



Affordable Housing Policy and Programmes

Course: Needs Assessment, Subsidy Tools and Allocation

20 – 24 December 2026

Dammam - Eastern Province five-star



Affordable Housing Policy and Programmes Course: Needs Assessment, Subsidy Tools and Allocation

Ref: 1452_23966 **Date:** 20 – 24 December 2026 **Location:** Dammam - Eastern Province five-star **Fees:** 19500 SAR

Introduction:

Affordable housing policy and programmes, covering needs assessment, subsidy tools and allocation, is the subject of this 5-day course for housing authority, municipal, developer and housing finance staff, ending with an Affordable Housing Programme Design for a case city. Public housing spending often fails to close the affordability gap when need is estimated loosely, subsidies reach households that could buy or rent unaided, land is released far from jobs and services and allocation rules invite queue-jumping. Nominees already prepare, deliver or evaluate housing schemes, and the course is taught through case studies built on household income, price, rent and waiting list data. CoreConcept Training Center delivers this affordable housing policy and programmes course.

Course Objectives:

- Estimate housing need and affordability gaps for a city using household projections, backlog counts, price to income ratios and the residual income method
- Select demand-side support such as capital subsidies, down-payment and mortgage support and rent allowances for each target income band
- Apply supply-side tools including public land release, inclusionary zoning, density bonuses and partnership housing structures to expand affordable stock
- Compare social rental, affordable rental, rent-to-own and shared ownership models and match them to household profiles
- Design beneficiary eligibility, waiting list and allocation rules with controls against leakage and subsidy capture
- Set unit space standards, cost benchmarks, neighbourhood quality criteria, governance arrangements and monitoring indicators for an affordable housing programme

Target Audience:

- Staff responsible for housing strategy, needs studies and policy proposals in housing authorities
 - Municipal staff responsible for land allocation, planning approvals and local housing delivery
 - Affordable housing developer staff responsible for partnership schemes, unit mix and sale or rent pricing
 - Housing finance staff responsible for subsidy, down-payment and rent support products
 - Programme staff responsible for beneficiary eligibility, allocation and tenancy management
 - Monitoring and evaluation staff responsible for tracking housing programme results
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Course Outline:

Day 1: Housing Systems, Tenure and Affordability Pressures

- Housing Continuum From Emergency Shelter to Market Ownership
- Adequate Housing Criteria for Tenure Security, Habitability and Location
- Housing Market Segmentation by Income Band and Tenure
- International Lessons From Public, Cooperative and Land Trust Housing
- Current-State Review of an Existing Housing Policy Mix

Day 2: Housing Needs Assessment and Affordability Measurement

- Housing Needs Assessment Using Household Projections and Backlog Counts
- Median House Price to Income Ratio Calculation
- Rent Burden Bands and Housing Cost to Income Tests
- Residual Income Method for Low-Income Household Budgets
- Affordability Gap Matrix by Income Decile and Tenure

Day 3: Demand-Side Support, Supply-Side Tools and Tenure Models

- Capital Subsidies, Down-Payment Grants and Mortgage Support Options
- Rent Allowance and Housing Voucher Design and Payment Rules
- Public Land Release, Inclusionary Zoning and Density Bonus Tools
- Partnership Housing Structures and Developer Incentive Packages
- Social Rental, Rent-to-Own and Shared Ownership With Staircasing

Day 4: Eligibility, Allocation, Unit Standards and Programme Risk

- Beneficiary Eligibility Criteria, Income Verification and Waiting Lists
- Points-Based Allocation Scheme and Priority Group Rules
- Affordable Unit Space Standards and Cost per Unit Benchmarks
- Neighbourhood Quality, Service Access and Concentrated Poverty Risk
- Targeting Leakage, Subsidy Capture and Programme Fraud Controls

Day 5: Case Study: Affordable Housing Programme Design for a Case City

- Case City Housing Data Pack and Needs Estimate
 - Case Affordability Gap and Target Income Bands
 - Case Mix of Subsidy, Land and Tenure Instruments
 - Case Governance Model, Results Framework and Evaluation Indicators
 - Affordable Housing Programme Design Completion and Panel Challenge
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Skills You Will Gain:

- Housing Needs Estimation
- Affordability Gap Analysis
- Housing Subsidy Instrument Selection
- Inclusionary Zoning Design
- Tenure Model Comparison
- Allocation Scheme Design
- Subsidy Leakage Control
- Housing Programme Evaluation

Why Attend This Course:

- Deliver an Affordable Housing Programme Design for a case city to the housing authority board or programme steering committee for review
- Decide which mix of subsidy, land and tenure instruments fits each target income band in the local market
- Avoid subsidies that reach households who do not need them, units built far from jobs and services and waiting lists that stall
- Share affordability gap matrices, eligibility checklists and allocation scoring sheets with policy, finance and tenancy colleagues

Conclusion:

Back at work, the participant presents the Affordable Housing Programme Design to the housing authority board, the municipal planning committee or the programme steering group. They use it to agree target income bands, choose the balance between demand-side support and new supply, set eligibility and allocation rules and fix the indicators the programme will report. After the first allocation round, the unit should compare take-up, beneficiary household incomes, rent and instalment burdens and waiting times against the design, and adjust targeting, subsidy levels or unit mix where results diverge.

Frequently Asked Questions FAQ:

What should participants know before an affordable housing policy and programmes course?

Participants should already work on housing strategy, land, finance or beneficiary services and be comfortable reading household income and price data in spreadsheets. No economics degree is needed. Bringing anonymised data on local prices, rents or waiting lists lets them test the methods on their own city.

How does an affordable housing policy and programmes course differ from a mortgage finance or real estate development course?

It works at programme and city level: estimating need, choosing subsidy, land and tenure instruments and setting allocation rules. Mortgage courses centre on underwriting single loans, and development courses on scheme appraisal and investor returns, which appear here only as context.

What is the difference between demand-side and supply-side tools in affordable housing policy and programmes?

Demand-side tools raise what households can pay, through grants, down-payment and mortgage support or rent allowances. Supply-side tools increase the stock of affordable units, through public land release, inclusionary zoning, density bonuses and partnership schemes. Most programmes combine both, matched to local market conditions.

What does a participant take back from an affordable housing policy and programmes course?

Each participant takes back an Affordable Housing Programme Design for a case city, containing a needs estimate, an affordability gap matrix, the chosen instrument and tenure mix, eligibility and allocation rules, unit standards and a governance and monitoring framework.
