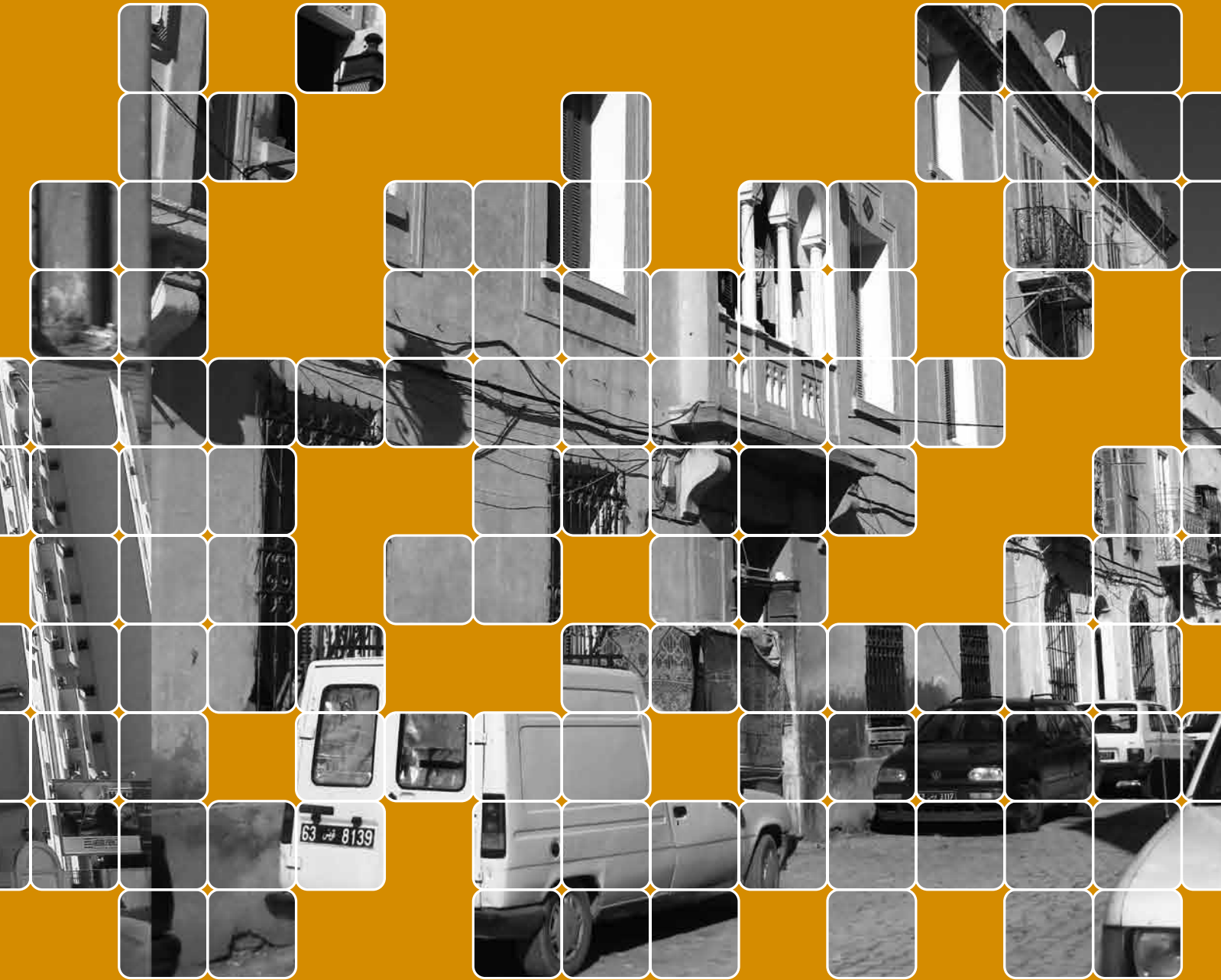


# TUNISIA

## HOUSING PROFILE



Copyright © United Nations Human Settlements Programme (UN-HABITAT), 2011

An electronic version of this publication is available for download from the UN-HABITAT web-site at <http://www.unhabitat.org>

**All rights reserved**

United Nations Human Settlements Programme (UN-HABITAT)  
P.O. Box 30030, GPO Nairobi 0010, Kenya  
Tel: +254 20 762 3120  
Fax: +254 20 762 3477  
Web: [www.unhabitat.org](http://www.unhabitat.org)

DISCLAIMER

The designations employed and the presentation of the material in this report do not imply the expression of any opinion whatsoever on the part of the United Nations Secretariat concerning the legal status of any country, territory, city or area or of its authorities, or concerning the delimitation of its frontiers or boundaries.

Reference to names of firms and commercial products and processes does not imply their endorsement by the United Nations, and a failure to mention a particular firm, commercial product or process is not a sign of disapproval.

Excerpts from the text may be reproduced without authorization, on condition that the source is indicated.

HS Number: HS/132/11E

ISBN Number (Volume): 978-92-1-132417-4

ISBN Number (Series): 978-92-1-131927-9

Layout: Gideon Mureithi/UNON

Printing: UNON, Publishing Services Section, Nairobi,  
ISO 14001:2004-certified.

# TUNISIA

## HOUSING PROFILE



## ACKNOWLEDGMENTS

### HOUSING PROFILE CORE TEAM

**Supervisors:** Claudio Acioly and Mohamed El Sioufi

**Task Manager:** Jean D’Aragon

**Principal Author:** David Sims

**Contributors:** Tarek El-Sheikh, Jean D’Aragon, Claudio Acioly and Nicholas Simcik-Arese

**Editors:** Tom Osanjo, Jean D’Aragon and Nicholas Simcik-Arese

**Programme Management and Assistance:** Christina Power and Helen Musoke

**Financial Support:** International Development Research Centre (IDRC), Canada

**Logistical Support:** UN-HABITAT Kuwait Office

**Research Support:** Nigel Browne, Institute of Housing and Urban Development (IHS), Jean D’Aragon

## FOREWORD

UN-HABITAT is mandated by the United Nations General Assembly to promote socially and environmentally sustainable towns and cities with the goal of providing adequate housing for all.

Over the last three decades, Tunisia has been very successful in reducing the proportion of its population living under the poverty line, improving the lives of the country's urban dwellers through access to water and sanitation, electricity, and in reducing the percentage of slum population, as well as the number of slum dwellers in absolute terms, while succeeding to increase the quality and quantity of the country's housing stock.

While Tunisia's housing sector has benefited from government's reforms in terms of institutions, regulations, and financing in support of housing production and improvement. There are lessons for other countries to learn from this experience. However, there are still some challenges ahead for the county to achieve the Habitat Agenda goal of adequate shelter for all, where the Tunisian authorities would need to explore in developing their new housing policies.

This publication, the Tunisia Housing Profile, aims to help Tunisia in addressing those challenges by providing a systemic analysis of the housing sector in cities in Tunisia and disclosing some various aspects of the housing delivery system in the country, including its functions, bottlenecks, current practices, and capacity development needs.

The report carries an analysis of five key elements in the sector, namely, land, basic services, housing finance, building materials and construction technologies, and labour. It examines how those components are governed by policy, institutional and legal frameworks, and how they are linked

with one another and other urban policies. It seeks at identifying factors hindering the housing market to work properly, particularly for the urban poor. Based on constraints and opportunities in the policy, institutional, and regulatory frameworks, the Profile identifies some recommendations for appropriate policy responses and priority actions to improve access to adequate housing in Tunisia.

I am confident that the Tunisia Housing Profile will be a useful tool for all the housing sector actors striving towards improving access to adequate housing for the Tunisian population. Knowing the importance of the housing sector in the overall economy of a country, I hope that this report will help strengthen the housing sector so that it can fully contribute to the economic and social development of Tunisia by enhancing employment opportunities, especially for the most vulnerable groups, as well as developing further linkages to the other sectors of the Tunisian economy.

I would like to express my sincere appreciation to all those who have contributed to the preparation of this report.

**I am confident that the Tunisia Housing Profile will be a useful tool for all the housing sector actors striving towards improving access to adequate housing for the Tunisian population.**

*Joan Clos*



JOAN CLOS

Under-Secretary General of the United Nations  
Executive Director,  
UN-HABITAT

## PREFACE

This report is published by UN-HABITAT as one of a series of housing sector profiles in selected developing countries under its Adequate Housing for All Programme. Malawi, Uganda, Senegal, and Tunisia are four countries where the Housing Sector Profile project is being piloted through the sponsorship of the International Development Research Centre (IDRC) Canada.

UN-HABITAT's Housing Policy Section has developed a housing sector profile methodology to support the auditing of housing sectors in different countries as an integral part of broad housing sector reforms and policy formulation and implementation. Thus these profiles are analytical tools to provide governments and Habitat Agenda Partners with a comprehensive assessment of their housing delivery systems.

The objective of the Housing Sector Profile Study for Tunisia is to undertake a comprehensive analysis of the housing sector in cities and towns in Tunisia and to shed light on the functioning of various aspects of housing delivery systems in the country as currently practiced, including identification of bottlenecks and other obstacles to achieving the goal of adequate housing for all. It is meant to produce improved knowledge and understanding of the sector that will enable the Government of Tunisia, the Ministry of Equipment, Housing and Territorial Development (MEHAT, *le Ministère de l'Équipement, de l'Habitat et de l'Aménagement du Territoire*) and other central and local authorities to formulate appropriate policy responses and recommendations leading to improvement of housing provision in Tunisia. In this effort UN-HABITAT's conceptual policy framework for housing, that stresses enabling strategies to stimulate the production of adequate housing, is used. (See bibliography for references to key UN-HABITAT documents on enabling housing strategies.) This Study covers the following sub-themes:

- Policy and institutional frameworks
- Legal and regulatory frameworks
- Housing finance, markets, and producers
- Infrastructure and other basic urban services

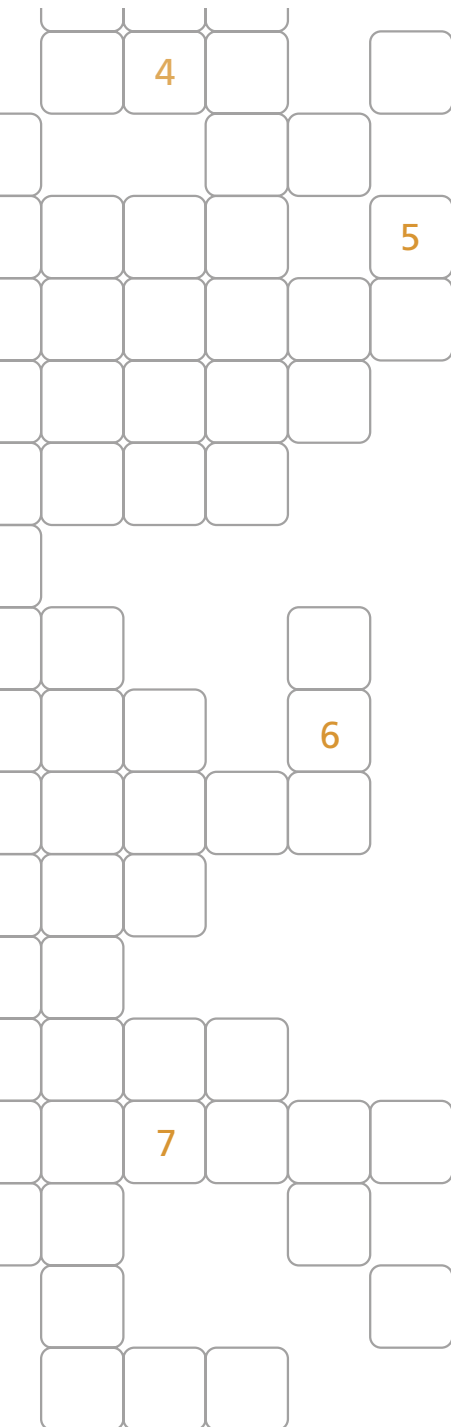
- Land supply mechanisms
- The construction industry and building materials

This report was prepared by David Sims, housing economist consultant and principal author, supported by a team in UN-HABITAT Nairobi. The methodology used was a desk study, using secondary data sources, mainly those available from the internet. Of most use were reports and data from government institutions such as the Tunisian National Statistical Institute (INS, *Institut National des Statistiques*), the Urbanisation Agency for Greater Tunis (AUGT, *l'Agence de Réhabilitation et de Rénovation Urbaine*), the Housing Bank (*la Banque de l'Habitat*), and infrastructure authorities (SONADE, ONAS, and STEG). Media websites based in Tunisia were also used extensively, as were academic reports and reports produced by foreign donors. In addition to these sources, important information and views were collected from housing stakeholders during a mission to Tunisia undertaken by Tarek El Sheikh, UN-HABITAT housing officer, in October 2010.

Although Tunisia's population is over two-thirds urban and the emphasis of this Study is on the housing sector in urban Tunisia, wherever information exists attention is also put on housing dynamics in rural areas. It is rural areas, particularly those near to cities, which are under strong urbanization pressures, and in addition there continues to be significant rural-to-urban migration. Thus "rural" housing issues tend to converge on "urban" housing issues, and it would be wrong to assume arbitrarily that urban Tunisia is separate and distinct from rural Tunisia.

# TABLE OF CONTENTS

|   |           |
|---|-----------|
| ACKNOWLEDGEMENTS  | II        |
| FOREWORD  | III       |
| PREFACE   | IV        |
| LIST OF TABLES  | VIII      |
| LIST OF BOXES   | IX        |
| LIST OF FIGURES   | X         |
| LIST OF ACRONYMS  | XII       |
| EXECUTIVE SUMMARY   | 1         |
| <b>1. INTRODUCTION</b>  | <b>4</b>  |
| 1.1 BRIEF ON COUNTRY GEOGRAPHY, HISTORY, AND PEOPLES  | 4         |
| 1.2 POPULATION AND URBANIZATION: FACTS AND FIGURES  | 5         |
| 1.3 THE ECONOMY, STANDARDS OF LIVING, AND UNEMPLOYMENT  | 6         |
| 1.4 POVERTY AND MEETING MDGS  | 6         |
| 1.5 GOVERNMENT  | 7         |
| 1.6 EDUCATION   | 8         |
| 1.7 URBAN DEVELOPMENT AND CURRENT URBAN ISSUES  | 8         |
| 1.8 CROSS-CUTTING ISSUES: GENDER, HIV/AIDS, YOUTH AND CAPACITY BUILDING                           | 9         |
| <b>2. POLICY, INSTITUTIONAL AND LEGAL FRAMEWORKS</b>  | <b>12</b> |
| 2.1 GENERAL INSTITUTIONAL AND ORGANIZATIONAL ENVIRONMENT  | 12        |
| 2.2 BRIEF HISTORY OF HOUSING POLICY IN TUNISIA  | 12        |
| 2.3 LEGAL AND REGULATORY FRAMEWORKS RELATED TO HOUSING AND URBAN DEVELOPMENT                      | 14        |
| 2.4 KEY GOVERNMENT PLAYERS IN HOUSING PROVISION AND IMPROVEMENT                                   | 15        |
| 2.5 KEY NON-GOVERNMENT PLAYERS IN HOUSING AND THEIR ACTIVITIES                                    | 17        |
| 2.6 KEY GOVERNMENT PLAYERS IN URBAN DEVELOPMENT   | 18        |
| 2.7 INTERNATIONAL ASSISTANCE TO HOUSING AND URBAN DEVELOPMENT IN TUNISIA                          | 20        |
| <b>3. KEY PLAYERS IN HOUSING</b>  | <b>24</b> |
| 3.1 HOUSING PROVISION IN TUNISIA SINCE 1994   | 24        |
| 3.2 OVERVIEW OF CONTRIBUTIONS TO THE HOUSING STOCK BY TYPE OF PROVIDER                            | 24        |
| 3.3 THE PRIVATE INDIVIDUAL HOUSING PRODUCER ( <i>AUTO-CONSTRUCTEUR</i> ) BOTH FORMAL AND INFORMAL | 25        |
| 3.4 THE FORMAL PRIVATE SECTOR   | 28        |
| 3.5 THE STATE AND SOCIAL HOUSING  | 29        |
| 3.6 EMERGENCE OF LARGE REAL ESTATE DEVELOPERS   | 30        |
| 3.7 POSSIBLE CHANGE IN MIX OF HOUSING PROVIDERS   | 32        |



|   |           |
|---|-----------|
| <b>4. HOUSING NEEDS AND DEMAND</b>  | <b>35</b> |
| 4.1 GROSS HOUSING NEEDS   | 35        |
| 4.2 CURRENT HOUSING DEMAND AND AFFORDABILITY  | 38        |
| 4.3 URBAN HOUSEHOLD HOUSING AFFORDABILITY: GENERAL CONCLUSIONS                              | 42        |
| <b>5. CURRENT HOUSING STOCK</b>   | <b>43</b> |
| 5.1 HOUSING STOCK SIZE AND GROWTH   | 43        |
| 5.2 HOUSING TYPES   | 44        |
| 5.3 HOUSING UNIT SIZES  | 45        |
| 5.4 OCCUPANCY OF HOUSING UNITS  | 46        |
| 5.5 TENURE OF HOUSING UNITS   | 46        |
| 5.6 HOUSING CONDITIONS AND ESTIMATES OF PRECARIOUS, DETERIORATED, OR OTHER MARGINAL HOUSING | 47        |
| 5.7 AVERAGE HOUSING AND HOUSING LAND PRICES   | 47        |
| 5.8 HOUSING TYPOLOGIES DESCRIBED  | 48        |
| <b>6. URBAN LAND SUPPLY</b>   | <b>52</b> |
| 6.1 URBAN LAND ADMINISTRATION, POLICIES, LEGAL FRAMEWORK, AND TAXATION                      | 52        |
| 6.2 KEY PLAYERS IN THE URBAN LAND SECTOR  | 52        |
| 6.3 SOURCES OF LAND FOR HOUSING: CONVERSION OF AGRICULTURAL LAND                            | 53        |
| 6.4 LAND MARKETS, LAND VALUES, AND URBAN SPRAWL   | 54        |
| 6.5 EVOLUTION OF URBAN LAND POLICIES AND THE ISSUE OF RESIDENTIAL DENSITIES                 | 55        |
| 6.6 INFORMALITY AND TENSIONS ON THE PERI-URBAN FRONTIER                                     | 56        |
| <b>7. HOUSING FINANCE</b>   | <b>59</b> |
| 7.1 THE LEGAL AND INSTITUTIONAL FRAMEWORK FOR HOUSING FINANCE IN TUNISIA                    | 59        |
| 7.2 FINANCING TO INDIVIDUALS FOR NEW HOUSING UNIT ACQUISITION                               | 60        |
| 7.3 FINANCE TO HOUSING PROVIDERS  | 61        |
| 7.4 HOUSING IMPROVEMENTS AND MICRO-FINANCE  | 62        |

预览已结束，完整报告链接和二维码

<https://www.yunbaogao.cn/report/index/report?re>