All human have a right to live in adequate shelter [1]. Therefore, housing is one of the most critical topics in most developed and developing countries.

Recently, and because of oil revenues, Gulf countries achieved great developments and made huge steps to be an advanced countries. These revenues encouraged Gulf countries to develop their economy, infrastructures and policies. Among Gulf countries, The Kingdom of Saudi Arabia has made a noticeable progress in recent decades in enhancing and developing the economy and urban form.

The Kingdom had and still has a rapid increase in population. The growth rate of the total population between 2004 and 2010 was around 3%. Group aged below 25 years old represents more than 50% of the total population [2]. In addition, the process of urbanization has gained considerable momentum during the past decades, particularly during the years of the economic boom in the early 1970s. The proportion of the population living in urban areas increased rapidly from 48 percent in 1974 to 81 percent in 2004[3]. Also, the high rate of migration to major cities cannot be neglected.

Housing market in the Saudi Arabia witnessed a rapid rise in houses and land prices in most areas of the Kingdom. This increase exceeded the household incomes. This contributed in creating a shortage in affordable housing supply. The majority of households are unable to purchase houses with these high prices.

On the other hand, the demand for affordable housing has largely increased in the past decades due to many reasons. Increase of population, inflation, variation of income levels...etc. are examples of these reasons. Although, Saudi government has given a high priority to the housing sector, the market witnessed a decline in percentage of homeownership, particularly for middle and low incomes.

The aim objective of this study is to demonstrate and identify of the major problems and challenges to access housing sector in Saudi Arabia. The reasons behind these problems will be also illustrated. The study will also emphasize on affordable housing and homeownership for the middle and low income.

The study is divided into two main parts. The first part provides a theoretical review of selected literature from many source related to the study. The second part provides analysis of data collection. This part is using, comprising different research techniques. The research techniques used are analysis of a selection television programs, Interviews with real estate developers, E-Questionnaire and face interview with people. Finally, the study gives some recommendation that would help to solve this housing crisis.

Key word: Saudi Arabia, housing sector, housing supply and demand, home ownership, affordable housing.

[1]The Universal Declaration of Human Rights, Article 25(1), 1948