



وزارة الإسكان  
Ministry of Housing

Promising achievements  
for a bright future

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**His Royal Highness  
Prince Khalifa bin Salman  
Al Khalifa**

The Prime Minister



**His Majesty  
King Hamad bin Isa  
Al Khalifa**

The King of the Kingdom  
of Bahrain



**His Royal Highness  
Prince Salman bin Hamad  
Al Khalifa**

The Crown Prince,  
Deputy Supreme Commander  
and First Deputy Prime Minister

## MESSAGE FROM THE MINISTER



Housing development in the Kingdom of Bahrain extends for nearly 60 years and shows many important initiatives and achievements that reflect the awareness of the Kingdom of Bahrain and its government in the management and provision of housing services to its citizens.

This successful endeavor started at the end of the 1950s through the construction of residential units in the various governorates of the Kingdom, and followed at the beginning of the 60s with the more systematic provision of housing services to its citizens based on Ministerial Decree No. 2 issued in 1962.

As part of the Ministerial Decree, the Housing and Ownership Directorate and its implementation rules and regulations were established as a testimony of the development of Bahrain as a modern state, with housing service given priority at an early date.

With the rapidly increasing population and the associated need to create urban communities, including housing projects and services that support the citizens, the Government of Bahrain has taken, from an early date, proactive steps to cope with this steady population growth through the establishment of New Towns including Isa Town during the 1960s, Hamad Town in the 1980s and Zayed Town in the 1990s.

A turning point of the management and provision of housing services to Bahrain's citizens came with the issuance of an Amiri Decree in 1975 establishing the Ministry of Housing was realized.

The Ministry established appropriate directorates and departments, developed and continues to develop, innovative initiatives, projects and programs to deal with opportunities and challenges in the housing sector, including the effects on it of the population growth.

The current stage of Bahrain's housing programme is derived from Bahrain's vision to expand delivery the housing services through the construction of integrated and self-sustaining towns. This programme comprises of five new towns constructed concurrently

and which include Al Madina Al Shamaliya, East Hidd New Town, East Sitra New Town, Madinat Khalifa and Al Ramli New Town.

Other important initiatives, focus on strengthening partnerships with the private sector for the delivery of housing services in particular through initiatives launched by the Ministry since 2012. Bahrain is expected in the future to increasingly dependent on these partnerships as they have the potential to create a more sustainable delivery process of housing services.

Looking back over the 60 successful years of housing services delivery, the Government of Bahrain through the Ministry of Housing was able to provide around 129,000 housing services for its citizens at a total cost of around BD4 Billion. These numbers are expected to increase in the years to come, in light of the large projects and programs currently being implemented by the Ministry of Housing.

A stylized black ink signature of Basim Bin Yacob AlHamer, consisting of fluid, interconnected loops and lines.

**Basim Bin Yacob AlHamer**

Minister of Housing

“LOOKING BACK OVER THE 60 SUCCESSFUL YEARS OF HOUSING SERVICES DELIVERY, THE GOVERNMENT OF BAHRAIN THROUGH THE MINISTRY OF HOUSING WAS ABLE TO PROVIDE AROUND 129,000 HOUSING SERVICES FOR ITS CITIZENS AT A TOTAL COST OF AROUND BD4 BILLION. THESE NUMBERS ARE EXPECTED TO INCREASE IN THE YEARS TO COME, IN LIGHT OF THE LARGE PROJECTS AND PROGRAMS CURRENTLY BEING IMPLEMENTED BY THE MINISTRY OF HOUSING”.

“

We would like to extend our sincere gratitude to the esteemed government led by His Royal Highness and our Dear uncle the Prime Minister Prince Khalifa bin Salman Al Khalifa, and to the support of our devoted son, His Royal Highness Prince Salman bin Hamad Al Khalifa, the Crown Prince, Deputy Supreme Commander and First Deputy Prime Minister for their constant and continuous efforts to follow up and develop the work of the government and implement its programs, and for the outstanding achievements made in the provision of services to citizens, especially the housing services that are witnessing exceptional success deserving of praise.

”

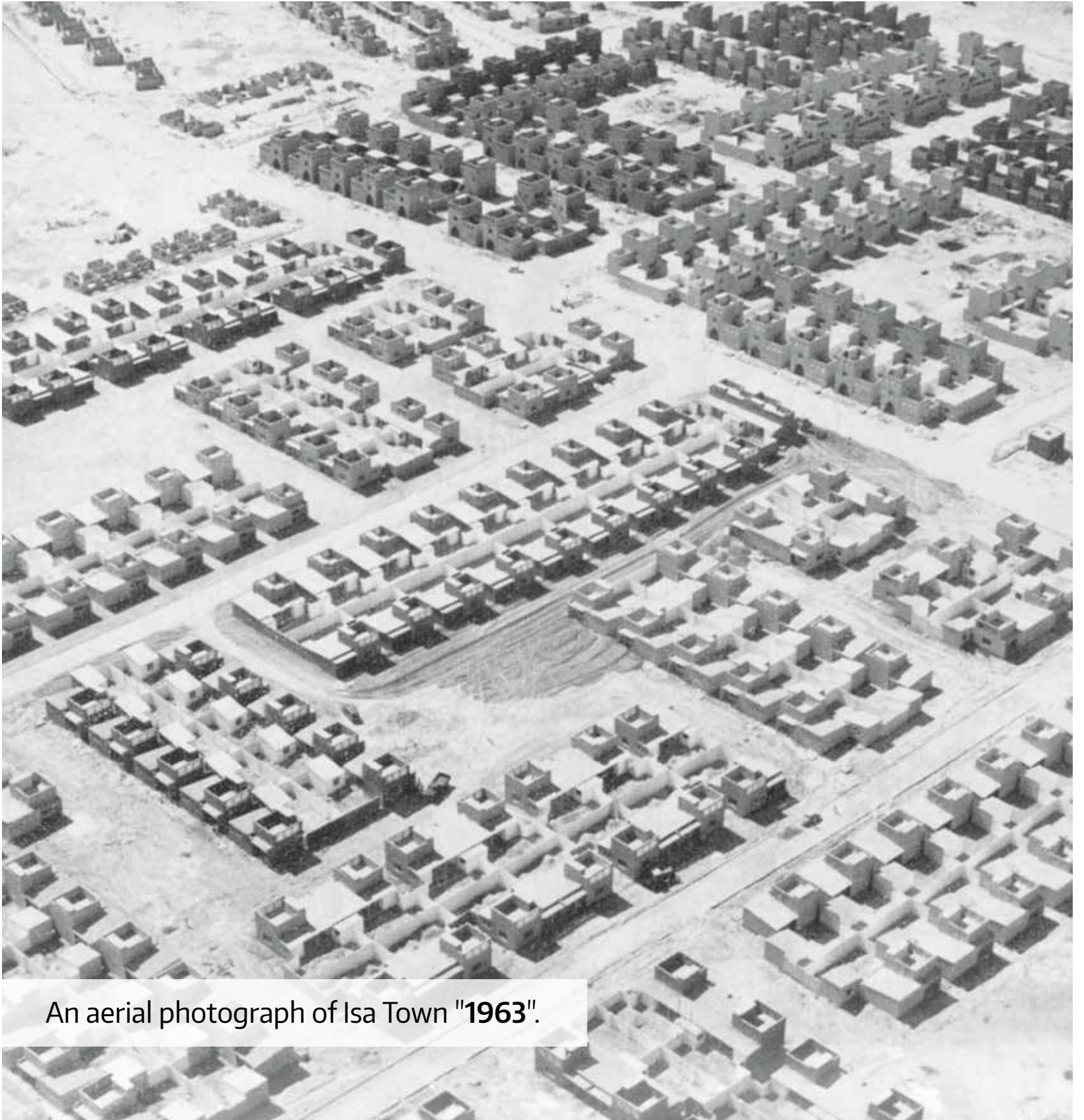
**His Majesty King Hamad Bin Isa Al Khalifa  
King of the Kingdom of Bahrain**

The Opening of the third session of the Fourth  
Legislative Term

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October 16, 2016





An aerial photograph of Isa Town "1963".

# HOUSING JOURNEY IN THE KINGDOM OF BAHRAIN

## 1963 – 2017



### 1963

#### Establishment of Isa Town

The government's first steps in providing social housing services to citizens was in the implementation of the "Isa Town" project, that bore the name of His Highness Shaikh Isa Bin Salman Al Khalifa, the Amir of the State of Bahrain at the time, may Allah rest his soul. This represented a real model in how to implement integrated strategic projects, In terms of construction, infrastructure, services and facilities, an experience that the Ministry is still drawing on, to build projects in the new towns of Bahrain. At that time, Isa Town project included the construction of approximately 5,650 housing units completed with services and public facilities.

1968 witnessed the delivery of 350 housing units in Isa Town for those eligible housing applications, within the first phase of the Town which included schools, a health center and green spaces providing residents with self-sufficiency in all educational, health and recreational services.

### 1975

#### Establishment of the Ministry of Housing

In September 1975, His Highness Shaikh Isa bin Salman Al Khalifa, the Amir of the State of Bahrain, may Allah rest his soul, issued Decree No. (18) to establish the Ministry of Housing, to provide social housing for citizens with limited income. H.E Shaikh Khalid bin Abdulla Al Khalifa was appointed as the the first minister of Housing remaining until 2002, This period witnessed the establishment of the foundations for building a sustainable housing system, which resulted in the provision of thousands of housing services to citizens.

### 1979

#### Establishment of Eskan Bank

In 1979, Eskan Bank was established as the financial execution arm of the Ministry of Housing to support the strategies and policies implemented by the Government of Bahrain in the area of social housing.

### 1984

#### Establishment of Hamad Town

The Ministry of Housing launch the second largest strategic project to provide social housing for citizens, in Hamad Town, named after His Majesty King Hamad bin Isa Al Khalifa. The aim of this Town was to keep pace with the population growth and sought to prevent the widening of the gap between the supply of housing units and the increasing demand for this service. The government represented by Ministry of Housing constructed 2,160 housing units in the new Town and provided 629 housing Plots.



## 2001

### Inauguration of Zayed Town

In continuation of the Government's approach to developing housing projects, Zayed Town Project was inaugurated in 2001 with the cooperation of the Government of United Arab Emirates. This Town represented a model of a unique and distinctive community, providing about 484 housing units as the first phase with Ministry of Housing continuing the expansion of this Town with other projects, which were later allocated to housing applicants.



## 2002

### Establishment of Al Madina Al Shamaliya

Al Madina Al Shamaliya is one of the most prominent Strategic Projects constructed by Ministry of Housing on the breathtaking northern coastline of Bahrain with an area of 740 hectares, it is the largest in the area, highest number of residential units, facilities and services. The Town will create a safe and integrated community for almost 100,000 citizens.



## 2013

### Madinat Khalifa

Located in the South East of Bahrain on an area of 734 hectares, the South Bahrain New Town encompasses the Prince Charles Foundation project and Askar, Jaw and Al Dur villages all in a sustainably designed master plan Town. The town will include around 7,000 housing units, and cater to an estimated population of approximately 48,000 citizens.



## 2013

### Establishment of East Hidd

Located on Muharraq island, on an area of 232 hectares, it will include 2,827 housing units with comprehensive facilities and services, 1,209 apartments and 497 housing plots, The Town is scheduled to accommodate about 28,000 people upon the completion and allocation to beneficiaries.



## 2013

### Launching the trial version of "Mazaya"

On 23 October 2013, His Excellency Sheikh Khalid bin Abdullah Al Khalifa, Deputy Prime Minister, patronized the inauguration ceremony of the Social Housing Financing Scheme "MAZAYA", which provides citizens access to housing finance from banks participating in the program, with government financial support, to contribute in the monthly installments. The program allows citizens to select and purchase housing units that meet their needs at affordable prices.



## 2015

### Laying the Foundation Stone of East Sitra

On June 15, 2015, His Royal Highness Prince Salman bin Hamad Al Khalifa, the Crown Prince, Deputy Supreme Commander and First Deputy Prime Minister, laid the Foundation Stone for East Sitra project, that cover an area of 25,304 hectares. The project will Contribute to the creation of a balanced urban environment that offers a variety of choices of accommodation, facilities and services.



## 2015

### Establishment of Danat Al Madina

Danat Al Madina is the largest Eskin Bank housing project, with a unique strategic location. The project in Isa Town, one of the most vibrant in the kingdom, consist of 16 residential building of 324 apartments with commercial space in the ground floors. The project is located within walking distance of shopping malls and supermarkets, It is also located close to the educational district, clinics, medical services and other various shops that provide the daily needs of the residents.



## 2016

### Establishment of Deerat Al Oyoun

Located in the South side of Diyar Al Muharraq with a total land area of 1,175 million square meters, it will include 3,043 residential units at a cost of BD 276 million to be enrolled in "MAZAYA" Programme, under the agreement signed between the Ministry of Housing and Diyar Al Muharraq. The project name "Oyoun" is based on its proximity to Bahrain fresh water spring and the name (Deerat) is single of (Diyar), which embraces this project.



## 2016

### Establishment of Danat Al Riffa & Al Seef

Danat Al Riffa Located in the North of Riffa, consist of 3 residential buildings that include 84 apartments in 4 different designs with two rooms, three rooms and four bedrooms, with areas ranging from 113 square meters to 195 square meters.

Dannat Al Seef is the second largest project of "Danat" Projects that established by Eskin Bank. It offers 164 high quality apartments and modern designs tailored to the needs and lifestyle of young families. It has been developed specifically for beneficiaries from Ministry of Housing Services, including (Mazaya).

## 2016

### Laying the Foundation Stone of Madinat Khalifa

In 11<sup>th</sup> November, His Royal Highness Prince Salman bin Hamad Al Khalifa, Crown Prince, Deputy Supreme Commander and First Deputy Prime Minister laid the Foundation Stone of Madinat Khalifa with His Royal Highness Prince Charles, Prince of Wales during their visit to the Madinat Khalifa, one of the fruitful cooperation models with Prince Charles Foundation, which reflects the depth of cooperation between Bahrain and Britain in various fields.

## 2016

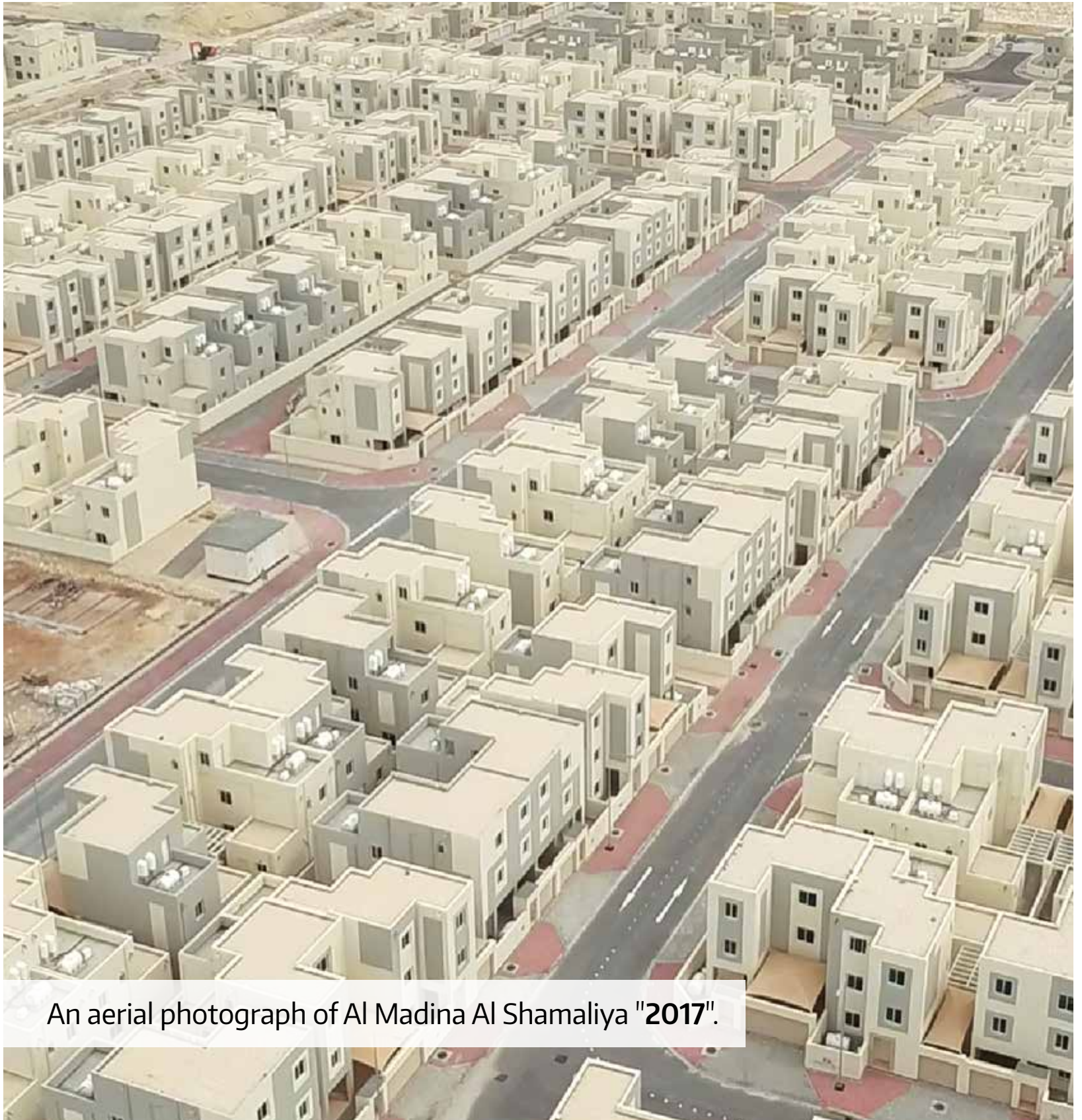
### Inauguration of "MASAKEN" Project

On December 14, Her Royal Highness Princess Sabeeka bint Ibrahim Al Khalifa, Wife of His Majesty the King and President of the Supreme Council for Women (SCW) patronized the inauguration of the first model of "Masaken" project in Al Lawzi area in the Northern Governorate, a project earmarked for the fifth housing category.

## 2017

### Establishment of Al Ramli

Al Ramli is an integrated residential project to create a self-sustaining and sustainable Town that meets the needs of a diverse and integrated community. The project consists of 4,501 housing units, community facilities, green spaces, open areas, mosques and schools.



An aerial photograph of Al Madina Al Shamaliya "2017".



# BD 50 M

Government  
Rental Subsidy  
Annually



# 40,000

Housing Units  
to be Delivered in  
the shortest period  
possible as per  
His Majesty the King's  
Directives in 2014



# BD 121 M

The cost of  
Housing Loans  
allocated for eligible  
citizens since 1960  
to 2017



# 2,008

Families were housed  
through the Social Housing  
Financing  
Scheme "Mazaya" since  
launched in 2013



# 2025

The year 2025 will witness the completion of the five residential towns; Al Madina Al Shamaliya, Madinat Khalifa, East Hidd, East Sitra and Al Ramli District. These 5 towns will feature modern architectural designs, and provide contemporary facilities and amenities to cater to the health, education and social needs of their self contained communities.

# GOVERNMENT ACTION PLAN "2015-2018"



His Royal Highness Prime Minister Prince Khalifa bin Salman Al Khalifa presented, in the presence of His Royal Highness Prince Salman bin Hamad Al Khalifa, the Crown Prince, Deputy Supreme Commander and First Deputy Premier, the Government's Action Plan "2015-2018" to the Council of Representatives.

6<sup>th</sup> January, 2015.

The Government Action Plan reflects the Government of Bahrain's strategic priorities over the next four years and focuses on delivering sustainable change in line with His Majesty King Hamad's development programme. Built upon the principles of sustainability, transparency, justice and competitiveness, the Government Action Plan seeks to capitalise on the Kingdom's resources and capabilities to meet the needs of all Bahrainis.

For the first time, Bahrain's Council of Representatives were granted full authority to review and approve the four-year plan in February 2015. These new expanded legislative powers followed the outcomes of the National Dialogue and the Constitutional Amendments of 2012. Following their review, the Council of Representatives tabled 52 recommendations, which the Government of Bahrain subsequently approved and incorporated into the Government Action Plan.

The Government Action Plan's strategic priorities over the next four years "2015-2018" cover some categories that include the provision of housing services to citizens at the optimum quality and speed, by working on:



#### Development of housing policies

- Review and amendment of the eligibility criteria for housing services including the necessary mechanisms and provisions to regulate housing support.
- Determination of the number and type of housing units to be provided annually.
- Identification of financing options for purchase or construction of residential units.

#### Reduction of the waiting period by accelerating the provision of housing units

- Implementation the Royal Directives to provide 40,000 housing units for citizens through the execution of Housing Projects in various governorates of the Kingdom, delivering at least 25,000 new housing units within four years while continuing to increase development to reach 40,000 units as financial resources become available.



#### Enhancement of the role of the private sector in providing social housing projects

- Partnership with the private sector for the construction of housing units.
- Introduction of a Program for the purchase of ready-constructed units from the private sector.
- Cooperation with the private sector to ensure the use of modern technologies and effective ways to provide social housing.

#### Facilitation of the citizens' access to mortgages for home ownership

- Continue implementation of the Social Housing Finance Scheme to help citizens on the Ministry of Housing's waiting list to obtain mortgages from banks to buy housing units from private sector projects.
- Improvement and development of the Social Housing Finance Scheme "MAZAYA" to include the most important principles of mortgage systems and provide maximum financial support for citizens.
- Continue to provide housing Rental Subsidies .





H.R.H the Prime Minister Sheikh Khalifa bin Salman al-Khalifa, presides over a working



meeting to follow up the Housing Programme. "28<sup>th</sup> June, 2016."

# MINISTRY OF HOUSING'S ACHIEVEMENTS

## within Government Action Plan 2015-2018



### Housing Units

Started building since 2015

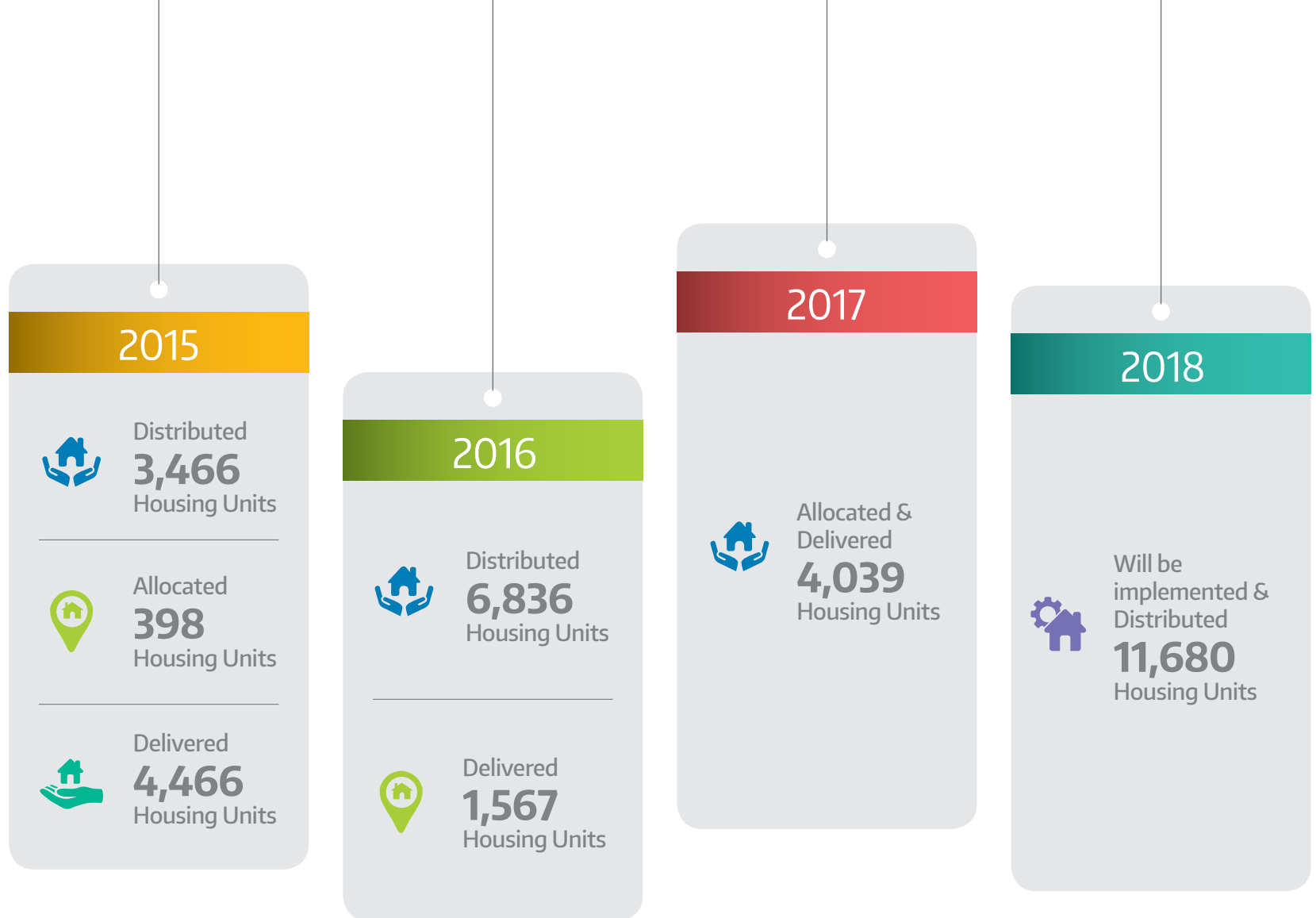
25,000

12.5%



### Private Sector Contribution

As per the Ministry's commitment according to the Government Action Plan, a partnership was established with "Diyar Al Muharraq" to deliver 3,043 social & affordable housing in Deerat Al Oyoun project.



**12,669**  
Housing Units  
Under Construction

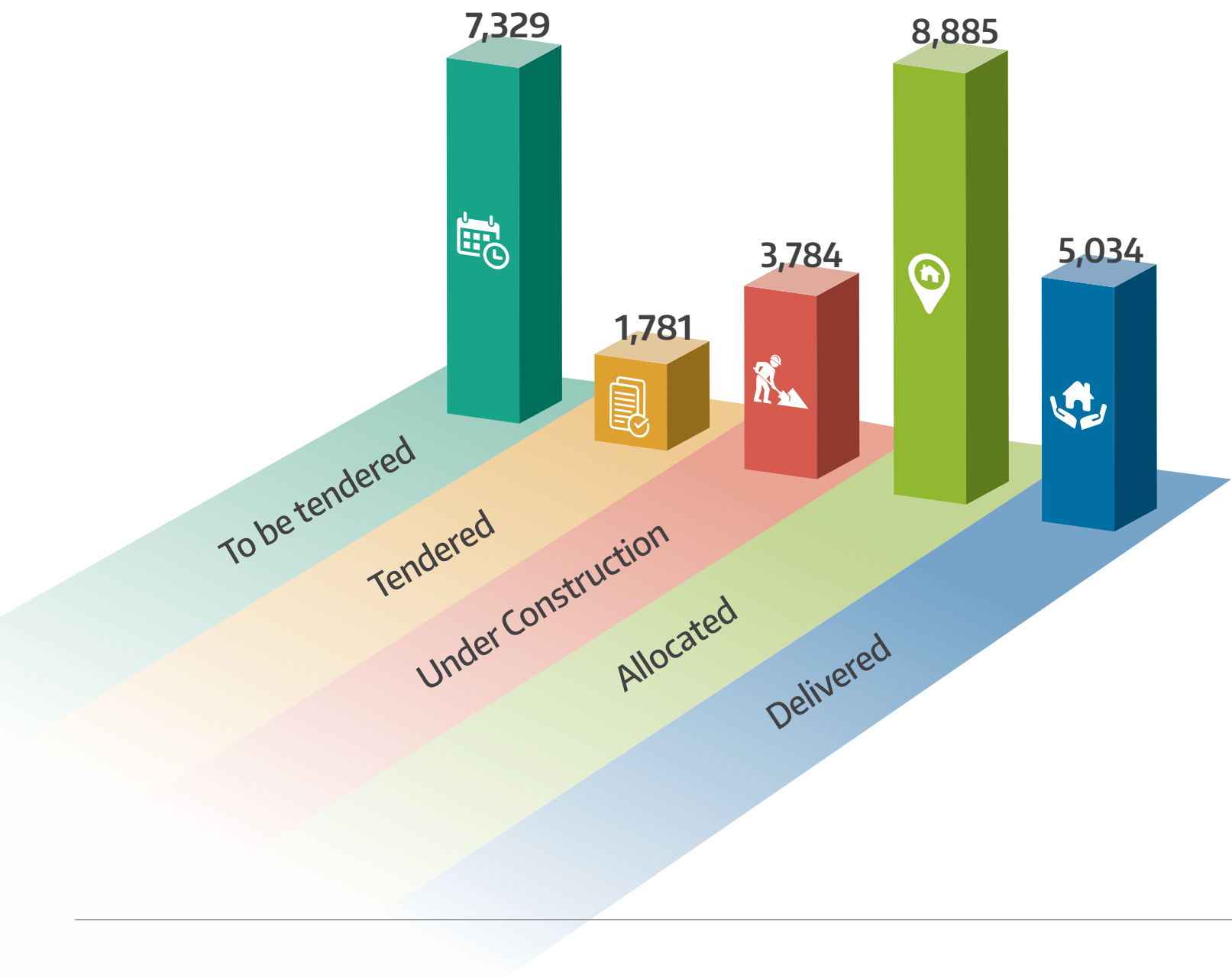


**1,781**  
Housing Units  
Tendered



**7,329**  
Housing Units  
To be Tendered

# STATUS OF THE DELIVERY OF HOUSING UNITS "2015-2018"



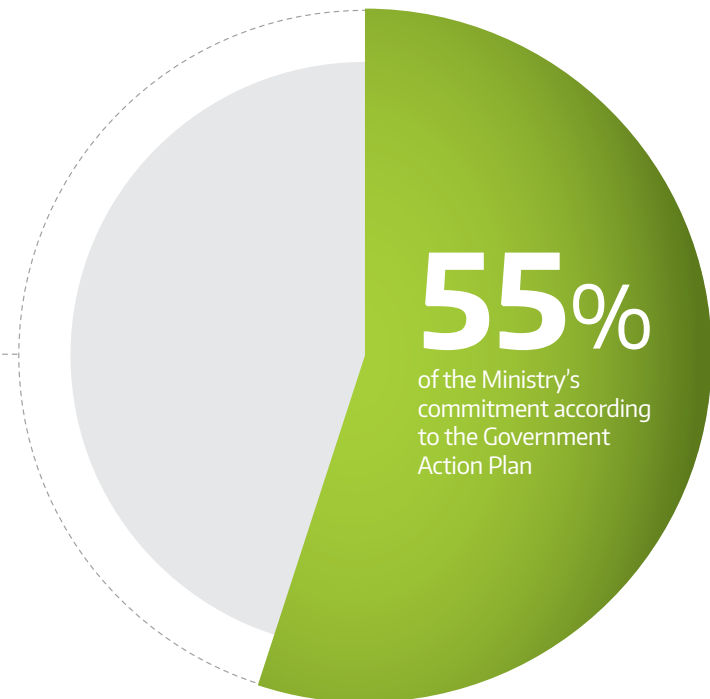
## ALLOCATED AND DELIVERED UNITS "2015-2017"

To 2017, the Ministry of Housing has successfully allocated and delivered 13,919 housing units, equal to 55% of the Ministry's commitment according to the Government Action Plan. The remaining 12,669 units of the 25,000 are in progress and will be completed in 2018.



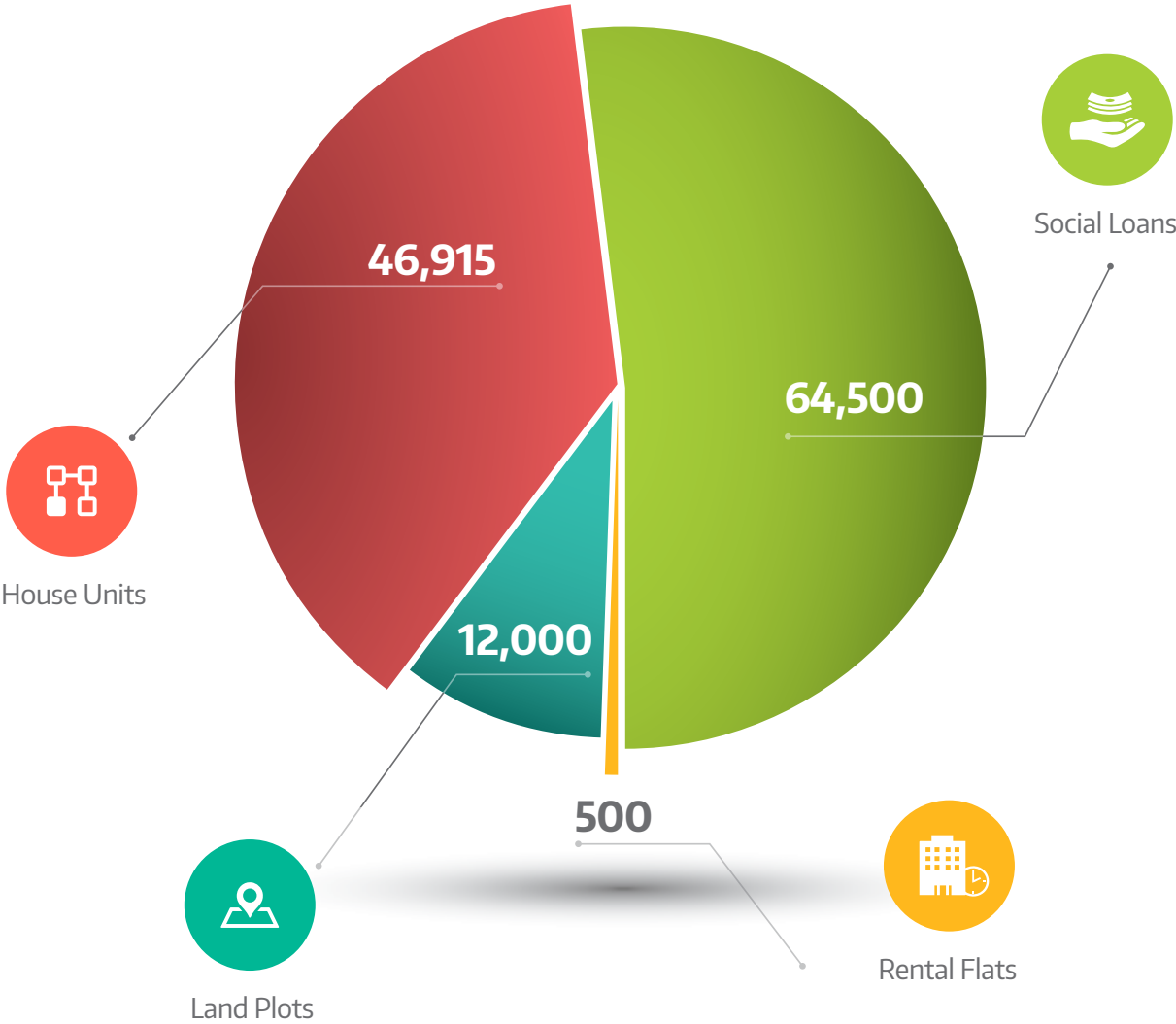
Delivered & Allocated

13,919



# ACHIEVEMENTS

Total Housing Services provided by the Government of Bahrain from 1960 to 2017 are **128,415** services.





# HOUSING FACTS ABOUT THE EFFORTS OF HOUSING PROJECTS' IMPLEMENTATION SINCE 2011 TO 2017

Since 2011, the Housing programme has witnessed a remarkable increase in the volume of construction carried out by the Ministry of Housing in its various housing projects across the governorates and villages of the Kingdom as a direct result of the Royal Directives, and supported by excellent government planning and management.

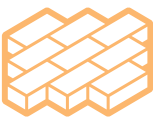
As a natural result of this increase in the volume of work, positive results were achieved, which are reflected in the figures and facts presented below:



**Capacity**

139,000 is the Population capacity of all projects of the Ministry of Housing

**Equivalent to**  
Approximately the population of Muharraq governorate in Kingdom of Bahrain



**Pedestrians**

605 Kilometer of sidewalks in all housing projects

**Equivalent to**  
10 times the length of Bahrain or 24 times the length of King Fahd Causeway and equivalent to the distance between Bahrain and Kuwait by land.



**Bricks**

106 Million Bricks used in all projects of the Ministry of Housing (2011-2017)

**Equivalent to**  
250% of the annual output of the bricks in all the factories of the Kingdom of Bahrain



**Iron**

105 tons of iron Used in all projects of the Ministry of Housing under implementation.

**Equivalent to**  
840 times the iron structure of the Statue of Liberty, representing 55% of the GDP of the armed steel of the Kingdom of Bahrain



**Ready Mix**

Million Cubic meters of prefabricated concrete in all housing projects.

**Equivalent to**  
50% of the annual GDP of the Kingdom of Bahrain



## ACHIEVEMENTS

“The Kingdom’s experience with social housing reflects proper management to this file by the government”



### Housing Programme

BD4 Billion

The volume of spending on the housing programme since the establishment of the Ministry to 2017 has reached approximately 4 Billion Bahraini Dinars



### Housing Services

129,000

Through the Ministry of Housing, the Government has managed to provide approximately 129,000 different housing services to citizens

“Establishment of the Housing and Ownership Committee in 1962 illustrated the features of the modern state”



### Housing Finance

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64,500

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Housing finance is at the forefront of these services with 64 thousand and 500 housing finance



### Apartments

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46,915

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Residential apartments come in second place, where the state provided citizens with a total of 46 thousand and 915 housing apartments

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## ACHIEVEMENTS

Aligned with the directive of His Majesty King Hamad bin Isa Al Khalifa to expedite the delivery of 40,000 housing units, the Ministry of Housing has accelerated the development of new cities across the Kingdom. Once completed, these landmark residential developments will deliver around 40,000 housing units. This is in addition to the 12,669 units that are currently under construction, or in the planning & Designing stage, in other housing developments throughout all five governorates. The projects were financed through the approved budget by the esteemed Government for the housing sector, in addition to the allocated budgets by the Gulf Development Fund.





### Al Madina Al Shamaliya

**15,616 Units**

Al Madina Al Shamaliya is the largest and most advanced integrated social housing project ever undertaken by the Ministry of Housing. Located on the breathtaking northern coastline of Bahrain, the iconic 740-hectare city will include 15,616 residential units, and create a safe and integrated community for almost 100,000 residents



### East Hidd Town

**4,523 Units**

Located in East Muharraq on the Hidd peninsula, the 232-hectare East Hidd Housing Project will encompass 4,523 units, in addition to community facilities and commercial opportunities. This landmark, mixed use development is built on newly reclaimed land and is set to house an integrated community of around 28,000 people.



### East Sitra Town

**3,870 Units**

Located on Sitra Island and spanning 253 hectares to accommodate 25,045 people, East Sitra Housing Project will comprise approximately 3,870 units, that have been intelligently designed to cater to the needs of Bahraini families. Each unit includes four bedrooms on the first floor and additional space on the ground floor to allow for further expansion.



### Madinat Khalifa

**7,000 Units**

Located in the South East of Bahrain on an area of 734 hectares, the South Bahrain New Town encompasses the Prince Charles Foundation project and Askar, Jaw and Al Dur villages all in a sustainably designed master planned city. The town will include around 7,000 units, and cater to an estimated population of approximately 48,000 citizens.



### Al Ramli District

**4,464 Units**

Featuring 4,464 housing units, community facilities, green spaces, open areas, mosques and schools, the Al Ramli Housing Project is a self-contained residential city designed to cater to the needs of a diverse and integrated community and cater to an estimated population of approximately 29,260 citizens.



### Deerat AL Oyoun

**3,043 Units**

Located in the South side of Diyar Al Muharraq with a total land area of 1,175 million square meters, the project will include 3,043 residential units at a cost of BD 276 million to be enrolled in "MAZAYA" Programme, under the agreement signed between the Ministry of Housing and Diyar Al Muharraq. The name Al Oyoun for the project is derived from the fact that Bahrain was famous in ancient times for the availability of fresh water in a large number of areas in particular close to the project site itself. The word Deerat is single of Diyar, which embraces this project.

# ALMADINA ALSHAMALIYA

The project has the following facilities:



- 1 University
- 19 Schools
- 36 Nurseries & Kindergarten



- 3 Hotels
- 4 Market / Souqs
- Large malls
- 32 Medium to Small shops
- 1 Multi-purpose hall



- 2 Grand Mosques
- 9 Friday Mosques
- 20 Local Mosques



- 100 Gardens
- 4 Main entrances
- 120 Km ways to walk
- 9 Km routes for bicycles
- 13 Public beaches
- 4.8 Km stretch of beaches
- 31 Km sea interfaces



- 4 Petrol stations
- 1 Bus station
- 1 Police station
- 1 Fire station
- 1 Post office
- 0.6 Ha of ministry offices



- 11 Power stations
- 2 Water stations
- 1 Sewage treatment plant
- 4 Sewage lifting stations



- 3 Youth sports club
- 1 Sports city including a football stadium with a capacity for 20,000 fans

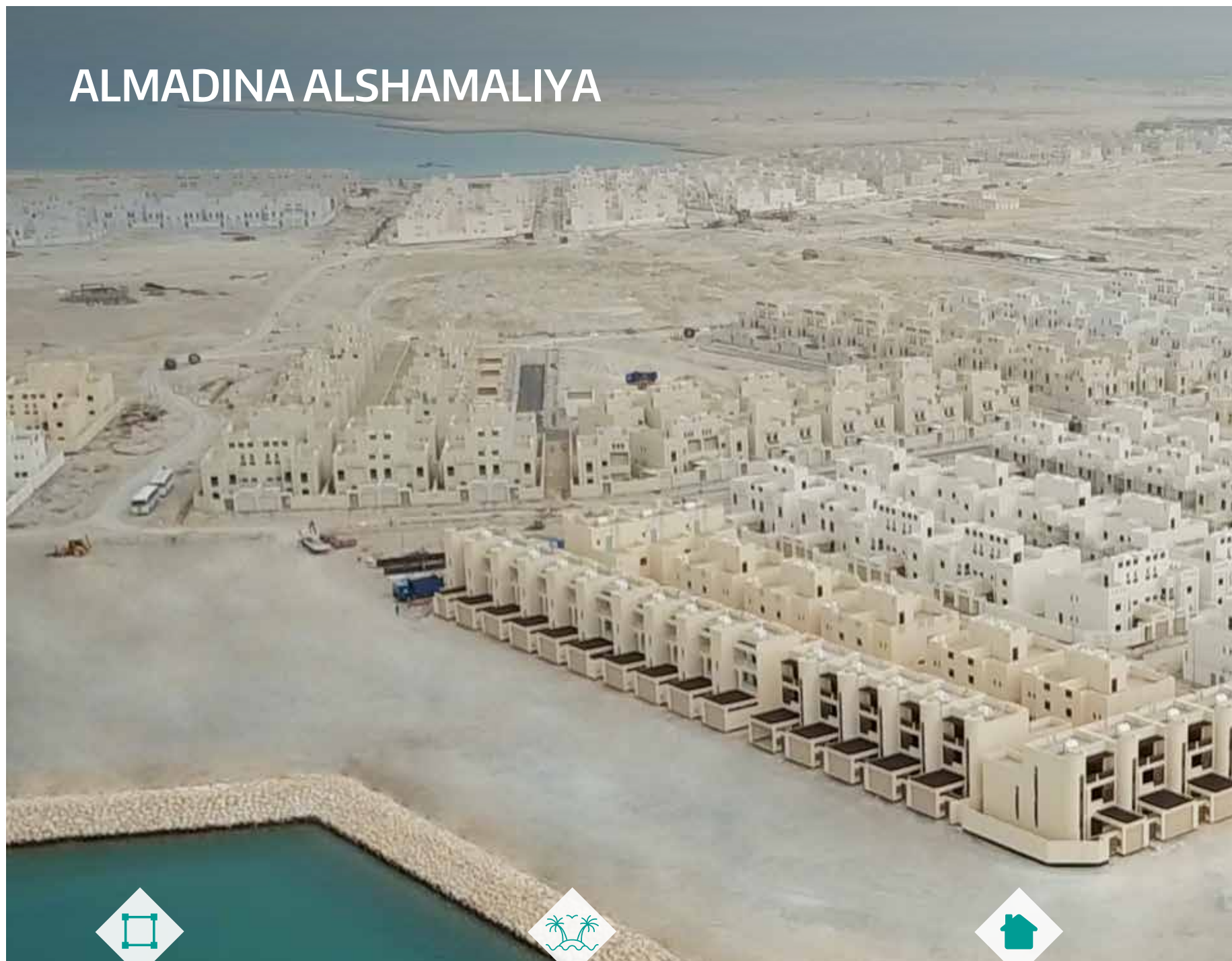


- 1 Main hospital
- 5 Health centers
- 8 Local clinics
- 2 Elderly care homes

ALMADINA ALSHAMALIYA



# ALMADINA ALSHAMALIYA



**740**

Hectares



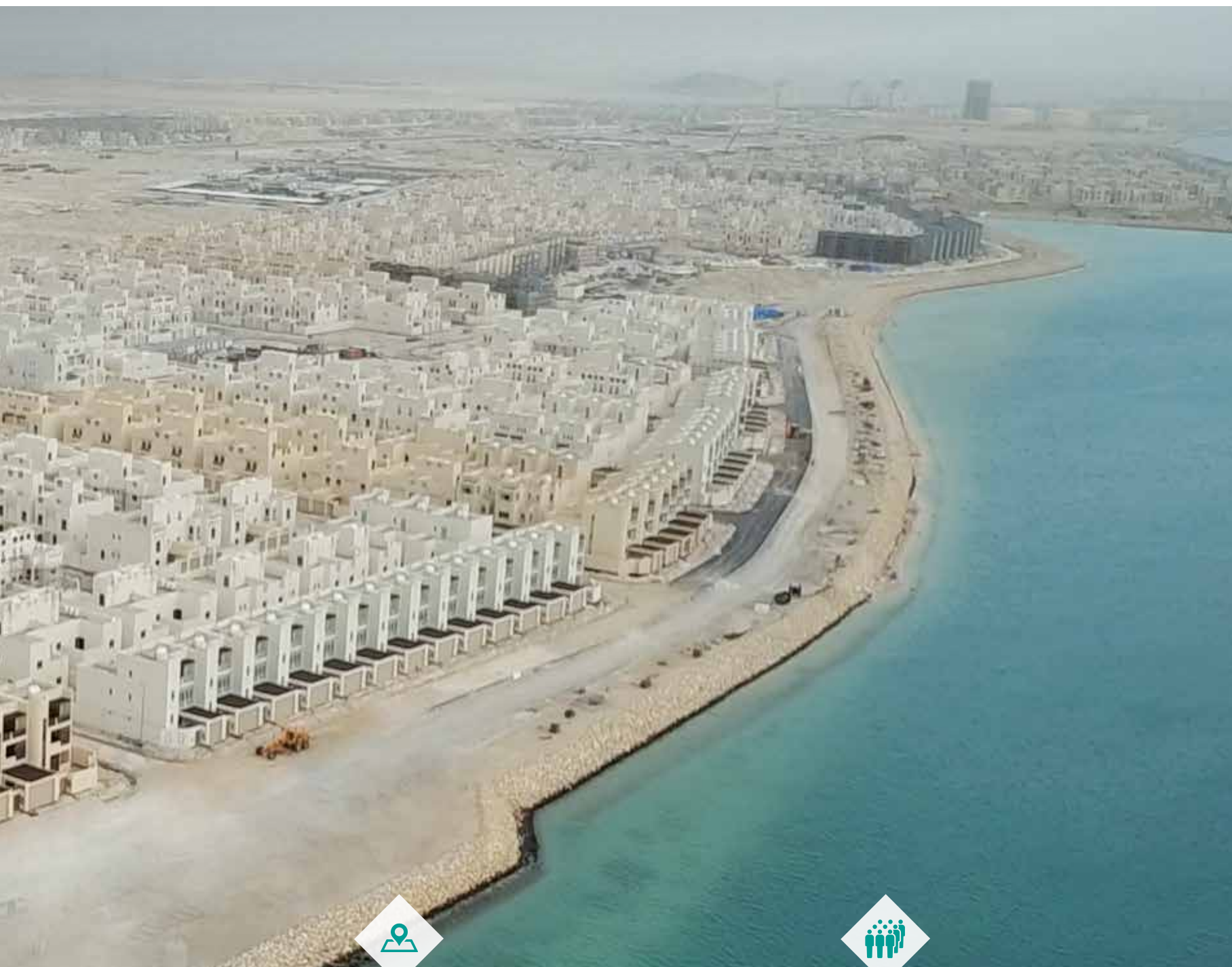
**10**

Islands



**15,616**

Housing Units &  
Apartments



506

Plots



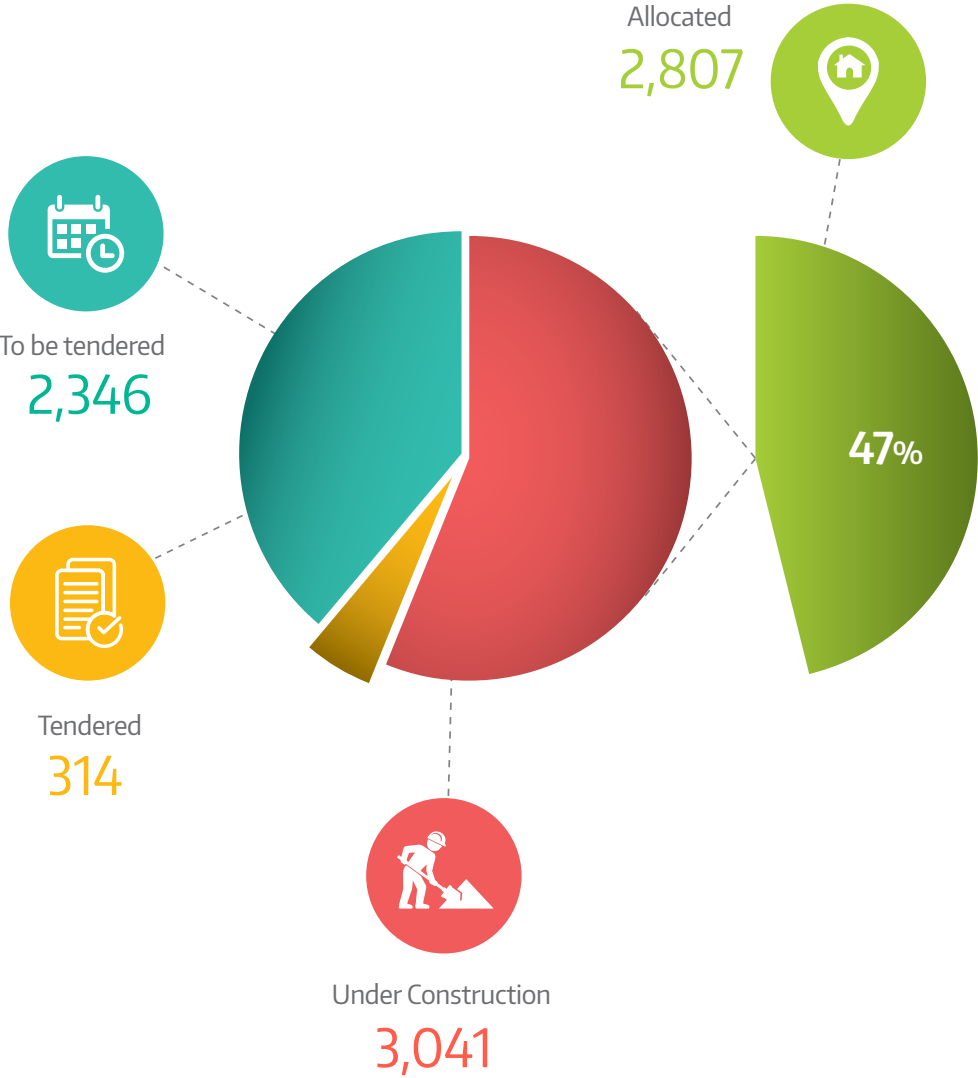
100,000

Population

# ALMADINA ALSHAMALIYA

## Status of Government Action Plan “2015-2018”

 **6,572**



### Latest Project Highlights

- 1,000 units allocated on August 17, 2016, and 618 units allocated on October 19, 2016
- Construction of 1,421 units completed and infrastructure is at 85% level of completion
- 314 units tendered in August 2017
- Infrastructure works for PPP site on islands 13 and 14 (E) are at 87% level of completion
- Infrastructure contract has been awarded for islands 10, 11, 12, 13, and 14 (BD 36 million from the UAE Fund) in May 2016
- Contract for works for bridges connecting islands 13 and 14 has been awarded. Bridges are under construction with a 96% level of completion
- Construction works for bridges connecting islands 11-12 is expected to commence in December 2017
- Roads, sewers, water, power, irrigation, and communication services for islands 10,11, and 12 are under construction and expected to be ready by May 2019
- Deep Gravity Sewer (DGS) was awarded in September 2015
- Sewage Treatment Plant (STP) was awarded in October 2015
- 155 million secured for construction of 1,197 apartments and 721 units in Island 9 (2018+ projects)



## Almadina Al Shamaliya



During His Royal Highness Prince Salman bin Hamad Al Khalifa, Crown Prince, Deputy Supreme Commander and First Deputy Prime Minister meeting the Beneficiaries of Al Madina Al Shamaliya Units during his visit to the Ministry of Housing.

23<sup>rd</sup> August, 2016



Implementation of 1,618 housing units in partnership with the private sector in Al Madina Al Shamaliya.

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# EAST HIDD TOWN

The East Hidd Housing Project is a new town development project for medium density low rise social housing totaling 4,533 dwelling units comprising of 2,827 double-storey villas, 1,209 apartment units and 497 gifted plots with social and commercial community-supporting facilities across a 232 hectare site. The Master Plan on a newly reclaimed land plot located to the west of Dry Dock Highway in Muharraq Governorate provides approximately 1.1 million sq.m. of residential floor space for an anticipated population of 28,000.

The project has the following facilities:



- 1
- Secondary school
- 1
- Intermediat school
- 4
- Primary schools



- 4
- Friday Mosques
- 6
- local mosques



- 58,000 m² linear & pocket parks
- over 35,000m² waterfront promenade.
- over 300,000 m² town squares and landscape courtyards.
- 4,000 meter long cycle lane along the avenue and primary road



- 1
- Local health center



**EAST HIDD**

# EAST HIDD TOWN



232

Hectares



4,036

Housing Units &  
Apartments



509

Plots



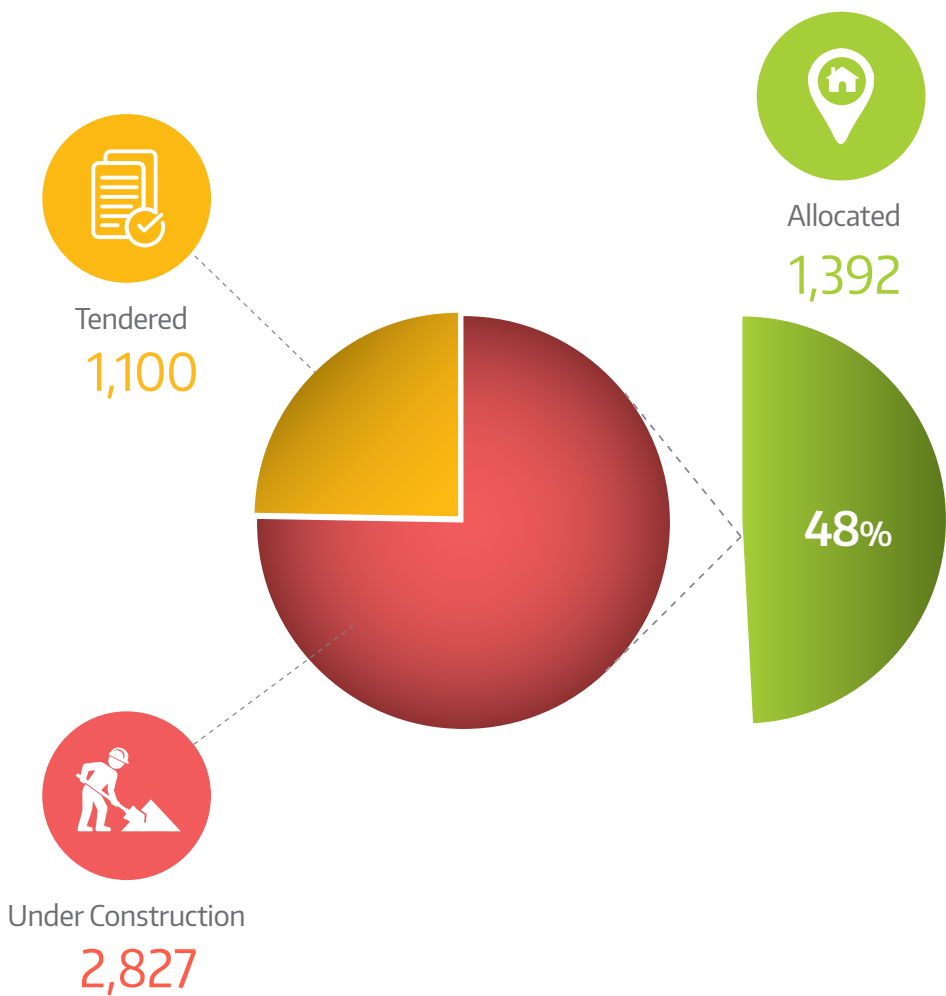
28,000

Population

# EAST HIDD TOWN

## Status of Government Action Plan “2015-2018”

 **2,827**



### Latest Project Highlights

- 487 units (allocated in 2013), are fully completed.
- 905 units have been allocated in November 2016, of which, 398 units have reached a 45% level of completion, and 507 units have reached a 20% level of completion
- The construction of 740 units has just commenced and is at a 10% level of completion
- Infrastructure works (for units within Phases 1 to 3) commenced on 18<sup>th</sup> September 2016 and currently at 15% progress.



## East Hidd Town



Laying of the Foundation Stone for East Hidd Town by His Royal Highness Prince Salman bin Hamad Al Khalifa, Crown Prince, Deputy Supreme Commander and First Deputy Prime Minister.

21<sup>st</sup> May 2013



Models of Residential units constructed in East Hidd Town.

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# EAST SITRA TOWN

EAST SITRA (ESMP) East Sitra Social Housing Project is adjacent to Sitra in the Capital Governorate of Bahrain. The development will be a unique Bahraini Community that provides predominantly 3,850 housing units and a sustainable, self-fulfilling life to its inhabitants. ESMP will function an entirely autonomous town with social and private housing, mosques, schools, offices, shops, recreation.

Total housing services: 3,850 Units and 693 Gifted Plots.

## The project has the following facilities:

	1 Post Office 1 Police Station 1 Coast Guard 36 Bus stops along the internal roads 1 Bus Station 1 Petrol Station		5 Commercial Plots including 1 Mall, 4 Community Centres 10 Neighborhood Centres		2 Comprehensive schools 4 nurseries and kindergartens
	1 Central park 4 Community Gardens 10 Neighborhood Gardens 120 km of walkway throughout the development. 5. 620 km long water front 13 km of cycle lane extended throughout the development		1 220 kV bulk supply stations 4 66 kV primary substations 1 Elevated Water Tank 1 Sewage treatment plant.		1 GOYS and Sports facilities
			4 Friday Mosques 10 Local Mosques 2 Ma'atam		1 Health center



EAST SITRA TOWN

# EAST SITRA TOWN



**253**

Hectares



**3,870**

Housing Units



690

Plots



25,045

Population

## East Sitra Town





Laying of the Foundation Stone for East Sitra Town by His Royal Highness Prince Salman bin Hamad Al Khalifa, Crown Prince, Deputy Supreme Commander and First Deputy Prime Minister.

16<sup>th</sup> Jun, 2015

# MADINAT KHALIFA

The Southern New Town aims to respond to the urgent need for housing in Bahrain. The total 734-hectare project area will provide 7,000 residential units. Of this overall figure, the Madinat Khalifa will seek to obtain planning for an estimated 4,600 new villas and flats over three phasing periods. The project aims to be used as a model for creating walkable communities – bringing together the best of Bahraini tradition and contemporary convince, as well as introducing new planning, urban design and architectural technologies.

Villa Gross Floor Areas range from 186-224 m2, including a disabled villa option.

Flat Gross Floor Areas range from 175-190 m2 and are made of 4 block option types.



- 8 Kindergartens
- 6 Primary Schools
- 2 Intermediate Schools
- 4 Secondary Schools
- 2 Libraries
- 2 Institutions



- 1 Market / Souq
- 1 Shopping Mall
- 1 Multi-Purpose Hall



- 4 Friday Mosques
- 13 Local Mosques



- 60.4 ha of Parks / Open Space
- Provision for cycle paths and bus stops in the area
- 9.2 Km green pedestrian rout
- 27.1 Km local cycle rout
- 10.84 Regional cycle and jogging rout
- 2.7 ha Cemetery



- 3 Petrol Stations
- 1 Bus Station
- 0.6 ha of Ministry Offices
- 1 Police Station
- 1 Fire Station
- 1 Post Office



- 2 Substations (220kV)
- 15 Substations (66kV)
- 1 Water Tower
- 1 Irrigation Reserve Tank
- 1 Sewage Treatment Plant



- 100 ha of Future Growth Area
- 7.4 ha of Future Light Industrial Areas
- 33.5 ha of Future Public Service Land
- 60.8 ha of Future Residential Areas / Gifted Plots



- 1 Health Centre
- 12.5 ha Hospital / Maternity Centre
- 9 ha Youth Sports Club



**Madinat Khalifa**

# MADINAT KHALIFA



**734**

Hectares



**7,000**

Housing Units &  
Apartments



**700**

Plots



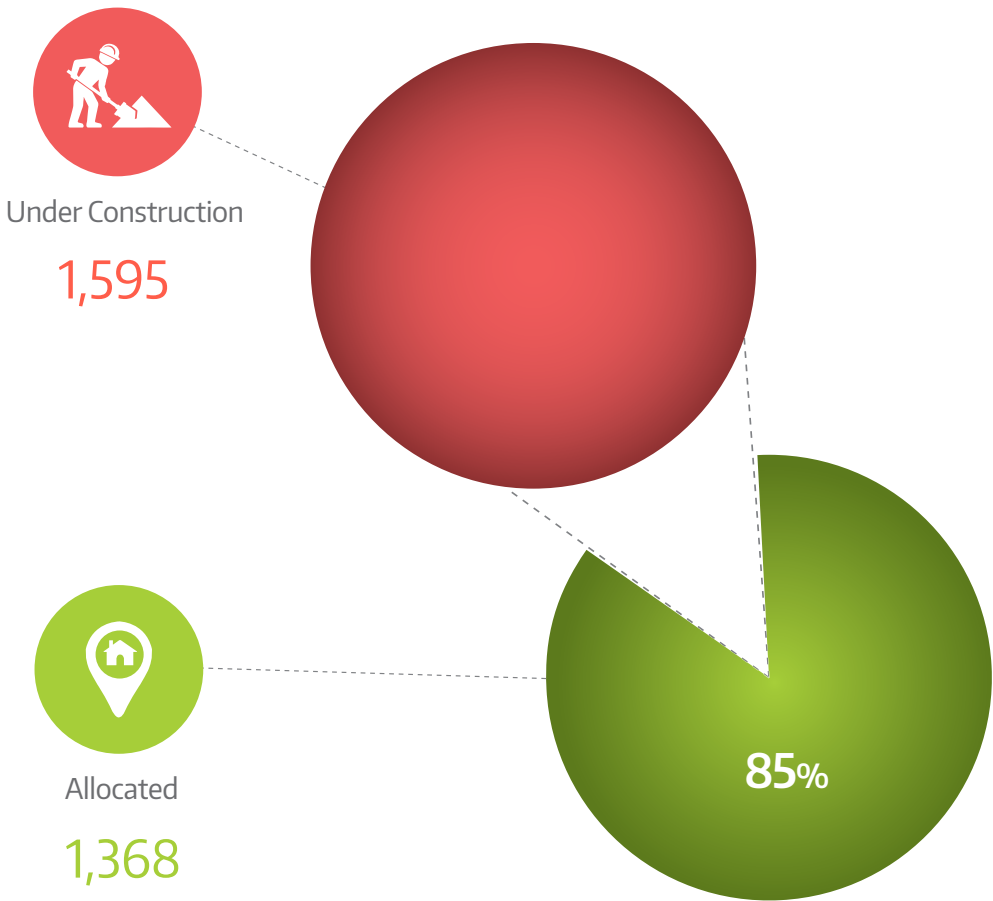
**48,000**

Population

# MADINAT KHALIFA

## Status of Government Action Plan “2015-2018”

 **1,595**



### Latest Project Highlights

- 541 units allocated in Askar that the construction works started in November 16, 2016.
- The Construction of infrastructure started for Riyadh Asker on October 2016 with construction progress of 50% and Completion date of 15 October 2017.
- The Construction of infrastructure started for Bar AlDur on April 2017 with construction progress of 3% and Completion date of 09 October 2018
- The design and planning works for 4,576 units were carried out by the Prince's Foundation, and have been approved by stakeholders.
- Engineering design for 4,576 units has been started on February 2017 and expected to tender for construction of Phase one on April 2018.



## Madinat Khalifa



His Royal Highness Prince Salman bin Hamad Al Khalifa, Crown Prince, Deputy Supreme Commander and First Deputy Prime Minister with His Royal Highness Prince Charles, Prince of Wales inspecting the housing project in the Southern Governorate.

11<sup>th</sup> November, 2016

His Royal Highness Prince Salman bin Hamad Al Khalifa, Crown Prince, Deputy Supreme Commander and First Deputy Prime Minister pouring water into the well (Jileeb) by the jar, to begin fountains SAB work to mark the launch of the Madinat Khalifa Project.

11<sup>th</sup> November, 2016



# AL RAMLI DISTRICT

“Al Ramli” project is a social housing project located in the central part of Bahrain, close to Salmabad and A’ali village. The development will be a unique Bahraini community covering 100 hectares that provides predominantly 4,501 (housing/ apartment ) units and a sustainable, self-fulfilling life to its inhabitants.

Al Ramli will function an entirely autonomous town with social and private housing, mosques, school, shopping mall, shops, recreation.

**Total social housing 1,261 villas and 3,240 apartments**

**Each Villa Total Built Up Area: 240 m².**

## The project has the following facilities:



- 9 Gardens
- 2 Primary Schools
- 1 Kindergarten



- 1 Friday Mosque
- 5 Neighborhood Mosques



- 1 Shopping mall
- 1 Traditional souq
- 5 Neighborhood shopping centres
- 1 Commercial plaza
- 5 Neighborhood plazas



- 1 Primary Electrical Substation
- 1 Water Distribution Station

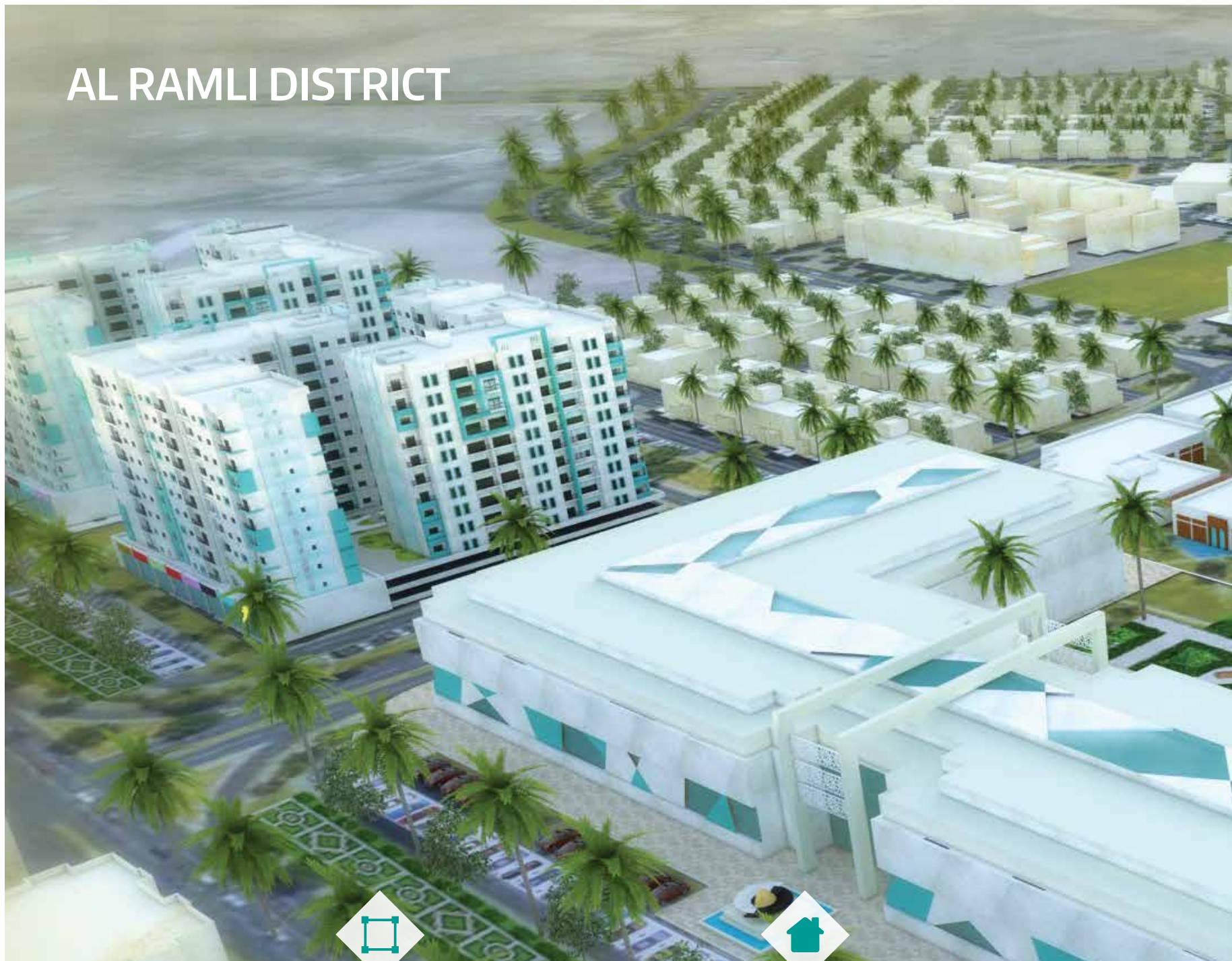


- 8 Walkable Neighborhoods



AL RAMLI DISTRICT

# AL RAMLI DISTRICT



**100**

Hectares



**4,464**

Housing Units &  
Apartments



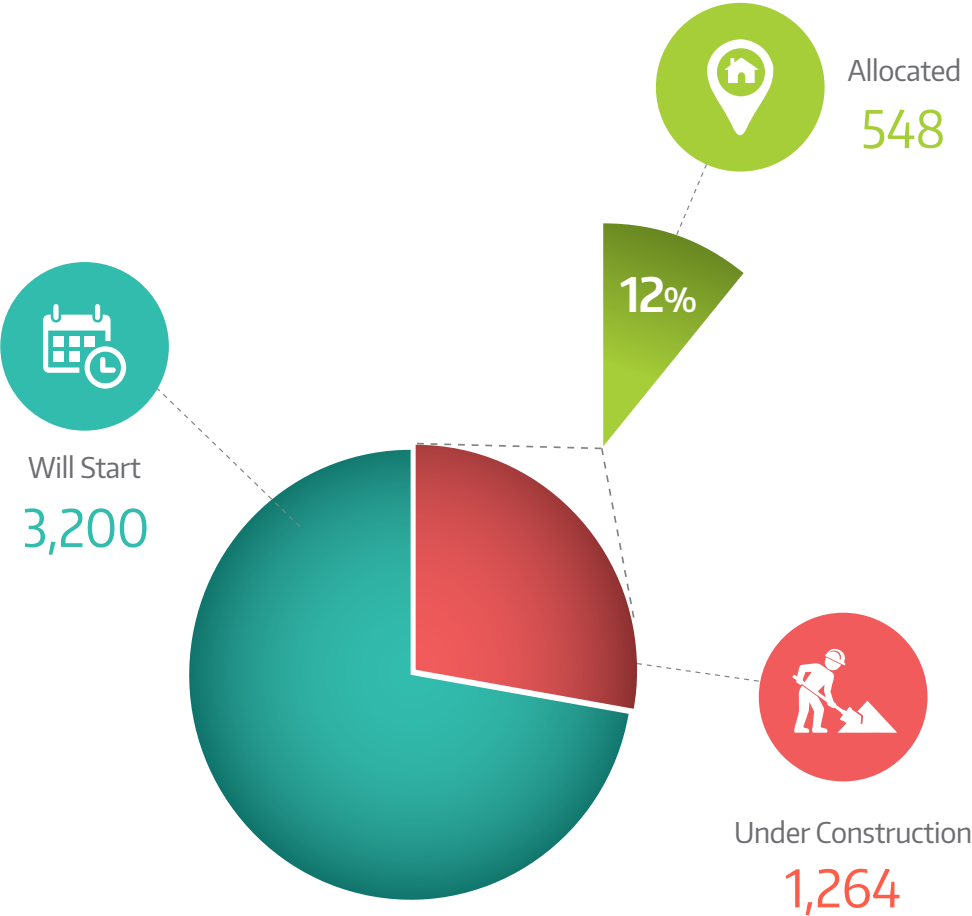
29,260

Population

# AL RAMLI DISTRICT

## Status of Government Action Plan “2015-2018”

 **4,501**



### Latest Project Highlights

- Earthworks are 100% complete
- 1,264 units awarded to 4 contractors. Mobilization started in February 2017
- Infrastructure works for 1,264 units tendered in February 2017



## Al Ramli District



Ministry of Housing and Saudi Fund for Development signing agreement worth BD 56.7 Million for the construction of 1,265 housing units in Al Ramli housing project.

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25<sup>th</sup> January, 2017



# DEERAT ALOYOUN

Project in partnership with (Diyar Al Muharraq)

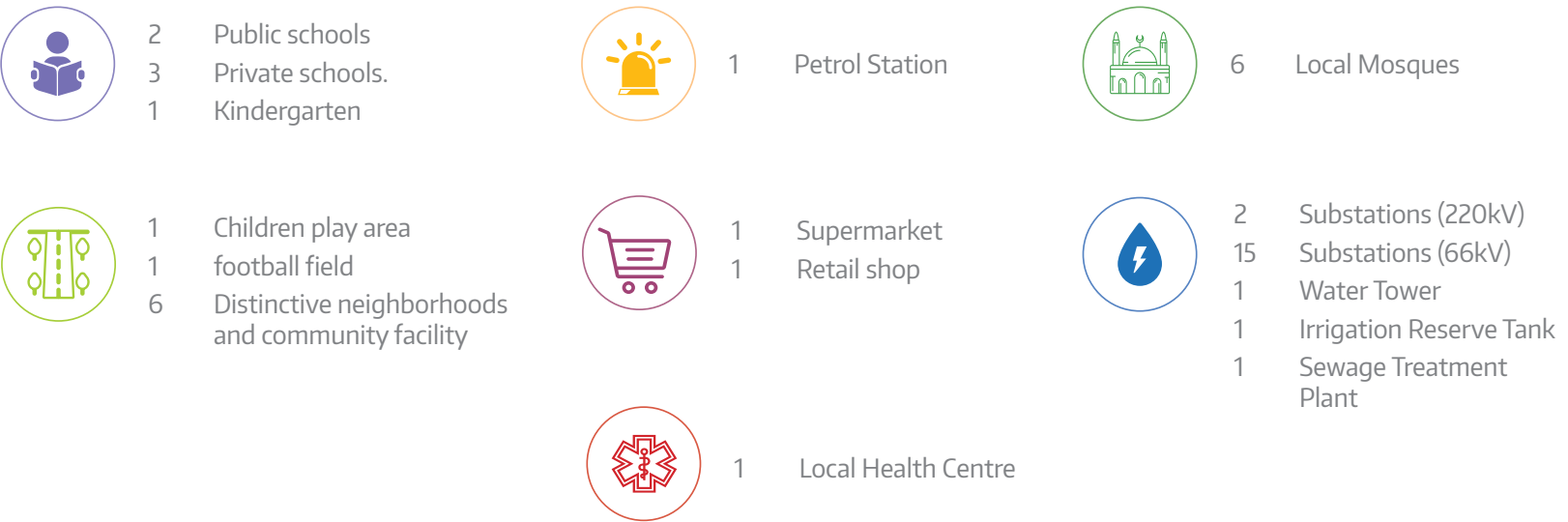
Derrat Aloyoun project is a partnership between Diyar Al Muharraq (DAM) and the Ministry of Housing (MoH) for the government of Bahrain, which involves the procurement of residential units for the Ministry's Social Housing Programme, with Diyar Al Muharraq financing, designing and managing the projects construction and primary and secondary infrastructure works. The project was launched at a signing ceremony, held on March 2015 at the project site, where the agreement was signed by the Minister of Housing, H.E. Basim Al Hamer, and the CEO of Diyar Al Muharraq, Dr Maher Al Shaer.

Located in the heart of Diyar Al Muharraq, the 'Deerat Al Oyouun' community will span across 1.2 million square meters and will comprise a residential community with integrated community facilities, mosques and green public spaces. The project will deliver social and affordable units totaling 3,043 units over 6 phases. Its strategic location also places it in close proximity to schools, shopping malls, public beaches, recreational facilities, mosques, medical facilities, and a modern transportation network. The anticipated completion date for the Project's first phase is February 2018.

The social and affordable units will have a floor area of 220m<sup>2</sup>. The social units have been designed to incorporate international design features to the facades which include Mediterranean, Modern, Spanish and Bahraini facades types.

Sales of the first phase (Priority) for the beneficiaries of the Mazaya Scheme have sold out.

Diyar Al Muharraq is a city for the people of Bahrain offering a range of housing options and quality lifestyle with a cohesive mix of residential and commercial properties it has strong lineup of projects aimed at creating a long term and sophisticated township.



DEERAT ALOYOUN



# DEERAT ALOYOUN



**1.2M**

Square Meter



**3,043**

Housing Units



15,215

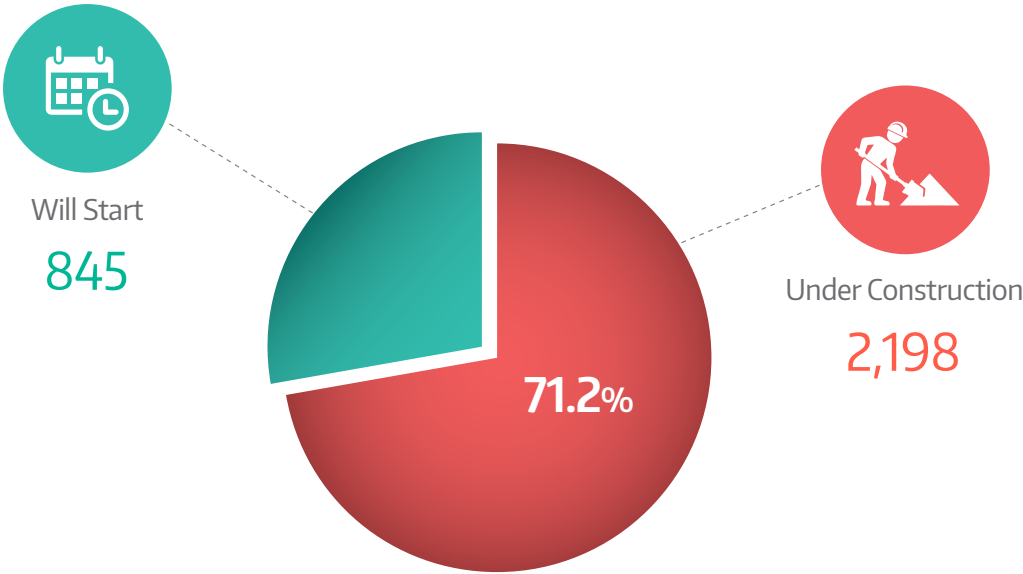
Population

# DEERAT ALOYOUN

Project in partnership with (Diyar Al Muharraaq)

## Status of Government Action Plan “2015-2018”

 **3,043**





## Deerat Aloyoun



During laying of the Foundation Stone for Deerat AL Oyoun by H.E the Deputy Prime Minister, Chairman of the Ministerial Committee for Reconstruction and Infrastructure Sheikh Khalid bin Abdullah Al Khalifa.

5<sup>th</sup> June, 2016



An Aerial photograph of Deerat Al-Oyoun project.



# “MAZAYA”

## “Mazaya” in Brief

The Social Housing Financing Scheme, “Mazaya”, is a main housing service offered to a beneficiary to obtain financing from a participating bank for the purpose of purchasing a housing unit from the private sector. The beneficiary repays in monthly installment ends upto 25% of his/her monthly income, while the government, through the ministry, is committed to provide its financial support through services pay the remaining monthly installments to the financing bank.

“Mazaya” is open to all housing applicants of who fulfills the scheme’s eligibility criteria.

## “Mazaya” Objectives

“Mazaya” contributes directly to the expansion of housing options offered to citizens in a way that serves the housing programme as well as strengthens the principle of partnership between the public and private sectors this reflects positively on the abundance of housing services and volume of its beneficiaries, in addition to achieving the following objectives:

- Involving the private sector by steering its capabilities and expertise towards supporting the Housing programme.
- Stimulating economic activity in the Kingdom through the investment of the banking and real estate sectors by attracting real estate developers and strengthening the role of local banks in financing housing projects.
- Reducing the cost of housing units by increasing supply and facilitating land Plot division procedures.
- Encouraging development and creative innovations in the field of planning, design and implementation.
- Contributing to finding solutions to the obstacles related to overlapping non-exploited lands and non-classified sites.
- Increasing the contribution of the private sector in infrastructure works.

## Our Partners in “Mazaya”

### Beneficiaries:

Housing applicants, who wish to benefit from “Mazaya”, and any citizen, who fulfills the scheme’s eligibility criteria in accordance with the Ministry of Housing’s existing regulations

### Developers:

Private Sector companies working in the field of real estate development that are implementing real estate projects, and are approved by the ministry

### Financiers

Islamic/conventional banks in the kingdom of Bahrain that are participating in the scheme

### Eskan Bank:

The party responsible for the administrative coordination of the government support between the government and financiers.

### Associated Government Organisations:

Ministry of Finance (MOF),  
Municipalities Affairs and Urban Planning

(General Directorate of Urban Planning  
- Roads - Sewage & Municipalities)

Central Planning Office (CPO)

Electricity and Water Authority (EWA)

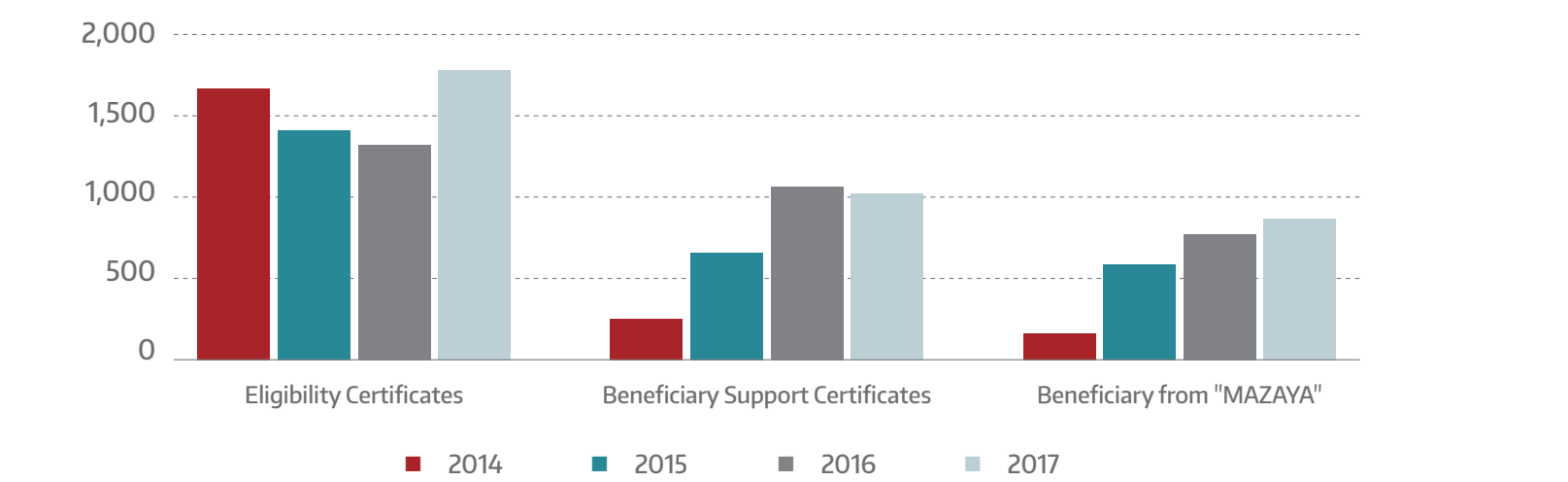


During the inauguration of “MAZAYA” by H.E the Deputy Prime Minister, Chairman of the Ministerial Committee for Reconstruction and Infrastructure Sheikh Khalid bin Abdullah Al Khalifa.

5<sup>th</sup> June, 2016

# SUCCESS OF "MAZAYA"

## Statistics of "MAZAYA" beneficiaries



Beneficiaries in August, 2017		Beneficiaries in 2016		Beneficiaries in 2015		Beneficiaries in 2014	
Application year	Number of Beneficiaries	Application year	Number of Beneficiaries	Application year	Number of beneficiaries	Application year	Number of beneficiaries
2017	21						
2016	77	2016	22				
2015	84	2015	89	2015	39		
2014	99	2014	92	2014	133	2014	20
2009-2013	343	2009-2013	310	2009-2013	184	2009-2013	45
2004-2008	182	2004-2008	181	2004-2008	144	2004-2008	69
1999-2003	55	1999-2003	70	1999-2003	73	1999-2003	25
Before 1999	4	Before 1999	9	Before 1999	12	Before 1999	1
Total	865	Total	773	Total	585	Total	160

Total Number of the Scheme Beneficiaries to 2017 is 2,237

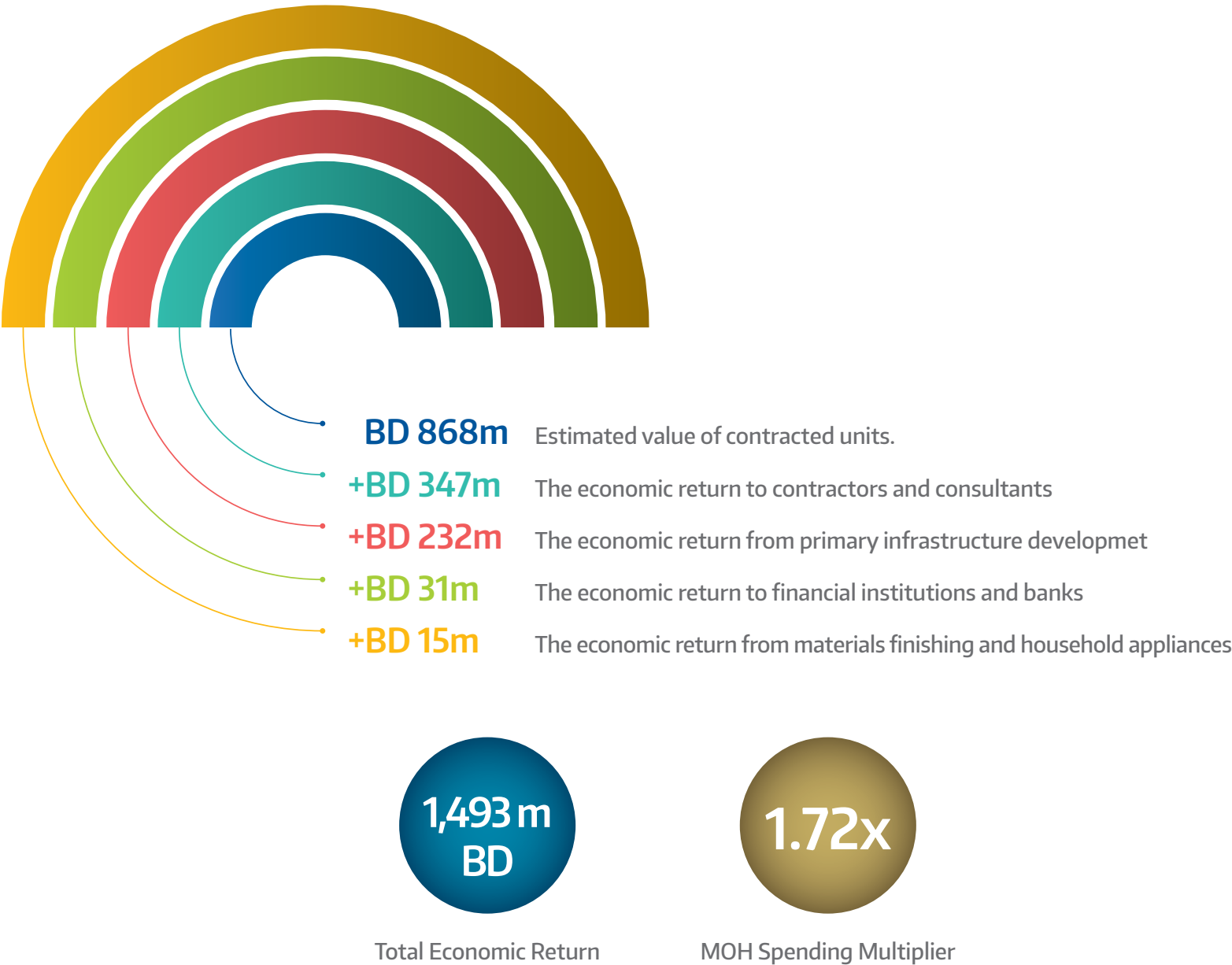


mazaya  
برنامج السكن الاجتماعي

الرفقة

إيجاد  
ومست  
ذوي  
سبل  
أفضل  
لخلق

# MULTIPLIER EFFECT OF HOUSING SPENDING "2011 TO 2017"





## GCC DEVELOPMENT PROGRAMME



Under the guidance of the Ministerial Committee for Reconstruction and Infrastructure, the Ministry, in coordination with the Ministry of Finance, was able to benefit from the Gulf Development Program. It presented a number of development projects in the field of infrastructure development and housing units that directly benefit citizens.

**1,068** Million



UAE

Financing of 2,346 Apartments

**996** Million



Kuwait

Financing of 5,327 Housing  
Units & Apartments

**441** Million



KSA

Financing of 3,421 Housing  
Units & Apartments

## BUILDING A BETTER TOMORROW



- Gradually shifting from direct provider to partner with the private sector for development of housing.
- 
- Collaborating with Diyaar Al Muharraq on the larger real estate development project.
- 
- Reviewing the housing policy of the Kingdom of Bahrain to develop plans and programs in support of sustainable urban development.
-



# SCENT OF THE PAST

In everywhere, Urbanization Defines as the relation between the human and his environment, which is as the distinguishing sign of their existence, but the Urbanization in Bahrain is a sign of a leadership that has been very wise to the future, that in a few years, they have managed to build housing for the generations.





# **Decree of 1962 ... Establishment a Committee for Housing and Ownership**



**H.H the late Prince Isa bin Salman and HRH Prince Khalifa bin Salman Al Khalifa**

The Country has given special attention, within a range of its responsibilities to transition to the modern State, with housing projects that began early in its history and before independence in 1971, Surpassing countries in the region, which did not know such projects till the 70s of last century, while the first housing project launched in Bahrain in 1968.

Before implementing any of the housing projects in the early 60s of the last century, and As part of the Decree No. 2 for the year 1962 of establishment a Housing and Ownership Project, and the establishment of its Directorates and Departments with its executive regulations and explanatory note.

The Decree comes in this form:

**We are Isa bin Salman Khalifa, Emir of Bahrain and its Dependents, In order to facilitate a better life for the limited income of our Dear citizens, and based on what was presented to us by the Head of Finance, we decided to issue the following decree:**

**Subject (1):** The Department of Finance shall prepare an administrative called the “Housing and Ownership Directorate”, this department shall be responsible on the housing and ownership project, and preparing all administration’s requirements and to be supervised by the Head of Finance.

**Subject (2):** Forming a consultative committee called “Housing, Ownership and Consultative Committee”, Its mission is to assist the administrative apparatus in the Housing and Ownership Directorate, it’s task is to assist the administrative apparatus in the Department of Housing and Ownership by studying in various and different to achieve the project and making the necessary suggestions and recommendations.

**Subject (3):** The Head of Finance shall prepare the plots and allocate the necessary funds for the project implementation.

**Subject (4):** All officials in our government shall do the decisions that will issued by the Head of Finance in this regard, within the scope of his work and specialty.

**Subject (5):** This Decree shall be effective from the date of its issuance.

**Issued at Al Riffa Palace on September 11, 1962**

**Isa bin Salman Al Khalifa**

**Emir of Bahrain and its Dependents**

## Committee of 4 dignitaries

The purpose of the housing and ownership project, was defined as “ Creating suitable housing for limited income citizens in order to pay monthly installments to suit their income. At the same time, similar housing will be built for those with limited income who are not entitled to own property according to the regulations adopted for this project and a simple monthly rent will be taken from them”.

Details of the Executive Regulations relate to the status of the plots in Manama and Muharraq. As “The situation in Manama Island is very different from that in Muharraq, Due to the expansion of Manama area and the availability of lands that are useful to build a new Town on, and if there are no suitable lands for the project in Muharraq, it is possible to bury Arad Bay and build new houses in the area”.

We refer to a future study by the Housing and Ownership Directorate, and its Consultative

Committee, which will provide the necessary recommendations regarding the designing of houses, conditions of construction, the selection of suitable sites its' the number, the capacity of the streets that will penetrate it and stages of implementation.

In the light of the decree, an Emiri Order was issued appointing a special committee for housing and ownership, consisting of the following names: Ali Abdulrahman Al Wazzan, Abdulla Ghuloom, Sadiq Mohammed Al Baharna and Ahmed Al Omran, as published by the “weekly Star brochure” No. 36 Dated 26 September 1962.

In the same context, the Head of the Finance Directorate at that time, the current Prime Minister, His Royal Highness Prince Khalifa bin Salman Al Khalifa, issued the Executive Regulation of Decree No. 2 of 1962 regarding the establishment of the Housing and Ownership Project, that said:



Sadiq Mohammed Al Baharna



Ahmed Al Omran

**“After reviewing the decree Decree No. 2 of 1962, issued on September 11, 1962, concerning the establishment of the Housing and Ownership Project, and in accordance to the Authorized Powers to us, we decide the following:**

**Subject (1) :** Forming directly an Administrative apparatus called Directorate of Housing and Ownership by the Finance Directorate.

**Subject (2):** This Administrative apparatus entrusted with the preparation of all management and implementation requirements.

**Subject (3):** Forming an consultative committee to assist the Administrative apparatus by studying various possible ways to achieve the project and apply the necessary suggestions and recommendations.

**Subject (4):** The Finance Directorate reserves appropriate land throughout the country, planning and preparing it to the extent necessary.

**Subject (5):** The Finance Directorate allocates funds to finance the project in its various sections according to the requirements of the implementation stages.

**Subject (6):** The entire project shall be divided into 3 sections and defined as follows:

**1<sup>st</sup> Section:** It is known as “Ownership Section”.

**2<sup>nd</sup> Section:** Known as the “Rental Section”.

**3<sup>rd</sup> Section:** Known as the “Loans Section”.

**Each of these 3 Sections has its own terms and conditions.**



HRH Prince Khalifa bin Salman Al Khalifa, Prime Minister, gave a speech in Isa Town Inauguration.

# Conditions of ownership

**Where the executive regulation is separated, in its 1<sup>st</sup> Section (Ownership Section) the requirements of those how're covered by the services of 1<sup>st</sup> Section, through Subject (7) of the Regulation, as follows:**

1. To be Bahraini of a Bahraini father & Grandfather.
2. That he or she is not less than 20 years old and not more than 45 years. In some exceptional cases, persons between the ages of 45 and 50 can be considered.
3. Should do a Medical Check-up by the Government Hospital.
4. To be married.
5. Not own any property or plot of land.

**In Subject (8) of the Executive Regulations, there are provisions of Subject (7) of the Resolution shall include the following:**

1. The Directorate shall plan the needed governmental lands and construct suitable residential houses on the basis of the ownership of the house to the occupant. after recover the capital that it paid with an interest increase of 4% and in a monthly rent for a certain number of years.
2. The monthly rent method is based on a capital split on 20 years, and the annual rent is determined by one share plus 4% interest per annum on the remaining capital. In order to facilitate the method of interpolation, to reduce the period from 20 to 15 years, which during determined a fixed monthly rent, which the capital and interest will be paid in 15 years only.

3. The value of the plot on which the building is constructed whether it is located in open land or land which the Government has imposed is not included in the capital. The land is considered a generous gift from the great Emir of Bahrain to the citizen covered by the provisions of Subject (7) of this resolution.
4. All maintenance expenses shall be borne by the resident and shall be responsible to implementing it satisfactorily until the last paid of the installment.
5. The resident has the right to dispose of what he needs in the house during the period of the debt at his own expense, provided that the Directorate approves the building map.
6. During the term of the debt, if the resident changes his Bahraini nationality to another nationality, he shall take into account the payment of the rent and the right to own property.
7. In the case of the death of the resident during the period of debt, the Directorate works to recover the remainder of the debt in a manner to obtain the same monthly installments from the heirs of the deceased, or by renting the house to the debt and then handed over to his heirs. In some exceptional cases, the directorate may cancel all remaining debt or any part thereof, as the Director view appropriate for the family's financial situation.
8. If the debtor wishes to pay the remaining debt during the period of the debt that is 15 years, he can in anytime. In this case does not require the Directorate to pay interest on the value of the remainder of the debt at the time of payment and the Directorate should keep the owning document until the expiration of the term of the debt is 15 years.



**H.H Amir Isa bin Salman al-Khalifa, may he rest in peace, seeing Isa Town's plan during laying of the Foundation Stone for the town.**

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16<sup>th</sup> December, 1963



**The late Prince Isa bin Salman al-Khalifa, may he rest in peace, distributed gifted plots to the citizens of Karzakan village in the 60s.**

## **Rental requirements ... Loans**

In the 2<sup>nd</sup> Section of the Regulations and in its 9<sup>th</sup> Subject , two conditions relating to the Leasing Section provided:

1. To be with limited income.
2. Not own any property or plot of land.

As for Subject (10) clarifies the provisions of Subject (9) of the Resolution as follows:

1. The Directorate shall plan government land or land belonging to official departments such as Municipalities and Waqf (under a special agreement with this department) and build them for the rental of suitable residential houses with the same facilities and similar to the houses of limited income from the 1<sup>st</sup> section (the Ownership Section).
2. The rental method and its proportion shall be in accordance with the provisions of paragraph (2) of Article (8) in 1<sup>st</sup> Section of this Resolution.
3. The Directorate shall carry out the necessary repairs and the rest of the maintenance shall be borne by the Tenant.



**HH Sheikh Isa Bin Salman Al- Khalifa, may he rest in peace,  
During the inauguration of Ministry of Housing in 1975.**



**The late Prince Isa bin Salman al-Khalifa, may he rest in peace, during laying the Foundation Stone of the two Halat Nuaim & Halat Seltah.**

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18<sup>th</sup> December, 1980

**As for the Loan Section, which is the 3<sup>rd</sup> section of the executive regulations, and through Subject (11) , requires the beneficiary of the services of the following section:**

1. To be Bahraini of a Bahraini father & Grandfather.
2. With limited income
3. To owned alone the land on which he will build on.

**Subject (12) refers to the consequences of the provisions of Subject (11) of this resolution:**

1. The Directorate shall estimate the amount of the loan at each request according to the applicant's potential.
2. The borrower places the land paper in the Directorate as hostage until the payment of the last installment of the amount borrowed with interest.
3. The maximum period of repayment of the loan with its benefits 15 years.
4. The borrower should start repaying the loan with interest in monthly installments as soon as construction is completed.
5. The Directorate shall approve in advance the design of the building.
6. The Directorate shall pay the construction contractor or the same person if he has built the loan amount in installments according to the course of work. The 1<sup>st</sup> installment may be paid in advance provided that this installment does not exceed 10% of the loan amount.
7. The borrower may, at any time, pay the outstanding debt at any time during the term of the loan, which is 15 years. In this case, the Directorate shall not ask him to pay interest on the value of the remaining debt at the time of payment.
8. In case of the death of the borrower or his total disability, the provisions of paragraph (7) of Subject (8) shall be applied in the 1<sup>st</sup> part of this decision.



**H.H The late Prince Isa bin Salman al-Khalifa, may he rest in peace and H.R.H the Prime Minister,  
During laying the Foundation Stone of the Hamad Town.**

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14<sup>th</sup> December, 1982

# Financial Aspects of the Project

- (A) Monitor 67% of the funds allocated to the project to low-income earners.
- (B) 33% of the funds mentioned are for those above limited income.
- (C) The construction of one house for limited-income housing shall be spent between 15 and 20 Thousand Rupees.
- (D) The sum of 20,000 to 30,000 Rupees shall be spent on the construction of one house for the residence of those above the low income.
- (E) The sum of 30 to 40 Thousand Rupees shall be spent on the construction of one house for middle-income housing.



The Housing Minister signing for constructing the 2<sup>nd</sup> Stage of Hamad Town houses.

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2<sup>nd</sup> July, 1985



