

## **A Guide to Regulations governing Upgrading and Construction of Residential Properties in Irbid**

Facilitating Improved Housing Responses for Syrian Refugees

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*This document was produced by the Norwegian Refugee Council's housing, land and property (HLP) team. NRC seeks to improve the protection of HLP Rights for Syrians and Jordanians. Aside from providing internal support to NRC's shelter programme the HLP team is also available to provide technical support and guidance to other shelter actors operating through the UNCHR led shelter working group.*

*Further information is available from: [basma.khorsheed@nrc.no](mailto:basma.khorsheed@nrc.no)*



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## Introduction

This document provides an overview of selected regulatory issues related to construction and upgrading of properties in Jordan, namely the process for Building and Occupancy Permits and for the connection of utilities (water and electricity).

This paper was developed in January 2014 based on the experiences of NRC's urban shelter programme in Irbid. Information was collected using key informant interviews and a review of literature available in the public domain. A series of interviews were held with Jordanian property owners that are benefitting from NRC's urban shelter programme and who had recent experience negotiating the regulatory procedures when upgrading or constructing properties. This information was supplemented by a review of laws and regulations. Finally, interviews were held with local municipalities and utility companies in Irbid.

It is widely held that overly bureaucratic regulations governing housing and land can have negative impacts on the urban poor.<sup>1</sup> One of the main consequences of such regulation is that it forces people into situations of informality and uncertainty regarding their tenure situation. Building codes in particular are a common area of irregularity, often stemming from inappropriate building codes that were developed based on the codes of colonising countries. Informality is considered undesirable as it can lead to a diverse range of negative consequences including, among others, underinvestment in housing (resulting in unsafe or unhealthy conditions), inefficient and inequitable land use and reduced tax revenues.<sup>2</sup>

Many states undertake programmes to improve the situation of those with irregular properties. This can be through a variety of methods including upgrading of informal settlements, 'regularisation' of holdings, recognition of a continuum of intermediate tenures or streamlining regulatory procedures. The World Bank, in particular, has a focus on the latter approach by monitoring regulations globally across a range of sectors.<sup>3</sup> A common way to help provide increased security of tenure is to enable those with informal holdings to access utilities (e.g. by not demanding proof of ownership in order to obtain electricity or water connections).<sup>4</sup>

The Jordanian authorities have had a very positive and forward thinking approach to urban upgrading and have demonstrated considerable flexibility regarding informal or irregular tenure situations. For example, during the 80's/90's, the Government of Jordan (GoJ) undertook large scale urban rehabilitation projects, some of which did not require that property occupants held title.<sup>5</sup> Another example of this flexibility is

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<sup>1</sup> Schilderman and Lowe, "Regulatory Issues Affecting Shelter Development by the Urban Poor"; Tipple, "The Impact of Regulations on the Livelihoods of People Living in Poverty."

<sup>2</sup> Payne, "Urban Land Tenure Policy Options," 421.

<sup>3</sup> For example see: "Doing Business in Jordan - World Bank Group."

<sup>4</sup> Payne, *Land, Rights and Innovation: Improving Tenure Security for the Urban Poor*.

<sup>5</sup> Ababsa, "The Evolution of Upgrading Policies in Amman."

demonstrated by the fact that Palestinian camp residents are not required to show documented ownership of land to obtain electricity and water connections.<sup>6</sup>

Informality can create significant challenges in conflict-affected areas, particularly as few international organisations have experience and understanding of technical HLP issues. The Rapporteur on the Right to Adequate Housing has highlighted the many challenges faced by humanitarian actors when attempting to undertake housing or shelter programmes.<sup>7</sup> In particular, humanitarian actors tend to demand that their targets prove ownership of property as a prerequisite to entering housing or shelter assistance programmes, the consequence of which is often to focus resources away from the most vulnerable.

A wealth of literature has been produced to support humanitarian actors seeking to undertake HLP programming in conflict-affected contexts.<sup>8</sup> UN-Habitat's Global Land Tool Network (GLTN) has been a driving force behind such initiatives and UN-Habitat currently leads the Global Protection Cluster, HLP area of responsibility.<sup>9</sup>

It is hoped that this document can support shelter actors who are seeking to undertake (peri-) urban programmes targeting Jordanian and Syrian families. Although focusing on Irbid, most of the laws and regulations are applicable countrywide, however some local informal practices may vary between different governorates.

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<sup>6</sup> Interview with the Irbid Water Authority, Jan 2014

<sup>7</sup> Rolnik, *Report of the Special Rapporteur on Adequate Housing as a Component of the Right to an Adequate Standard of Living, and on the Right to Non-discrimination in This Context*, A/HRC-16-42; Rolnik, *Report of the Special Rapporteur on Adequate Housing as a Component of the Right to an Adequate Standard of Living - A/66/270*; Rolnik, "Report of the Special Rapporteur on Adequate Housing as a Component of the Right to an Adequate Standard of Living - A/HRC/22/46."

<sup>8</sup> FAO, *Access to Rural Land And Land Administration After Violent Conflicts*; UN-Habitat, *Handbook on Post Conflict Land Administration and Peace Building*; UN-Habitat, *Land and Conflict: A Handbook for Humanitarians*.

<sup>9</sup> See: <http://www.gltn.net/> and <http://www.globalprotectioncluster.org/en/areas-of-responsibility/housing-land-and-property.html>



# Chapter 1 - Documents Required for Obtaining Permits

## 1. Introduction

Municipal authorities and utility companies (water and electricity) require that a range of documents be submitted as part of the application process. Many of the documents requested are the same typically indicating details of the property and the owner and their tax status. This section explains the process for obtaining some of the main documents that are requested, namely (Tax) Clearance Certificates (براءة ذممة), Site and Layout Plans (مخطط موقع وترسيم) for the property and Land Ownership Certificates (title) (كوشان ارض).

## 2. (Tax) Clearance Certificate<sup>10</sup>

A (Tax) Clearance Certificate is a document that proves that an individual's tax affairs are in order and that the property is not in contravention of any relevant laws or regulations. It is usually demanded of people applying for permits (e.g. building, water, electricity etc.).

The Certificate can be obtained from Municipal authorities upon providing proof of identity. The procedure is as follows:

- The applicant approaches the relevant Municipality at the Department of Public Services.
- She/he completes an application form to request the certificate.
- She/he must also submit a personal tax statement.
- The application is then evaluated by the head of the Municipality. If there aren't any problems, the certificate is directly issued. If there are problems, she/he will first be asked to pay the fines.

The whole procedure can be done in a day. The (Tax) Clearance Certificate should be stamped by six different sections of the local municipality:

- Leased Properties
- Vocational License
- Acquisitions Department
- Municipal Court
- Stamps and Certifications Department
- Governorate's Accountant

An example (Tax) Clearance Certificate in English and Arabic can be found in annexes C to F.

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<sup>10</sup>Jordanian Ministry of Finance and Greater Irbid Municipality websites. For example see: <http://www.istd.gov.jo/ISTD/Arabic/Procedures/ServiceManuals/CitizGuide.htm>,

### 3. Site and Layout Plan<sup>11</sup>

A Site and Layout Plan is a construction plan prepared by a contractor. It is an assembly of an architectural plan, a detailed engineering drawing of proposed buildings (a building footprint that includes details regarding parking, drainage facilities, sanitary sewer pipes and water lines). A Site and Layout Plan for residential areas costs 4 JOD.

In order to get a Site and Layout Plan, an applicant must present the following documents:

- Land Plan (مخطط اراضي)
- Land Ownership Certificate
- (Tax) Clearance Certificate

The process requires the applicant to fill out a form at the relevant Division. She/he should provide the drawing of the site so that it can be examined by a surveyor. Once accepted, the applicant is required to pay the necessary fees and get the document stamped by the head of the technical department. Copies of the Site and Layout Plan are archived at the Division.

An example Site and Layout Plan in English and Arabic can be found in annexes G and H.

### 4. Land Ownership Certificate<sup>12</sup>

A Land Ownership Certificate is a formal document that serves as evidence of ownership. It is a record of all information relevant to a parcel of land, including current ownership details. It contains information on the name and type of the plot, the area and the value of the land as well as information about the owner (national ID number, nationality and percentage of shares owned if there are various owners).

This document is issued by the Department of Land and Survey (DLS) and costs 1.50 JOD. It can be obtained from any DLS branch in the country irrespective of where the property is located (e.g. a land owner can get an Ownership Certificate from Amman for a property he owns in Irbid).

New Jordanian regulations require that all Ownership Certificates contain the land owner's national ID number.

An example Land Ownership Certificate in English and Arabic can be found in annexes A and B.

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<sup>11</sup>Information received from the Municipality of Irbid. This information is also available online on the Greater Irbid Municipality website. <http://www.irbid.gov.jo/portal/>.

<sup>12</sup> Information was received from the Department of Land and Survey in both Amman and Irbid.

## Chapter 2 - Property Tax

### 1. Introduction

All land and buildings are registered at the DLS. Any person who owns land or property is required to pay property tax.

Property tax is payable to local authorities (municipalities) and is charged on a yearly basis as a percentage of the annual rental value of the land and buildings. It varies according to the type of land and construction (commercial, residential, agriculture).<sup>13</sup> The tax amount for buildings is 10% of assessed annual rental value.<sup>14</sup> However, it is 2% of the assessed value for the empty lands.

It should be noted that the buildings and lands Tax (Al-musaqqafat) shall be paid along with Maaref Tax (2%) and Sewage Tax (3%).

### 2. Process

A land owner is required to pay the property tax at the Municipality by presenting her/his National ID card (along with the previous year's receipt, if possible).<sup>15</sup>

If the property owner does not pay the tax during the financial year, she/he will be obligated to pay the outstanding amount plus a penalty of 10% on the due amount. Moreover, if she/he does not pay the amount during the following year, there will be a further 10% charge, with a limit of 50%.

An example Property Tax Receipt in English and Arabic can be found in annexes N and O.

#### ***Legal Authority***

- Law of Tax on Buildings and Lands within Municipalities' Areas No.11 of 1952.
- Regulation of Maaref Tax No. 3 of 1988
- Water Authority Law No. 18 of 1988
- The Basics and Instructions for Assessment of Buildings and Lands within Municipalities Areas of 1999.
- Regulation of Sewage as amended No.66 of 1994

<sup>13</sup> *The Basics and Instructions for Assessment of Buildings and Lands within Municipalities Areas of 1999.*

<sup>14</sup> Law of Tax on Buildings and Lands within Municipalities' Areas.  
[http://www.lob.gov.jo/ui/laws/search\\_no.jsp?no=11&year=1954](http://www.lob.gov.jo/ui/laws/search_no.jsp?no=11&year=1954).

<sup>15</sup> According to the Municipality of Amman, a land owner can pay the property tax at any municipality in Jordan as long as she/he provides their national ID number.

## Chapter 3 - Building Permits

### 1. Introduction

A Building Permit (رخصة إنشاءات) is the required document for new constructions, extending existing structures and sometimes for renovations. Every new construction must be inspected during the construction period and after completion to ensure conformity with national and local building codes.

Building Permits are available, upon application by the landowner, at the local municipality. The documents required are shown in table 1 below.

All the necessary documents should be submitted to the municipality together with a license application which is in the form of a yellow dossier and costs 13 JOD.

	Steps	Issued by	Costs (JOD) <sup>16</sup>	Time
1	Land Ownership Certificate	Department of Land and Survey	1.50	(20 min) – same day
2	(Tax) Clearance Certificate (stamped and dated for the current year)	Municipality (six stamps from different sections) <sup>17</sup>	Depends on taxes, fines and violations <sup>18</sup> – Stamps: 2	Depends on taxes, fines and violations – (20 min for stamps)
3	Land Plan	Department of Land and Survey	3.50	(15 min) – same day
4	Site and Layout Plan	Department of Land and Survey (certified architect)	4.00	(30 min) – same day
5	Architectural Scheme	Architect certified by the Municipality <sup>19</sup>	varies between 2 to 8 <sup>20</sup>	Varies according to site
6	License Application	Municipality (Financial department)	13	1 to 2 weeks
7	Occupancy Permit (valid for the current year)	Municipality	No cost	2 to 3 weeks

Table 1: Documents required for getting a building permit

### 2. Examination Prior to Construction

Once the person has applied for the Building Permit, her/his file goes through an examination process. The process is as follows:

<sup>16</sup> Prices were given during an interview with an employee of the Greater Irbid Municipality.

<sup>17</sup> See Chapter 1, section 1.

<sup>18</sup> The amount of the fine is defined by the schedule of fines printed by the DLS.

<sup>19</sup> It can be any architect. People choose their own depending on prices and personal acquaintances.

<sup>20</sup> This value is for rural areas, some respondents indicate price can be as much as 100 JOD.

- An inspection team contacts her/him and sets an appointment to visit the site. This is to check that the architectural plan does not violate regulations (e.g. setbacks, building codes).
- The license application is then examined by a Committee. The latter only meet once a week (on Tuesdays in Irbid).
- Once the Committee approves the application, the individual is contacted and informed of the decision.

The response is usually given within a week or two. Once the application is approved, a Building Permit is issued and the applicant will need to pay the licensing fee which is 40 piasters for every 1m<sup>2</sup>. The construction can then begin. The permit is valid for one year only.

An example Building Permit in English and Arabic can be found in annexes J and K.

### 3. Connecting Utilities

An Occupancy Permit (إذن اشغال) (see annexes L and M) is required in order to get utility connections (e.g. water and electricity). This document signifies that a building surveyor has examined and approved the building as being suitable for occupation (from a health and safety point of view).

Occupancy Permits can only be obtained upon completion of construction. The application process takes a day while the inspection usually takes around two weeks (depending on the workload).

The process for obtaining an Occupancy Permit is outlined below:

- Once the construction is complete, the applicant informs the municipality by phone or in person. The following documents should be submitted with the application: Ownership Certificate, Land Plan, (Tax) Clearance Certificate, Site and Layout Plan, Building Permit and if it's a leased apartment the lease contract.
- A team from the Division contacts the applicant and sets an appointment for the field visit (inspection of the completed works). The inspection is conducted by one of the surveyors.
- On site, the inspection team verifies that the construction meets the license terms (regulations and codes of construction).
- The application is then presented to the head of the technical department. If necessary, the head of the Division recommends changes. The application is then passed to a committee for approval.
- Once the inspection is approved and signed, the applicant will receive the Occupancy Permit (valid for a year) and will be able to apply for utility connections.

The applicant will need to pay a fine if there are any contraventions on the property (e.g. building violations, problems with setbacks).<sup>21</sup> In such cases, the application process will be longer and can take up to three weeks.

<sup>21</sup> A schedule of fines exists and is available at the Municipality and the DLS.

#### 4. Renewal of a Building Permit<sup>22</sup>

The landlord is required to obtain a new Building Permit from the municipality (taking three to seven days) in order to build a second floor or renovate the house.<sup>23</sup> In order to renew a building permit, the landlord must follow the same procedure for a new construction as outlined in section 2 above; however, they will also need to provide a Statement of Change.

Process:

- Transfer the new documents to the surveyor at the Division to check the site and add any necessary explanations to the application.
- Present project to the head of the Technical department and the responsible authorities to verify that the changes meet the construction terms.
- Once the application is approved, the applicant will need to pay the fees.
- Amendments will be added to the original license (document must be signed and dated).
- The statement of change will be added to the archived files at the DLS.
- Deliver a copy of the license to the applicant.

#### 5. Practice

Approximately ten property owners, from peri-urban areas of Irbid, were interviewed as part of the research for this paper. Of those, the large majority were able to obtain Building and Occupancy Permits and had proceeded to install utility connections. In some many cases landlords had initiated construction prior to obtaining the Building Permit and then sought to regularise their situation. In some cases this involved paying significant fines because of building violations (approx. 1500 JOD) whereas in other cases the fine was waived or was minimal.

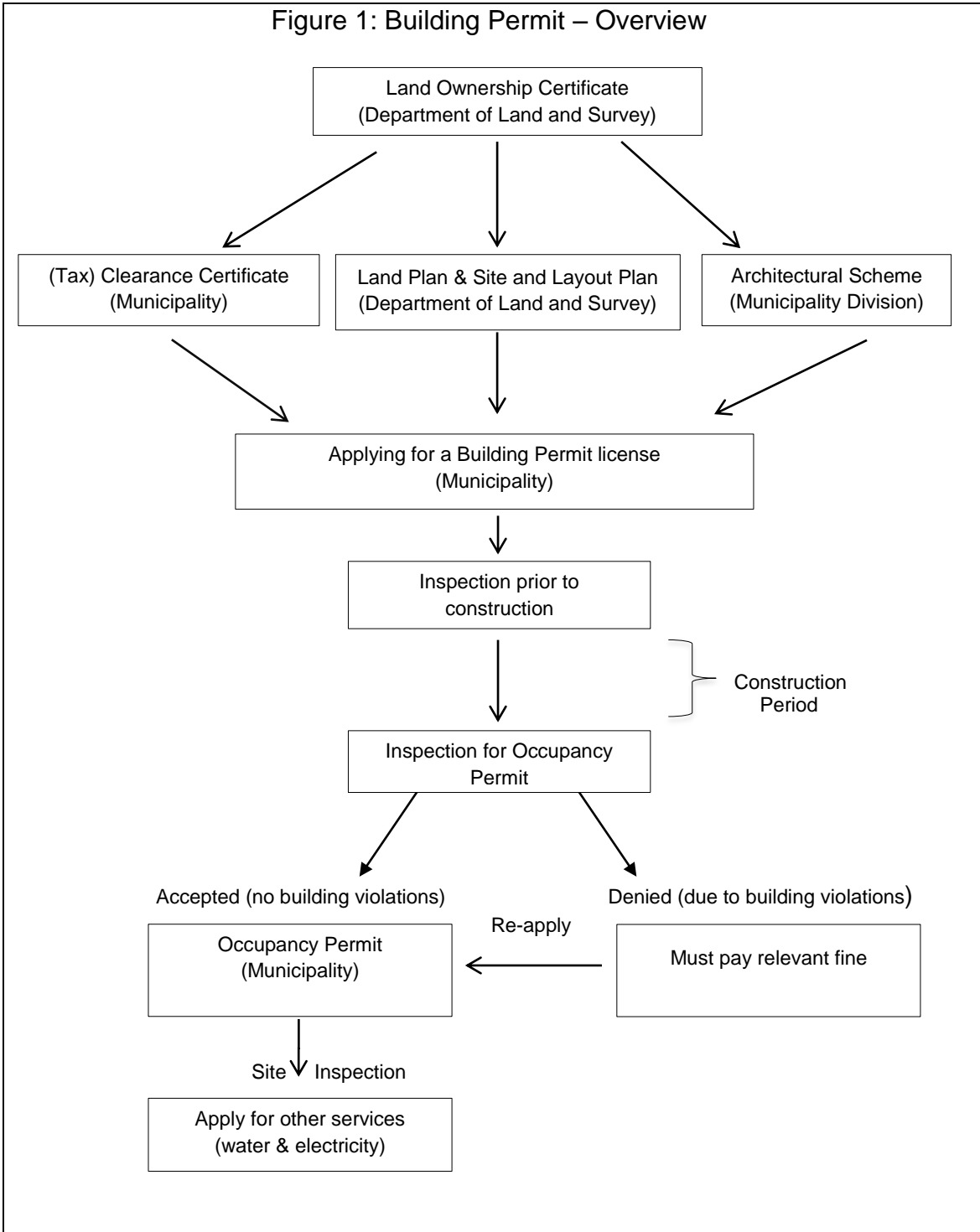
##### ***Legal Authority***

- Jordanian National Building Law No.7 of 1993
- Temporary Law on Regulating Cities and Villages as amended No.79 of 1966
- Regulations of Buildings and Regulating for Cities and Villages as amended No. 19 of 1985

<sup>22</sup> The following information was received by the Municipality of Irbid and is available in Arabic online.

<sup>23</sup> <http://www.ammancity.gov.jo/ar/arabic/faq.asp>, Greater Amman Municipality Website.

Figure 1: Building Permit – Overview



## Chapter 3 - Water Supply

### 1. Introduction

This section presents the process to have a new water connection and meter installed in a residential building. The Water Authority requires that a range of documents be submitted with an application (see next section) and therefore those landowners unable to provide the necessary documentation will be unable to obtain a connection.

Given the infrastructure involved in providing piped water, those living in rural or peri-urban areas will often not have a piped water connection but will instead use public water trucking services (expensive and available on specific days).

The documents required for electricity and water connections are almost identical. Landlords interviewed in Irbid indicate that it is common practice to first approach the Water Authority that provides a checklist of the documents required for an application (see annexes P and Q).

### 2. Application Submission

In order to get water supply, the applicant needs to apply at the Irbid Water Authority. All applications for new supply require the documents provided in table 3 below.

Once these documents are submitted to the application desk, the applicant will be asked to get a (*Tax*) *Clearance Certificate* (see chapter 1, section 1).

	<b>Steps</b>	<b>Issued by</b>	<b>Costs (JOD)<sup>24</sup></b>	<b>Time</b>
1	Occupancy Permit (valid for the current year)	Municipality	No cost	2 to 3 weeks
2	Land Ownership Certificate	Department of Land and Survey	1.50	(20 min) – same day
3	Land Plan	Department of Land and Survey	3.50	(20 min) – same day
4	Site and Layout Plan	Department of Land and Survey	4.00	(30 min) – same day
5	Water Bill	Previous Water Bill from the same property or nearby property		
6	ID	Copy of Applicants ID as proof of Identity		
7	(Tax) Clearance Certificate (stamped and dated for the current year)	Municipality	Depends on taxes, fines and violations – Stamps 2	Depends on taxes, fines and violations– (20 min for stamps)

Table 3: Documents required for getting water supply

<sup>24</sup> Prices were given during an interview with an employee of the Irbid Municipality.



### 3. Site Inspection

Once the file is approved, it is transferred and examined by the contractors at the "Inspection Department" in Dahiyet Al-Hussein in Irbid. The contractors will check the site for an available water connection (within two to three weeks). Once inspections are done, the file is automatically transferred to the Water Authority. The procedure takes time because it depends on the availability of contractors and fittings (in theory, it takes 2 months).

According to the Water Authority, only the landlord or a first degree relative can apply for water installation. Non-relatives can apply only if given legal authorization by a judge.

### 4. Completion of Works

Once the inspections are completed, the applicant will be contacted and asked to pay the fees. The price for the installation is 200 JOD for all properties equal to or less than 150 m<sup>2</sup> (every additional 1m<sup>2</sup> costs 1 JOD). An additional 10 JOD is paid as insurance (each additional 1m<sup>2</sup> costs 1 JOD).

### 5. Practice

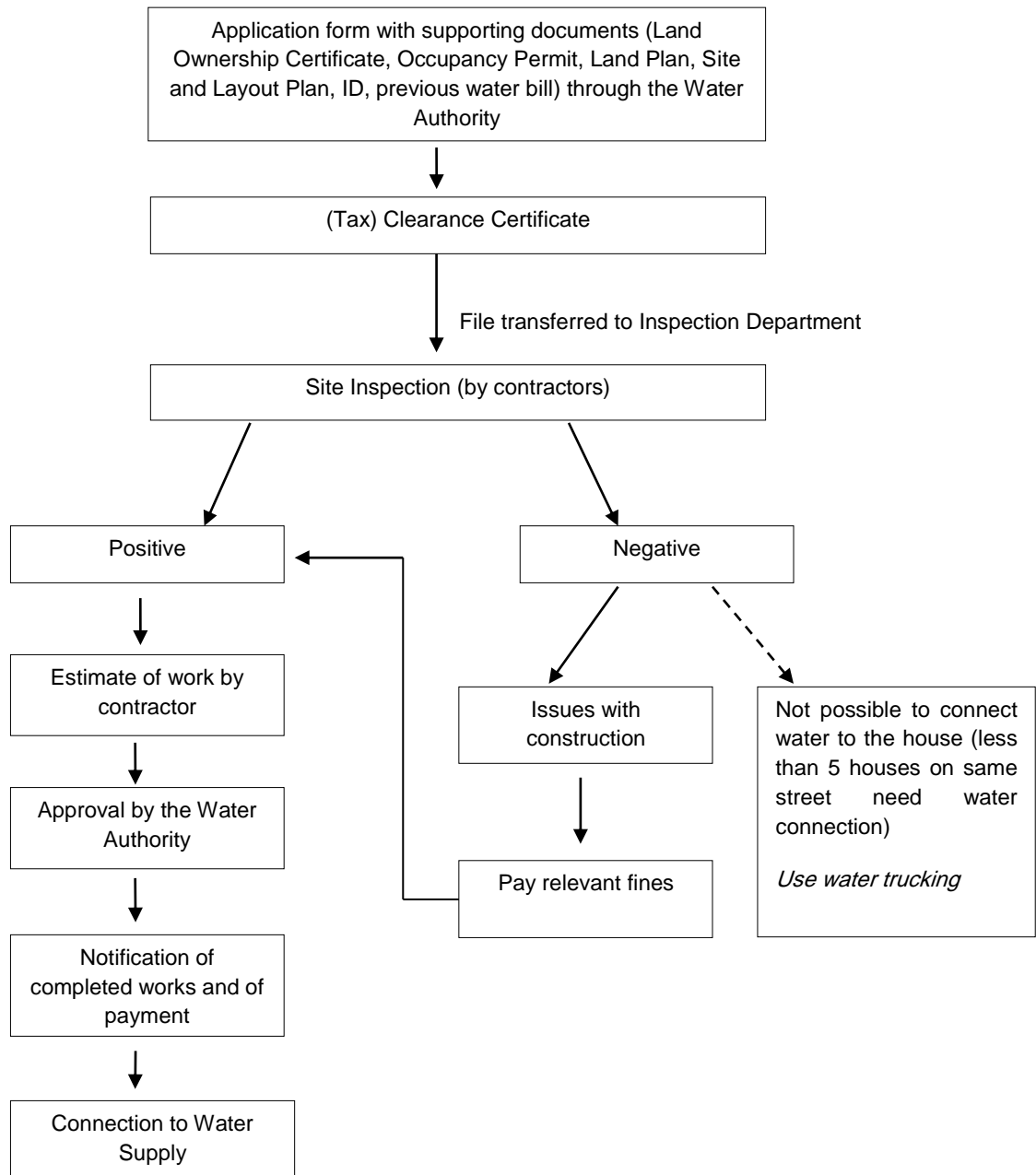
Landlords interviewed in Irbid indicate that the processes required for applications are generally well understood. The main challenges identified are delays in the installation process (particularly for water which in some instances can take up to 6 months); and the issues faced by those landlords that have an irregularity meaning that they cannot obtain all the documents required for an application.

A number of landlords interviewed in more remote areas were unable to obtain water connections due to the remoteness of their property and therefore they used public water trucking services (typically costing between 10-20JOD per visit depending on the location).

#### ***Legal Authority***

- Water Authority Law No.18 of 1998
- Water Subscription Regulation No.67 of 1994
- Instructions and Procedures of Water Subscription and Processing Objections on Water Fees as amended No.1 of 2000

Figure 2: Water Supply – Overview



## Chapter 4 - Electricity Supply

### 1. Introduction

This section presents the process to have a new electrical connection and meter installed in a residential building. The electricity company requires a range of documents (see next section) and therefore landowners unable to provide such documents will face challenges obtaining an authorised electricity connection.

### 2. Application Submission

In order to receive electricity, a person is required to apply at a sub-office of the Irbid District Electric Company (IDECO). All applications for new supply require submission of the documents outlined in table 2 below.

	Steps	Issued by	Costs (JOD) <sup>25</sup>	Time
1	Occupancy Permit (valid for the current year)	Municipality	No cost	2 to 3 weeks
2	Land Ownership Certificate	Department of Land and Survey	1.50	(20 min) – same day
3	Land Plan	Department of Land and Survey	3.50	(20 min) – same day
4	Site and Layout Plan	Department of Land and Survey	4.00	(30 min) – same day
5	Electricity Bill	Previous electricity bill from the same property or nearby property		
6	ID	Copy of applicants ID as proof of Identity		
7	(Tax) Clearance Certificate (stamped and dated for the current year)	Municipality	Depends on taxes, fines and violations – Stamps 2	Depends on taxes, fines and violations– (20 min for stamps)

Table 2: Documents required for getting electricity supply

### 3. Site Inspection

Once the application is approved, the site will be inspected within 7 to 10 days (varies according to the availability of inspection teams). The applicant will be notified by phone of the day of the visit (their presence is not compulsory).

If the house is out of the municipality’s “borders” (which means it does not belong to a specific “organization”) the applicant will need to get permission from the “Municipal Engineering” (هندسة البلديات). It can be difficult to get electricity connected if the house is in a remote rural area and/or where there are less than 5 houses within the area seeking connection.

<sup>25</sup> Prices were given during an interview with an employee of the Irbid Municipality.

#### 4. Completion of Works

The cost of inspection is 4 JOD (for each visit) and 76 JOD for the installation of the meter. The total cost is between 200 and 300 JOD depending on the area and if cables or connections are needed.<sup>26</sup> Payment is usually made in cash.<sup>27</sup>

#### 5. Practice

Property owners interviewed as part of this study indicate few problems related to electrical connections. Most reported that the process took between 2-3 weeks and cost approximately 75 JOD; however some owners indicated that they waited up to 8 weeks.

In practice, rather than incur the expense of a second meter with independent billing, some landlords use sub-meters fitted by a local electrician. Sub-meters can be bought at electronic stores for 6.50 JOD and the installation costs 6 to 10 JOD (depending on the electrician).<sup>28</sup> Usually, the whole process costs around 20 JOD. Research respondents indicate that this is not a legal practice (although this was not confirmed).

#### ***Legal Authority***

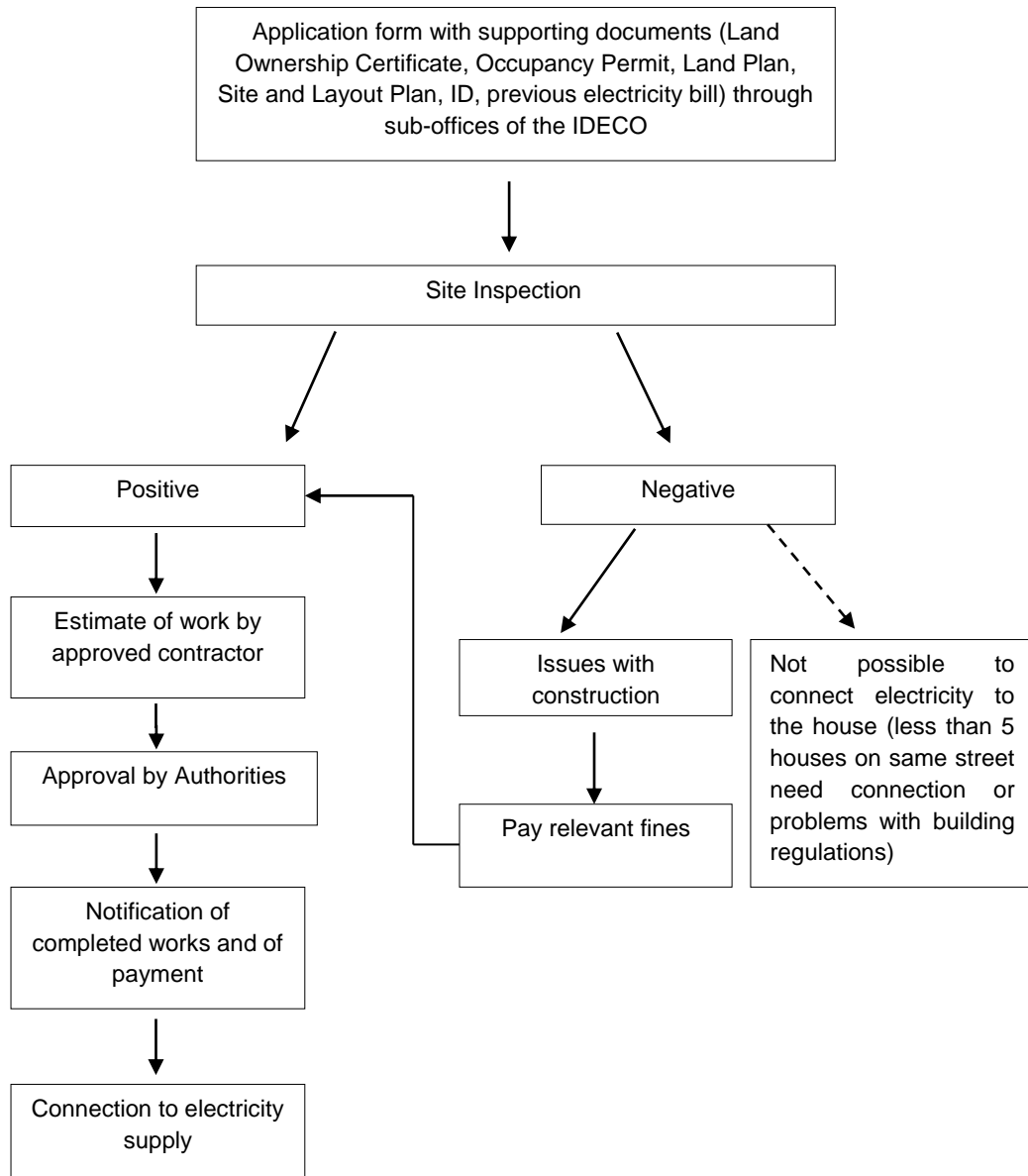
- General Electricity Temporary Law No.64 of 2002
- Instructions of Electricity connection Costs No.1 of 2007

<sup>26</sup> In some cases, cables alone cost 90 JOD.

<sup>27</sup> All prices were given by the IDECO and reconfirmed on the 29/01/14.

<sup>28</sup> Information received from a Jordanian landlord.

Figure 3: Electricity Supply – Overview



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3. Legislation and Opinion Bureau, [http://www.lob.gov.jo/ui/laws/search\\_no.jsp?no=11&year=1954](http://www.lob.gov.jo/ui/laws/search_no.jsp?no=11&year=1954),
4. Greater Irbid Municipality Website, <http://www.ammancity.gov.jo/ar/arabic/faq.asp>.
5. Global Land Tool Network, <http://www.gltm.net/>
6. Global Protection Cluster, <http://www.globalprotectioncluster.org/en/areas-of-responsibility/housing-land-and-property.html>

## Annexes

### Annex A: Land Ownership Certificate (Department of Land and Survey)

  
المملكة الأردنية الهاشمية  
صورة قيد تسجيل الاموال غير المنقولة

رقم القيد: 2013-IR-  
اسم الحوض: المصبغانية الشمالية  
نوع الأرض: ملك

المديرية: اراضي اربد  
القرية: اربد  
اسم الحي:

يحتوي هذا القيد على 1 (صفحة)

رقم القطعة: رقم الحوض: 7 رقم الشقة: 000 القيمة التسجيلية: 2.532 رقم بيان التغيير: --	المشروعات	رقم الحي: 0 رقم اللوحة: مجموع الحصص: 1 مقياس الرسم: 1/2500
--	-----------	---

المساحة رقما : 443.000 متر مربع  
0 دونم

المساحة كتابة : أربعمائة و ثلاثة و أربعون مترمرفق

الرقم الوطني	اسم المالك	الجنسية	الجنس
*		الأردنية	كاملة

إن الأموال غير المنقولة المبينة اعلاه مسجلة بأسماء المالكين المذكورين و قد اعطي هذا السند شهادة بذلك بتاريخ 2013/08/13 واستوفيت الرسوم بموجب الوصول رقم 849021 بتاريخ 2013/08/13

تسجيل تمجيد الأراضي اربد

\* : المالك المشار اليه باشاره (\*) هو الشخص المعنى بهذا السند

خاص باله اذرة :  
نظم سند التسجيل:

1 / 1

000V9021IR--10.66.207.72--1rbreg02-DL93705-11:03:38-13/08/2013

Form:qp-09-711-3 rev.b

## Annex B: Land Ownership Certificate (English translation)

Hashemite Kingdom of Jordan  
**Ownership Certificate for Immovable Property**

Directorate:

Village:

Name of Neighbourhood:

Contract No.:

Name of Plot:

Type of Land:

This contract contains (number of pages)

Parcel No.:

Plot No.:

Apartment No.:

Recorded Value:

Statement of change No.:

Neighbourhood No.:

Land plate No.:

Total of Shares:

Scale of Drawing:

	Meter square	Acres
Area (in numbers)		
Area (in letters)		

	National ID	Name of Owner	Nationality	Shares
*				

This immovable property is registered in the name of the person written above and this certificate was received on the following date (d/mm/y). The amount due has been paid in full under the receipt number (XXXX) dated (d/m/y).

Director of Land Registry

(\* This sign indicates the concerned land owner

Specific to the department:

Registration:



Annex C: Example of (Tax) Clearance Certificate 1 (Municipality)



بلدية اربد الكبرى  
الدائرة المالية



شهادة براءة ذمة ( معتمدة من دائرة الأراضي )

هذه الشهادة تصلح لغايات / البيع / الإفراز والتوحيد / انتقال الملكية / الرهن 49943

تشهد بلدية اربد الكبرى أن السيد :

--	--	--	--

بريء الذمة ولا يستحق عليه لصندوقها أية رسوم عن القطع ( )

حوض ( ) لوحة ( ) اسم الحوض ( ) منطقة ( )

وبناء على الطلب أعطيت هذه الشهادة :

<p>رخص المهن ( الطابق الثاني )</p>	<p>الأملاك المؤجرة ( الطابق الثالث )</p>
<p>محكمة بلدية اربد الكبرى ( خارج المبنى )</p>	<p>قسم الاستلام ( الطابق الخامس )</p>
<p>رئيس قسم الواردات ( الطابق الثالث )</p>	<p>مخمس المنطقة</p>

( براءة الذمة على الاسم والقطعة )  
( أي كشط أو تغيير في هذه البراءة يلغونها )

طابع ب ٢٠٠ فلس

**Annex D: Example of (Tax) Clearance Certificate 1 (English translation)**

Greater Irbid Municipality  
Department of Finance

**(Tax) Clearance Certificate (accredited by the Department of Land and Survey)**

This certificate is valid for the purposes of sale/sorting and unification/transfer of ownership/mortgage

Greater Irbid Municipality certifies that (name of owner):

--	--	--	--	--

Is innocent of all taxes and does not owe fee for the parcel No. ( )

Plot ( ) Land Plate No. ( ) Name of lot ( ) Area ( )

Based on the following application, this certificate has been approved by:

Leased properties (Third Floor)	Vocational license (Second Floor)
Acquisitions Department (Fifth Floor)	Greater Irbid Municipality Court (out of building)
Governorate Accountant	Stamps and Certifications Department (Third Floor)

(Clearance Certificate for Individual and Property)

Finance Officer

(Alterations or changes to the certificate causes its annulment)

Stamp cost: 20 piasters

Annex E: Example of (Tax) Clearance Certificate 2 (Municipality)

**بلدية إربد الكبرى**  
**شهادة براءة ذمت**  
**لمن يهمة الأمر**

التاريخ / / ٢٠١١ م  
№ 104897

تشهد بلدية إربد الكبرى بأن السيد :  
قد قام بدفع الضرائب والرسوم المتحققة على المقار المسجل باسمه تحت رقم التحقق :  
القطعة رقم : من حوض / حي :  
لوحة رقم : من اراضي :  
بموجب الوصول رقم : التاريخ / / ٢٠١١ م  
وبناء على طلبه اعطيت له هذه الشهادة على ان يسري مفعولها  
حتى تاريخ ١٢/٢١ / لعام الضان و عشر  
علماً بأن هذه الشهادة لا تصلح لغايات تغيير الملكية والافرازات .

التدقيق	كاتب التحصيل	
مدير دائرة ضريبة الأبنية والأراضي		
الاسم : التوقيع : التاريخ : / / ٢٠١١ م	الاسم : التوقيع : التاريخ : / / ٢٠١١ م	الاسم : التوقيع : التاريخ : / / ٢٠١١ م

الفاقم الرسمي

طوائف وارادات ٢٠٠ فلس



## Annex G: Example of Site and Layout Plan (DLS)

المملكة الأردنية الهاشمية  
بلدية اربد الكبرى

مخطط موقع وترسيم

رقم المخطط : ( )  
رقم الوصول : ( )  
التاريخ : م

منطقة :  
اسم المالك :-  
الحي :-  
رقم اللوحة ( ) رقم القطعة ( ) المساحة ( )  
لحكام التنظيم

الأحكام	الارتفاعات			عدد الأدوار	النسبة الطابقية	النسبة السطحية	الارتفاعات		
	الحد الأدنى للإفراز	المساحة	الواجهة				أمامي	جانبي	خلفي
سكن									

↑  
مقياس الرسم

\* صدر وفق المخططات التنظيمية المصدقة وبموجب القوانين والأنظمة ذات العلاقة .  
\* صدر بموجب سند تسجيل رقم ( ) بتاريخ .  
\* يعمل بهذا المخطط لمدة سنة من تاريخ تصديق المهندس عليه وغير قابل للتجديد.  
\* ملاحظات :-

رسم : ..... توقيع : ..... التاريخ : ٢٠١ / /  
تدقيق : ..... توقيع : ..... التاريخ : ٢٠١ / /  
تصديق المهندس : ..... توقيع : ..... التاريخ : ٢٠١ / /

## Annex H: Example of Site and Layout Plan (English Translation)

Greater Irbid Municipality  
 Plan No.:  
 Community:

Receipt No.:  
 Date:

### Site and Layout Plan

Owner:  
 Neighbourhood:  
 Area (m<sup>2</sup>):  
 Type of Building:

City/Town:  
 Land Plan No.:

Plot (..../.....)  
 Land parcel No.:

Regulations	Setback			Roof Area Ratio	Floor Area Ratio	No of Floors	Height	Minimum Sorting	
	Front	Back	Side					Surface	Interface
Residence									



**Drawing scale**

- Issued in accordance with the organizational charts and relevant laws and regulations
  - Issued under the Land Ownership Certificate No. (.....) Dated (.....)
  - This Site and Layout Plan is valid for one year from date of issue by the architect and is not renewable.
  - Remarks:  
 .....

Drawing by:	Signature & Date:
Audit:	Signature & Date:
Approved by Architect:	Signature & Date:



## Annex J: Example of Building Permit

المملكة الأردنية الهاشمية  
وزارة الشؤون البلدية والقروية

منطقة مبكا • محافظة الربد • لواء: المنزلة الأولى

### رخصة انشاءات

رقم الترخيص: \_\_\_\_\_ التاريخ: \_\_\_\_\_

اسم المالك / طالب الترخيص: \_\_\_\_\_  
العنوان: \_\_\_\_\_  
ص.ب: \_\_\_\_\_ ت: \_\_\_\_\_

موقع البناء: رقم القطعة (\_\_\_\_\_) • رقم الحوض (\_\_\_\_\_) • اسم الحوض: \_\_\_\_\_  
المساحة (\_\_\_\_\_) • طول الواجهة (\_\_\_\_\_) م • معدل عمق القطعة (\_\_\_\_\_) م

صفة استعمال موقع البناء: \_\_\_\_\_  
نوع مواد البناء: \_\_\_\_\_  
مخططات الترخيص: تصميم المهندس: \_\_\_\_\_ التاريخ: \_\_\_\_\_

مدة الترخيص: سنة كاملة للمباشرة بالبناء من تاريخ الترخيص و(\_\_\_\_\_) سنة/أو سنوات لانتهاء البناء.

أحكام مخططات الترخيص: (١) ارتداد البناء: أمامي (\_\_\_\_\_) م • خلفي (\_\_\_\_\_) م • جانبي (\_\_\_\_\_) م  
(٢) طابق القبو: العدد (\_\_\_\_\_) • المساحة (\_\_\_\_\_) م<sup>٢</sup> • النسبة المئوية (\_\_\_\_\_) %  
(٣) طابق التسوية: العدد (\_\_\_\_\_) • المساحة (\_\_\_\_\_) م<sup>٢</sup> • النسبة المئوية (\_\_\_\_\_) %  
(٤) طوابق البناء: العدد (\_\_\_\_\_) • الارتفاع (\_\_\_\_\_) م  
(٥) مساحة طوابق البناء: المساحة (\_\_\_\_\_) م<sup>٢</sup> • النسبة المئوية الطابقية (\_\_\_\_\_) %  
(٦) مسطح البناء: المساحة (\_\_\_\_\_) م<sup>٢</sup> • النسبة المئوية (\_\_\_\_\_) %  
(٧) الأبنية الفرعية: العدد (\_\_\_\_\_) • المساحة (\_\_\_\_\_) م<sup>٢</sup> • النسبة المئوية (\_\_\_\_\_) %  
(٨) مواقف السيارات: العدد (\_\_\_\_\_) • المساحة (\_\_\_\_\_) م<sup>٢</sup> • النسبة المئوية (\_\_\_\_\_) %  
(٩) خدمات أخرى: \_\_\_\_\_

#### الرسوم والتأمين

رسوم الترخيص: \_\_\_\_\_ دينار

رسوم التجاوزات: \_\_\_\_\_ دينار

للمجموع: \_\_\_\_\_

استوفيت الرسوم بموجب رقم الايصال (\_\_\_\_\_) التاريخ: \_\_\_\_\_

قيمة التأمين: \_\_\_\_\_

استوفى التأمين بموجب رقم الايصال (\_\_\_\_\_) التاريخ: \_\_\_\_\_

توقيع المحاسب: \_\_\_\_\_ التاريخ: \_\_\_\_\_

- ١ -



## Annex K: Example of Building Permit (English Translation)

Area: .....	Governorate: .....	District: .....
<b>Construction License</b>		
License No.: .....		Date: .....
Name of applicant: .....	Address: .....	
	P.O Box: .....	
Location of building: No. of Parcel .....	No. of Plot : .....	Name of Plot : .....
Area m <sup>2</sup> .....	Longitude of Interface (m): .....	Average depth of parcel (m): .....
Construction Use: .....		
Building materials: .....		
Type of building: .....	Name of Architect: .....	Date: .....
Licensing Schemes: .....	(1) Setback .....	Front .....
Regulation of Licensing schemes: .....		Side .....
		Back .....
	(2) Basement 1 .....	No. ....
		Area m <sup>2</sup> .....
		Building Footprint % .....
	(3) Basement 2 .....	No. ....
		Area m <sup>2</sup> .....
		Building Footprint % .....
	(4) Floors .....	No. ....
		Height (m) .....
	(5) Space in floors .....	m <sup>2</sup> .....
		Area m <sup>2</sup> .....
		Building Footprint % .....
	(6) Roof .....	m <sup>2</sup> .....
		Area m <sup>2</sup> .....
		Building Footprint % .....
	(7) Sub-buildings .....	No. ....
		Area m <sup>2</sup> .....
		Building Footprint % .....
	(8) Parking .....	No. ....
		Area m <sup>2</sup> .....
		Building Footprint % .....
	(9) Other services .....	.....

**License and Fees**

License Fees: .....

Violations Fees: ..... (if there are any)

Fees met by: (receipt No.): ..... Date: .....

Insurance: .....

Met under: (receipt No.): ..... Date: .....

Accountants signature: .....

Date: .....

**Annex L: Example of Occupancy Permit (Taybeh Municipality)**

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ



المملكة الأردنية الهاشمية  
وزارة الشؤون البلدية  
**بلدية الطيبة الجديدة**  
محافظة اربد - لواء الطيبة  
منطقة .....

محافظة : .....

لواء : .....

### إذن إشغال

الرقم المتسلسل

التاريخ / /

اسم المالك	الرقم الوطني
قطعة رقم	رقم سند التسجيل
الحي	تاريخ سند التسجيل
اللوحة	من أراضي قرية
اسم الحوض	مساحة القطعة
رقم الحوض	صفة الاستعمال

الطابق	رقم الترخيص	تاريخ الترخيص	عدد الشقق/المخازن	المساحة	ملاحظات
تسوية ثالثه					
تسوية ثانيه					
تسوية اولي					
ارضي					
اول					
ثاني					
ثالث					
رابع					
روف					

صادر استناداً لموافقة اللجنة المحلية لتنظيم الأبنية بقرار رقم ..... تاريخ / /

لا مانع من اىصال الخدمات للمبنى الموصوف أعلاه ، حيث أن البناء مطابق للإستعمال المقرر ومرخص حسب الأصول .

استوفيت رسوم إذن الاشغال بالوصول  
سكرتير اللجنة المحلية للتنظيم والأبنية \* رئيس اللجنة المحلية للتنظيم والأبنية



● إذن الأشغال صالح لمدة ستة من تاريخه

## Annex M: Occupancy Permit (English Translation)

Hashemite Kingdom of Jordan  
Ministry of Municipal Affairs  
Irbid Governorate - Taybeh  
Governorate:

Community:  
Locality:

### Occupancy Permit

Owner Name		National ID			
Parcel No.		Ownership certificate No.			
Neighbourhood		Ownership certificate issue date			
Land Plate No.		Land Department			
Plot Name		Total Area of Parcel			
Plot No.		Purpose of use			
Floors	License No.	License Date	Number of apartments/storage	Area	Comments
Basement 3					
Basement 2					
Basement 1					
Ground					
First					
Second					
Third					
Fourth					
Roof					

Issued with approval of the Committee's decision to regulate buildings under the decision No. .... Date..... Connecting services to the above mentioned building is approved, since the construction is identical to the intended use and the building is licensed accordingly.

Occupant Permit receipt number ( ) Date ( )

Secretary of the Local Committee for Building and Organizations  
Chairman of the Committee for the Local Organization and Buildings

---

Occupancy Permit valid for a year from the date of issue

## Annex N: Property Tax Receipt (Municipality)

RST030602R

كشف حساب إجمالي

الوقت :  
الصفحة : ١

رقم المالك :  
الرقم الوطني :  
رقم القطعة :  
الرقم الألي :  
المركز المالي :  
اسم المالك :  
العنوان :  
ص.ب :  
تلفون :

المحافظة :  
الحي :  
البلدية :  
الحوض :  
اللوحة :  
شقة/طابق/بناية :  
رقم التحقق :  
الملاحظات :  
الللجنة :

سجل التخمين :  
صفحة التخمين :

البيان	دينار	فلس
ضريبة الأبنية و الأراضي الحالية بعد خصم	٠٠٠٠	٠٠٠
ضريبة الأبنية و الأراضي السابقة	٠٠٠٠	٠٠٠
غرامة ضريبة الأبنية و لأراضي السابقة	٠٠٠٠	٠٠٠
ضريبة المعارف للسنة الحالية	٠٠٠٠	٠٠٠
ضريبة المعارف السابقة	٠٠٠٠	٠٠٠
غرامة ضريبة المعارف السابقة	٠٠٠٠	٠٠٠
رسوم مساهمة الصرف الصحي للسنة الحالية	٠٠٠٠	٠٠٠
رسوم مساهمة الصرف الصحي السابقة	٠٠٠٠	٠٠٠
المجموع الاجمالي	٠٠٧٨	٠٠٠

السنة الحالية : ٠٠,٠٠٠

الغرامة المعفاه : ٠٠,٠٠٠

اسم منظم المطالبة :  
التوقيع :

أخي المواطن بادر بالتسديد الضرائب السابقة للحصول على الاعفاء من الغرامات

## Annex O: Property Tax Receipt (English Translation)

### Receipt

Time:

Page No.:

---

Owner's File No.:

National ID No.:

Automated No.:

Land parcel No.:

Financial Centre:

Name of Owner:

Address:

P.O. Box:

Tel:

Governorate:

Municipality:

Plot:

Neighbourhood:

Land plate No.:

Apartment/Floor/Building:

Record:

Page:

Investigation No.:

Remarks:

Committee:

Dinar	Fils	Statement
....	...	Current property tax after discount
....	...	Previous property tax
....	...	Previous penalties on property tax
....	...	Current Maaref tax
....	...	Previous Maaref tax
....	...	Penalty Maaref tax
....	...	Current contribution fee for sanitary system
....	...	Previous contribution fee for sanitary system
....	...	Total Amount

Amount for current year:

Exempted Fine:

Name of Employee:

Signature:

Reminder: Pay your taxes in due time to avoid penalties.

## Annex P: Checklist for Water Supply Application

الأوراق المطلوبة للاشتراك الجديد

	أذرع اشغال حديث ٢٠١٣ الاصيلي + صورة مثبت عليها مساحة البناء	
	مخطط موقع وتقسيم حديث ٢٠١٣ صورتين	
	مخطط ارضي حديث ٢٠١٣ صورتين	
	سند تسجيل حديث ٢٠١٣ صورتين	
	صورة عن هوية الاحوال لصاحب الاشتراك + صورة عن هوية من يتوب عنه	
	فاتورة ائرب مشترك او فاتورة القطعه اذا كان عليها اشتراك + فواتير الكهرباء	
	رخصة مهنة اذا كان العقار تجاري + سجل تجاري	
	حصر ارث اذا كان المالك متوفى	
	عقد اجار مصدق من البلدية او عقد تمويلي من البنك	
	وكالة معتمده اذا كان المالك غير موجود	١٠
	مخططات اراضي من التطوير الحضري + كتاب تخصيص من التطوير	١١
	كتاب تخصيص من الشؤون الفلسطينية لمشاركين المخيم + فاتوره اقرب مشترك	

يزم متهل ارضي او صندوق حديد او (خزانه للعدادات + كولكتر)

## Annex Q: Checklist for Water Supply Application (English Translation)

	<b>Documents required for water supply connection</b>
Required papers for residential (checked in above scan)	Occupancy Permit (date in the current year)
	Site and Layout Plan 2013 (2 copies)
	Land Plan dated 2013 (2 copies)
	Ownership Certificate 2013 (2 copies)
	Copy of ID or person applying on his behalf
	Previous water bill for same property or nearby property + electricity bill
	License occupation for commercial buildings + certificate
	Inheritance
For Tenant	Rent contract stamped by municipality or bank
	Legal authorization if the landlord is not present
	Land Plan from Urban Development + proof of authority from municipality
For Palestinians living in camps	Proof of authority from the Department of Palestinian Affairs for those living in camps + bill for nearby property