

# **“Up and out”: the social impact of Israel's policy response to the housing crisis**

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## **Abstract**

The paper examines the consequences of drastic top-down policy interventions aimed at resolving a severe housing price crisis in Israel. The government's main effort was to increase the housing supply, using two main tools: "umbrella agreements" and "buyer's price", which were often implemented together. What impact have these (drastic) policy measures had on housing prices and location?

We focus on the Tel-Aviv metropolitan area, where the housing crisis has been most acute. We divided the local authorities in the area into three groupings according to exposure to (a) - extensive government involvement, (b) limited government involvement, and (c) no government involvement. Data on the extent of internal migration, housing construction, and housing prices in the 2016-2019 period were collected for each of the three groups.

As expected, we found a strong positive correlation between the level of government involvement, the levels of housing construction, and the extent of internal migration. On average, the first group showed a greater extent of migration and housing construction than the second and third groups. However, counterintuitively this was not reflected in housing prices. Our findings show that the rate of price rise was highest in the first group (high government involvement and subsidized housing).

Therefore, while government involvement did increase the housing supply, it failed to achieve its declared goal, namely the reduction in housing prices. Our explanation of this counter-intuitive finding is based on in-depth semi-structured interviews with government actors and economics and social welfare experts. On a theoretical level, this explanation draws on and extends Harvey's famous observation of “accumulation by dispossession” (Harvey, 2003). Given the critical role of Israel's (public) Land Authority, which owns and manages 93% of Israel's territory, including most land tenders and sales

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for new housing projects, we contend that a process of 'accumulation by PUBLIC dispossession is at play in the Israeli case.

This process, we suggest, is typical to small centralized ethnocratic states, most commonly found in the global south and east. In such states, high levels of centralized land ownership and control, coupled with a process of selective privatization, maintain a long-term housing price crisis, particularly in central metropolitan areas. The finding casts serious doubt on the “supply side” policy as a potential resolution to the housing crisis and highlights the central role not only of the commercial market mechanism but also of the predatory government authorities in deepening the housing crisis. In particular, the predatory role of public bodies, such as the Israel Land Authority and Ministry of Housing, is shown to seriously erode the right to housing among the country's young, minorities, and low-income groups.

## **Introduction**

Israel is suffering an enduring housing crisis during which average housing prices have risen constantly since 2008 to become the third highest in real terms among OECD states (Hoffman Dishon, 2021). This has propelled successive governments to launch a variety of drastic changes, programs, and policies to curb rising prices. Our research aims to evaluate the impact of these policies on three critical aspects: (a) volumes of housing construction, (b) inter-urban migration patterns, and (c) housing prices. The paper focuses on the Tel-Aviv metropolitan region, in which the housing crisis has been most acute.

During the summer of 2011, unprecedented demonstrations and dozens of protest “occupy” tent camps were held throughout Israel, sparked by concerns about the high cost of living, especially housing (Alfasi & Fenster, 2014; Charney, 2017; Hananel, 2015). A 2015 report by the state comptroller devoted to the housing crisis notes that from January 2008 to December 2013, the real price of housing (both new and second-hand) in the central districts rose by 55%. In other districts, the rise was even more significant.

Consequently, since the summer of 2011, successive Israeli governments have made several policy decisions, all based on the perception that the rise in prices was mainly due to a shortage in supply. Accordingly, it directed most policies at components of the housing supply chain: planning, marketing, and land development. The government created various mechanisms to implement this solution: first, it concentrated the planning, land, and development authorities under the Ministry of Finance. In addition, the government established special emergency housing and planning committees to “free” development from the obstacles of existing 'bureaucratic' system and speed up construction: (a) the National Housing Committees (NHCs – Hebrew acronym “VADAL”) and (b) the National Committee for Preferred Housing Plans (NCPHP – “VATMAL”). These committees blatantly bypassed the existing planning apparatus, weakening the local, district, and national planning committees.

In order to remove development barriers, institutional arrangements known as "umbrella agreements" ("*Heskemei Gag*" in Hebrew) were signed between the state and local authorities, where the latter agreed to allow the marketing of massive amounts of dwelling units in their jurisdiction, while the government commits to fund the necessary infrastructure. In addition to these indirect measures to influence housing prices, the government set up a policy to directly reduce housing prices. It renewed a 1990s mechanism called "Buyer's Price" ("*Mechir Lamishtaken*"), in which the state awards the publicly owned land to the developer who commits to the lowest sales prices.

The actions taken by the government have thus changed the planning system's structure, affected the local authorities' economic, functional, and planning autonomy, created new land marketing mechanisms for developers, and presumably had a fundamental effect on Israeli cities and their inhabitants (Eshel & Hananel, 2019; Ministry of the Interior, 2020). However, these effects were not geographically even – the policies were implemented in some cities, while others remained entirely outside their domain.

The different mechanisms were frequently interconnected: umbrella agreements often referred to plans that were not yet approved and were transferred to the VATMAL

to accelerate the pace of planning and allow for speedy marketing. Similarly, since 2016 most of the housing units in the umbrella agreements have been marketed through the "Buyer's Price" program. The government needed the local authority's consent and cooperation (usually achieved through the signing of umbrella agreements) in order to implement any housing policies effectively. Therefore, in many cases, one mechanism - usually the umbrella agreement - led to the implementation of additional mechanisms in the same local authority, thereby increasing the uneven distribution of the government's housing policies.

Our research aims to study the effect of these policies on housing location, prices, and internal migration patterns. The housing protest of 2011 focused on the inability of young or disadvantaged people to afford a living in areas of high demand, which also offered employment opportunities, public transportation, a culturally vibrant atmosphere, and additional urban characteristics. The measures taken by the government were supposed to amend that situation by creating widely available affordable housing. Has it succeeded in creating a more extensive supply of affordable housing in urban centers?

### **Conceptual Approach and Methods**

We adopt a critical urban political economy approach, which attempts to examine changes in the distribution of urban/spatial resources through the political management of economic processes. The approach pays particular attention to the role of class interests, public institutions, and material processes in shaping urban space. This approach is suspicious of terms such as "the free market" or "the public good", which often conceal the promotion of sectoral material interests. It seeks to excavate the power structure and resource distribution mechanisms that stand behind "actually existing" urban transformations (for an overview, see Peck et al., 2018).

This approach derives most of its inspiration in recent times from the "neoliberalization" of cities, mainly in the global Northwest, where market mechanisms are well established within liberal democracies. It highlights the associated dominance of capitalist

development interests, rising real estate markets, and financial institutions in dictating the nature of “entrepreneurial planning”, which typically overrides professional, social, and ethical considerations in making urban development policies (Raco & Brill, 2022). This constellation has increasingly placed national and local (urban) states as handmaidens to the ever-intensifying transfer of wealth from the general public, particularly from marginalized and displaceable urban groups, to a small sector of powerful economic players. Large groups of urban residents, typically public and private renters, immigrants, the young, and the lower and lower-middle classes, are gradually displaced from their right to the city through the contemporary urban regime (Rolnik, 2019; Yiftachel, 2020). The process has famously been labeled "Accumulation by Dispossession" (Harvey, 2003, 2008).

Yet, it should be remembered that our work is based on the state of Israel, which represents a different constellation of political and economic powers typical to states in the global South and East, which promote the political and territorial interest of a dominant ethno-national group, in the face of enduring political and territorial conflicts. Other examples are Sri Lanka, Malaysia, Estonia, Ethiopia, and Turkey. In such states, land control, spatial planning, and urban development are highly centralized and often directly controlled by the central state. As such, and contrary to most neoliberal processes of market domination, the processes of privatization, accumulation, and class struggles are strongly mediated by highly interventionist states. We have alluded to this in our previous work which highlighted the rescaling of “planning deals” from the urban to the national level in Israel (Eshel et al., 2023), and by highlighting a process of “privatization” - a policy of privatizing land and housing which relies on prior nationalization and exclusion of ethnic minorities (Yiftachel & Avni, 2019).

#### **Affordable housing and land ownership**

When discussing the imperative for "The Just City" to provide housing for low-income households, Susan Fainstein (Fainstein, 2010) stresses the need for a considerable increase in government involvement through regulation and some increase

in public ownership. Moreover, she claims public ownership of land can counterbalance the speculative financial element associated with private house ownership (Fainstein, 2006). She draws on the example of Singapore to claim that public land ownership gives the public sector control over the distribution of benefits within housing PPPs, aligning them with general policy goals (Fainstein, 2021).

Marom and Carmon (2015) attribute the lack of affordable housing to a reduced role of national and local governments and the framing of affordable housing as a niche within the mostly private market. Harvey (2003) views land privatization as a form of "Accumulation by Dispossession," robbing disadvantaged populations of the right to housing. The literature, then, sees the unregulated market as the problem, while the antidote lies with the government.

In cities around the world, national and local governments enacted different policies to provide affordable housing on private land (Granath Hansson, 2019): inclusionary zoning practices (e.g., Germany, the UK, and the USA); focus on project cost-cutting through large-scale development and industrial concepts (e.g., Scotland); municipal housing provision, including grants and use of internal resources (e.g., Germany and Scotland); and initiatives to support lower-income buyers (e.g., Australia, the UK, and the USA). It should have been much easier for the Israeli government when, in 2011, it faced a persistent and sharp rise in housing prices because 93% of the land in Israel is publicly owned. This land is managed by the Israeli Lands Authority (ILA), and a governmental authority, the National Land Council, shapes land policy (Hananel & Alterman, 2015: 71-86). More importantly, it has had previous experience providing extensive, affordable housing with successful results.

In the 1990s, Israel faced an unexpected and massive influx of immigrants. Within about 20 months, the policy enacted by the government succeeded in increasing public-sector housing production 10-fold, generating housing starts of some 100,000 units. Annual housing production more than quadrupled, producing 83,000 units in 1991 alone, of which 61,000 were in the public program. The policy had been called off in

1992 when immigration suddenly declined, and housing production exceeded demand. A policy of ensuring “affordability” led to a sharp increase in the share of smaller apartments, and developers were encouraged to avoid the construction of luxury apartments. Most apartments thus turned out to be “affordable” at the mid-price level relative to the housing stock in that locality. An even better indicator of the general success of the crisis-time housing program is the cumulative percentage of immigrants who have become housing unit owners: by September 1999, 73 percent of the immigrant households that arrived during the 1990s had already purchased their own housing unit, despite the hike in housing prices that occurred until 1996 (Alterman, 2002).

Below we examine whether this success was repeated twenty years later when the Israeli government once again announced its intention to counter the rising housing prices and provide affordable housing to its citizens.

The current research examines the impact of government housing policies on patterns of migration, building, and housing prices. We focus on the Tel Aviv metropolis, incorporating Israel's most populated districts – the Tel Aviv District and the Central District – particularly on 29 municipalities (10 in the Tel Aviv District and 19 in the Central District). We excluded municipalities with exceptional demographic characteristics, such as mixed Arab-Jewish cities (Ramla and Lod) and ultra-Orthodox ones (Elad), since those present different migration patterns that might affect the results (Azary-Viesel & Hananel, 2019).

We started with mapping the location and scope of the government's housing policies from 2011 onwards, based on data from various sources, mainly the agencies in charge of these policies (Israel's Land Authority (ILA) and The Ministry of Construction and Housing (MCH)).

We then focused on the 29 municipalities included in the research and collected data about internal migration into them and the scope of building for housing in their jurisdiction in the years 2016-2019. The data was retrieved from Israel's Central Bureau

of Statistics' yearly reports on Israeli municipalities. The housing prices in those cities in the years 2016-2019 were retrieved from the most popular real estate internet site in Israel - MADLAN ([www.madlan.co.il](http://www.madlan.co.il)), which bases its information on data received from Israel Tax Authority.

The data were then analyzed to find a correlation between the spatial characteristics of the policies and the migration, construction, and housing price patterns. One main hindrance was the time frame - the mechanisms we studied were only created in late 2013 and 2016 and implemented throughout the following years. Their full effect may have yet to manifest.

In order to explain our findings, we conducted five in-depth semi-structured interviews with government actors and economics and social welfare experts<sup>1</sup>, complemented by reports and newspaper articles.

### **Housing policies in Israel since 2011**

Following the 2011 protest, housing issues moved up in the public and political agenda. Consequently, since the summer of 2011, successive Israeli governments have made several policy decisions to deal with the housing crisis. The government's response hinged on the perception that the rise in housing prices was mainly due to a supply shortage in the housing market, created by the discrepancy between the scope of housing construction initiated and the increase in households. Government Resolution 4429, dated March 18, 2012, set a target for planning and marketing 200,000 apartments within five years.

In A special report regarding the housing crisis, the state comptroller defined the government's centrality in dealing with the housing crisis in the following words (2015):

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<sup>1</sup> Head of ILA (former), June 13, 2022; Director General, Ministry of Housing and Construction (former), June 19, 2022; Prof. Danny Ben-Shahar, Coller School of Management, Tel Aviv University, June 20, 2022; Yaron Hoffmann-Dishon, a researcher at the Adva Center, June 21, 2022; Director in the ILA (former) and the ministry of finance, July 5, 2020.



"The government and the local government are highly influential in the housing market in Israel. Most of the state's land is managed by the Israel Lands Authority. The planning institutions, the Israel Lands Authority, and the local government are the primary agencies producing housing units, from land planning through marketing to development. The government has the power to affect housing demand to a certain extent and even more so the supply and, by so doing, regulate housing prices. It can also create conditions that will enable affordable housing solutions for the entire population and help provide housing for specific population groups whose income is relatively low."

The production of housing units was therefore defined as consisting of three parts: planning, marketing, and development. In a situation where most of the land is publicly owned and is managed by the Israeli Land Authority (ILA), increasing the number of housing units in the market required (a) residential planning on these lands, (b) marketing these lands to developers to implement the plans, and (c) developing the land and building the necessary infrastructure. The government asserted that each of these parts needed enhancement - the planning, the marketing, and the development - and that the result would be an increased housing supply, resulting in reduced housing prices. The government, therefore, created the following mechanisms to implement this solution: in order to accelerate planning, it established new government-led planning committees – the National Housing Committees (NHCs) and a National Committee for Preferred Housing Plans (NCPHP); in order to encourage land marketing and remove the development barriers, it signed agreements with local authorities, where the latter agreed to allow the marketing of thousands of housing units in their territory and to develop the necessary infrastructure.

In addition to the indirect measures to influence housing prices, the government set up a mechanism to reduce housing prices directly. It renewed a 1990s mechanism

called "Buyer's Price," in which the state awards the land to the developer who can sell the project at the lowest cost. Made possible by the government forgoing profits and offering land tenders at up to 80% reduced cost, the program has created housing units approximately 20% lower than the market price (Friedman & Rosen, 2019).

Finally, to oversee and synchronize all the different mechanisms, the government established in April 2013 the Ministerial Committee on Housing Affairs (known as "The Housing Cabinet"), which the Minister of Finance headed. The Housing Cabinet was authorized to determine the government's housing policy, approve and promote reforms and structural changes to government policy regarding land, residential planning and construction, and promote residential construction projects, including long-term rental and urban renewal projects.

Notably, however, the measures described above, all presenting significant government involvement in the various aspects affecting the housing market, have only been partially and slowly implemented.

#### Government planning committees

The Planning and Building Procedures Law to Accelerate Residential Building was enacted in August 2011, while the large-scale public protests were still going on, as a 12-month temporary directive. It established 6 District-level Housing Committees and a National Housing Committee – the NHC ("VADAL"). Its purpose was to promote housing plans by shortening planning procedures, thereby increasing the housing supply in Israel and solving the housing crisis. This solution was the government's flagship housing program at the time and even received the nickname "Real Estate Supermarket." A report written four years later (Ben-David & Zanzouri, 2015) indicated that only 36 programs were approved through the VADAL (1% of all programs and 12% of all housing units approved between 2011-2015). The VADAL contributed marginally to the housing supply and was canceled in 2014.

In 2013 a new government was elected, and incoming Finance Minister Moshe Kahlon promoted new legislation that established the National Committee for Preferred Housing Plans (NCPHP – “VATMAL”). The purpose of this legislation, too, was the effective and rapid promotion of housing construction programs. However, it was given more autonomy than the VADAL - it was authorized to override all local, district, and national programs, except for the most recent national plan (TAMA 35), and issue building permits. In short, it can bypass the entire planning system and disregard almost all previous plans.

The VATMAL deals with plans of over 993 housing units declared "preferred" by the government or a ministerial committee, such as the Housing Cabinet. The plans can be submitted by the ILA, the MCH, The Governmental Company for Housing and Rental (“Dira LeHaskir”), the Ministry of the Interior (in Minority Localities), or those authorized by law. It is a government-controlled committee with a poor representation of civil society and local government (Feitelson, 2018; Mualam, 2018). Furthermore, its decisions cannot be appealed to a higher planning committee but only to the government. A report issued by the VATMAL in January 2022 states that by the end of 2021, the committee approved 94 plans totaling 283,000 housing units. Twenty-two of those plans were intended for Arab, Druze, and Circassian municipalities, 5 for ultra-orthodox municipalities, and 67 plans of 233,760 housing units for the general population. However, despite this scope of approved plans, only a few building permits were issued, and only a few plans began construction.

The gap between planning and actual growth could be explained by low demand. However, in 2013 it was suggested to the Housing Cabinet that a significant barrier to new construction is the refusal of local authorities to increase the number of housing units in their jurisdiction. One reason for this phenomenon was that residential construction requires extensive infrastructure, which the government is frequently slow to construct, and, more acutely, to fund. To solve this problem and mobilize the local

authorities to solve the housing crisis, the government has created a mechanism called "Heskem Gag," Hebrew for "umbrella agreement."

### The Umbrella Agreements

This mechanism is an agreement between a governmental entity (the MCH or the ILA) and a local authority, in which the local authority agrees to the expedited marketing of thousands of housing units in its jurisdiction and, in return, receives the responsibility and financing for the construction of the infrastructure those housing units require. In Government Decision 738<sup>2</sup>, which established the umbrella agreements, it was stipulated that such agreements could only be made with local authorities that have approved plans for constructing 5,000 housing units or more. The minimal marketing rate of these units must be 2,000 housing units per year. Eventually, many agreements were much larger in scope, and by the end of 2019, agreements were signed with 32 local authorities comprising 430,000 housing units. Government decision 738 also stipulated that the local authority would establish the necessary infrastructure and educational and public institutions. The signed agreements stipulated the funding they would receive, often including pre-financing arrangements enabling the construction of the infrastructure before marketing the land. The agreements included additional financial incentives, ranging from tax revenues, grants depending on the number of apartments receiving building permits, and other grants to renovate old neighborhoods in the city (to prevent significant gaps between the new and old neighborhoods).

A preliminary analysis of the signed agreements (see Table 1 below) reveals that the only defining characteristic of the authorities with which agreements were signed is that they all belong to the Jewish sector, in a country where a fifth of the citizens are Palestinian Arabs. Other than that, we found no uniform characteristic: some are small

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<sup>2</sup> The Ministry of Construction and Housing website, [http://www.moch.gov.il/beniyya\\_hadasha/Pages/heskemey\\_gag.aspx](http://www.moch.gov.il/beniyya_hadasha/Pages/heskemey_gag.aspx) (retrieved January 27, 2017).

and some large, some rich and some poor, some central and some peripheral<sup>3</sup>. However, the preliminary findings indicate that the agreements with disadvantaged and peripheral cities tended to be particularly large (relative to the size of the city). In other words, there is a governmental tendency to produce large building volumes specifically in the geographical and social periphery (*Bank of Israel Yearly Report - Chapter 9, 2017*).

As noted, the government decision establishing the umbrella agreements set a minimum of 5,000 units for a single agreement. The analysis in Table no. 1 shows that the median amount of housing units in the 32 agreements signed so far is over 12,000, which means that the extent of the actual agreements was much larger than the original government decision, and this was so from the outset. In addition, the agreements become more ambitious over time. At the outset (2014-2015), agreements increased cities by 50% on average; in 2016, the average growth rate rose to 73%, in 2017 to 104%, and in 2018 to 107%. This trend changed only in 2019, as the number of signed agreements dwindled, and the policy encountered widespread criticism.

*Table 1: Umbrella Agreements signed 2013-2019 (Chronological Order)*

	City	Population Size	No. of Existing Housing Units	Peripheral Index	Socio-Economic Cluster <sup>4</sup>	When the Umbrella Agreement was signed	Scope of housing units in Umbrella Agreement	Ratio of new housing units to existing ones
1	Kiryat Gat	51,500	15,910	6	4	Nov 2013	6,442	0.40
2	Kiryat Byalik	39,100	15,583	6	7	Jan 2014	7,253	0.47
3	Modi'in	88,700	23,028	7	8	Jan 2014	11,804	0.51
4	Rosh Ha'ayin	42,900	12,334	8	7	Feb 2014	13,000	1.05

<sup>3</sup> All the data on the local authorities is from CBS publication No. 1683, "Local Authorities in Israel, 2015" [http://www.cbs.gov.il/webpub/pub/text\\_page.html?publ=58&CYear=2015&CMonth=1#2a](http://www.cbs.gov.il/webpub/pub/text_page.html?publ=58&CYear=2015&CMonth=1#2a)

<sup>4</sup> The CBS divided municipalities into 10 clusters (10 indicates the highest socioeconomic level). The ranking is based on various socioeconomic variables, such as mean per capita income (including pensions or benefits), motorization level of the residents, percentage of pupils eligible for a matriculation certificate, percentage of students in higher learning, percentage of job seekers, the dependency ratio, and the percentage of residents receiving an income subsidy. [http://www.cbs.gov.il/publications13/1530/pdf/tab01\\_03.pdf](http://www.cbs.gov.il/publications13/1530/pdf/tab01_03.pdf)

5	Rishon Lezion	244,000	77,688	9	7	Nov 2014	17,939	0.23
6	Ramle	73,700	21,284	8	4	July 2015	7,483	0.35
7	Beersheba	203,600	74,581	5	5	Oct 2015	18,140	0.24
8	Ashkelon	130,700	45,151	6	5	Oct 2015	31,791	0.70
9	Herzliya	91,900	34,475	8	8	Jan 2016	7,443	0.22
10	Netanya	207,900	75,542	7	6	Apr 2016	12,288	0.16
11	Yavne	42,300	12,650	7	6	Aug 2016	15,479	1.22
12	Tirat Hacarmel	19,400	7,136	5	4	Sep 2016	10,160	1.42
13	Afula	44,900	16,574	5	5	Sep 2016	10,496	0.63
14	Maalot	21,300	6,802	3	5	Feb 2017	5,545	0.82
15	Ofakim	25,600	7,649	4	3	Feb 2017	14,436	1.89
16	Eilat	49,700	18,323	1	6	Mar 2017	18,372	1.00
17	Or Yehuda	36,200	10,535	8	5	Apr 2017	5,020	0.48
18	Bet Shemesh	103,900	20,700	6	2	Apr 2017	17,000	0.82
19	Akko	47,700	15,802	4	4	May 2017	17,800	1.13
20	Lod	72,800	22,119	8	4	May 2017	28,000	1.27
21	Beer Yaakov	18,400	5,354	8	7	June 2017	11,000	2.05
22	Ashdod	220,200	65,115	7	5	Aug 2017	40,000	0.61
23	Naharia	54,300	20,180	4	6	Oct 2017	9,800	0.49
24	Migdal Haemek	25,000	8,462	5	4	Nov 2017	7,000	0.83
25	Netivot	31,300	7,450	5	3	Dec 2017	13,000	1.74
26	Dimona	33,300	11,973	3	4	Jan 2018	26,000	2.17
27	Sderot	23,100	7,115	5	4	Jan 2018	8,800	1.24
28	Elad	44,900	7,327	7	2	Mar 2018	5,400	0.74
29	Haifa	278,900	116,109	6	7	Mar 2018	15,000	0.13
30	Jerusalem	919,438	228,943	9	2	Mar 2019	15,500	0.06
31	Yehud-Monosson	29,929	9,500	8	8	Sep 2019	7,300	0.77
32	Raman Gan	156,300	63,950	10	8	Dec 2019	9,000	0.14

By late 2017, the press began to report criticism and concerns regarding the acceleration of construction under umbrella agreements (Busso, 2017; Moran, 2017). A report from the Bank of Israel presented similar criticism (2017, pp. 233–234). The Interior Ministry warned of the agreements' foreseen damage on several occasions. The ministry's studies showed that many municipal signatories expected economic and operational difficulties and damage to the city infrastructure, perhaps even economic collapse (Ministry of Interior, 2018; 2020). Despite these criticisms, in March 2021, Israel's Land Council extended the policy's validity period until the end of the year.

## **Buyer's Price**

The "Buyer's Price" program is a housing subsidy, created in 1994 as part of the response to an immigration wave from the former USSR. It was designed to reduce housing prices by changing the conditions of land marketing tenders. The government agreed to waive its profits from marketing the (public) land, offering tenders at a reduced cost of up to 80%, and awarding the tender to the developers who commit to the lowest actual price to the eventual buyers (per m<sup>2</sup>). In response to the housing crisis, the government renewed the plan, which has undergone several changes (mainly regarding the eligibility conditions for enrollment). It was established in its current format by Government Decision No. 2013 on September 7, 2015. Marketing through the program continued until 2020, when similar plans with different names replaced it.

The "Buyer's Price" projects were conducted in the following format: the ILA tendered the land to developers and determined the winner (based on the lowest price per square meter to buyers and sometimes the highest development costs). The MCH then approved the winner's bid for the planned apartments and their price and opened a registration period for the eligible buyers. At the end of the registration period, the MCH conducted a lottery, and the winners were invited to choose an apartment on the project and sign a contract with the developer. The rest of the applicants went on a waiting list. In the peripheral areas of Israel, the plan also included grants to buyers and subsidized development expenses for the developer. Apartments not purchased by the raffle winners or those on the waiting list could be sold to people who were not eligible, yet under the conditions set in the tender and at a price not exceeding the price set in the tender. If the developer could not sell the rest of the apartments a year later, he was allowed to sell them under conditions and prices at his discretion.

The following is a breakdown of the apartments marketed in the Tel Aviv and Central districts, divided by municipalities:

Table 2: "Buyer's price" projects in the cities of Tel Aviv and Central Districts

District	City	Scope of "Buyer's Price" projects (until Sep 2019)
Tel Aviv	Tel Aviv	362
Tel Aviv	Bnei Brak	1,065
Tel Aviv	Holon	48
Tel Aviv	Or Yehuda	1,625
Tel Aviv	Herzliya	1,502
Tel Aviv	Ramat Gan	687
Tel Aviv	Kiryat Ono	930
Central	Netanya	1,763
Central	Rishon LeZion	3,623
Central	Ra'anana	395
Central	Shoham	573
Central	Modiin	3,342
Central	Kfar Yona	349
Central	Gan Yavne	584
Central	Gedera	1,462
Central	Kadima	87
Central	Ness Ziona	216
Central	Yavne	3,277
Central	Rehovot	38
Central	Petah Tiqwa	204
Central	Beer Ya'akov	2,086
Central	Rosh Ha'ayin	5,468
Central	Ramle	2,097
Central	Lod	673
Central	Elad	66



## Geography of housing policies

The government's housing policy was designed to enhance all the elements relating to housing production. In many localities, the different mechanisms implemented have overlapped: sometimes, the Umbrella Agreements included plans that were not yet approved and were therefore moved to the VATMAL for expedited completion. Frequently, a large proportion of the housing units in the Umbrella Agreements were marketed as part of the "Buyer's Price". In some cities, however, none of the mechanisms created by the government were implemented. The State Comptroller noted in his report on the housing crisis (2015) that the main factor behind the government's ability to influence the housing market was that it owned and managed much of the state's land. Indeed, the mechanisms adopted by the government to combat the housing crisis were largely based on its ability to plan and market a large number of units in a short time, as well as directly affect prices through a waiver of marketing profits. These were not possible in privately owned lands<sup>5</sup>, and therefore the governmental mechanisms were implemented only in cities with a high proportion of state-owned lands. In the District of Tel Aviv, only 48.8% of the

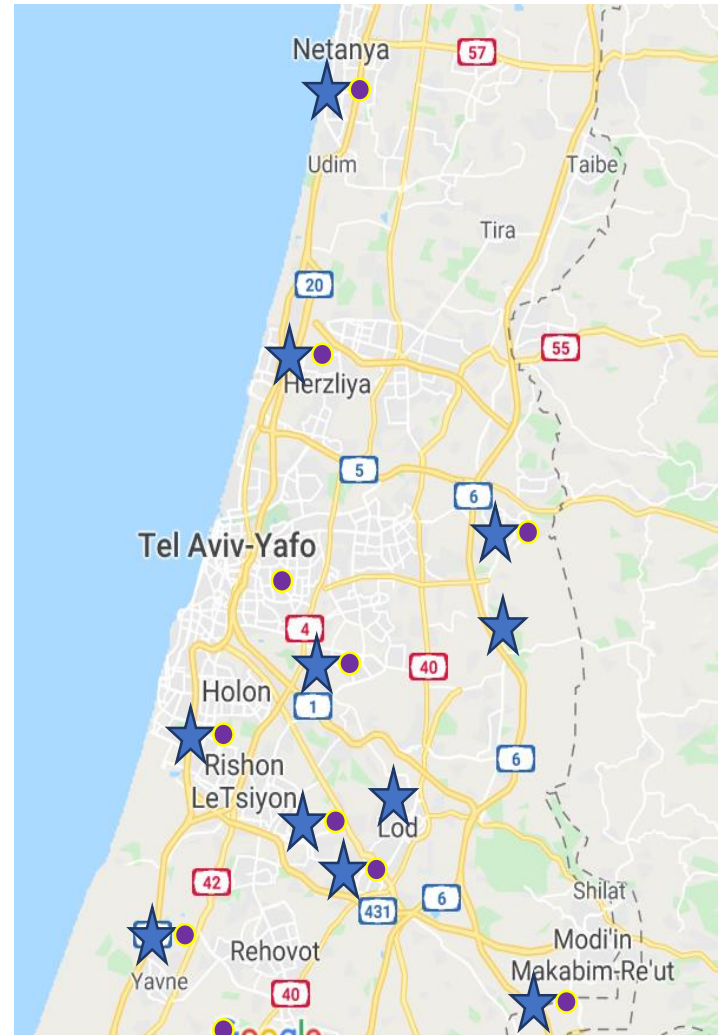


Figure 1: Deployment of Umbrella Agreements and significant Buyer's Price projects in the Tel Aviv and Central districts. The purple circles represent large Buyer's Price projects (more than 1,000 apartments), and the blue stars represent umbrella agreements.

<sup>5</sup> The NCPHP's authority, for example, was first extended to privately owned land in 2017, and even then, only for plots with at least ten owners and each holding less than 20% of it (Busso, 2017b).

land is state-owned, whereas in the Central District the rate reaches 79.1% of the land, in the North District it is 87.2% and in the Southern Districts it is 99.2%<sup>6</sup>. This fact dictated at least part of the geographic spread of the government's housing mechanisms.

Our analysis focuses on the umbrella agreements and the "Buyer's Price" plan as a 'package' of government intervention since those had a short-term impact that manifested within a few years. The VATMAL, as suggested by the report on the first four years of its existence (Bin Nun & Boymel, 2019), produced a planned inventory that did not necessarily translate into actual construction and therefore did not necessarily affect the kind of changes researched in this study. We propose a division of the municipalities in the Tel Aviv metropolitan area into three groups:

- (a) those in which there was extensive government involvement (both an umbrella agreement and a substantial number of Buyer's Price projects),
- (b) those in which there was limited government involvement (no umbrella agreement and a limited number of Buyer's Price projects), and
- (c) those in which there was no government involvement.

We then ask whether there is a difference between the groups in terms of internal migration, housing construction, and housing prices.

Extensive government involvement	Rosh-Ha'ayin, Rishon-Lezion, Modi'in, Yavne, Beer-Ya'akov, Or-Yehuda, Netanya, Herzelia
Limited government involvement	Gedera, Bnei-Brak, Ramat-Gan <sup>7</sup> , Kiryat-Ono, Gan-Yavne, Shoham, Ra'anana, Tel-Aviv, Kfar-Yona, Nes-Ziona, Petah-Tiqwa Holon, Rehovot

<sup>6</sup> The Bank of Israel Report 2013, p. 159; in the Southern district large parts of 'state land' are contested by the region's indigenous Bedouin population.

<sup>7</sup> The umbrella agreement with Ramat Gan was signed in December 2019 and did not materialize until the time of writing, so it was not considered a municipality with extensive government involvement

No government involvement	Kadima-Zoran, Ramat-Hasharon, Kfar-Saba, Yehud-Monosson, Hod-Hasharon, Givatayim, Givat-Shmuel, Bat-Yam
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*Table 3: Government involvement in cities in the Tel Aviv metropolitan area*

## Results

### Building

The housing policies, as noted above, intended to increase the housing supply in Israel. The first research question, therefore, was the connection between government involvement and the extent of housing construction in the cities examined between 2016-2019. To this end, we calculated the difference between the number of apartments in the CBS report for 2016 and 2019.

*Table 3*

Level of government involvement	Municipality	The change in the number of apartments between 2016-2019
High	Rosh-Ha'ayin	6,222
	Rishon-Lezion	3,575
	Modi'in	1,604
	Yavne	1,326
	Be'er-Ya'akov	1,769
	Or-Yehuda	23
	Netanya	3,727
	Herzelia	2,024
Medium	Gedera	172
	Bnei-Brak	2,549
	Ramat-Gan	3,381
	Kiryat-Ono	604
	Gan-Yavne	149
	Shoham	234
	Ra'anana	1,266
	Tel-Aviv	9,212
	Kfar-Yona	1,593
	Nes-Ziona	264
	Petah-Tiqwa	4,283
	Holon	174
	Rehovot	3,067
Low	Kadima-Zoran	178

	Ramat-Hasharon	316
	Kfar-Saba	987
	Yehud-Monosson	338
	Hod-Hasharon	1,517
	Givatayim	198
	Givat-Shmuel	762
	Bat-Yam	(85)

When comparing the average rate of housing construction in the three groups of cities suggested earlier, we see that *the higher the government involvement, the more housing is constructed*. It would therefore seem that the government housing policy achieved its intended purpose and increased the housing supply in the municipalities in which they were implemented. Did the public welcome this burst of construction? Were people interested in living in these new neighborhoods? This was our second research question.

*Table 8: Housing Construction 2016-2019 according to government involvement*

	Average housing construction 2016-2019
Cities with extensive government involvement	2,534
Cities with limited government involvement	2,073
Cities with no government involvement	614

### Internal Migration

A study comparing the migration patterns in Central and Tel Aviv districts before and during the housing crisis (Azary-Viesel & Hananel, 2019) found significant differences in migration patterns between the two periods. Before the housing crisis (2000-2007), both districts showed mixed migration trends. However, from the beginning of the crisis and onwards (2008–2015), a negative immigration balance was identified in most of the Tel Aviv District cities, while in most of the cities in the Central District there was a positive immigration balance, and those cities significantly increased their population.

An age distribution analysis of the internal migration of the 2008-2015 period revealed that those who emigrated to the Tel Aviv District were mainly young singles, while those who emigrated from Tel Aviv and to the Central District were mainly households with children. Hence, the housing crisis has created a clear trend of families with children moving from the Tel Aviv District to the Central District. Our research further builds on these findings to inquire how the government's policy to mitigate this crisis (implemented at the end of 2013) influenced this trend. Preliminary findings can be gleaned from the 2016-19 immigration data.

In terms of migration, we categorized the cities in this research into four groups – cities that showed strong positive migration (over 1,000 people in four years), weak positive migration (0-1,000 people), strong negative migration (over 1,000 people in four years), and weak negative migration (0-1,000). Azary-Viesel & Hananel's study found that in 2008-2015 only two out of ten Tel Aviv District cities showed a positive migration balance (ibid., Table no. 1), yet in 2016-19, this increased to five out of ten. The other five cities maintained a strong negative migration balance.

*Table 4: Internal Migration in Tel Aviv district 2016-2019*

District	City	Migration Balance 2008-2015 (Azary-Viesel & Hananel, 2019)	Migration balance 2016-2019
Tel Aviv	B'nei B'rak	11,804-	-8,331
Tel Aviv	Bat-Yam	9,795-	-8,272
Tel Aviv	Tel Aviv	17,859-	-2,762
Tel Aviv	Or Yehuda	1,980-	-1,819
Tel Aviv	Holon	1,830-	-1,809
Tel Aviv	Givatayim	115-	214

Tel Aviv	Ramat Hasharon	2,326	771
Tel Aviv	Kiryat Ono	4,905	912
Tel Aviv	Herzliya	3,025-	1,475
Tel Aviv	Ramat Gan	2,704-	3,799

In 2008-2015, two of the 19 Central district cities investigated by Azary-Viesel & Hananel showed a negative immigration balance (ibid., Ibid.). In 2016-19 this number rose to four, of which two had a strong negative migration balance. The other cities maintained a positive migration balance, and eight had a strong positive migration balance.

*Table 5: Internal Migration in Central district 2016-2019*

District	City	Migration Balance 2008-2015 (Azary-Viesel & Hananel, 2019)	Migration balance 2016-2019
Central	Netanya	4,040	-4,265
Central	Rishon Lezion	4,657-	-4,069
Central	Givat Shmuel	255	-590
Central	Yehud-Monosson	396	-434
Central	Ra'anana	9,696-	-104
Central	Shoham	907	-70
Central	Modi'in	6,983	-1
Central	Gan Yavne	3,850	386
Central	Kfar Saba	6,711	724

Central	Gedera	4,715	733
Central	Kadima-Zoran	2,269	992
Central	Ness Ziona	7,335	1,222
Central	Yavne	5,127	1,552
Central	Kfar Yona	3,240	1,817
Central	Rehovot	6,566	2,716
Central	Petah Tikva	20,149	3,000
Central	Hod Hasharon	5,433	3,866
Central	Beer Ya'akov	7,273	7,034
Central	Rosh HaAyin	678	14,982

The total immigration balance for 2016-19 in the Tel Aviv District results in a negative immigration balance of over 15,000 people, while in the Central District, the positive immigration balance is over almost 25,000. Presenting the migration data on a map, as seen in Figure 2, shows that the trend seen in the Azary-Viesel & Hananel study was also maintained in 2016-19. People still tended to leave cities in the inner Tel Aviv District and migrate to cities in the outer Central District. However, the factors influencing these immigration trends must still be explained, mainly if government housing policies during those years are among these factors.

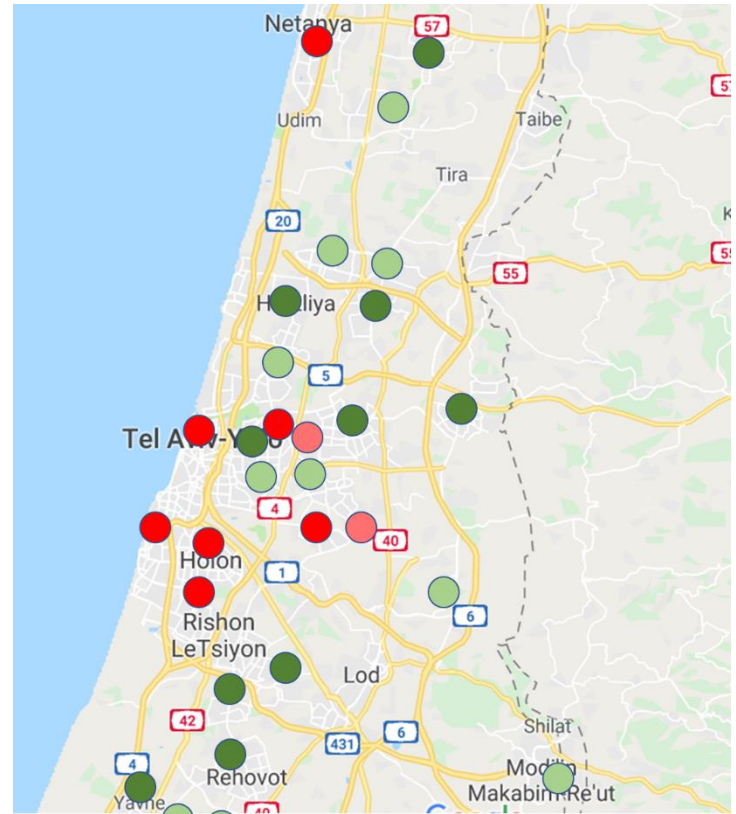


Figure 2: Map of internal migration in Tel Aviv and Central districts in 2016-19

When dividing the cities examined according to government involvement in housing construction, the results are as follows: on average, cities with extensive government involvement show strong positive immigration, cities with limited government involvement show weak positive immigration, and cities with no government involvement show weak negative immigration.

Table 6: Internal immigration 2016-2019 according to government involvement

	Average internal immigration 2016-2019
Cities with extensive government involvement	1,861
Cities with limited government involvement	116



Cities with no government involvement	(341)
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Our findings suggest that housing construction increased through government intervention, and internal migration followed suit. However, increasing the housing supply was only a means to an end, namely, curbing housing prices. Our third and final research question was if these developments entail the curbing of housing prices. Did government involvement create a wide supply of *more affordable housing*?

From the data collected, this is not the case. Surprisingly the average rise in prices in the municipalities with high government involvement (including vast supply of subsidized housing) was 18%, while in the other two groups, it was 16%. The increased housing supply seems to have increased prices rather than lowered them.

*Table 9: Change in Prices 2016-2019*

Level of government involvement	Municipality	Average price of an apartment Dec 2015 (NIS)	Average price of an apartment Dec 2019 (NIS)	Rise in %
High	Rosh-Ha'ayin	1,539,000	1,900,000	23%
	Rishon-Lezion	1,784,000	2,050,000	15%
	Modi'in	1,959,000	2,443,000	25%
	Yavne	1,655,000	1,894,000	14%
	Be'er-Ya'akov	1,728,000	2,170,000	26%
	Or-Yehuda	1,479,000	1,922,000	30%
	Netanya	1,731,000	1,761,000	2%
	Herzelia	2,782,000	3,124,000	12%
Medium	Gedera	1,762,000	2,074,000	18%
	Bnei-Brak	1,492,000	1,720,000	15%
	Ramat-Gan	1,936,000	2,247,000	16%
	Kiryat-Ono	2,395,000	2,500,000	4%
	Gan-Yavne	2,110,000	2,458,000	16%
	Shoham	2,657,000	3,071,000	16%
	Ra'anana	2,595,000	3,072,000	18%
	Tel-Aviv	2,769,000	3,033,000	10%
	Kfar-Yona	1,573,000	1,873,000	19%
	Nes-Ziona	2,057,000	2,596,000	26%
	Petah-Tiqwa	1,633,000	1,847,000	13%

	Holon	1,590,000	1,870,000	18%
	Rehovot	1,581,000	1,838,000	16%
Low	Kadima-Zoran	2,229,000	2,267,000	2%
	Ramat-Hasharon	2,918,000	3,175,000	9%
	Kfar-Saba	1,965,000	2,334,000	19%
	Yehud-Monosson	1,681,000	2,280,000	36%
	Hod-Hasharon	2,292,000	2,677,000	17%
	Givatayim	2,224,000	2,724,000	22%
	Givat-Shmuel	2,025,000	2,379,000	17%
	Bat-Yam	1,509,000	1,574,000	4%

The finding should be qualified as the price change could reflect a change in the size of apartments; perhaps the new apartments, built due to the government's intervention, were larger than those previously built and therefore drove prices up in the cities where they were built. While we maintain that such a change is as detrimental to housing affordability as a price rise, we further examined the change in the average price of a 4-room apartment. The results were similar: the average rise in prices in the municipalities with high government involvement, including subsidized housing, was 18%, while in the other two groups of lower involvement, it was 14%-16%. This is a key finding that reveals a notable failure of government policies.

*Table 4 - Change in the price of 4-room apartments 2016-19*

Level of government involvement	Municipality	Average price of a 4-room apartment Dec 2015 (NIS)	Average price of a 4-room apartment Dec 2019 (NIS)	Rise in %
High	Rosh-Ha'ayin	1,368,000	1,670,000	12%
	Rishon-Lezion	1,670,000	1,850,000	11%
	Modi'in	1,795,000	2,103,000	17%
	Yavne	1,415,000	1,734,000	23%
	Be'er-Ya'akov	1,736,000	2,172,000	25%
	Or-Yehuda	1,438,000	1,777,000	24%
	Netanya	1,653,000	1,762,000	7%
	Herzelia	2,750,000	3,117,000	13%
Medium	Gedera	1,653,000	1,762,000	7%
	Bnei-Brak	1,553,000	1,845,000	19%
	Ramat-Gan	2,045,000	2,325,000	14%
	Kiryat-Ono	2,088,000	2,348,000	12%

	Gan-Yavne	No available data	No available data	
	Shoham	2,647,000	3,071,000	16%
	Ra'anana	2,093,000	2,169,000	4%
	Tel-Aviv	3,015,000	3,410,000	13%
	Kfar-Yona	1,404,000	1,614,000	15%
	Nes-Ziona	1,802,000	2,195,000	22%
	Petah-Tiqwa	1,574,000	1,781,000	13%
	Holon	1,654,000	1,858,000	12%
	Rehovot	1,576,000	1,838,000	17%
Low	Kadima-Zoran	1,484,000	1,697,000	14%
	Ramat-Hasharon	2,340,000	2,633,000	13%
	Kfar-Saba	1,779,000	2,018,000	13%
	Yehud-Monosson	1,560,000	2,008,000	29%
	Hod-Hasharon	1,831,000	2,153,000	18%
	Givatayim	2,304,000	2,817,000	22%
	Givat-Shmuel	1,900,000	2,095,000	10%
	Bat-Yam	1,870,000	1,961,000	5%

### **Possible explanations**

Given the higher price rise in high intervention areas, our findings run counter to the premise of housing policies since 2013 – that increasing the housing supply will lower prices. More precisely, the government assumed that marketing 200,000 apartments within five years, as predicated by Government Resolution 4429, would reduce housing prices and ease the social problem.

We sought an explanation for the counter-intuitive findings through interviews with two key decision makers: a former head of the ILA and a former Director General of the Ministry of Housing and Construction. The first explanation our interviewees offered was that the policy assumption was misguided. One of them suggested that the number of apartments marketed was too small and that instead of increasing the housing supply by 40-50,000 apartments per year, the state should have increased it by 100-200,000 and "swamp" the market. The need for such a significant increase in the housing supply stemmed from an unexpected effect of the government's initiatives – they increased demand for housing in general and even more so in the municipalities in which they were implemented. Our interviewees explained that the increased supply fueled the

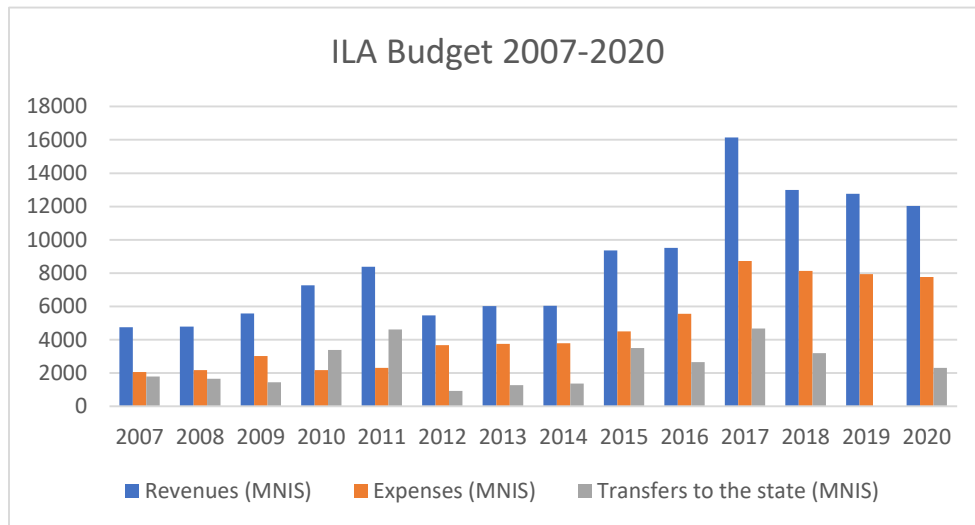
housing market, attracting more buyers and increasing the general demand.

Municipalities that signed umbrella agreements became attractive locales, with burgeoning new neighborhoods and renewed infrastructures. The government's involvement created a "buzz", they said, usually accompanied by a public campaign, and that led to higher prices in the new neighborhoods, which in turn drove prices upwards in the whole city. The housing market, they claimed, is complex and is influenced by many factors, among them psychological effects. In a recent radio interview, the current head of ILA expressed similar notions, when he said that the constant rise in prices is a self-fulfilling prophecy (Quint, 2022).

Beyond these explanations, it is essential to remember that the state is not external to the housing market and land management in Israel. Most of the housing policies described previously were promoted on state-owned land that the ILA manages and markets. The state could directly influence the land price, as it did, to a limited extent, in the "Buyer's Price" projects. One of the primary purposes that the literature attributes to public land is the realization of social justice through the control over the allocation and price of the land (Alterman et al., 2020, p. 12). Has the state of Israel simply failed in its attempts to use this control to stop the rise in prices? A report published by Adva Center in 2016 (Swirski & Hoffman Dishon, 2016) points to the structural interest of state and corporate institutions *to prevent a decline* in housing prices. This is, of course, the

opposite of what these bodies declare publicly. The most prominent is the ILA, which manages and markets publicly owned land.

*Source: ILA annual reports*



The report quotes Moshe Kahlon, then minister of finance, as saying that the state is mainly responsible for the spiking prices in the housing market (ibid, 21). Further, in a recent conference, the mayor of Rehovot said that “the government and the ministry of finance are interested in high housing prices because they make billions from the land and the apartments that are sold” (Litman, 2021).

We asked our interviewees whether structural sets of interests could explain our findings. One of our interviewees pointed specifically to the ILA, claiming it was driven by profit and “enjoys profiteering from the land.” Indeed, the ILA’s revenues have been soaring since 2014 (when they began signing umbrella agreements) and peaked in 2017, when the umbrella agreements and “Buyer’s Price” were widely implemented<sup>8</sup>. A senior ILA official stated that its goal was not to maximize revenues but to ensure an income

<sup>8</sup> In 2017 the largest number of umbrella agreements were signed (12 agreements – see table 1). In July 2015, Israel’s Lands Commission decreed that all land tenders for residential buildings will be under the terms of the “Buyer’s Price” mechanism (Decision no. 1430, 15.7.2015). That year (2015) The ILA marketed land for 5,225 apartments through “Buyer’s Price”, in 2016 it marketed land for 31,465 apartments through it, and in 2017 that number rose to 44,083 apartments (data collected from ILA site - <https://apps.land.gov.il/MichrazimSite/#/search>).

covering the obligations it assumed (Swirski & Hoffman Dishon, 2016, p. 22). Indeed, the ILA's expenditures kept growing alongside the increase in revenues, reaching a peak of NIS 8.732 billion. The ILA finances the umbrella agreements and "Buyer's Price" projects, as well as large-scale infrastructure projects such as the transfer of the IDF to the Negev. To use the phrase coined by one of our interviewees, it became "The largest infrastructure bank in the country."

The rise in the ILA's expenditure naturally comes at the expense of the revenues transferred to the state. However, according to an interviewee from the ministry of finance, it is nevertheless supported by the ministry. He explained that the ministry prefers channeling the revenues to projects that are "economically appropriate" with "internal yield" instead of adding them to the general budget and having them directed to social causes, which are considered "bad money."

In addition to the interests of the ILA and the ministry of finance to keep housing prices on the rise, the Adva Center report points to the reluctance of the government to harm property owners by devaluing the worth of their assets. It also highlights the interests of large banks, which have shifted much of their investment activity in the recent decade to the real estate market, as well as putting greater emphasis, and reaping great profits, from housing mortgages. Naturally, real-estate investors and companies also rely on a consistent rise in housing prices (ibid, 5).

### **Overview – Accumulation by Public Dispossession**

As expected, our empirical investigation found that the geographical deployment of the government's housing policies positively correlated with the extent of internal migration and housing construction. Surprisingly, this was not reflected as expected in declining housing prices as the price increase in municipalities that signed 'umbrella agreements' with a sizeable component of "Buyer's Price" housing was the highest during the period in question. Hence, the involvement of the government involvement did not resolve the rise in local housing prices. In other words, housing prices rose more in the places where

public institutions were most involved as land owners, planners, and managers. Was this due to a miscalculation, or was it intentional?

When explaining the term “Accumulation by Dispossession”, (Harvey, 2003, 2007) asserts that states enable the dispossession of disadvantaged populations by transferring public goods – land and other natural resources are a typical example – to the hands of the wealthy few by process of urbanizing global capital, gentrification, and privatization. When land is privatized, the general public is often (gradually) dispossessed of the right to affordable housing through escalating prices, while a thin stratum of entrepreneurs and investors profits from developing the land. This description, however, mainly fits the liberal democracies of the west, where the central means of control and dispossession are through the market and where land is mostly private. In other countries, often those embroiled in ethnic conflicts, such as Israel, Sri Lanka, Malaysia, or Turkey, the land is mainly state-owned, giving the state a much more active role in land and urban development as well as the process of dispossession (Anderson, 2016).

Therefore, to conclude this paper we suggest the term “Accumulation by *Public* Dispossession”, which describes a process in which both the market players and the government profit from the land while dispossessing large populations, first of the right to the public land they (theoretically) own, and second to affordable housing. Further, the government's profits do not necessarily "trickle down" to the public, as may be expected by the accumulation of funds to a public institution. As we have shown earlier, the increase in the ILA revenues was accompanied by a similar increase in its expenses, which include large infrastructure projects. This, yet again, is a channel to transfer resources from the public to ILA and private developers. We have shown elsewhere (Eshel et al., 2023) that those projects are located according to land value, so despite being public projects, they are mostly enjoyed only by affluent populations.

The theory of “Accumulation by Dispossession” focuses on the privatization of land and the financialization of real estate as typical 'neoliberal' measures of

dispossessing the public of the right to housing. In the Israeli case, the state is not merely an enabler, regulator or manager, but a land owner and active participant in the development process. Hence, the state strives to increase revenues through housing development while dispossessing large, marginalized populations of reaping the benefits of their own public land and distancing them from the right to housing.

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