value adding and job creating businesses away from Saida.

2- The Municipality of Saida can play a major role in marketing the city and its economic assets. As it stands, the city is hardly capitalizing on its assets in a collective manner.

3- Neighboring municipalities are not coordinating to direct the returns of their economic assets for the collective good of all their populations, as a result major opportunities for linkages and regional marketing opportunities are being missed.

4- The tax system is working as a disincentive for the municipality to diversify its economic base. There is no direct link between the local economy and the tax base of the municipality. Any efforts for advancing the local economy on the part of the municipal council are being done purely through individual initiatives not because of economic necessity.
5- The returns of local investments are not equitably distributed or capitalized upon to reduce urban poverty, if anything; speculative investments are exacerbating urban poverty conditions and squeezing the poor for real-estate gains.

6- Though the level of investments in the city is relatively high, it is not diversified. Small and medium businesses have many structural difficulties in reaching adequate funding and support.

6.2 Strategic Objectives

From the various discussions with the working groups, the steering committee and various interlocutors in the city, the following objectives can be highlighted to usher the advent of the next phase of the USDUS process in Saida:

1- To create formal and informal networks for branding the city and marketing its potential assets.

2- To create positive incentives to attract viable job creating businesses and disincentives to locking up major investments in non-productive real estate deals. In essence finding win-win situations to using local capital in a more productive manner.

3- To create local incentives to empower local communities to deal with economic development issues and encourage self help and pro-poor advocacy.

4- To develop full cycles of development to attract and retain qualitative investments particularly in the tourism sector and to link these networks to efforts to preserve the tangible and intangible heritage of the city.

5- To ensure the continuous diversification of the economic base of the city and the viability of all sectors through technical support and training to ailing sectors to adapt to new economic realities and conditions.
7.0 REFERENCES

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- ‘Antar, Basima
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- Darazi, Zahra
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- Popular Committee for the Ain al-Helwe Camp
- Various community members met on the streets in Saida

Web Sites

- http://www.localiban.org/
### 8.0 Appendix 1: Housing Typology in Greater Saida.

<table>
<thead>
<tr>
<th>Housing Types</th>
<th>Sub types</th>
<th>Estimated surface of plots occupied by this housing type in hectares</th>
</tr>
</thead>
<tbody>
<tr>
<td>Old City Traditional Housing</td>
<td>A-1: Typical courtyard houses or traditional 2-3 story houses</td>
<td>38.49</td>
</tr>
<tr>
<td></td>
<td>A-2: House sharing a communal court</td>
<td></td>
</tr>
<tr>
<td>Early 20th Century Housing</td>
<td>B-1: Single detached houses 2-3 stories</td>
<td>76.35</td>
</tr>
<tr>
<td></td>
<td>B-2: Row housing 3-4 stories</td>
<td></td>
</tr>
<tr>
<td>Early Modern Housing</td>
<td>C-1: Attached buildings up to 7 stories</td>
<td>124.43</td>
</tr>
<tr>
<td></td>
<td>C-2: Detached buildings up to 8 stories</td>
<td></td>
</tr>
<tr>
<td>Building Code 1995</td>
<td>D-1: Attached buildings built to plot lines, up to 5 stories.</td>
<td>127.19</td>
</tr>
<tr>
<td></td>
<td>D-2: Buildings set to plot lines on the ground level with set backs in the upper levels</td>
<td></td>
</tr>
<tr>
<td></td>
<td>D-3: Buildings with free forms independent of plot lines</td>
<td></td>
</tr>
<tr>
<td>Low Density Code 1995</td>
<td>E-1: Occupancy ration: 30%, Floor area ratio: 60%</td>
<td>563.95</td>
</tr>
<tr>
<td></td>
<td>E-2: Occupancy ration: 30%, Floor area ratio: 90%</td>
<td></td>
</tr>
<tr>
<td>Public Housing Projects</td>
<td>F: Multistory buildings, 4-6 stories</td>
<td>7.03</td>
</tr>
<tr>
<td>Spontaneous Settlements</td>
<td>G: Irregular plot shapes, 3-4 stories</td>
<td>87.7</td>
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