

Navigating Housing Demand Shifts: The Impact of War on the West Bank's Housing Market

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Abstract This study discusses the impact of the ongoing war in the Gaza Strip on the housing demand of the West Bank and argues that encouraging the rental sector is an important strategy to reduce these impacts. The study analyses the institutional database and observes the changing demand for housing in the West Bank during the first half of 2024. It also interviews 30 decision-makers and investors to explore how the war influenced the market for both ownership and rental housing sectors. The study results sustain the failure of both ownership and rental sectors to contain the housing crises caused by poverty, shortage of supply, and increasing prices. The war created influential factors on housing demand, such as changing residential places and seeking low-cost housing. Such factors result from the renewed needs of householders in wartime based on decreasing safety requirements in some areas, decreasing many householders' income, and shortage of housing financing. The main finding of the study sustains that adapting the over-facilitation of homeownership as a primary housing policy in the West Bank for the last three decades, simultaneously with the exaggeration in protecting the tenants of residential properties, has caused the weakness of the housing sector in facing the sudden change in demand resulting from the war. The study further discusses a proposed guideline for

maintaining the current rental sector to contain this crisis.

Keywords Housing Market, Effective Demand, Potential Demand, Housing Policy

1. Introduction

The recent Palestinian-Israeli war in the Gaza Strip began after the October 2023 attack by Palestinians on Israeli settlements around the Strip. Since then, the Strip has been suffering from a devastating war between the two sides that is still ongoing at the time of preparing this study, August 2024 [1]. The economic and social impacts of the war are enormous on the areas surrounding the Strip, especially the West Bank, which is not free of armed clashes with the Israeli army but at a much lower rate than the Gaza Strip [2]. This study discusses the influence of the war in Gaza on the housing sector of the West Bank with the aim of recommending suitable policy strategies by the Palestinian authority. Adequate housing during the war is a basic need for citizens and a significant goal for each individual and family [3]. Figure 1 shows the location of the West Bank and Gaza Strip.



Figure 1. The location of the West Bank and Gaza Strip

In the West Bank, the need for adequate housing policy to contain housing demand is increasing. For instance, reactions to the violence and conflict in the Gaza Strip have displaced more than 4,000 Palestinians in the last two months of the year 2023. UNRWA has documented large-scale displacement in refugee camps in the West Bank, particularly Jenin camp, which affected 2,500 housing units, and Tulkarm camp, which affected 2,100 housing units [4]. Moreover, there is a huge gap between supply and demand for housing in the Palestinian territories. According to the results of the effective demand survey conducted by OQ, low-income housing - around \$40,000-60,000 - is suitable for a large segment of Palestinian families (60%), but it is not widely available, which means that it is difficult for more than half of Palestinian families to buy homes. The demand for housing units is generally estimated at around 15,000 housing units per year, which is a large number compared to the 5,700 housing units licensed annually, which means that there is a supply deficit of around 10,000 units per year. However, there are many empty housing units available for purchase, but they are expensive due to the tendency of real estate developers to build units suitable for middle and high income earners [5].

Accordingly, a booming housing policy during wartime can be defined as one that seeks to develop a sustainable housing sector that serves the interests of all parties in the industry and achieves social and economic goals. Police should respond to the needs and capabilities of all segments

of the population, including people with low incomes, and enable them to live at reasonable prices [6]. Policies should also be resilient to the wartime need to redistribute the population to safe places considering the need for emigration and displacement by harnessing available resources to obtain the best housing [7]. Governments can, through laws, regulations, administrative procedures, taxes and support, form an effective and sustainable housing market that meets the needs of the emergency needs [8].

The policies and strategies of providing housing for those unable to provide it themselves have been fundamental in both developed and developing countries [9], where governments have been shocked by the impact of demographic, economic, social and ideological changes over time. They faced these impacts through policies and strategies [10]. In developed countries, governments have been responsible for providing housing after wars. During the sixties of the last century, housing policies focused on the state to enable the market to provide housing for people experiencing poverty instead of building it. Later, the housing market gained new momentum, and the private sector's empowerment policy gained momentum in the late 1980s, which called for less government intervention and relief from poverty-stricken housing subsidies [11].

In that sense, selling housing in the market used to be the central global housing policy to fulfil the required housing supply instead of direct supply by governments since the 1980s. Treating housing as a consumption of industrial and productive products continued to be a vision of the role of

housing as a safe investment for householders compared to rent housing [12]. The results of this limited understanding of housing as a product were the emergence of shanty towns on the outskirts of cities and their continued expansion until they became home to hundreds of millions of low-income families until the present time and turned into hotbeds of poverty crime, and trafficking [13]. After these problems worsened, interest in re-activating the governments' role in housing policies began in some large cities, learning from what governments did after the war in the twenties and thirties of the last century [14].

The direction of change in housing policies in most developing countries was similar to that in developed countries. However, developing countries could only implement one of the two mentioned directions: building social housing and enabling the market to provide affordable housing [15]. Some developing countries rich in natural resources, such as oil countries, were an exception, as they could build housing and rent it at low cost for the poor. In addition to the limited projects, the construction of affordable housing for workers and peasants is considered a significant source of poverty reduction [16]. Most developing countries need more resources to implement government housing programs (or social housing) due to the scarcity of their natural resources. As a result, the private profit sector is controlling the housing market in most developing countries, and Palestine is one of them [17].

Thus, the need for the government's policy of supervising the private sector was increasing, especially its neoliberal version, which was based on the ownership of houses, not renting them. It continues to face a significant dilemma in developing countries due to the inability of the targeted population to access financing; people willing to borrow require that they convince banks that they can repay loans [18]. The market empowerment strategy only sometimes achieves satisfactory results. For instance, the average-income employees in the public and private sectors could not obtain decent housing. Therefore, the empowerment policy has faced widespread criticism in most countries that have implemented it, especially those that have failed to solve the housing problem for people with low incomes, which has increased to a great extent [19].

Moreover, in emergency times such as wars, the priority should be given to providing adequate housing for the following groups: families whose homes were destroyed or demolished by the occupation authorities, whether as a result of collective punishment or under the pretext of lack of a permit for military attacks, or because they were demolished by force. They provide decent housing for families who lack income and resources, live in unsafe housing, and cannot afford adequate housing [20]. The authority is responsible for providing these families with decent housing. Improving or renovating old buildings and building government rental housing can be recommended. Low-income families can allocate no more than 30% of

their income to pay the price of a housing unit with an area not exceeding 100 square meters and for no less than 20 years [21]. The authority is required to guarantee the access of families of this segment to affordable housing.

It is also essential to stimulate the rent sector, from the availability of owners to provide affordable housing and ensure access to long-term financing for all householders, and by providing an incentive to increase the effective demand for affordable housing at symbolic prices, such as facilities or tax exemptions, or by granting them land connected to infrastructure and services; and to build affordable housing on it, within the specifications and price agreed upon with the government [22].

As a result, specialized government institutions are needed for any country as bodies for supervising ownership and rental housing. The goal is to help citizens who are unable to benefit from the housing programs provided by the housing market mechanisms through these government institutions and bodies providing facilities directly and indirectly to needy citizens [23]. The following will give an overview of the current ownership and rental housing sectors in the West Bank to estimate the influence of war on housing demands.

2. Housing Sectors in the West Bank

The private sector is the dominant sector in providing housing supply in the West Bank [24]. Since the beginning of the second millennium, families in the West Bank have been seeking to own a home and preferring it over renting. The demand for housing units has continued to increase [25]. Palestine is now ranked 7th in the Arab world and 81st globally in home ownership, with a rate of 77.6% of homes owned [26]. Therefore, until the beginning of October 2023, the construction sector witnessed active movement in the West Bank while the demand for real estate purchases significantly increased. This movement was supported by the availability of construction materials in the local market and the stability of their prices, and the increase in investment in real estate as a safe haven in light of the fluctuation of currency prices and instalment sales, in addition to the contribution of workers inside Israel in providing cash liquidity [27].

Business people continued to invest their money in building residential buildings and selling their apartments as a safe investment in the West Bank areas [28]. They preferred selling units to renting them to get cash back quickly and use them again in new investments [29]. On the one hand, the market was active as there was a great need among people to purchase apartments and private homes among young couples and large families living in narrow spaces [30]. However, the COVID-19 pandemic highly affected the housing market during 2021, which come back to recover after that in 2022 [31].

On the other hand, the rental sector has been undergoing an apparent contraction over the past decades due to the

increased demand for housing ownership. These legislations are included in the Rent Control Law 1953 to protect the tenant's rights and reduce the rental sector. Rent control mainly aims to make housing more affordable for low-income households [32]. The rent control law aims to help reduce the financial burden on low-income households by limiting the amount landlords can charge for rent. This law is supposed to help improve the overall standard of living for the increasing number of low-income families and reduce poverty levels in the community [33]. Hence, in most cases, the current regulations protect the tenants' rights against owners, so the owner cannot end the contract without the tenant's agreement.

The term of the contract shall be extended by law after the expiry of the agreed term in contracts subject to the landlord's and tenants' law, including the original amount of money, with the possibility of increasing in some cases [34]. After that, there is no legal equation for calculating the increase, and even if an increase occurs by the agreement and is reviewed by the competent court, the amount of this increase may be included in the contract [35]. As a result of the above legislation, many old rental units still have contracts for as little as \$200 per year, for instance, based on the original contract that dates back forty or thirty years. At the same time, the average rental unit today can reach \$3,000 per year, several times that amount. The landlord cannot change the contract; even if the original tenant dies, the contract will be passed on to his children. Accordingly, current rent control policies can negatively affect investors and renters. Landlords may be less willing to invest in their properties if they know they cannot change market rates for rent. This has led to a decline in the available housing quality, as landlords need more incentive to maintain and improve their properties [36]. This made it harder for people to find affordable housing for rent.

3. Methodology

To obtain the goal of the paper -exploring the influences of war in Gaza on housing demands in the West Bank- the study adapts the comparative analysis methodology between ownership and rental housing sectors in Nablus city. It discusses the determinants and conditions for their application in terms of income regulations in providing housing for the various segments of Palestinian society within the political and economic environment. The paper took the following steps: Reviewing the literature that addressed the possibilities of developing the current

housing sectors, tracking the influences of war on the housing demand, and comparing the efficiency of both ownership and rental sectors in wartime.

To track the impact of the war in the Gaza Strip - during the specified period: the first half of 2024 - on the housing market under the housing conditions discussed, the study used three methods: as shown in Figure 2.

The first method is analyzing the statistical data issued by Palestinian and international institutions related to the economy and housing market, namely, the Ministry of Economy Palestine, Palestine Monetary Authority, United Nations, ESCWA, and UNDP reports. A survey of the official websites of these institutions was conducted in May 2024 to collect such data. The survey focused on statistics of the first quarter of the year 2024 about housing demand, the Real Estate Index, individual income, housing investment indications, private consumption, gross domestic product, etc. The second method is observation of the housing market -with a particular focus on the city of Nablus as a case study- including field visits to real estate registration and licensing institutions such as ministries and municipalities and observing the movement of project sites in the city of Nablus. This step was based on the researcher's previous background, which stemmed from working in the housing market in the town for the past two decades. Previous background was essential to understand the changes in demand for the housing market and to create an updated and comprehensive vision of the current situation. The third method is that interviews were conducted with a selected group of experts in the housing sector in addition to a group of decision-makers during May 2024. It included 30 experts, engineers, administrators, and real estate developers working in Nablus city. The sample covered both the rental and ownership sectors. Both public and private sectors, such as municipalities, public institutions, real estate investment companies, and engineering offices, were covered. The private sector represents the most significant part of the sample - about three quarters - due to the greater participation of this sector in providing housing compared to the non-profit sectors. Experts were asked questions during the interviews to determine the direct and indirect influences of the war in the first half of 2024 and possible strategies for containing them. The answers were sorted and then classified to develop the essential points agreed upon by the vast majority - 75% or more - of the sample members, and other points were excluded. Figure 3 clarifies the characteristics of the surveyed sample.

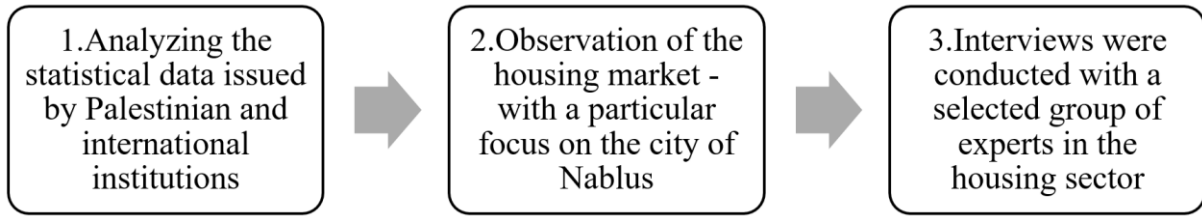


Figure 2. The sequence of the used actions

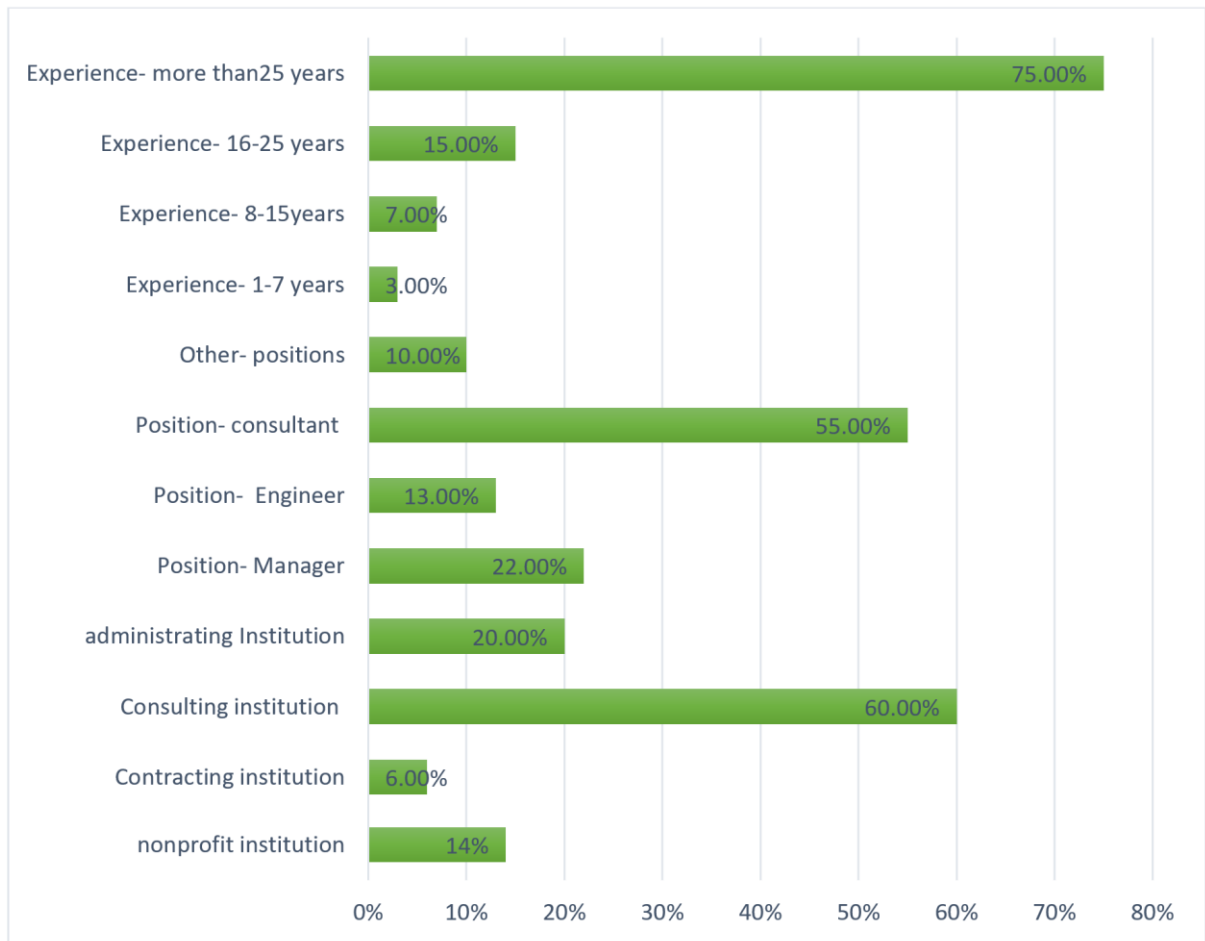


Figure 3. The characteristics of the surveyed sample

The main tool of the surveys was a set of questions prepared in advance in the form of a questionnaire designed to measure the responses of experts in various aspects of the effects of the war on the housing market in the West Bank and convert those responses into a statistical form that can be analyzed and results obtained from them. The questionnaire was divided into three groups of questions: To what extent was the flow of housing supply in the West Bank affected by the war? And what is the difficulty of obtaining suitable housing during the war for those with limited income? And what are the new factors due to the war that affect demand in the housing market? The answers of the recipients were recorded and extracted using an appropriate number to determine their agreement on each point from 1 to 5, where 1 is the lowest score and 5 is the

highest score. Then the results were reached using the following equation:

$$\text{Agreement percentage} = \frac{\text{total scores for each question}}{(\text{number of beneficiaries} * 5) * 100\%}$$

4. Results

4.1. Results of Analyzing Institutional Data

Since October 7, the economic wheel in the occupied West Bank has continued to decline day after day, making the Palestinian economy distorted and more vulnerable to the shocks it receives. The Palestinian economy in the West Bank lost about 27% of the average rate of production

before the war, in addition to production losses estimated at \$2.5 billion, in addition to the market losing about 12 billion shekels (\$3.4 billion) that were pumped every half year from the 200,000 workers inside the occupied territories in 1948. According to data from the Palestinian Ministry of Economy, more than 80,000 commercial establishments have declined in production or have stopped working altogether, most notably the construction and real estate sector, followed by the agricultural, service and industrial sectors, with the number of workers in these sectors estimated at 651,000 workers. The crisis did not stop in the commercial sector; public sector employees have not received salaries regularly since November 2021, as they received between 60% and 80% of their monthly [37]. According to the International Labor Organization, there are more than 650 permanent or temporary Israeli checkpoints in the West Bank, which has hurt the Palestinian economy, as a third of the labour force in the market has been ultimately affected amid fears that the unemployment rate will rise to 50% due to the continuation of the war [38]. All these have led to the cessation of the flow of hundreds of millions of shekels into the Palestinian market, which has hurt the purchasing power of citizens and has cast its shadow over the shops that have stopped working or whose profits or sales have declined, which has made the Palestinian market face one of the worst economic stages in 30 years, according to the Ministry of Economy [39].

These circumstances have hurt other commercial and

construction sectors due to the decline in income and the reduction in families' purchasing power.

Figure 4 shows the radical increase in poverty in the West Bank during the first three months of the war. It jumped from 19.5 to 45.3% during this period. In addition, private consumption declined by -18.3% in this period, a natural impact of increased poverty rates. As a result, the whole economic health of the West Bank declined during this period, with a high GDP parentage that reached 12.2%.

Amidst these challenging economic conditions, the real estate market has not witnessed a significant decrease in apartment prices. However, prices decreased slightly in the last quarter of 2023; according to the Palestine Monetary Authority, they returned to a rise in the first quarter of 2024, as shown in Figure 5. The figure also clarifies a relatively stable monthly average of housing prices in the West Bank during the last two years, which includes the house and its land prices.

However, the unbuilt land has a separate price average that may hardly conserve its value during an emergency. The land market is witnessing fluctuations and a slight price decrease due to the need for some traders for cash [42]. Regardless of the low demand, the slight decline in real estate prices is probably attributed to investors' belief in the importance of owning residential units whose price may double with the increased need for housing and the lack of production by the construction sector in light of the war conditions.

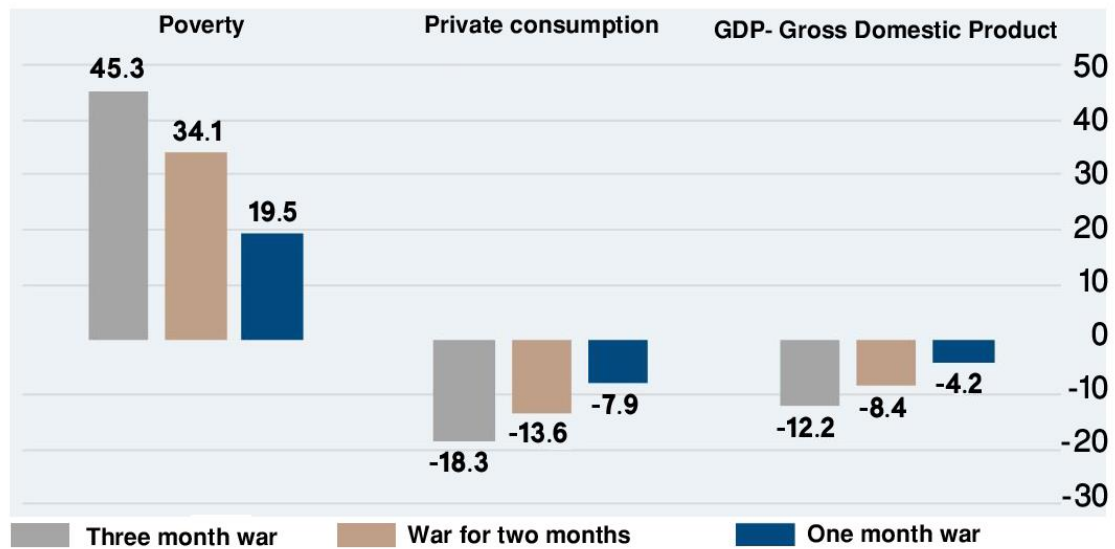


Figure 4. Economic influence of Gaza-war on the West Bank [40]

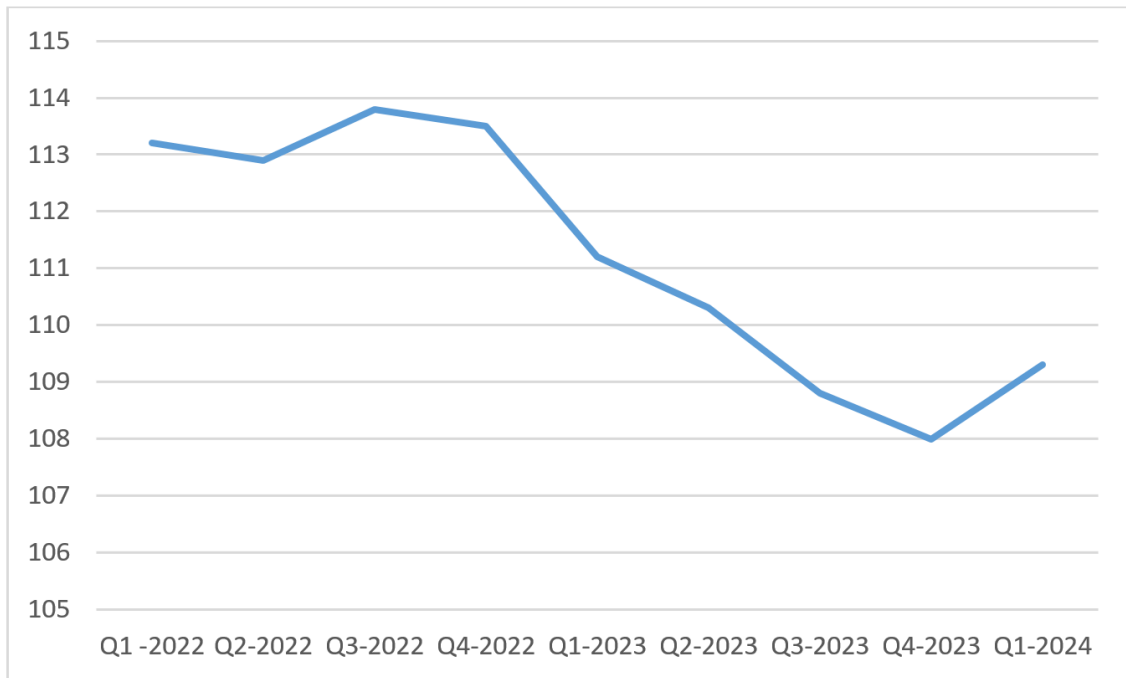


Figure 5. Residential Real Estate Index in Palestine [41]

4.2. Results of Observations

Observing the housing market in Nablus city has revealed that the ownership housing sector witnessed a significant decline that reflects negatively on multiple involved categories: engineers, contractors, professionals and workers. The industry of building materials and suppliers of equipment is also highly influenced by war. Thus, housing that should perform a social development in improving the quality of life is achieving economic decline during wartime. Since most families in Nablus depend on working in small, unorganized businesses, many of them cannot wholly provide banks with acceptable proof or official documents of their ability to pay, and many of them cannot obtain loans or build houses, especially in wartime because many householders lost their jobs.

The results of the observations included confirming the halt of many housing projects in the city of Nablus through field visits by the author to construction sites in the suburbs and inside the city to the various residential neighborhoods. Consequently, a noticeable decline in the pace of construction and building in the housing sector was observed. In addition, random meetings with workers in those sites were conducted, who confirmed the reduction of their work and the delay of many housing projects due to the irregularity of financial payments resulting from the war conditions. As a result of the observation, the ongoing war in Gaza has three important effects on the housing sector in the West Bank, the most important of which are the decline in the pace of housing flow, the increase in unemployment among workers in the construction sector, and the delay in delivering many projects beyond the original dates previously specified.

As a result of the current housing crisis, the housing market has witnessed an increase in potential demands and a decrease in practical demands. Today, after ten months of the war in the Gaza Strip, the ownership housing sector in the West Bank is supposed to face a significant deficit in the housing units required to meet the natural increase in population growth and the decline in the pace of production, especially since many currently inhabited housing units are not suitable for housing before the war.

4.3. Results of Interviews

The interviews have revealed three primary influences of the war on the housing market:

1. **Shortage of housing supply:** The effects of rent control policies on housing markets have been debated for decades but highly exposed in wartime. War influences can significantly impact the supply of available rental units in a given market. For example, landlords may be reluctant to invest in maintaining or upgrading their rental properties if they cannot raise rents to cover costs. This can result in a decrease in the quality of available rental housing and a decline in the number of available units. Besides, there is strict mobility for tenants; if tenants are paying old rent that is usually less than the actual rent, they may be less likely to move to a different unit or location, even if it is more convenient or desirable for them because of safety issues. This can lead to a mismatch between the demand for rental units in certain areas and the available supply. This can lead to new tenants paying more than existing tenants, leading to resentment and frustration.

2. Difficulty finding suitable housing: Sheep amounts of rents of old contracts may help already rented families to afford housing in the difficult economic situation, but it can also lead to a decrease in the supply of affordable housing during wartime. This can make it harder for families to find suitable housing in the long term. Moreover, landlords may need more incentive to invest in their properties due to rent control restrictions. As a result, there is discrimination against low-income households, as landlords may choose to rent to higher-income tenants who can afford to pay more rather than to lower-income tenants who can only afford the controlled rent

amount. This discrimination led to a rental market depression, which led to a decrease in government tax revenue, as landlords may be unable to pay property taxes due to rent control restrictions.

3. Five influential factors emerged in housing demand during wartime. These are increasing the need for changing residence places, increasing the demand for low-cost housing, increasing the need to reschedule monthly housing instalments, increasing the demand for housing inside cities, and the preference to obtain rented housing over buying. Figure 5 shows the degree of agreement of surveyed experts on these factors, which ranges from 78%-95%.

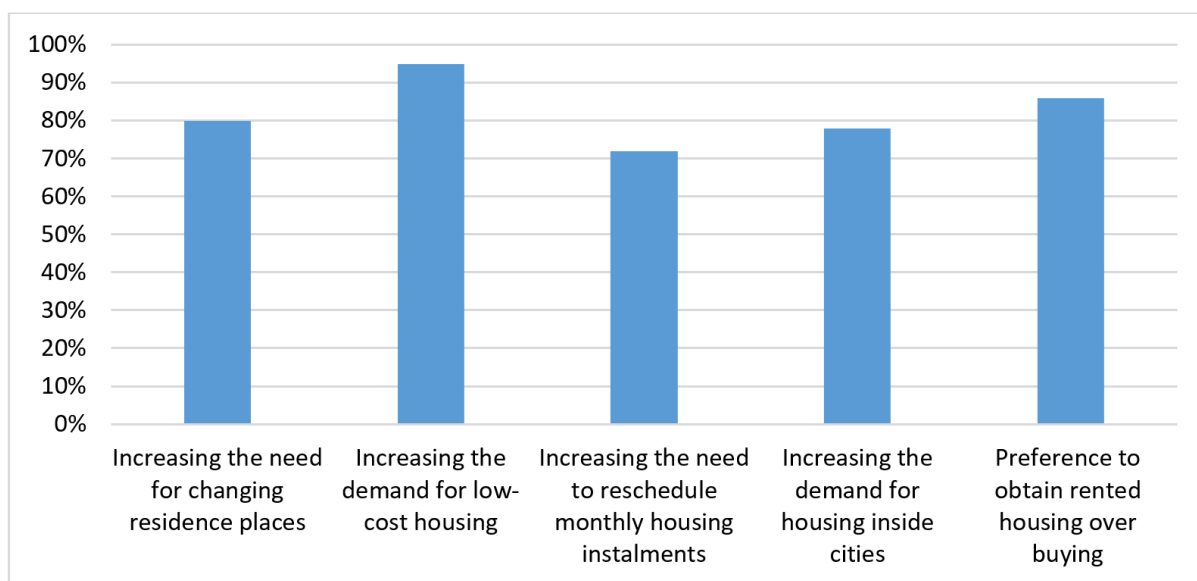


Figure 5. A diagram that shows the degree of agreement of experts on the emerged influential factors

Table 1. The influences of war on the housing demand in the West Bank, both for ownership and rental sectors

	The influence factor	Ownership sector	Rental sector
1.	<u>They are increasing the need for changing residence places</u> , as many areas of residence are exposed to military confrontations.	Difficulty in selling the householder's current property due to lack of cash flow in cities.	Reluctance of owners to rent and prefer selling their housing units.
2.	<u>They are increasing the demand for low-cost housing</u> . Many householders lose their jobs, and many suffer a shortage of income.	Fail to provide low-cost prices for buying new houses as the current prices continue to rise.	On the contrary, owners try to change old contracts or raise rents to increase their income.
3.	<u>They are increasing the need to reschedule monthly housing instalments</u> . Previous and current buyers have irregularly made home payments to the original owner.	There is no support for struggling families because most financing is from commercial banks.	Most tenants have accumulated debts, which has increased the suffering of the already struggling rental sector.
4.	<u>Increasing the demand for housing inside cities</u> and decreasing the demand for housing in the outskirts due to movement obstacles.	Increasing prices and reluctance to finance householders by institutions due to the current economic crises.	The supply of rental housing is less than the demand due to this sector's weakness, and the main reason is the Tenant Protection Law.
5.	<u>In most cases, new families prefer to obtain rented housing</u> due to war conditions over buying new housing due to lack of financing.	Many of the residential apartments prepared for new families have become empty, and the businesses of many investors have been disrupted.	The rental sector is often unable to meet the increased demand for rentals due to fears that tenants will be unable to pay.

Table 1 analyses these factors and the challenges of containing them in both the ownership and rental sectors. Such factors result from the renewed needs of householders in wartime based on decreasing safety requirements in some places, decreasing household income, and a shortage of housing financing.

From Table 1, ownership and rental sectors have failed to adapt to renewed needs during wartime. These include the need for a flexible system that allows for changing residence places, specifically inside cities and towns, the need for affordable housing with low-cost monthly instalments, and the increasing need for rent compared to houses. This conclusion sustains the need for updating housing policies to increase the ability of these sectors to face such factors.

1. The need for improvement of the rental sector requires improving the legislative environment and reformulating the current rental laws in a manner that is consistent with preserving the rights of both owners and tenants. While the current rent control policies may be well-intentioned, they can have unintended consequences for both tenants and landlords. It is essential for policymakers to carefully consider these effects when improving rent control policies to ensure that they effectively provide affordable housing without creating additional problems for the housing market.

5. Discussion

The Palestinian housing sector was not in good condition

before the ongoing war in Gaza, as indicated by [28]. It suffered for many years from the siege, restrictions and marginalization due to the unstable security and political situation on the one hand and the ineffectiveness of the policies followed to confront those conditions on the other hand. This situation has exacerbated the problems facing the housing sector after the war, the most important of which is the inability to provide suitable, economical and safe housing, with the increase in poverty and unemployment rates in the past few months confirming the previous results of [25], [29], [30]. The paper critically reviewed the influences of the ongoing war in the Gaza Strip on the housing demand in the West Bank. There has been a rapid and sudden shift in demand for housing in the West Bank due to the war compared to demands in 2022, as indicated by [31]. The most important features of this shift are a reluctance to buy homes, a decreased tendency to obtain bank financing, and an increased demand for housing offered for rent rather than for buying homes.

Although it is necessary to follow strategies to improve both the ownership and rental sectors to confront the effects of the war, this paper proposes urgent intervention for the rental industry as it is the most capable of facing the renewed needs of the poor population in wartime comparing to ownership sector as shown in Table 2.

In that sense, Figure 6 proposes a guideline of four points to improve the West Bank's rental sector: reforming legislation, establishing institutions for supervising and developing the industry, facilitating financial support for this sector, and encouraging furnished (ready-for-use) housing.

Table 2. The potential of the rental sector for containing wartime demands

	Flexibility with displacement and immigrants	Alternative income for investors	Facilitating supporting Housing finance by the government	Facilitating long and short-term strategies
Rental sector	X	X	X	X
Ownership sector		X		

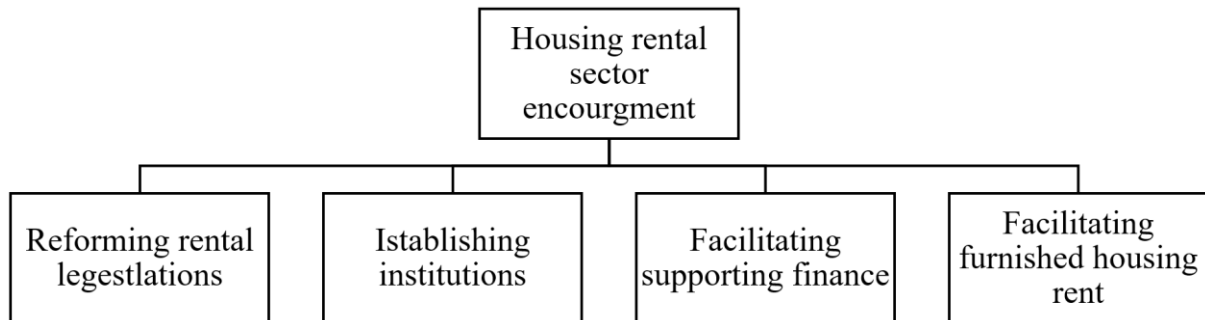


Figure 6. A guideline for improving the rental sector to contain war influences

Accordingly, there is a need for urgent intervention of the Palestinian Authority to maintain housing sectors in the West Bank, which should use updated legislation, tax free, and price control. The housing sector, the right to housing and confronting the conditions of houses by the war in Palestine are of particular importance, mainly since attention is directed towards a national policy for urban development and housing that adopts the fundamentals of international standards towards developing this sector, mainly since research in Palestine revolves around adequate housing, the right to housing, financing issues, limited land for exercising the right to housing, and facilities for accessing housing as indicated in [9], [10], [15], and [16]. Accordingly, the study argues that the Palestinian government in the West Bank should modify and repair housing regulations as an essential step for containing war influences, which are: emigration, shortage of housing finance, and declining profits for investors.

6. Conclusions

This study addresses the housing demand change and the factors that affect the change during war. The ongoing war in Gaza had been going on for more than a year by the time, this study was prepared, and it had significant impacts on all economic sectors in the West Bank, most notably the housing sector due to the instability of the local economy. This war requires a review of the housing policies followed in the West Bank, which have not changed over the past three decades, namely the adoption of a policy of facilitating home ownership as a primary means of affordable housing in the West Bank. This policy coincided with the continued exaggeration in protecting residential property tenants, which caused the housing sector to be weak in the face of the sudden change in demand resulting from the war, according to the results of this study.

It may be natural for people in war time to shift their orientation in emergencies from buying homes to renting them for several reasons related to the decline in household income and the desire to have flexibility in housing in the event of displacement. Hence, the importance of reforming and developing the housing rental sector becomes apparent in such time, because it provides a more suitable climate for temporary housing in emergencies, especially furnished housing. The responsible authorities must enact legislation that encourages owners to rent their homes but, at the same time, guarantees the rights of both the tenant and the owner. The housing rental sector in the West Bank has suffered for years from old laws that overprotect the tenant at the property owner's expense, which led to owners' reluctance to rent even in difficult times that accompanied the housing crisis due to the war.

Finally, this study discussed one of the policies required to reduce the effects of war on the housing sector, which is improving the rental industry. On the one hand, it is recommended to study other policies that reduce these

effects, such as the possibilities of direct government intervention in building affordable housing for people with low incomes due to the war, improving housing financing methods, and studying the planning of cities and villages in light of the unstable political and security conditions. On the other hand, this study recommends conducting more studies that support the sustainable development of the housing environment in Palestine and address the necessary measures to contain the adverse effects of the built environment due to the war.

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