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Towards Resilient and Inclusive Cities:

Analyzing the Shift in Morocco's National Urban Policy under the 2035 New Development Model

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Abstract

Morocco is experiencing a major demographic shift, with urban populations projected to reach 75% by 2050. Despite cities driving the vast majority of GDP, they are hindered by a "Governance Paradox" and rigid, century-old legal frameworks. To address this, the New Development Model (NMD) 2035 aims to create inclusive and resilient urban centers through integrated territorial governance. Key reforms include the rise of Smart Cities, localized sustainability goals, and a shift toward direct household subsidies for housing. The article advocates for a formalized National Urban Policy supported by innovative financing like land value capture. Ultimately, upcoming events like the 2030 FIFA World Cup are viewed as essential catalysts for modernizing infrastructure and institutional systems.

Keywords: Urban Governance; New Development Model (NMD) 2035; National Urban Policy; Resilience; Smart Cities; Sustainable Development Goals (SDGs); Morocco; Territorial Convergence.

1-Introduction

Morocco is currently undergoing a structural and **irreversible demographic transformation**, with its urban population surging from 38% in 1975 to 65.2% in 2024. This urban population has been **multiplied by six** over the last five decades and is projected to reach approximately 75% by 2035. This rapid growth, characterized by a heavy concentration along the Atlantic axis known as **"littoralization,"** has redefined the nation's economic landscape; cities now concentrate **80% of national productive activity** and 75% of national employment. Notably, the Casablanca-Settat region alone contributes **one-third of the national GDP**, illustrating how urban centers have become the primary engines of prosperity and national power. However, this dynamic expansion has largely outpaced existing regulatory and institutional frameworks.

Moroccan urbanism remains anchored in a functionalist and rigid legal tradition dating back to the foundational laws of 1914 and 1952. This has resulted in planning documents, such as the *Schémas Directeurs d'Aménagement Urbain* (SDAU) and *Plans d'Aménagement* (PA), that are often **inflexible, standardized, and poorly adapted** to the complex socio-economic and environmental challenges of the 21st century. The current planning process is hindered by extreme administrative complexity, involving up to **33 different intervenors and requiring 133 signatures**, which leads to elaboration periods lasting a decade and renders data obsolete before approval. Despite significant reforms—including the 2011 Constitution and advanced regionalization—**Morocco still lacks an explicit and formalized National Urban Policy (NUP)**. Instead, the country relies on "implicit" sectoral policies that frequently operate in silos, leading to a lack of territorial convergence.

This fragmented governance has exacerbated critical urban issues: **over 13% of the urban population still resides in sub-standard housing**, and more than one million citidans live below the poverty line. Furthermore, cities face increasing **vulnerability to climate risks**, specifically acute water stress and coastal erosion, which currently threatens **42% of the Moroccan coastline**. The transport sector

alone is responsible for 24% of greenhouse gas emissions, further straining the urban environment. In response, the **2021 New Development Model (NMD)** has set a strategic vision for 2035, calling for a "change of paradigm" to create cities that are simultaneously **competitive, inclusive, and resilient**.

The central problem addressed in this article is: **How can Morocco successfully transition from an outdated functionalist urbanism to an integrated territorial governance model capable of achieving the NMD 2035 targets?** This research analyzes the existing institutional deficits, such as the juxtaposition of planned and "improvised" urbanism via derogations, and explores the roadmap for a renewed urban policy. This policy must align with international standards, specifically **SDG 11** and the **New Urban Agenda**, to transform Moroccan cities into sustainable locomotives of development.

2-The Current Urban Landscape – Accumulating Deficits

The contemporary Moroccan urban landscape is defined by a deep-seated tension between dynamic demographic expansion and an institutional framework struggling to modernize.,. While cities are the nation's economic engines, they are also the site of **accumulating structural deficits** that hinder the realization of the New Development Model (NMD) 2035 targets.,. These deficits manifest through a **governance paradox**, deep-seated **socio-spatial inequalities**, and extreme **environmental vulnerability**.,.

2.1. The Governance Paradox: Institutional Rigidity vs. Territorial Flux

The primary obstacle to effective urban management in Morocco is a **fragmented and archaic governance model**.,. Moroccan urbanism remains largely anchored in a **rigid legal framework** whose foundational texts date back to 1914, 1952, and 1992.,. This legacy has produced a functionalist approach that prioritizes **regulatory control over strategic vision**.,.

- **The Multiplicity of Actors:** The planning process is characterized by an excessive number of stakeholders, often with overlapping or unclear prerogatives.,. The elaboration of a single urban planning

document can involve up to **33 different intervenors** and require as many as **133 signatures** for final approval.,.

- **Procedural Inertia:** This administrative complexity results in extreme delays, with procedures for adopting a *Plan d'Aménagement* (PA) or a *Schéma Directeur d'Aménagement Urbain* (SDAU) lasting an **average of 6 years**.,. In many cases, these processes take up to a decade, meaning that by the time a document is legally approved, the socio-economic data upon which it was based is already **obsolete**.,.

- **Juxtaposed Planning Systems:** Since the 2015 regionalization reforms, two systems of planning frequently cohabitate without clear articulation.,. Strategic regional documents like the *Programme Développement Régional* (PDR) often clash with older, state-driven documents like the SDAU, leading to **incoherence in land use** and infrastructure deployment.,. Consequently, cities often rely on **"urbanism by exception"** (derogations) to facilitate investment, which further undermines the integrity of planned urban development.,.

2.2. Socio-Spatial Inequalities: The Cost of Uncoordinated Growth

Despite significant human development efforts, Moroccan cities remain characterized by **sharp socio-spatial contrasts** where modern business districts exist alongside pockets of extreme poverty.,.

- **The Persistence of Poverty:** More than **1 million urban dwellers** currently live below the poverty line, while approximately **3 million people** are in a state of economic vulnerability.,. These populations are often concentrated in peripheral zones that lack basic amenities.,.

- The Housing Deficit: Approximately **13% of the urban population** still resides in sub-standard housing, including slums (*bidonvilles*) and unplanned developments.,. While the "Villes Sans Bidonvilles" program has improved life for 1.5 million people, a **qualitative deficit** remains, with 20% of the urban housing stock considered inadequate.,.

- **The Challenge of Self-Construction:** The "Modern Moroccan House," which accounts for **65% of the urban housing stock**, is largely produced through self-construction.,. While this model provides

flexibility for low-income families, it contributes to **urban sprawl** and is often poorly integrated into the formal urban fabric, resulting in a deficit of public services and social cohesion.,.

- **Service Accessibility:** Access to essential services is highly unequal; for instance, in several major cities, **less than half of the population** has access to public transport within 500 meters of their residence.,.

2.3. Environmental Vulnerability: The Risks of Littoralization

Morocco is recognized as one of the countries most vulnerable to **climate change**, and its urban centers are at the forefront of this crisis.,.

- **Littoralization and Coastal Risks:** Morocco's urban growth is heavily concentrated along the Atlantic and Mediterranean coasts, a phenomenon known as **littoralization**.,. Approximately **60% of the population** and **90% of the nation's industrial firms** are located in coastal cities.,. These areas are acutely vulnerable to **sea-level rise and coastal erosion**, which threatens 42% of the coastline.,. In Tangier, for example, it is estimated that **99.9% of port infrastructure** could be at risk by 2100 if sea levels rise by 0.86m..

- **Acute Water Stress:** Major metropolitan areas, particularly **Marrakech-Safi and Casablanca-Settat**, face severe water scarcity.,. These regions house 35% of the urban population but are under increasing pressure due to prolonged droughts and rising demand.,.

- **Natural and Geological Aléas:** Beyond climate risks, cities are exposed to seismic threats, as demonstrated by the **September 2023 earthquake in the Al Haouz region**, which affected nearly 2 million people and destroyed or damaged approximately 50,000 homes in both rural and urban areas like Marrakech.,. Unplanned urban expansion into flood-prone "low zones" or unstable terrain further exacerbates the potential for disaster.,.

3- The Housing Crisis – Transitioning from Quantity to Quality

Morocco's housing policy has undergone a significant evolution, shifting from a massive quantitative push to address a historical deficit toward a more nuanced approach focused on quality,

sustainability, and direct household support. While past decades were defined by the state's role as a primary producer and subsidizer of developers, the current strategy recognizes the limits of that model in the face of persistent qualitative gaps and evolving urban realities.

3.1. Bilan of Past Programs: The VSB Success and its Limitations

The **"Villes Sans Bidonvilles" (VSB)** program, launched in 2004, is considered one of Morocco's most ambitious social initiatives, aiming to eradicate slums in 85 cities and improve the lives of approximately 270,000 households. As of late 2023, the program has improved the living conditions of over **1.5 million people**, and 59 cities have been declared "slum-free." This massive effort contributed to reducing the national proportion of slum dwellers from 24% in 2000 to just 3.3% in 2020.

However, the program faced critical challenges that have nuanced its success:

- **"Slippage" (Glissement):** Evaluations have identified a "glissement" rate where up to **20% of housing lots** intended for slum dwellers were eventually inhabited by non-target groups, often due to beneficiaries reselling their rights for immediate capital.

- **Urban Integration Deficits:** Many relocation sites were developed in peripheral zones, leading to the creation of "dormitory towns" that lack essential services, cultural equipment, and commercial vitality.

- **Socio-Economic Costs:** Beneficiaries frequently report increased financial strain due to higher transport costs and the lack of proximity to employment hubs, which sometimes leads to an overall decrease in their perceived quality of life despite better housing conditions.

3.2. The Qualitative Shift: Measuring Inadequacy

While the quantitative deficit has been significantly reduced, a **20% qualitative housing deficit** remains a core concern for urban policy. This deficit refers to housing that is physically standing but fails to meet minimum standards for "adequate" living, such as access to basic utilities or structural integrity.

- **Habitat Menaçant Ruine (HMR):** Approximately **120,000 units** in Morocco—largely concentrated in old medinas like those in Fès, Marrakech, and Casablanca—are classified as "threatening ruin."

- **Internal Deficiencies:** A 2012 survey revealed that a large portion of the urban stock lacked independent bathrooms or proper ventilation, with 12% of urban housing showing extreme structural deficiencies requiring replacement.

- **The Role of ANRUR:** In response, the government created the **National Agency for Urban Renovation (ANRUR)** in 2016 to move beyond simple demolition and toward integrated urban regeneration that preserves heritage while modernizing living conditions.

3.3. Policy Pivot: From Developer Incentives to Direct Financial Aid

A fundamental paradigm shift is currently underway as the government exits the era of massive tax exemptions for developers. Past programs (such as the 250,000 MAD social housing) were criticized for primarily benefiting middle-class households rather than the intended low-income targets and for creating an oversupply of vacant units in certain regions.

- **Direct Aid Program (2024-2028):** The state now provides **direct financial subsidies to households** to boost their purchasing power. Under this scheme, families receive **100,000 MAD** for homes priced under 300,000 MAD and **70,000 MAD** for homes priced between 300,000 and 700,000 MAD.

- **Strategic Objectives:** This shift aims to ensure that public funds reach the end-user directly, encourages the private sector to improve housing quality to remain competitive, and addresses the needs of both the vulnerable and the middle class.

3.4. The Challenge of "Modern Moroccan Houses" and Urban Sprawl

The urban landscape remains dominated by the **"Modern Moroccan House,"** which accounts for **65% of the national urban housing stock**. This model is primarily driven by **self-construction (92% of cases)**, where families build incrementally based on their available savings.

- **Land Intensive Model:** These houses are typically low-rise (R+2 or R+3) and consume significant amounts of land relative to the number of residents, directly contributing to **urban sprawl**.

- **Environmental Impact:** The dominance of this model conflicts with sustainability goals, as it leads to the loss of **5,000 to 10,000 hectares of fertile agricultural land annually** and complicates the provision of efficient public transport networks.

- **The Need for "Urbanisme Frugal":** To meet the goals of the **New Development Model (NMD)**, the government is exploring ways to regulate and assist self-construction through technical guidance, ensuring that these developments are denser, more energy-efficient, and better integrated into the formal urban fabric.

In conclusion, Morocco's urban future depends on its ability to transition from a "one-size-fits-all" production model to a diversified strategy that prioritizes the renovation of existing stock, the densification of residential areas, and the direct empowerment of its citizens through transparent financial mechanisms.

4-The NMD 2035 as a Strategic Pivot – Redefining the Urban Paradigm

The launch of the **New Development Model (NMD)** in 2021 marks a fundamental "change of paradigm" for Morocco's territorial development. Moving beyond historical sectoral silos, the NMD establishes a strategic horizon for 2035, positioning cities not merely as administrative centers but as the primary catalysts for national prosperity. This section analyzes the NMD's structural shift through its three foundational pillars, the localization of international sustainability goals, and the deployment of digital innovation.

4.1. The Three Pillars of NMD for Cities: A Multi-Dimensional Framework

The NMD envisions a future where urban centers are simultaneously **competitive, inclusive, and resilient**. This triadic approach recognizes that economic growth is unsustainable without social equity and environmental safeguards.

-Pillar 1: Competitive Cities (Growth Engines). As cities currently concentrate **80% of national productive activity** and **75% of employment**, the NMD seeks to optimize these "agglomeration economies". By consolidating the role of metropolises as innovation hubs, Morocco aims to increase the national GDP by an estimated **2% through the mastery of the metropolitan dimension alone**.

-Pillar 2: Inclusive Cities (Social Cohesion). To counter the "socio-spatial segregation" typical of rapid urbanization, the NMD promotes the "city for all". This involves ensuring universal access to essential services (water, electricity, education, health) and decent housing, particularly for the **3 million urban dwellers in economic vulnerability**.

-Pillar 3: Resilient Cities (Resource Preservation). Facing acute vulnerabilities—such as **42% of the coastline threatened by erosion**—the NMD emphasizes the "territorialization" of risk management. It calls for urban documents that systematically integrate climate adaptation and resource preservation, particularly regarding water stress.

Pillar	Strategic Objective	Target Outcome
Competitive	Consolidation of metropolises as engines of growth and innovation.	80% GDP concentration ; +2% GDP via metropolitan efficiency.
Inclusive	Equitable access to public services, jobs, and "cities for all."	Reduction of the 13% urban substandard housing rate.
Resilient	Adaptation to climate change and management of geological risks.	Integration of risk mapping in 100% of urban documents.

4.2. Territorialization of SDGs: Localizing Global Agendas

Morocco has fully committed to the **2030 Agenda**, specifically **SDG 11** ("Sustainable Cities and Communities"). The NMD acts as the domestic vehicle for this "localization," ensuring that international standards are reflected in sub-national planning tools.

The "localization" process creates a vertical alignment between global objectives and regional execution:

1. **SRAT (Schéma Régional d'Aménagement du Territoire):** Functions as the constitutional document for regional strategic orientation, aligning regional space with the national vision.
2. **PDR (Programme de Développement Régional):** Serves as the primary operational tool, where regional councils define 6-year investment plans that must reflect SDG targets.
3. **PAC (Plan d'Action Communale):** Ensures proximity governance by translating regional sustainability goals into specific local projects.

Planning Level	Tool	Role in SDG 11 Localization
National	**NMD 2035**	Defines the "National Reference Framework" for urban policy.
Regional	**SRAT / PDR**	Translates global goals into 10-year spatial and investment plans.
Local	**PAC**	Direct implementation of inclusive services and local infrastructure.

4.3. The Digital Lever: Transitioning to Smart Cities

Digital transformation is identified by the NMD as a "major lever" for governance. The transition toward **Smart Cities** is not merely technological but aimed at enhancing **transparency, efficiency, and public trust**.

-Maroc Digital 2030: This new strategy targets the total digitalization of public services to simplify administrative procedures (e.g., the "Rokhas" platform for urban authorizations) and reduce corruption risks.

-Flagship Projects (Zenata and Benguerir):

***Zenata Eco-City:** Designed as a laboratory for sustainable mobility, it features **44 km of safe pedestrian/cycling paths** and intelligent water management to reduce the "urban heat island" effect.

***Benguerir:** Serves as a prototype for integrated energy efficiency, using digital twins to simulate urban developments and maximize renewable energy use.

The NMD posits that by adopting these "Smart" methodologies, cities can transition from an **"urbanism of tools"** (rigid regulations) to an **"urbanism of vision"** (data-driven strategy). This digitalization is critical for building a "National Urban Policy" (NUP) that is prospective, allowing authorities to anticipate future crises rather than reacting to them through "catch-up urbanism".

5-**Policy Recommendations – The Roadmap toward a Formalized National Urban Policy (NUP)**

Morocco currently stands at a strategic crossroads. While the country has a long history of urban legislation and sector-specific strategies, the absence of a **formalized and explicit National Urban Policy (NUP)** has led to fragmented governance and territorial imbalances. To align with the **New Development Model (NMD) 2035**, Morocco must transition from a reactive "catch-up" urbanism to a proactive, integrated strategy. The following recommendations constitute a roadmap for this structural transformation.

5.1. Governance Reform: Breaking Sectoral Silos through High-Level Coordination

The current institutional landscape is marked by a "Governance Paradox" where a single urban planning document can involve up to **33 different intervenors and require 133 signatures**, leading to a procedural inertia that averages six years per plan.

-Recommendation: Morocco should establish a **High-Level Inter-ministerial Commission for Urban Development** presided over by the **Head of Government**.

-Mechanism: This commission would serve as the primary vehicle for the **National Framework for Public Policy Convergence (CNCPP)**. It would move beyond the current "siloed" approach where housing, water, and transport policies operate independently, ensuring that all sectoral investments are spatially coherent with regional targets.

Table 5.1: Comparative Governance Framework: Functionalist vs. Integrated Models

Feature	Current Model (Functionalist)	Proposed NUP Model (Integrated)
Leadership	Fragmented across multiple Ministries.	High-Level Inter-ministerial Commission (Head of Gov).
Objective	Regulatory control and land-use zoning.	Territorial convergence and socioeconomic impact.
Process	Administrative "Urbanism by Exception."	Strategic Urbanism based on reliable data.
Outcome	Sectoral silos (Transport vs. Housing).	Unified Territorial Projects (e.g., PMUD + Housing).

The proposed model shifts the focus from mere regulation to strategic outcome, reducing administrative friction and ensuring that infrastructure spending follows a unified national vision rather than opportunistic land deals.

5.2. Regional Empowerment: Repositioning Urban Agencies as Strategic Hubs

The 2015 **Advanced Regionalization** reform redefined the role of the State, shifting it from a "planner" to an "orienter". However, Urban Agencies remain largely focused on the rigid application of the 1914 and 1952 legal texts.

-Recommendation: Reposition **Urban Agencies** as **Regional Technical Hubs** focused on prospective planning and territorial marketing rather than simple regulatory policing.

-Implementation: The current plan to consolidate Urban Agencies into **12 Regional Agencies for Urbanism and Housing** (one per region) is a critical step. These agencies should be granted discretionary powers to adapt national guidelines to local specificities, avoiding the current "standardized" approach that fails to distinguish between metropolises and small towns.

5.3. Innovative Financing: Bridging the 32 Billion MAD Gap

Morocco faces an estimated annual infrastructure need of **32 billion MAD**. Currently, subnational spending accounts for only **3.6% of GDP**, a figure significantly lower than the OECD average.

Key Levers :

1. **Land Value Capture (LVC):** Morocco should implement mechanisms to capture the "plus-value" generated by public infrastructure. For example, when a new Tramway line is built, the increase in nearby property value should partially fund the project through developer obligations or specific levies.
2. **Green and Municipal Bonds:** Following the example of Mexico City's Green Bond, Moroccan cities could issue debt for specific climate-resilient projects.
3. **Public-Private Partnerships (PPP):** Expanding the successful PPP models used in the Rabat and Casablanca tramways to housing and waste management.

Table 5.2: Potential Revenue Streams for Urbanization Financing

Instrument	Description	Potential Use in Morocco
Land Value Capture	Taxing the unearned increment of land value.	Funding new road and utility extensions.
Municipal Bonds	Debt issued by local authorities.	Funding Smart City infrastructure in Zenata.
Green Finance	Bonds dedicated to ecological projects.	Coastal protection and flood prevention.
FART Extension	Expansion of the Transport Reform Fund.	Generalizing electric bus fleets.

By diversifying these streams, Morocco can reduce its reliance on the central budget and enable cities to become self-financing engines of growth.

5.4. Resilience and Mobility: Mainstreaming Integrated Risk Management

The **September 2023 Al Haouz earthquake** highlighted the vulnerability of current urban structures. Furthermore, the concentration of **60% of the population on the coast** makes "littoralization" a high-stakes risk for climate adaptation.

***Recommendation 1 (Mobility):** Generalize **Sustainable Urban Mobility Plans (PMUD)** across all cities exceeding 150,000 inhabitants. Currently, only 11 cities have active PDU/PMUDs.

***Recommendation 2 (Risk Mapping):** Systematically integrate **Seismic and Flood Risk Mapping** into every *Plan d'Aménagement* (PA) and *Schéma Directeur* (SDAU).

***Shift in Paradigm:** Morocco must move from "Crisis Management" to "Risk Management," treating resilience not as a reaction to disasters but as a foundational pillar of the built environment.

Table 5.3: Resilience Integration Checklist for Urban Planning

Urban Document	Mandatory Resilience Feature	Specific Risk Addressed	Source
SDAU (Strategic)	Sea-level rise and coastal erosion modeling.	Littoralization / Coastal Risk.	
PA (Local)	"Zones d'aptitude à l'urbanisation" (Zoning).	Seismic instability / Landslides.	
PMUD (Mobility)	Multi-modal transport redundancy.	Urban evacuation / Emergency access.	
Building Codes	Thermal and anti-seismic standards.	Energy poverty / Structural safety.	

This checklist ensures that every level of planning actively mitigates local environmental threats, turning the urban fabric into a shield for the population rather than a source of vulnerability.

The implementation of this roadmap requires more than just administrative changes; it demands a **cultural shift toward transparency and data-driven decision-making**. By institutionalizing high-level coordination, empowering regional agencies with technical autonomy, and tapping into innovative capital markets, Morocco can ensure that its cities are not just sites of demographic pressure, but resilient, competitive hubs capable of leading the nation toward the goals of the **New Development Model 2035**.

6-Conclusion:

Morocco currently stands at a historic "paradigm shift" crossroads in its territorial management. Having witnessed its urban population multiply sixfold over the last five decades to reach 65.2% in 2024, the Kingdom can no longer rely on reactive management of demographic pressure. Urbanization is now recognized as a structural and irreversible reality, placing cities at the very core of national power as engines that produce **75% of national employment and 80% of the country's wealth**.

The success of Morocco's urban future depends imperatively on its ability to transition from "catch-up urbanism" to an integrated "prospective strategy.". Historically, public policies have frequently focused on remedying past dysfunctions—such as mass slum clearance or "cosmetic" urban upgrades—using planning instruments often criticized for being too rigid, slow, and disconnected from field realities. Since 2010, approximately **100 billion MAD** has been spent on urban catch-up programs, yet these expenditures are often remedial rather than strategically productive. The vision carried by the **New Development Model (NMD) 2035** requires a break from this "urbanism of tools" (purely regulatory) to establish an **"urbanism of vision and projects."**. This mutation requires **nationalizing standards while regionalizing tools**, allowing territories to become the anchor points for agile, multi-level governance supported by reliable geospatial data..

Upcoming global events, notably the 2025 Africa Cup of Nations (CAN) and the 2030 FIFA World Cup, must serve as powerful catalysts for massive infrastructure investment and institutional modernization.. These milestones are not merely sporting deadlines; they are strategic imperatives that force the **convergence of public policies** and the acceleration of major projects in multi-modal transport, industrial decarbonization, and digital transformation.. These events provide a unique laboratory to deploy **Smart City** solutions and strengthen metropolitan resilience against climate and health shocks, while fundamentally improving the daily lives of citizens.. Mastering the metropolitan dimension alone is estimated to potentially increase the national GDP by **2%**..

In conclusion, the challenge for Morocco extends beyond technical spatial management; it is a societal project aimed at creating a "city for all"—inclusive, competitive, and sustainable. Collective recognition of the current model's limits is the first step toward this transformation. By transforming the challenges of littoralization and water stress into opportunities for architectural and energetic innovation, Morocco has the potential to become a global urban reference for the 21st century, harmonizing its rich heritage with the requirements of global modernity. Finalizing a **formalized National Urban Policy (NUP)** is no longer an option but a prerequisite for achieving the ambitious targets of the 2035 vision.

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