

The funny and sad part is that I was interrupted with a text message while I was writing this article. It was about a real estate office announcing that it managed to sell two new villas, and each villa had 11 apartments.

Isn't that just a lot! Imagine the violations he had to commit to reach that number. Let's return to our main subject and make some calculations which are within the budget available to every citizen. You receive 100 thousand dinars in a government loan, and add to that a loan of 20 thousand dinars from a bank. With that you could build 650 square meters, enough to build a luxurious villa consisting of a 200 square meter basement, which is enough to create a large hall; a kitchen, a services' area, a bedroom, and 3 bathrooms. The ground floor has space enough for a diwaniyah, 3 halls, a kitchen, a bedroom, 3 bathrooms. Moreover, the size of the first floor is 200m, which is enough for a hall, 4 bedrooms, 4 bathrooms and a kitchen. On the roof, it is possible to add a 50 meters studio with services.

Overall, this house can fit a family of 12 people, 4 servants, a driver and a cook. All this for the price of 120 thousand dinars. O people, building a house with a government loan is possible, and too much of something will lead to a shortage of what is provided. If you have the money then build as you wish, but if you have barely enough then think twice before you do anything. As the saying goes, "stretch your legs no further than the end of your quilt."