

The Crisis of Public Housing in Israel: Social and Economic Aspects

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Abstract: “Public housing” affords decent and safe rental housing for eligible people. It seeks to protect vulnerable populations, allowing affordable housing for a populace that cannot do so in the free market. The paper portrays and evaluates public housing in Israel. It depicts the shortage, challenges, and problems and emphasizes the extent of the crisis. The study intends to improve comprehension and illustrate damaging causes by relying on the results of the State Comptroller’s report and relevant academic and institutional documents. It illuminates the gap between supply and demand, its implications, and the societal and financial repercussions of public housing.

Keywords: Public housing; shortage; supply and demand; October 7; Swords of Iron War; Israel.

Introduction

The right to housing is primary in Israel. Public housing is one of the oldest policy tools for increasing the supply of affordable housing. Hence, public housing is a central component of Israel’s protective net for the weak in society. The state has a supply of apartments rented at a subsidized price to residents who meet the eligibility conditions. It seeks to protect vulnerable populations, allowing affordable housing for a populace that cannot do so in the free market (Hananel, 2019; Zamir, Ben Ezra, & Kahalyi, 2019).

The eligibility period and criteria for public housing relate to before and after receiving the unit. Before receipt of the apartment, applicants must meet rigorous standards, somewhat because of the small supply. Potential occupants must register and have their eligibility examined by officials from the Ministry of Construction and Housing, additional ministries (e.g., Ministry of Aliyah and Integration, Ministry of Labor, Social Affairs and Social Services), and a detective agency. Eligibility is repeatedly checked and is limited to individuals who have never owned a house and whose income is below a certain level. Applicants must also meet other criteria, such as marital status, family size, children’s ages, and health status (Hananel, 2020). After receiving the apartment, the tenant’s financial situation is not examined unless they want to buy the house or request a rental discount. Namely, once the eligible tenants have received a unit, they do not lose the right to live in it, even if they no longer meet the eligibility conditions. However, their share of the rent will possibly increase (Hananel, 2020).

In capitalist countries, the primary justification for public housing has been the market’s failure to construct quality residences at affordable prices. Developing public housing has resulted from severe housing shortages due to wars, immense immigration, urban renewal, job creation during an economic depression, control of social unrest owing to severe housing shortages, modernization, and urbanization, and benefit special target groups (Werczberger, 1995). Thus, public housing has social, economic, and national-territorial implications. It can generate jobs, boost the economy, and serve to take control of a territory by shifting citizens (Hananel, 2020).

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Regarding social and economic equality, most public housing construction in Israel is in development towns and peripheral areas. Thus, public housing may generate and reproduce the class structure and widen economic disparities in Israeli society by creating slums and concentrations of poverty (Hananel, 2017). Public housing can also broaden ethnic gaps since Israel's public housing policy differentiates between ethnic groups, whereas there is a negligible percentage of national minorities among public housing tenants (Hananel, 2020).

The paper depicts and assesses public housing in Israel. It describes the shortage of apartments, challenges, and problems and underlines the scope of the crisis. The study highlights the gap between supply and demand and its implications.

Additionally, the study considers that conflicts result in reduced social capital, dislocation of people, destruction of property, weakened institutions, and ruined economy. Their impact on individuals, families, and communities can be devastating, like loss of life and livelihoods; damage to homes, property, and infrastructure; disruption or cessation of vital services; and lengthy required displacement from land, home, and community. Though wealth does not offer immunity from the repercussions of war, in most cases, the poor and socially disadvantaged are the worst affected; they are also the least able to withstand economic shocks and generally take the longest to recover, especially regarding welfare and the right to adequate housing (Seneviratne, Amaratunga, & Haigh, 2013; United Nations, 2022). Considering these aspects, the paper focuses on the aftermath of October 7 and the impact of the Swords of Iron War on public housing in Israel.

The context of public housing in Israel

The evolution of public housing

The initial aim of public housing in Israel was to supply permanent shelter for immigrants. However, the objective has changed to provide affordable housing to low-income households and temporary rentals to particular target groups (Werczberger, 1995). Therefore, understanding the problem of public housing in Israel necessitates a comprehension of the state's history, governmental structures, laws, and policies.

In the 1950s-1960s, Israel tripled its population due to increased waves of immigration. The country presumed a culture of building public housing to accommodate the population growth. It established a government company named "Amidar" to find housing solutions for the many immigrants. However, Amidar failed to meet the urgent needs; hence, its role was reduced to occupying and maintaining buildings owned by the state. Therefore, the legal structure of public housing in Israel is as follows: The state has land ownership, and the leasing companies (e.g., Amidar, Amigour, Halamish, Shikmona, and Heled) manage and maintain the buildings. After the existing public housing stock in Israel dwindled, the state established housing for immigrants. At the end of the 1960s, public housing received an additional objective, which later became the primary goal of providing housing solutions for the elderly and weak population (Gildin, 2018).

From the 1990s till 2011, Neoliberal policies and governmental actions led to decreased public housing stock. The state ceased the construction of public housing. Thus, since 1992, almost no public apartments have been built in Israel. Additionally, enacting the Public Housing (Purchase Rights) Law (1998) reduced the supply of public housing apartments since beneficiaries received purchase rights. The purpose of the Public Housing (Purchase Rights) Law was to enable public housing tenants in Israel to purchase the apartments in which they resided as part of the public housing system at a significant discount. The law was enacted at the initiative of a politician, in collaboration with civil rights organizations, housing rights advocacy groups, the Reform movement, rabbis, and legal professionals, who sought to advance social justice

principles and improve the conditions of disadvantaged populations in society. The law states that public housing residents who have lived in the house for five years are entitled to purchase their apartments at a reduced price. It aimed to reduce poverty among disadvantaged populations by transferring capital to eligible families to pass on to their children and supporting private ownership of apartments.

The country determines the discount rate according to the length of residence in public housing and the number of children. The discount can reach up to 90% of the apartment price on the free market and up to a maximum cost of approximately 1.1 million NIS (State Comptroller's Report, 2024). The money from the sale was supposed to replenish public housing stock. However, the government carried out four different sales operations in public housing, which resulted in a reduction in apartments. Thus, at the end of 2012, only 63,500 public apartments were left in Israel, some of which were unfit (Gildin, 2018; Shahak, 2021; Zamir, Ben Ezra, and Kahalyi, 2019).

Between 2014 and 2020, the country sold 10,984 houses to people entitled to public housing. Yet, it purchased only 2,796 apartments. Hence, Israel bought one apartment for every four apartments sold. The inventory of apartments for public housing decreases annually by 2% on average - while the demand only increases. If the situation does not change, soon, public housing will make up less than 1% of all apartments in Israel (Gildin, 2018; Shahak, 2021; Zamir, Ben Ezra, and Kahalyi, 2019).

In recent decades, the number of public apartments has diminished. The supply declined from 90,000 in 1999 to 48,000 in May 2023 (State Comptroller's Report, 2024). At the end of 2020, the public housing stock comprised approximately 53,000 apartments in 185 cities. As of May 2023, the public housing stock in Israel encompassed around 48,000 apartments in 175 towns (State Comptroller's Report, 2024). Therefore, in the last fifty years, the rate of public apartments from the overall apartment market in Israel has declined from 23% in 1970 to about 2.5% in 2018. This ratio of public housing situates Israel at the bottom of the scale among the OECD countries, as the average rate in these countries is about 10% of public accommodation from all available apartments (Shahak, 2021). Hence, in a global comparison, Israel is among the nations where public housing constitutes only a marginal fraction of the housing solutions.

A link exists between housing circumstances, housing costs, poverty, and material deprivation. So, the following section focuses on the undesirable outcomes of public housing.

The adverse effects of affordable housing

The term "affordable housing" suffers from an "image" problem. It is charged with stigma, misinformation, fear, imagery, and mistrust, namely, Not in My Back Yard Syndrome. Public housing is not limited to residential problems. It holds societal and financial repercussions. Shortages in affordable housing and inadequate living conditions lead to homelessness, poverty, increasing geographic income segregation, and economic inequality and intensify prevailing difficulties in struggling communities. Adversaries of public housing development often claim that generating affordable units will damage surrounding areas. Dreaded upshots contain social disorganization, surges in crime, decreasing property values, and rising tax burdens (Albright, Derickson, & Massey, 2013).

Low-income housing also impacts its occupants' physical and mental health. With limited possibilities, low-income tenants are required to settle for inadequate accommodations. They are forced to live in unsafe, unkept, and unlivable units. Occupants are exposed to physical health hazards connected to low-quality building materials and natural contaminants like asbestos, lead, and mold that damage their well-being. Additionally, inadequate accommodation can take a mental toll on tenants.

High-poverty neighborhoods, low housing quality, absence of community social cohesion, and overcrowding contribute to poor mental health (Wolverton, 2019).

Public housing might generate a growing concentration of poor households disproportionately composed of racial and ethnic minorities. Commonly, marginalized populations (i.e., poor and minority populations) are overrepresented in public housing, producing a rise in neighborhood poverty rates in successive decades (Carter, Schill, & Wachter, 1998). Affordable housing for low-income citizens sometimes creates urban ghettos, which isolates ethnic minorities. The separation contributes to the formation of segregated neighborhoods and schools, resulting in isolated, disadvantaged minorities in poverty-concentrated communities (Rothstein, 2012).

Methodology

The paper analyzes relevant documents like government publications, journal articles, books, websites, organizational and institutional reports, and housing laws to understand the context of public housing in Israel and the extent of the crisis. It explores the problems, policies, and limitations that led to the apartment shortage. The analysis is mainly based on the State Comptroller's results and conclusions, ensuing a follow-up audit issued in July 2024 to examine the purchase and sale of public housing apartments. The office issued a previous report in 2020 (State Comptroller's Report, 2020). Hence, the State Comptroller's Office compared the two reports by analyzing the inventory and scrutinizing the amendment of the primary deficiencies raised in the last report, including the implementation of decisions, steps carried to increase the inventory of public apartments, and actions taken by the Ministry of Construction and Housing to maximize the potential of the stock of existing houses (State Comptroller's Report, 2024).

The study is a systematic review that thoroughly searches for, appraises, and synthesizes research evidence to evaluate the public housing stock and policy limitations. The paper depicts the dire situation of public housing in Israel by exhibiting the results and conclusions from previously published reports and studies. The upshots reflect the scope of the crisis and its economic and social implications on entitled residents.

Results

The State Comptroller's Report (2024) indicates a continuous decrease in public apartments and housing units. For example, in 2022, their rate was approximately 1.7%, lower than in 2018 (2%). The number of public houses in 2018-2022 was reduced from 54,000 to 48,000 (10%) due to sales to eligible people and the increase in the total number of apartments in the country from 2.65 million to 2.85 million (about 8%). The main reason for the decline in public apartment stock is the sale of apartments to tenants. From 1999-2012, the Ministry of Construction and Housing sold around 30,000 apartments to eligible tenants as part of promotions carried out under government decisions (State Comptroller's Report, 2024).

Since 2013 and for about a decade, approximately 12,900 public housing residents have exercised their right to purchase the public housing apartments they lived in. However, records (State Comptroller's Report, 2024) disclose that between 2014-2022, the number of flats sold by the Ministry of Construction and Housing was higher than the number of houses purchased. The country sold 12,900 apartments for 3.55 billion NIS compared to purchasing 3,000 houses for 3.93 billion NIS (State Comptroller's Report, 2024) (Table 1). A comparison between 2016-2018 and 2020-2022 reveals a decrease of 30 percentage points (from 43% to 13%) in the ratio between the sale of public housing apartments and the purchase of new apartments. This assessment indicates a decrease in the state's inventory of public housing apartments (State Comptroller's Report, 2024).

Table 1. The ratio between sold and purchased apartments

	Apartments	Amount (in NIS)
Sold	12,900	3.55 billion
Purchased	3,000	3.93 billion
 The profits from the sale of five apartments enabled the purchase of one apartment.		

Source: Author's research

Furthermore, between 2014-2018 and 2020-2022, the average proceeds from the sale of a public apartment (about 250,000/316,000 NIS after a discount) were about 20% of the average purchase price of an apartment (about 1.3/1.6 million NIS). Hence, on average, the profits from the sale of about five apartments enabled the purchase of one apartment for the public housing stock (State Comptroller's Report, 2024).

The reduction in public housing stock affects the lengthening of the average waiting time of those entitled to public housing from 25 months in 2016 to 31 months in 2019—an average increase of about 24%, around 6% per year. From 2019 to May 2023, the waiting time continued to lengthen, but at a lower rate - from about 31 months to about 35 months - an increase of about 13% and, on average, around 4% per year (State Comptroller's Report, 2024).

The ongoing decrease in public housing inventory and the increase in the number of eligible tenants waiting for occupancy resulted in May 2023 in fewer potential apartments on average per eligible person waiting. In August 2019, about 53,000 apartments and around 4,700 eligible people were waiting for housing, of which about 3,700 did not live in a public apartment. In comparison, in May 2023, fewer apartments and more eligible people were waiting - about 48,000 apartments and around 5,400 eligible tenants, of which about 4,300 did not live in public housing (Table 2) (State Comptroller's Report, 2024). It is worth noting that eligible citizens who do not live in public apartments are entitled to state participation in increased rent during the waiting period (State Comptroller's Report, 2024).

Table 2. The diminishing stock of public housing and its effect on eligible tenants

	2019	2023
Public housing inventory	53,000	48,000
Cities with public housing	185	175
Eligible people waiting for housing	4,700	5,400
Eligible people currently not living in a public apartment	3,700	4,300
Average waiting time	31	35

Source: Author's research

The presented data exhibit the economic, social, and residential effects of the diminished supply of houses on eligible tenants, highlighting the scope of the public housing crisis in Israel.

A link exists between housing circumstances, housing costs, poverty, and material deprivation. Housing can lessen or aggravate the effect of poverty on people's lives since poverty and low income preclude people from accessing housing options or sustaining accommodation. Hence, good quality, low-cost housing can break the link between lodging conditions and poverty and eradicate homelessness (Fernandez Evangelista, 2016).

Public housing also holds social and economic effects since it may contribute to social integration and inclusion and promote urban economic growth (Wang, Wu, & Choguill, 2021). As a long-term asset, public housing connects low-income employees to financial prospects, stimulates regional job creation, and instigates broad economic effects. It is an economic generator that leverages public and private resources to enhance tenant earnings, tax revenue, and local economies. Public housing produces and advances multiple streams of economic activity, benefitting residents, employers, municipalities, industries, and the government (The Council of Large Public Housing Authorities - CLPHA, 2018).

Secure and decent housing generates good health, education, income, and quality of life (CLPHA, 2018). Thus, a gap between supply and demand and an acute shortage in public housing apartments harm eligible tenants.

Discussion and conclusions

Location, price, product, perception, promotion, branding, and value constitute the most crucial elements influencing home purchases. Thus, creating efficient public housing and forming a positive identity for the community in residents' minds, the broader community, and potential investors is vital for physical, social, and economic development (Beck & Higgins, 2001). 'Public housing' focal point is tailoring a message that addresses the interests and concerns of the targeted audience. The objectives are gaining support and approval for an affordable housing development and raising awareness of the need for public housing and its benefits to the community. The strategy must focus on positive communication, providing facts, defining the benefits, and not ignoring fears. The process should ensure that the homes are safe, well-built, well-maintained, and fit with the community's character (Clark et al., 2013).

Unfortunately, Israel lacks systematic legislation regarding public housing. The field of public housing has numerous and complex procedures and regulations. There is no uniform and exhaustive definition for affordable housing, only a vague description reflected in various laws and regulations (Zamir, Ben Ezra, & Kahalyi, 2019). The countless procedures and regulations result in a shortage of public housing apartments and the absence of primary policy regulating the field. Most public housing arrangements appear in internal guidelines or uniform contracts (Gildin, 2018). Thus, statutory and institutional gaps, along with the shortage in public housing, affect the weakest in society (Zamir, Ben Ezra, and Kahalyi, 2019). The lack of a clear strategy impairs the understanding of the state's obligations, the rights of the tenants, and the definition of those entitled to public housing.

The gap between supply and demand and an acute shortage in public housing apartments harm eligible tenants. The costs of poor housing and the social implications of reducing investment in public housing impair the vulnerable in society. Poor quality, overcrowded, and temporary accommodation gravely impact people's health and well-being. Thus, a failure to ensure high-standard housing conditions might result in delinquency, educational achievement, and medical conditions (Friedman, 2010). An inadequate housing supply that fails to meet demand also hurts low-income families by raising housing costs to excessive levels and has far-reaching national repercussions like limiting labor mobility, productivity, economic growth, and opportunity (Klurfield, 2024).

Public housing problems in Israel stem from inadequate apartments, poor-quality dwellings, insufficient government investment in flats' construction and maintenance, and the remote geographical location of most compounds, resulting in unequal employment opportunities, education, and culture. Israel's public housing policy intensifies class-sectarian separation and enhances socioeconomic disparities (Gaf, 2020).

The government aid system in housing is a central component of Israel's safety net for marginalized populations. As noted, throughout the years, the number of public apartments has decreased alongside an increase in the number of eligible people waiting for public housing. Israel has taken steps to correct deficiencies. For example, the Ministry of Construction and Housing purchased apartments in localities that did not have public apartments and handled empty and unfit apartments. Nevertheless, the country failed to formulate a multi-year plan regarding the public housing pool, include public housing within the "apartment at a discount" project, and promote the adjustment of apartments to household size (State Comptroller's Report, 2024).

The efficiency of the Public Housing (Purchase Rights) law in reducing poverty is debatable. Existing data do not support the assumption that selling apartments to tenants at a considerable discount inevitably helps reduce poverty in the best possible way. The sale of public housing considerably dwindled the inventory. It resulted in a significant extension of the waiting time of entitled tenants. As long as the law allows the sale of apartments to tenants, preserving the stock of public housing, let alone its increase, is impossible (State Comptroller's Report, 2024).

Furthermore, eligibility for public housing is assessed before receiving the apartment and not afterward. Thus, possibly throughout the years, some beneficiaries' economic situation might have improved. Additionally, given government budget limitations, selling apartments at a considerable discount reduces the stock of apartments. Also, the law is not in line with government systematic legislation and policy, and selling an apartment to a tenant who can purchase it comes at the expense of allocating the house to an eligible tenant with worse financial conditions (State Comptroller's Report, 2024).

Israel should carefully examine the economic efficiency of maintaining a stock of public apartments compared to the efficacy of alternatives. Publicly owned housing is not the only, most effective, or equitable way to assist the weak in society. Numerous options exist, like housing allowances, land subsidies, urban renewal projects, and low-interest loans to developers or buyers (Werczberger, 1995). The global economic crisis, the rise in housing prices, and social protests forced governments to find a solution. For example, the Israeli government's main housing expenditure is rent subsidization due to the lack of new construction and inadequate investment in the upkeep of existing apartments. The subsidy amount varies and depends upon various parameters, such as eligibility criteria (e.g., elderly, immigrant, disabled, on income support, etc.), age, number of household members, and residency area. The allocation of rent subsidies is a significant budget component of the Ministry of Construction and Housing. However, a considerable gap prevails between the rent charged on the open market and the rent subsidy. Thus, contrary to the public housing model, which guarantees some certainty, those eligible for rent subsidization need to fund the high cost of rent from their limited resources and are at the mercy of the market (Gaf, 2020; Swirski & Hoffmann-Dishonthe, 2017).

The limited solutions implemented so far have not led to a significant change, and the number of households that meet the burden of housing expenses continues to grow. Israel is at a crossroads, and the state's failure in dealing with the crisis arises from the government's underutilization of its total power to build public housing on a large scale.

The events of October 7, 2023, and the war that broke out in their wake posed complex challenges for the welfare system in Israel. The severe injuries to civilians and soldiers on that day and during the war, the hardships of the hostages and their families, the needs of hundreds of thousands of evacuees, the difficulties of the bereaved families and injured, and the necessity to rebuild broken communities

required the welfare system to address a vast number of needs in a very short time and without prior preparation (Almog-Bar, Eisenstadt, & Gal, 2024).

Shock, uncertainty, and reorganization of services characterized the days following October 7th. The experience of existence in Israel has changed, including personal security. Over 100,000 people have been evacuated or displaced from their homes. Welfare services directed their resources to deal with the acute crisis of the displaced Israelis and allocated funds to this population (e.g., housing, money, and psychological support). Hence, during the war, public housing tenants and the services intended for them were particularly vulnerable to challenges added to existing difficulties. The war and its aftermath may harm the residents' needs and rights regarding comprehensive support, housing, exercise of rights, and well-being (Mor & Shinetoch, 2024).

The costs of the Swords of Iron War amounted to 150 billion shekels by mid-January 2025, an average of 300 million shekels per day of combat. Due to the war, the state budget deficit in 2025 increased from 4.4% to 4.9%. Therefore, an austerity package of tax hikes and steep spending cuts of 37 billion NIS was approved to offset ballooning costs. The VAT increased by a percentage, national insurance payments grew, consumer goods became more expensive, the supply of new apartments decreased, and apartment prices rose at an annual rate of 12%. The war expenses impacted diverse aspects of life, and public housing is no exception. The Ministry of Defense's budget is the largest among government ministries, about 136 billion shekels, necessitating other ministries to downsize. In northern Israel, more than 8,800 buildings were damaged, and 14 communities in the Gaza Envelope were evacuated for an extended period for rehabilitation. Thus, the Minister of Construction and Housing holds fewer resources to allocate to public housing (Almagor, 2024; Azoulay, 2025; Lior, 2025; Mirovsky, 2024; Taversky, 2023; Zion, 2024).

Nevertheless, the ministry promoted the renovation of war-damaged public houses. Over 100 public housing apartments in northern Israel have been restored with higher standards, and the overall plan is to improve the visibility of public housing apartments (Zion, 2025). Additionally, the Ministry of Construction and Housing (2023) canceled the rent for residents of public housing who had been evacuated from their homes due to the war.

Public housing in Israel is at a turning point and necessitates a solution. The state must formulate a multi-year strategic plan regarding the best government response to protect the weak in society. The national strategic plan should determine the program's goals and the assistance methods for those entitled to public housing. The plan must state the expected number of eligible people added each year, the assistance given to them, the apartments' origin (e.g., purchased on the private market, vacating existing eligible apartments, or allocating apartments as part of new construction), and a budget framework and funding sources (State Comptroller's Report, 2024).

In summary, public housing is a focal element of Israel's protective net for the weak in society. However, currently, the country neglects the vulnerable. For decades, Israeli governments have overlooked the housing sector, and the public housing stock has deteriorated to a point where it is no longer a significant factor in the market. Israel must find an efficient way to balance profitability and well-being, regulations, and social protection to pave a path toward affordable and attainable housing. It must improve the assistance to the weakest in society by minimizing the gap between supply and demand and shortening the waiting time.

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