



# GLOBAL HOUSING INDICATORS:

Evidence for action



## Acknowledgments

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Habitat for Humanity is a nonprofit, ecumenical Christian housing ministry that seeks to eliminate poverty housing and homelessness from the world and to make decent shelter a matter of conscience and action.

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## Foreword

Habitat for Humanity has a bold vision: a world where everyone has a decent place to live. For 35 years — house by house, family by family, and community by community — Habitat has worked toward that goal using an extensive network of volunteers, partners and funders to build, renovate and repair more than 500,000 homes in partnership with more than 2.5 million people.

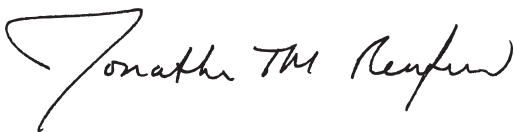
However, we know we cannot attain this goal on our own. Rather, the energies of all stakeholders in the housing sector — central and local governments, builders, lenders, nonprofits, communities and residents — must work together to solve housing problems. In fact, Habitat's mission is to bring people together to build homes, communities and hope. Sometimes, however, even the best efforts are thwarted by the lack of sound housing policies and practices. Without the freedom to live free from the fear of eviction, without access to finance and other resources, without adequate infrastructure, and without incentives to build appropriately and affordably, millions of families worldwide will remain poorly housed.

Habitat for Humanity International has launched the Global Housing Indicators project because we see a clear need to advocate for better housing policies. The GHI is a tool to assess the regulations, policies and practices under which housing in individual countries is (or is not) financed and built. It provides a neutral basis on which advocates can engage with local and national governments to embrace policies that work and change those that impede progress.

This paper documents the GHI and presents information based on surveys conducted in more than a dozen countries: Armenia, Bangladesh, Brazil, Chile, Honduras, Cote d'Ivoire, Macedonia, Mexico, Mozambique, Philippines, Romania, Senegal, Uganda, Ukraine and Hungary. Data collected thus far can be found in the accompanying fact sheets. The GHI will be continually updated and expanded to other countries, and results will be vetted in regional forums and on a dedicated GHI website launching in early 2012 ([globalhousingindicators.org](http://globalhousingindicators.org)).

I want to thank all those who have been involved in the development of the GHI, especially Solly Angel, the original creator of the GHI, and Nic Retsinas, former chair of the board of directors of Habitat for Humanity International. Many thanks also to the World Bank, the Inter-American Development Bank, and Cities Alliance, which have contributed greatly to this work. We are grateful to the Rockefeller Foundation for its support, as well.

Habitat for Humanity International is seeking partners to engage in and expand the Global Housing Indicators. Please join the GHI effort. For more information, contact Jane Katz at [jkatz@habitat.org](mailto:jkatz@habitat.org).



Jonathan T.M. Reckford  
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# GLOBAL HOUSING INDICATORS:

Evidence for action

*Executive summary*

## What are the Global Housing Indicators?

**The Global Housing Indicators collect reliable, objective, comparable information on the policy environment for adequate and affordable housing.**

They make up a tool to assess the policies and practices under which housing in a country is — or is not — owned, rented, financed, subsidized, serviced, regulated, planned and built. Designed to be fielded in countries worldwide, the GHI provide housing advocates, governments, researchers, nongovernmental organizations, practitioners, think tanks and others with a holistic picture of how housing policies currently function either to increase or to limit housing opportunity, especially for the poor. Notably, advocates for housing often are pressed to make their case for better housing policy. The GHI provide evidence for action — a basis for advocates to engage with national and local officials to embrace policies that work and to change those that impede progress.

## What have we learned?

**A great deal has been learned from the 14 countries where the GHI assessment tool already has been implemented.**

In 2008 and 2009, Habitat for Humanity International conducted the GHI in 14 countries, including four countries in Latin America — Brazil, Chile, Honduras, Mexico — three in Africa — Cote d'Ivoire, Mozambique, Uganda — two in Asia — Bangladesh, Philippines — two in the former Soviet Union — Armenia, Ukraine — and three in Eastern Europe — Hungary, Macedonia, Romania. The work was carried out by in-country, local experts. This is a sampling of some of the insights and key issues for advocacy that have emerged:

- **Mass evictions, although not widespread in the countries participating in the GHI, do sometimes occur contrary to “official policy” and without adequate compensation.** Such instances were reported to have occurred in Manila, Philippines; Dhaka, Bangladesh; and Recife, Brazil. In Mexico City, there were reports of occasional violent eviction of occupants on environmentally sensitive land.
- **Women can legally own and inherit land in all 14 countries.** However, customary land practices in Mozambique, Uganda and Bangladesh sometimes result, in practice, in women being deprived of the opportunity to own land. In Bangladesh, for example, women of the Muslim and Christian faiths can legally inherit land, but women of the Hindu faith often cannot. In Latin America, poorly educated women of indigenous groups were reported to encounter discrimination when asserting their claim to certain lands.
- **Privatization policies in Eastern Europe and the former Soviet Union — in which apartment owners were given or sold at low cost the apartments they occupied in the communist era — have turned out to be a double-edged sword.** On the one hand, transferring formerly state-owned assets to private citizens has resulted in high homeownership rates, but on the other, some residents have been left with buildings in poor condition that they cannot afford to maintain. They also lack rental options.
- **Subsidies are an issue most countries are grappling with.** Of note is Cote d'Ivoire, where the government ceased funding all housing programs around the time of the GHI assessment. Other countries implement subsidy systems that vary in extent and coverage. In Hungary, for instance, households are eligible for subsidies based on the number of children, not on household income. Several countries, among them Honduras, Philippines and Romania, make available interest-rate subsidies that may inhibit bank lending and that do not necessarily target the poorest households. At the time of the assessment, Chile was notable for its wide variety of subsidy programs available to provide housing for the poor.
- **Virtually all 14 countries (based on the cities where the assessment took place) fall short of full coverage of infrastructure services, particularly in the provision of water.** Not surprisingly, particularly low rates of water, sanitation and solid waste services were evident in the relatively poorer countries, such as Honduras, Mozambique, Bangladesh and Uganda.
- **Most of the 14 cities in the assessment reported they lack updated urban plans.** For example, Abidjan, Cote d'Ivoire, prepared its last population projects in 1990. Exceptions are Tegucigalpa, Honduras, where an updated plan was under way at the time of the GHI assessment; the Recife Master Plan (2008) in Brazil; and the Master Plan of Metropolitan Santiago (2008) in Chile.



## Why do we care?

### **Housing policies shape the housing opportunities available to households.**

Shelter is a fundamental need, but housing is more than shelter. Safe and affordable housing provides access to education for children and to jobs for adults, vibrancy to communities, better health for residents, and a platform for providing services to vulnerable populations. Why are housing circumstances so different across and within countries, and even within cities between better-off and poor households? Because housing policies matter as much as housing markets. Sensible regulation, access to finance, pragmatic approaches to urban planning, and targeted subsidies also are needed. That is, better policies can spur development and increase access to housing and land—not by interfering with markets, but by guiding market forces.

## Why the GHI – don't we already know about housing policies?

### **No.**

The argument is compelling that housing policies are critical. But the fact is, much of what we know about housing policies around the world is fragmented and piecemeal at best. What policies actually are in place and where? Whom are they intended to benefit? What groups do they actually encourage or discourage? How are housing policies implemented? Which of them are enforced or ignored, and why? These are the types of questions the GHI tool was designed to address. There have been some ad hoc attempts to look at trends in the sector. Most, however, focus specifically on housing conditions. Those that focus on policy tend to dive deeply into a specific area but do not address housing holistically. This is the gap the GHI fills.

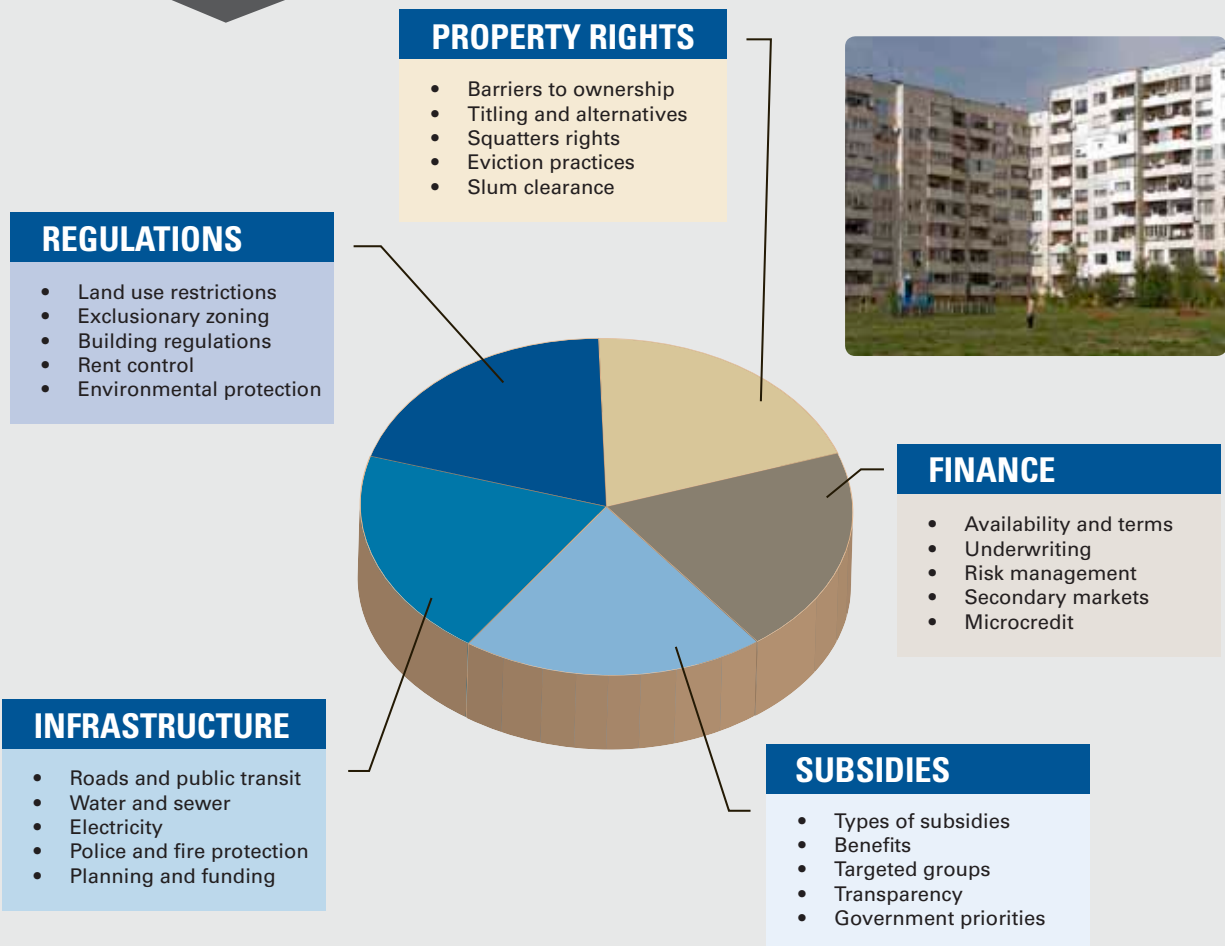
## How is it organized?

The GHI tool takes a snapshot of five policy regimes: (1) property rights, (2) housing finance, (3) subsidies, (4) infrastructure and (5) regulations. The GHI assessment tool has been extensively peer-reviewed. Its coverage is comprehensive. The broad sweep of housing policies across five policy regimes serves to capture how well the housing system is providing opportunities for households at all income levels.

The original intent — and an arguably controversial use — of the GHI was to produce an “index” of the effectiveness and equity of the housing policy regime in a given country,

the idea being to compare those countries with others in the region, and even to list the country relative to others in an international ranking. It is not yet clear, however, whether such an index would be feasible or even useful. An index will not be computed for the time being, but the effort will continue by exploring a methodology for constructing subindexes, and perhaps eventually an index, based on more experience with the GHI in the field.

## THE HOUSING POLICY REGIMES OF THE GHI





## Who are the partners?

**Standing behind the GHI is a consortium of partners led by Habitat for Humanity International and including the Rockefeller Foundation, the Inter-American Development Bank, the World Bank, the International Housing Coalition, Cities Alliance and others.**

While, initially, international agencies and the global philanthropic community are moving the GHI effort along, a strong role is anticipated for country-level partners and local community groups, housing practitioners, and others dedicated to the goal of better housing through better policy.

## Where do we go from here?

**The GHI effort is active and ongoing, involving updating of the GHI assessment tool, public vetting of country results, forums, and a dedicated website.**

One research organization's characterization of the policy situation in a country, no matter how competent the organization, is not sufficient without discussion, verification and even disagreement on how well those policies are captured and described. Continuous, ongoing and public vetting of the GHI, therefore, are key to their credibility and success. It is important to note that the findings noted above are based on the 2009 pilot version of the GHI assessment tool. The extensively revised version of the GHI, described in this report, is being used to update and verify information collected from the 14 assessments and to expand the GHI to other countries.

For more information about GHI and the full report, please contact Jane Katz, director of International Affairs and Programs, Habitat for Humanity International, at [jkatz@habitat.org](mailto:jkatz@habitat.org). [GlobalHousingIndicators.org](http://GlobalHousingIndicators.org) will launch in early 2012.



## Table of contents

<b>PART 1: THE GLOBAL HOUSING INDICATORS: THE “WHAT” AND THE “WHY”</b> .....	<b>7</b>
Why housing matters.....	8
Why housing policies matter .....	8
Emerging approaches to housing policy .....	9
Why Global Housing Indicators? Don’t we already know? .....	10
How the Global Housing Indicators came to be .....	12
An overview of the Global Housing Indicators .....	14
The GHI provide a holistic picture of the housing sector.....	15
The question: “To index or not to index?” The answer: “Not yet” .....	16
Beyond description: GHI and advocacy .....	17
The new version of the Global Housing Indicators.....	18
Next steps for the Global Housing Indicators.....	20
<b>PART 2: THE GLOBAL HOUSING INDICATORS ASSESSMENT TOOL</b> .....	<b>22</b>
Property Rights Regime .....	25
Housing Finance Regime.....	28
The Housing Subsidies Regime .....	32
Subsidy worksheets .....	36
Residential infrastructure.....	37
The Regulatory Regime .....	41
<b>APPENDICES</b> .....	<b>47</b>
Appendix 1: GHI results .....	48
Appendix 2: Global Housing Indicators advisory group and peer reviewers .....	55
Appendix 3: GlobalHousingIndicators.org.....	56
Appendix 4: Armenia housing study.....	57

# PART 1

The Global Housing  
Indicators: The “what” and  
the “why”

## Why housing matters

Shelter is a fundamental need and right of residents everywhere — it is hard to argue otherwise. **But housing is more than shelter.** Decent and affordable housing provides access to education for children and access to jobs for adults. People who live free from the fear of sudden eviction are able to invest in improvements in their homes and livelihoods and increase their economic prospects. The impacts of adequate and affordable housing are communitywide, contributing to the economic development of distressed neighborhoods and to economically vibrant and successful communities. Besides that, stable, secure housing is a platform for providing services to vulnerable populations, such as the elderly, people with disabilities and people living with HIV/AIDS.

The biggest challenge for rapidly growing cities is to keep pace with demand for housing and services. The United Nations projects that, over the next two decades, 90 percent of urbanization will take place in developing countries, whose total populations are expected to grow by almost 70 million each year. As recent studies have shown<sup>1</sup>, as populations double, urban land consumption triples and cities get caught up in a cycle of sprawl. Businesses and residents seek cheaper land and locate farther and farther away from the central core. Lack of financing, confusing or outdated building regulations, unpredictable property tax burdens, and unaffordable land prices all form a chokehold on development. Meanwhile, rich and poor urban residents alike must choose between long commutes or excessive income spent on housing, or — if they are among the poorest — have little choice but to live in squalid conditions where they eke out their livelihoods. All urban residents contend daily with the resulting traffic that clogs the streets and thick smog that pollutes the air.

In the fast-growing urban areas, land and housing have become prohibitively expensive. In an international comparison, prime land prices in Dhaka, Bangladesh, were found to be on par with those in New York City even though the per-capita income in Bangladesh of \$1,230 is less than 3 percent of that in the United States (\$44,070)<sup>2</sup>. The lack of access to housing and land is why many of the world's poorest residents are often found living on hillsides and in flood plains, along railroad tracks, in waste dumps and in densely packed slums.

## Why housing policies matter

Most people — rich and poor alike — house themselves. In more-developed countries, access to credit allows middle-income households to buy (or rent), and legally own, completed units fully serviced by water and electricity and provided by private builders and developers. In contrast, in many developing countries, formal housing markets and informal markets function side by side. Some credit may be available, but often it is for higher-income households. The poor often build incrementally, adding rooms or floors as resources permit. They do so with no access to formal financing (or financing on usurious terms), in violation of zoning or building codes, and often on land not legally owned.

Why are housing circumstances so different across countries, within countries, and even within cities between better-off and poor households? Housing and land scarcity is as likely or more likely to result from ill-considered policies as from actual physical limits on the supply of land. In Mumbai, for example, strict limits are placed on the amount of floor area that can be built on a lot, in an effort to discourage both density and further in-migration to the city. However, that doesn't stop migrants from coming, attracted by the prospect of a better life in the city. The result is a city composed of mostly low-rise buildings with densely packed "illegal" slums, and land and housing costs beyond the reach of much of the population. Likewise, it is not uncommon for cities to require overly ambitious plot sizes and road widths on new housing developments and end up with units that are too expensive for low-income residents. Similarly, restrictions on land conversion from rural to urban uses frequently end up producing shortages of affordable land, resulting in higher land and housing costs. Meanwhile, poor residents typically earn irregular incomes from periodic employment or informal jobs. These households are not viewed by bankers as good prospects for mortgages.

**What is needed are thoughtful policies aimed at achieving different solutions for households at different rungs in the income ladder and expanding land and housing opportunities for all.** But what does this mean, and how do governments achieve it? There are no hard answers, but rather a gradually emerging consensus based on decades of successes and failures in policy. The housing conditions of urban residents around the world starkly illustrate the outcome of these policies.

1 S. Angel, S. Sheppard, and D. Civco. "The Dynamics of Global Urban Expansion." The World Bank, September 2005.

2 Green, Richard. Background Paper for World Bank Urban Strategy. February 2009 (unpublished).



KIM MACDONALD

## Emerging approaches to housing policy

“Enabling markets” has been the policy prescription for dealing with housing for more than two decades now, as donors in the early 1990s articulated and then urged governments to adopt this approach.<sup>3</sup> In brief, it calls for governments to shift away from directly producing, financing and maintaining housing and toward improving housing market efficiency. The role of housing markets is to allocate resources in the sector — finance, land, construction labor and materials — thereby opening up opportunities and incentives for people to meet their own housing needs in the marketplace. In practice, “enabling markets” has led to reforms such as securing land property rights, eliminating regulations that increase the cost of land and housing unnecessarily, providing access and cost recovery for infrastructure, and improving the balance sheets of housing institutions.

This approach can claim some successes. Security of tenure has been provided in communities from Botswana to Trinidad to India so that households feel free from the fear of sudden eviction and invest in improving their homes. City governments in South Africa and Tanzania, for example, have carried out regulatory audits to assess which policies were necessary for safety and sensitive lands and which have no function other than to add to the cost of housing and — intentionally or otherwise — exclude the poorest residents from communities. Procedures have been streamlined. In Thailand, for example, the time and cost of registering property has been drastically reduced. National governments (e.g., Mexico), some with assistance from international donors, have reformed and expanded mortgage credit, with the result that the use of mortgages has spread worldwide. The hope had been that by pushing this and other

aspects of the formal sector housing systems “down market,” they eventually would reach low- and moderate-income households.<sup>4</sup>

However, despite some progress, affordability problems persist, and informal settlements have become a permanent feature of the landscape in many cities. By the mid-2000s, it became clear that the enabling markets approach was overly optimistic. Bottlenecks exist in housing and land markets, and prices have continued their upward trajectory. The economics of real estate compel developers to focus on upper- or middle-income housing, and mortgage finance is rarely extended to households with incomes below 60 percent of the local area median income. Many of the regulatory policies that stymie markets remain in place. Housing and land are still fraught with politics, vested interests and even outright conflict. Policymakers and advocates have come to recognize that they are dealing with the failure of markets, but this is compounded by the failure of policies under which markets operate. It therefore appears unlikely that markets alone can improve housing conditions and generate housing opportunities for all.

What are the lessons for policymakers? Markets are critical but not sufficient. Well-functioning housing and land markets are powerful but difficult to create and maintain. As one World Bank report noted, they must frequently be supplemented with interventions to overcome large-scale market failures.<sup>5</sup> Sensible policies, pragmatic approaches to urban planning, and targeted subsidies for the urban poor also are needed. In other words, **better policies can spur development and increase access to housing and land — not by interfering with markets, but by guiding market forces.**

The prospects for improving housing opportunity for the poor rest upon the foundation of better housing policies that enable the creation of a housing sector that is efficient, but also equitable and sustainable. The efforts of all stakeholders in the housing sector — central and local governments, builders, lenders, community leaders and residents themselves — must be enlisted to work toward this goal.

3 S.K. Mayo and S. Angel. “Housing Enabling Markets to Work.” World Bank: Washington, D.C. 1993.

4 Freire, M., B.W. Ferguson, Ricardo Lima, D. Cira, and C. Kessides. “The World Bank’s 2005 International Urban Research Symposium,” Global Urban Development, Vol. 3 No. 1, November 2007. Summary.

5 Ibid. 2007.



MELENE NAHOJIL

## Why Global Housing Indicators? Don't we already know?

The evidence is convincing that housing policies are critical. But the fact is, much of what we know about housing policies around the world is fragmented and piecemeal at best. What policies actually are in place and where? Whom are they intended to benefit? What groups do they actually encourage or discourage? How are housing policies implemented? Which of them are enforced or ignored, and why? These are the types of questions the Global Housing Indicators is designed to address.

Housing advocates — including some government officials — are often hard-pressed to present the case for better housing policy because they rely on generalities for their arguments. This can be the case even in places where housing is a priority, and is all the more challenging where housing does not register on the policy agenda.

Surprisingly, there is no mechanism already in place to systematically collect information on housing policies. **Although the housing sector is one of the most important economic sectors in most countries, and housing is a critical component of any measure of poverty, there is no accepted methodology that captures the key policy dimensions of housing.** There aren't even a few standard guidelines upon which researchers commonly agree.

That said, there has been no shortage of ad-hoc attempts to look at international housing trends (see Box 1.1). All of the existing efforts have their strengths. Most, however, focus specifically on housing conditions. Those that focus on policy tend to dive deeply into a specific area — finance or land, for example — but do not address other issues affecting the sector. A notable exception is the International Real Property Scorecard, which has several areas of overlap with

the GHI and could allow cross-checking on specific subjects. In general, though, the scorecard is geared more toward investors in both the formal commercial and residential sectors.

What is needed, and what the GHI provide, is a more objective assessment, of existing policies and practices and their effects on housing opportunity, especially for the poor. A common set of descriptors and indicators can serve as a systematic way to gather, collect, parse and evaluate information on housing policies and practices and produce a “diagnostic” of the housing sector as a whole. The value of this kind of assessment is that it pinpoints areas for improvement — both “low-hanging fruit” that may involve minimal cost and high impacts, and those that require more extensive political negotiations, commitment and resources.

The GHI collects information on standard topics, yet it is flexible enough for policymakers and advocates to zoom in on an area where additional probing is needed to make sense of how policies are carried out in practice. Field testing has flagged sensitive issues. For example, questions were raised as to whether evictions are carried out contrary to law in the Philippines, whether privatization resulted in “good” outcomes in Hungary and Armenia, and whether state withdrawal from landownership was beneficial in Uganda, where land was given away.

Monitoring the policy environment can yield important insights about why some places are moving closer to decent housing for all and some places are falling behind. Most importantly, the GHI can help policymakers and advocates identify the government policies needing the most direct, immediate attention to improve housing conditions and expand housing opportunities for all, especially the poorest residents.

### Box 1.1 – Past and present housing indicator initiatives

- The Housing Indicators Program is a now defunct joint program of UN-HABITAT and the World Bank in which information on housing was gathered for 53 cities in 53 countries in the early 1990s. Ten indicators focused on housing conditions such as price-to-income ratios, production figures and measures of overcrowding. The effort was not continued by the sponsors mainly because of the difficulty and cost in obtaining data. Some housing conditions data are available in the U.N.'s Urban Observatory database.
- UN-HABITAT published global estimates of slum dwellers in 2003 and also has set as a target for one of the Millennium Development Goals the significant improvement by 2020 of the lives of at least 100 million slum dwellers. Arguably, housing plays a role in all eight MDGs because of housing's importance to health, education, environmental sustainability and the alleviation of poverty. To monitor progress, the U.N. looks at four conditions on a national scale: (i) poor sanitation, (ii) lack of adequate water, (iii) overcrowding and (iv) nondurable housing structures. However, the role of policy in the MDGs is not explicitly addressed in the targets.
- In April 2005, the World Bank's World Development Indicators introduced several housing-related indicators, collected from national censuses. These include data on household size, overcrowding, dwelling structure, homeownership, multiunit dwellings and the vacancy rate. Policies per se are not explicitly monitored.
- In 2007, a team of researchers at the World Bank collected information about the "thousands of different sets of city (or urban) indicators and hundreds of agencies compiling and reviewing them" as a precursor to launching an effort with the University of Toronto and other partners to produce standardized and consistent city indicators. Given the broad sweep, only a handful of housing conditions measures are expected to be included.
- The Land Governance Assessment Framework is a new diagnostic tool produced by the Food and Agricultural Organization of the U.N. in partnership with the World Bank to help evaluate the legal framework, policies and practices for land governance and to monitor improvements. Indicators are ranked on a scale of precoded statements (from "lack of good governance" to "good practice"). These indicators are grouped into key areas for land policy intervention such as land institutions and dispute resolution. Land rights, the permitting process and planning are a few areas of overlap with the GHI, but the LGAF is not specifically focused on urban housing issues.
- Policy Framework for Sustainable Real Estate Markets is an initiative of the Economic Commission for Europe of the U.N. that was developed in the wake of the 2008 financial crisis triggered by the housing sector. The framework sets out 10 principles to help promote stability in the sector. Among them are good governance, efficiency of services, transparency of financing mechanisms and the integration of social housing in the sector. While useful, these principles serve more as guidelines and are not an assessment tool for current policies.
- The International Property Markets Score Card is an effort by the Center for International Private Enterprise and the International Real Property Foundation to better understand the risks of property investment (commercial and residential) in a particular country. It relies heavily on secondary source data but also combines some in-country assessment to grade as "very strong," "strong," "weak" and "very weak" a range of indicators. These include property rights, access to credit, governance, dispute resolution, financial transparency and regulation. Given its investor orientation, it focuses strongly (although not exclusively) on the formal sector and some topics, such as subsidies, are not addressed in detail.
- HOFINET is a housing finance website developed by researchers at the University of Pennsylvania with support from the World Bank and International Finance Corp. A standardized set of housing market, housing finance and policy measures (including information on household subsidies) is being developed based on expert reports, and is available in spreadsheet format. True to its name, the site dives deeply into finance but does not address other areas in the housing sector.

**SOURCES:** For more on the old housing indicators program, see "Housing Policy Matters: A Global Analysis," by Shlomo Angel (Oxford University Press, New York), Appendix tables, 348–373. For MDGs, see UN-HABITAT's "Slums of the World: The Face of Urban Poverty in the New Millennium," Nairobi, Kenya, and "Building Prosperity" by Anna Kajumulo Tibaijuka, Earthscan, 2009, p.30. The World Bank, "World Development Indicators (WDI)–2005," The World Bank, Washington D.C., table 3a: Urban Housing Conditions. Information on LGAF is available at [worldbank.org/rural](http://worldbank.org/rural). For the Policy Framework for Real Estate Markets, see United Nations 2010 publication #ECE/HBP/147. Information on the Property Markets Score Card is available at [worldcitizenconsulting.net/scorecardproject.html](http://worldcitizenconsulting.net/scorecardproject.html). The HOFINET website is [hofinet.org](http://hofinet.org).

## How the Global Housing Indicators came to be

The GHI arose from a growing recognition among housing practitioners that a standard format was needed for collecting and analyzing housing policies across cities and countries — it has been a long time in the making and is best thought of as an ongoing process, rather than a finished product.

The theoretical basis for the GHI assessment is rooted in several important policy documents. One is the United Nations' "Global Strategy for Shelter to the Year 2000," which was adopted by the General Assembly in 1988. The primary drafters of this document were housing researchers Shlomo Angel and the late Stephen K. Mayo. The two also collaborated on the 1993 World Bank housing policy paper "Housing: Enabling Markets to Work," which, as outlined in the discussion on "Emerging Approaches to Housing Policy" (above, page 9), articulated the case for the "enabling markets" approach to improving conditions in the housing sector in developing countries — an approach that prevails today, albeit with a more nuanced understanding of the role of government policies in guiding markets.

In 2004, under the direction of Nic Retsinas, chairman of Harvard University's Joint Center for Housing and then chairman of the board for Habitat for Humanity International, HFHI developed a research agenda prioritizing the need to develop measures of a nation's performance in housing conditions and policies. HFHI's mission is to eliminate substandard housing and homelessness worldwide, a task on which it has been working for 35 years. During that time, HFHI has used its extensive network of volunteers, partners and funders to build, renovate and repair more than 500,000 homes for more than 2.5 million people. HFHI leadership became convinced that, while the organization must continue to build houses with and for the poor, it cannot attain its goals on its own. Rather, the energies of other stakeholders in the housing sector — central and local governments, builders, lenders, communities and residents themselves — must work together to solve housing problems. Moreover, advocacy for better housing policies needs to be the cornerstone of this effort. HFHI's strong and growing relationship with academic institutions, major international agencies and the global philanthropic community prompted their taking a lead role in the GHI. To that end, in 2005, HFHI assembled a prestigious group of researchers and housing experts and partnered with Dr. Angel and his team to develop and implement the GHI.

The advisory board for the GHI project pulls together international housing experts from a variety of perspectives — policy research centers, foundations, academia and bilateral and multicountry donors. (See list of board members and peer reviewers in Appendix 2.) Through a series of consultations, a general consensus on how to proceed has been key in pushing this effort forward.

The assessment tool underwent a round of field testing. In 2006-07, it was fielded in Maseru, Lesotho; Dakar, Senegal; Bucharest, Romania; Manila, Philippines; Mexico City, Mexico; Santiago, Chile; and Boston in the United States. Based on this initial test, the assessment was revised and several sections were pared back considerably. Most notably, it was determined that the assessment should focus on policies and not simultaneously try to collect conditions data — the latter being an enormous undertaking that requires the resources and commitment of one or more large multinational donor institutions.

This led, in 2008 and 2009, to the fielding by HFHI in 14 countries of a GHI assessment tool now focused on housing policy. Four of the countries are in Latin America, three in Africa, two in Asia, two in the former Soviet Union, and three in Eastern Europe. The work was carried out not by outsiders, but by in-country, local experts.

**A working group composed of HFHI staff, representatives of the Inter-American Development Bank and World Bank, and other housing experts held numerous working sessions to evaluate the quality of the information collected and to make extensive revisions to the GHI assessment tool based on this experience in the field.** Once revised, the GHI assessment tool was sent out for an additional review by the advisory board members and other invited peer reviewers. More details on the results of the review are presented later in this report. The full GHI assessment tool and documentation can be found on page 22. As will be noted later, the continual updating of both the individual country results and the assessment tool itself will be an ongoing and central feature of the effort to move the GHI forward and expand the tool's reach to other countries.



**FIELDING OF THE GHI**

Country	City	Organization	Year
Brazil	Recife	Observatório de Políticas Públicas	June 2009
Chile	Santiago	Independent Consultant	May 2009
Honduras	Tegucigalpa	Independent Consultant	June 2009
Mexico	Distrito Federal	Independent Consultant	May 2009
Côte d'Ivoire	Abidjan	Independent Consultant	April 2009
Mozambique	Maputo City	Independent Consultant	Feb. 2009
Uganda	Kampala	Sustainable Resource Network	Dec. 2009
Bangladesh	Dhaka	Participatory Development Action Program	Aug. 2009
Philippines	Metro Manila Tagig City	Independent Consultant	May 2009
Armenia	Yerevan	UFSD	Aug. 2009
Ukraine	Kiev	Independent Consultant	Nov. 2009
Hungary	Budapest	Metropolitan Research Institute	Aug. 2009
Macedonia	Skopje	Centre for Regional Policy Research and Cooperation "Studiorum"	Oct. 2008
Romania	Bucharest	Diason Consulting srl	Aug. 2008



## An overview of the Global Housing Indicators

What would constitute a useful set of indicators? There are no hard and fast rules. However, some experts suggest some useful attributes:

### A “wish list” of good qualities for indicators

- Objective – Clear, well-defined, precise and unambiguous, simple to understand.
- Relevant – Directly related to the objective of advocating for better policies.
- Measurable – Always preferable, but description is often needed because policies are difficult to quantify.
- Verifiable – Subject to third-party verification and, ideally, public vetting.
- Representative – In the case of policies, this suggests “typical.”
- Standardized – Useful across different cities and countries as well as over time.
- Flexible – Can accommodate unique characteristics of different places.
- Potentially predictive – May suggest certain outcomes in certain places.
- Effective – A good tool for policymaking and planning.
- Economical – Relatively easy to obtain and inexpensive to collect.
- Interrelated – Information should be holistic for the sector.
- Sustainable – Independent, frequently presented and recognizable.

SOURCE: Adapted from “Aspects of Good City Indicators” in “City Indicators: Now to Nanjing” by Daniel Hoomweg et al., World Bank Policy Research Working Paper #4114, January 2007.

While these characteristics are ideal in the abstract, it is challenging to define indicators that meet all or most of these criteria for developing a picture of housing policy. At the end of the day, **to be useful, indicators for housing policy need to strike a balance between being broad enough to capture the expansive nature of the sector, yet specific enough to define the key areas of policy that ought to be addressed.** Housing conditions such as production levels, cost, the size and quality of dwellings, residential amenities, affordability, tenure, overcrowding and even homelessness are influenced to a significant degree by housing-related policies of national governments and municipalities. These policies tend to fall into five different policy regimes: (1) property rights, (2) housing finance, (3) subsidies, (4) infrastructure and (5) regulatory. They are listed below, along with a sampling of issues discussed under each. (See also attached GHI assessment tool on page 22.)

Information is collected from a variety of sources, including but not limited to national-, provincial- and local-level housing agencies; policy, program and budget officials; and regulators and officials familiar with neighborhood-level issues such as evictions and demolitions. Some questions are appropriate for private actors such as commercial bank mortgage officers, real estate agents and land subdivision developers. In other cases, housing advocates and legal experts can provide additional, corroborating sources of information. Finally, community groups and residents themselves can be indispensable, independent verifiers of the effects of policies on the ground.



## The GHI provide a holistic picture of the housing sector

The coverage of the GHI assessment tool, at first glance, appears quite extensive — some would say daunting. But unless they are comprehensive, the GHI's usefulness for advocacy will be limited. Most housing assessments look only at specific aspects of housing policies — the mortgage system or property rights, for example. They do not consider the system as a whole or the connections between components. The GHI assessment attempts to provide as complete a picture as possible, while presenting the information in a useful, accessible format. Experience fielding the GHI assessment tool in 14 countries shows that, in practice, a small team of specialists can complete the assessment within a month (i.e., 20-25 working days).

The broad sweep of housing policies across the five regimes serves the goal of determining how inclusive housing policies in a country or city are and how well the housing system is providing opportunities for all households. Different households at different rungs of the income ladder have different needs and, therefore, require tailored policy responses. As noted earlier, higher-income households are often served by emerging primary mortgage markets. As a practical matter, it is difficult to extend mortgage credit to very poor people who lack regular employment — a large segment of the population in some places. The

bulk of poor households in the developing world build housing incrementally, as their resources permit, and it may not be realistic to impose certain building standards or requirements that cannot be met. Meanwhile, those on the bottom rung of the income ladder may require subsidies even for the very basics such as water, sewer, electricity, drainage and roads.

Segmenting homeownership and rental markets will lead to better-targeted policies to assist the sector. Some overall policies may benefit all income groups: secure property rights, sensible planning codes, tax incentives to develop vacant land, to name a few. However, a more nuanced picture of housing submarkets, particularly by income level, is needed to develop effective policies. It also is the case that the private sector alone cannot meet the needs of the poor. Nor can governments afford the large public housing failures of the past. **Part of the value of the GHI is that it may help identify the appropriate and respective roles of the public, private and nonprofit sectors in meeting the spectrum of housing needs.**

To reiterate a point from an earlier section of this paper, the general principles of enabling markets still are valid, but markets must be guided by sensible policies and pragmatic approaches to urban planning, and supplemented by targeted subsidies for the urban poor. The GHI can help point policymakers in the right direction by developing a holistic view of what will be most effective in the sector.



## The question: “To index or not to index?” The answer: “Not yet”

The original intent — and an arguably controversial use — of the GHI was to produce an “index” of the effectiveness and equity of the housing policy regime in a given country. The idea was for the index to serve as a policy gauge within the country and also to compare those countries with others in the region, and even to list the country relative to others in an international ranking a la the World Bank’s “Doing Business” index or Transparency International’s Corruption Index, or the myriad others that have emerged to track alternative measures of development or “progress.”

As originally designed, the GHI assign a value to each individual question, equally weighting all questions, and producing a single number between 0 and 1. A zero value is assigned to a “bad” housing policy, and the value of 1 is assigned to a “good” policy. In-between values apply in some questions where there is a range or scale of responses (ratings from 1 to 5, for example, are converted to fractions between 0 and 1).

The GHI tool is hierarchical. It is possible to “roll up” all the questions into subindexes and then further “roll up” these subindexes for each of the five regimes — property rights, housing finance, subsidies, infrastructure, regulatory — and finally, “roll up” scores for these five components to calculate a value of the index for each country. Moreover, the topics in the assessment tool do not have to be equally weighted. For example, if property rights are the issue most in contention, those questions could be assigned higher weights, and that weight made explicit. In theory, an index could be constructed that is completely transparent so that it is possible to tell how its value was obtained and, by extension, which parts of housing policy are strong and which are weak.

But should such an index be calculated? And can it really capture housing policy in an irreducible number? The widespread use of indexes is coming under closer scrutiny. A recent study by New York University, for example, argues that, “Transformation of knowledge into numerical representations that are readily comparable strips meaning and context from the phenomenon.”<sup>6</sup> Circumstances that lie outside the “norm” tend to be ignored even though these may be important to understanding the issues in question. The study goes on to note that, often, decisions for funding

or policy priorities are made on what is purported to be a scientific basis, even though incomplete information, best guesses and value judgments often are the basis for index calculations.

Preliminary results from the fielding of the GHI in 14 countries highlight the many difficulties in rolling up the nuances of policy to produce an index in the form of a single number. The questions of how to best quantify descriptive information or weight one set of topics or one question versus another can be endlessly debated. Indeed, it turned out to be difficult to tell, in some instances, what constituted “good” or “bad” policy. If government-owned public housing units are suddenly privatized as a matter of policy, and the former residents can no longer afford to live there, is that good policy or bad? If the government decides to provide interest rate subsidies in a highly inflationary environment and crowds out commercial banks but homeownership increases as a result, is that good policy or bad? If regulations are in place to require certain densities of units to minimize commutes, but the poor don’t want to live in units that can’t accommodate their home-based businesses, is that good policy or bad?

Interestingly, when unweighted indexes were applied in the 14 countries, the resulting figures showed a tendency toward the mean (0.5). This suggests limited value in aggregating across the five policy regimes and the large number of categories within them. But what about subindexes? Might these be potentially useful in comparing, say, the progressiveness of the property rights regime as indicated by the ability of women to own and inherit land? Could questions about the time and cost involved in obtaining building permits be the basis of a useful comparison across cities in different countries, especially where there is agreement that excessive time and cost to build property is not good for anybody concerned?

**It seems reasonable that a useful index or series of subindexes could be constructed if the number of variables composing these was greatly reduced — say, to a handful — and there was general consensus that these were the critical elements of what the indexes should be.** The GHI project team believes that it makes sense to work toward this goal as long as researchers proceed gradually, carefully and — as the number of countries participating in the GHI grows — with data in hand. Time and experience with the GHI will likely provide insight into the key variables that drive housing policy the most and that, in turn, account for the conditions in which most residents of a country live. Toward this end, suggested measures and formulas for

6 Davis, Kevin E., Benedict Kingsbury and Sally Engle Merry. “Indicators as a Technology of Global Governance.” New York University School of Law, April 2010, p. 4.

many of the variables appear in the assessment tool (in the “Question” column, see page 25). They are not being used, at this stage, to create an index but are there to suggest possible measures and open up the topic for debate and discussion by researchers and the public.

## Beyond description: GHI and advocacy

As detailed above, part of the value of the GHI is its use as a standardized instrument to capture and describe a country’s housing policy. Working through the GHI makes it immediately apparent what the current housing priorities are in practice (for better or for worse) and where policies are lacking entirely or have yet to be developed — primary mortgage markets, for example. By examining different types of housing subsidies, the GHI also highlight what populations are currently being served and by what type of assistance. More than that, they also help detail “who is getting what” when it comes to a country’s scarce resources for housing. This type of standardized analysis can be quite revealing. In his recent book “The Checklist Manifesto,” Atul Gawande extolls the virtues of the simple checklist for managing and making sense of the volume and complexity of information.<sup>7</sup>

Collecting information about housing policy in a systematic manner, while useful in and of itself, is but the first step in a broader goal for the GHI. **It also should help citizens, advocates and policymakers elevate housing on the public agenda and suggest better policies and reforms for the sector.** By presenting information in a straightforward, objective manner, they provide a way to move to neutral ground the discussion of the often politically sensitive issues of housing and land.

Some of the countries that participated in the field testing of the GHI are interested in or have already embarked on further analytical work using the GHI framework. For example, Hungarian researchers from the Metropolitan Research Institute produced recommendations for government officials to consider in improving access to housing for their citizens. In particular, they suggested better targeting of subsidy programs. For example, homeownership assistance could be aimed at young families with children, but households with special needs and families in slum areas could be targeted by social (rental) housing. They also proposed that low-income owners in high-cost areas be



KIM MACDONALD

assisted through a program of housing allowances.<sup>8</sup> They have brought these recommendations to the attention of government officials and the public.

Likewise, the Armenia Housing Study prepared for HFHI by Yerevan-based nongovernmental organization the Urban Foundation for Sustainable Development provides an in-depth assessment of housing policy using the GHI both to gather data and as an organizing structure for the group’s recommendations. They produced specific suggestions to the government of Armenia for policies to improve housing conditions and increase access to affordable shelter. These include mounting a national campaign to formally register and tax all residential real estate, regulating the financial system while developing new forms of financing for households, developing capital investment plans for urban expansion to accommodate population growth, and strengthening zoning legislation to protect wetlands and endangered species near urban areas. The recommendations were presented to the public, including local authorities and NGOs, during special events and were disseminated through print and television media and on the Internet.<sup>9</sup> (See excerpt from the Armenia study in Appendix 4).

These reports assessing housing policy in countries using the GHI tool are the first of a series that HFHI intends to publish and disseminate. Together with a variety of partners, HFHI hopes to help produce similar, country-tailored advocacy tools for dissemination in the Latin America and Caribbean, Asia, and Africa regions.

7 Gawande, Atul. “The Checklist Manifesto.” New York: Henry Holt & Company, 2010.

8 Hegedüs, József. “Housing policy issues in transitional countries and the possible use of Global Housing Policy Index.” PowerPoint presentation. Metropolitan Research Institute, First Housing Forum Europe & Central Asia, April 4-6, 2011.

9 Hayastan. Stepanyan and Armen Varosyan. “Armenia Housing Study” Urban Foundation for Sustainable Development In Armenia and Habitat for Humanity International, 2010.

## The new version of the Global Housing Indicators

### The GHI assessment tool: Revised, improved and peer-reviewed

Preliminary results for 14 countries that fielded the 2009 version of the GHI are presented in summary form in Appendix 1 of this report. A team of housing policy experts from Habitat for Humanity International, the World Bank Urban Development Department and Inter-American Development Bank met regularly over several months to pore over the assessment material that came in from the field and:

- Evaluate the quality of the data collected with special attention to reviewing the relevancy of certain topics and questions across countries and regions.
- Undertake a line-by-line revision of the GHI assessment tool, including the deletion of some topics and indicators and inclusion of others.
- Make general improvements such as providing better answering options (e.g., alternatives to yes/no, or 1 to 5 scaled responses) and adding texture by capturing certain information for descriptive and background purposes.
- Provide clearer instructions for the data collectors and definitions of terms.
- Develop plans and procedures for proceeding.

Several observations came out of that review and will shape the future direction of the GHI effort:

First, “housing policy” is complex and does not mean the same things to all people. **There is “policy,” and there is what is happening on the ground in practice.** The latter is far more important than what is promulgated in legislatures, passed by resolution in city councils or printed on paper. For example, it may be official policy not to carry out mass evictions, but in practice, they may be carried out “under the radar.” Therefore, it is important to capture any divergence between stated policies and how policies are implemented. Eviction is but one example of a number of issues for which multiple sources need to be consulted for corroboration. Such verification will be the practice in future GHI assessments.

Second, it is important to ask the right questions at the appropriate level of government. This is challenging, because across countries the same questions may need to be asked at different levels of authority. In some places, local governments have considerable discretion when it comes to housing. In others, national policies drive programs and



policies at the local level. In the revised GHI assessment tool, many questions were reoriented to focus on the city but with instructions to the data collectors to consider how national or provincial (or state) policies come into play. For example, tax policies or policies regarding the right of women to inherit property may be national in scope. Building codes and regulations—which are important to determining the price and location of housing—may be local. Provincial, regional or state-level entities may implement certain types of subsidy programs but not others.

Third, a few sections of the assessment tool were identified as being critical in some countries and irrelevant in others. Where some topics are unique to a country or region, additional probing on the part of assessment teams will be needed. For example, privatization of land and housing is a complex subject in Eastern European and former Soviet



STEFAN HACKER

countries, but is usually less controversial elsewhere. That said, it turned out to be an issue in Uganda, which has highly privatized land markets. Several experts familiar with the situation there vetted the GHI assessment and suggested that government land was sold to favored buyers in a series of less-than-transparent transactions. Likewise, property rights may be an area where more probing is needed, particularly in Africa, where customary land ownership is practiced and women's rights are sometimes limited in practice if not in law. These and other sections of the assessment tool may require additional follow-up to determine to what extent those issues are important in defining the housing policy system of a country. This point will be emphasized both in instructions to the assessment team and in the training materials for the teams. Plans call for a “modular” system in which the GHI assessment tool can be customized or expanded for special topics that are relevant in particular countries or regions. These may include more detailed questions on mass evictions, customary land practices, privatization, climate change or disaster risk reduction.

Subsidies were an area in which the reviewers thought the GHI assessment tool needed considerable revision. **Information about subsidies is key to understanding “who gets what” under the current regime and how the system can be reformed to yield more efficient and equitable distribution of limited resources.** The original version of the GHI asked the assessment team to focus on the program with the highest subsidy per household last year, and then asked

about the aggregate number of households that benefitted from all programs in the previous year. The approach in the revised GHI assessment tool is to have the team fill out a subsidy worksheet for each government program (some countries have very few) and to collect more specific information about how the program works, who is targeted, and the source and amount of funding.

Finally, the issue of constructing an index was revisited and dealt with as discussed earlier. An index will not be computed for the time being, but the effort will continue by exploring a methodology for constructing subindexes, and perhaps eventually an index, based on more experience with the GHI in the field.

A new version of the GHI assessment tool was created, incorporating all of the above extensive revisions and changes. Together with explanations for the changes and proposed formulas (for selecting certain variables for developing subindexes or an index in the future) the revised version of the assessment tool was sent out to the advisory board and to other selected peer reviewers for comment. The team then reviewed each comment and made additional changes where warranted. This is the new working version of the GHI assessment tool (see page 22). It is being distributed back to the original assessment teams so they can update previously collected material and gather information for the new and revised assessment. This also is the version that will be used as the GHI expands its reach to additional countries in the future.

## Next steps for the Global Housing Indicators

### Moving forward

Among the items on the agenda for moving the GHI forward are:

- Engaging other potential partners and funders.
- Updating the 14 existing GHI assessments using the new GHI assessment tool.
- Translating the new GHI assessment tool into Spanish, French, Portuguese and possibly other languages.
- Developing training materials for assessment teams — enhanced training was identified as critical to the success of the GHI.
- Expanding the coverage of the GHI, ideally adding 20–30 countries over the next two years of the project.
- Vetting GHI assessments coming in from the field through (i) in-country or regional forums and (ii) the dedicated website.
- Producing country-level reports and recommendations based on the GHI and incorporating comments received during the vetting process.
- Continuing to explore the feasibility of an index and subindexes based on more experience with the GHI.
- Developing a “modular” system for fielding sets of questions on topics of particular interest in certain countries or regions (e.g., evictions policies and practices or privatization programs).
- Developing the initial version of the dedicated GHI website to post results of country assessments and reports and to obtain comments.
- Continually enhancing the GHI website to include interactive results, moderated discussions and customization of the assessment tool for specific topics and countries.

Two of these items, public vetting and website development, deserve particular note and are discussed below.

### Public vetting as quality control

Vetting each country assessment has to be an important part of the GHI process moving forward. Moreover, vetting needs to be carried out openly and in a variety of ways, including recruiting volunteer reviewers, hiring expert reviewers, and developing a website that, in its second generation, will allow

the posting of additional data and evidence to support or dispute conclusions of the GHI assessments.

**The terms “open” and “transparent” are overused, but the importance of applying these concepts in the vetting of GHI assessment results cannot be overstated.** One research organization’s characterization of the policy situation in a country, no matter how competent the organization, is not sufficient without discussion, verification and even disagreement over how well those policies are captured and described.

Ideally, much of this vetting will take place in face-to-face forums. One approach is to piggyback on existing workshops or events. The GHI already has been presented at the World Urban Forum in Rio de Janeiro together with the researchers who implemented the tool in Brazil. In addition, HFHI participated in a conference in Hungary as part of a regional housing event. This provided an opportunity to publicize the GHI, share the results for places in Eastern Europe where it has been applied, and draw on the experience of Hungary and Armenia to show how the GHI can be used for advocacy. Participation in a regional housing forum in Bangkok, Thailand, also is planned to expand interest from more Asian countries.

At other events, the GHI will be the central focus and feature. A typical two-day regional event, for example, may run as follows: The bulk of the first day will be devoted to vetting the results from the countries where the GHI assessment has been completed, drawing on participants from different organizations and perspectives from each country who have in-depth knowledge of housing policies and programs. Other housing experts from elsewhere in the region also will offer their perspectives and comment. Attendees will not be limited to just that region. Representatives of other regions will be invited because there is much to be learned from other parts of the world.

The second day, the participants will form working groups to explore specific policy issues that are raised in the GHI assessment — the subsidy issue, for example — and develop advocacy strategies around these issues. Part of the event will be dedicated to training potential assessment teams for the next round of countries where the GHI will be implemented. Broad sponsorship and participation by multidonor and nonprofit organizations, foundations and others in events such as these will lend credence and urgency to the effort to raise the profile of housing policy in other parts of the world.



**Unfolding of the GHI website:  
globalhousingindicators.org**

HFHI already is designing a website for posting and sharing GHI results and exchanging experiences on how some countries use the GHI to help advocate for better housing policies. (See website description in Appendix 3). The Armenia report, for example, will be posted for comment, with others soon to follow. The site will be searchable both by country or city and by housing topic across countries, and will allow users to print custom reports. Over time, the website will serve as a repository of actionable information and knowledge about how housing policies work and where. It also will be the place to post commissioned reports, host essay competitions, and share cross-country analyses and comparisons. An annotated bibliography will include additional papers for other countries. In addition, a series of links will lead site users to other types of housing data and indicators such as those noted earlier in this report.

More than that, though, the website will be a place to actively engage in discussion and debate over the assessment

tool itself and specific country results. In other words, it will be an ongoing, alternative venue for actively vetting the GHI assessments. The plan is not to sit back and wait for engagement, however. The idea is to fuel the debate by commissioning specific organizations or individuals — or even asking government officials — to post detailed critiques and responses. For controversial issues, such as who gets what when it comes to subsidies, moderated discussion groups will be mounted in which site users can post specific questions and answers. The role of the moderator will be to stimulate discussion and lead it to some actionable conclusions and recommendations.

Crucial to the success of this exciting effort will be the endorsement, hosting, sponsorship and active participation of other organizations. A founding partner along with HFHI is the Rockefeller Foundation. Discussions are already under way with the Inter-American Development Bank, International Housing Coalition, World Bank, World Economic Forum, Cities Alliance and others.



## Habitat for Humanity The Global Housing Indicators Assessment Tool

Revised May 23, 2011

Originally designed and tested by Shlomo Angel and Lucy Gitlin

Date Conducted:	
Country:	State/Province:
Region:	City:

INFORMATION ABOUT THE FIELD RESEARCHER:	
First Name:	Family Name:
Organization:	
Address:	
City:	ZIP Code:
Country:	Email Address:
Telephone:	Fax:

INTRODUCTION:
<p>Habitat for Humanity has built, rehabilitated, repaired or improved more than 500,000 affordable housing units worldwide since 1976. While this is clearly a laudatory achievement, the organization has come to realize that it can never meet its prime objective of “decent housing for all” through its own building efforts. It is now gradually moving toward an advocacy role, where it aims to influence overall housing policy and practice in the more than 80 countries in which it has a presence.</p> <p>To this effect, Habitat for Humanity seeks to generate reliable and comparable information on the global housing policy environment. The organization seeks to do so by collecting housing policy data in a large number of countries on a regular basis, and using this data for two complementary purposes: (a) to maintain a Web-based housing policy clearinghouse with up-to-date information on the housing policy environment in each country; and (b) to arm advocates with factual data to influence housing policy.</p>
<p><b>The collection of data is structured in five sections:</b></p>
1. The Property Rights Regime
2. The Housing Finance Regime
3. The Housing Subsidies Regime
4. Residential Infrastructure
5. The Regulatory Regime

It is expected that the actual time required for collecting the data necessary for completing all sections is of the order of 20 full working days over a two-month period.

Data collection will involve interviews with informants, examination of documents, and field observations. In some cases, it may be necessary to interview more than one informant to complete the data collection. In some cases, it may be necessary to obtain the information from documents, rather than from interviews. It is the responsibility of the interviewer to evaluate the data collected and to use the best possible data source for obtaining the information. In evaluating the data collected, it may be important to consult knowledgeable people in the field and to make sure that the results are sensible and can withstand close scrutiny.

It is important to note here that in attempting to find out what is the official housing “policy” in the country, three different and complementary approaches to understanding housing policy should be pursued: (1) the policy intentions of officials; (2) the policy prescriptions as they are articulated in writing in published documents, regulations, laws and decrees; and (3) the actual practices of those engaged in carrying out official policy. Needless to say, the three are not always identical.

Please use this spreadsheet form to collect and record the data for the survey and send it to Jane Katz, director of international affairs and programs, Government Relations and Advocacy with Habitat for Humanity, at [jkatz@habitat.org](mailto:jkatz@habitat.org) when it is complete. Instructions and definitions are provided with this survey instrument. Any questions or comments you may have concerning the information or its source should be written down in the sections provided for comments. Please provide an explanation for any unanswered question in the comments section, indicating why the information could not be obtained.

#### THE INTERVIEWS:

Obtaining information for completing the survey will necessarily involve interviews. All interviews should be conducted in the metropolitan area of the capital city or an alternative large city in the country. The interviews may include meetings with officials in the national housing agency, the provincial or state government in which the capital is located, and the municipal offices of a city on the fringe of the metropolitan area. They may also include interviews with private-sector and civic-sector informants.

**The following is a partial list of informants who may be interviewed to collect the data for the survey:**

- |     |  |
|-----|--|
| 1.  | A policy official (national housing agency)                  |
| 2.  | A program official (national housing agency)                 |
| 3.  | A budget official (national housing agency)                  |
| 4.  | A housing program official (provincial/state government)     |
| 5.  | A housing budget official (provincial/state government)      |
| 6.  | A municipal regulator  |
| 7.  | A municipal infrastructure official                          |
| 8.  | A municipal official familiar with evictions and demolitions |
| 9.  | A municipal housing official                                 |
| 10. | A municipal budget official                                  |
| 11. | A commercial bank mortgage officer                           |
| 12. | A real estate agent  |
| 13. | A land subdivision developer                                 |
| 14. | A housing advocate   |
| 15. | A legal expert   |

If the suggested informant listed above cannot provide the required information, it will be up to the local consultant to find a way to obtain the information from other sources. Similarly, if information obtained does not seem to be accurate or trustworthy, it may be necessary to obtain it from more than one source to ensure that it is correct.

**COMMENT SECTION:**

Please list all sources of information used to obtain the answer in the comment section. For example, list the name, title and organization of each person interviewed. There are additional questions in the instruction section that need to be addressed in the comment section. Read through the instructions carefully and give thorough responses to these open-ended questions. Add as many details or additional information as you might have in the comments section, as this will help add a bigger-picture explanation to the quantitative answers.

**QUESTIONING THE SURVEY INSTRUMENT:**

Before starting the survey, please review the survey instrument carefully. If you have any question regarding a definition of a concept or a method for gathering the information, please write it down in the comment section attached to each individual question. Then send your questions to [jkatz@habitat.org](mailto:jkatz@habitat.org). We will then respond directly to your questions. Please do that as soon as possible, so as not to waste time. But in the meantime, you can start collecting data on those items that you understand and have no questions about. You can keep sending us questions throughout the period when you are collecting the data. If you are using an official definition, please include the definition in the comments section.

**SENDING THE QUESTIONS IN ADVANCE TO INFORMANTS:**

Many of the questions require quantitative or specific information, which may not be available to informants at the time of the interview. You might find it useful to send the questions to the informants in advance, together with a letter introducing you and explaining what you are doing and why you need the information. We will provide a template letter to the Habitat for Humanity point person in your region who will be responsible for your work, and he or she can provide you with such an introductory letter. If you plan to send the interview information in advance, please make sure that you give the interviewee adequate time to prepare the materials.

\* \* \*

Thank you!

## Property Rights Regime

	Question	Score	Instructions	Comments
P				
P1	Barriers to land ownership are removed.			
P1.1	Can women legally own or inherit land? (Yes=1/No=0)		For the following six questions, please consult a person familiar with property law.	
P1.2	In practice, do women own or inherit land? (Yes=1/No=0)		Please indicate whether this includes inheritance from parents, husband or both in the comment section.	
P1.3	Can land be jointly owned by husband and wife? (Yes=1/No=0)		If the answer is yes, please comment whether this occurs in practice.	
P1.4	Does the law recognize the customary or tribal land rights of indigenous people? (Yes=1/No=0 or 100 if no indigenous people)		If yes, please describe in comments section.	
P1.5	Are immigrants, refugees and noncitizens allowed to own land? (Yes=1/No=0)		If the answer is no, please indicate whether this constitutes a large portion of the population.	
P1.6	Is it common for residents to hold land through a long-term lease? (Yes=1/No=0)		Please describe the method of holding land in the comment section — i.e., is land owned collectively, is land leased short- or long-term, or can it be owned individually?	
P2	All residential land has registered titles and/or incremental tenure documents.			
P2.1	Is there an operating program to register titles or incremental tenure documents? (Yes=1/No=0)		Please examine recent government policy documents. Specify in comments whether the policy/program is implemented by the national or local government. "Incremental tenure documents" refer to any document that protects a resident against eviction.	
P2.2	Estimated percent of all the properties in the greater municipality that have their title properly registered. (%)		Please consult people working in the agency that registers property titles.	
P2.3	Are titles updated regularly when property is transferred? (Yes=1/No=0)		Please consult people working in the agency that registers property titles. Please indicate in the comments whether the practice is different toward female-headed versus male-headed households.	

## Property Rights Regime

	Question	Score	Instructions	Comments
P3	Titles and/or alternative property documents are given to long-term residents of informal settlements.			
P3.1	Is there a policy or program that supports the regularization of titles or alternative documents in established informal settlements? (Yes=1/No=0)		To answer this question, please consult a member of the housing agency leadership. Please specify in the comments whether the policy/program is implemented by the national or local government. Please indicate in the comments whether there are special efforts to reach out to female-headed households.	
P3.2a	Number of households living in informal settlements in the greater municipality.		Please consult official documents. Make sure the estimate of total number of squatter households is realistic by asking several experts.	
P3.2b	Number of households living in informal settlements in the greater municipality who have titles provided by a regularization program.		Please consult official documents. Make sure the estimate of informal settlements is realistic by asking several experts. If there is no regularization program or no informal settlements, enter 0 and make a note in the comments section. If the number of female-headed households is known, please add to comment section.	
P3.3	Is the occupation of public land tolerated? (Yes=1, No=0)		Please consult person familiar with land law, particularly with homesteading or with adverse possession.	
P3.4	Is there a process or program to recognize occupancy of public land? For example, certificates of occupancy, street addressing or other official documents are given to informal settlers. (Yes=1/No=0)		Please consult person familiar with land law, particularly with homesteading or with adverse possession.	
P4	Evictions are minimized and, when they occur, they are legal and involve just compensation or resettlement.			
P4.1	The number of people evicted in the largest mass eviction that took place in the greater municipality in the last three years.		Please obtain reliable estimates from media, from government agency engaged in the eviction, or from organizations working with evictees. Please provide references and elaborate the situation in comments section.	
P4.1a	Did the eviction follow established legal guidelines for evictions? (Yes=1/No=0, or 100 if no eviction)		Please consult person familiar with legal framework for eviction.	

## Property Rights Regime

	Question	Score	Instructions	Comments
P4.1b	How long in advance of the actual eviction were people first informed? (months) Please enter 100 if no eviction.		Please consult organization working with evictees.	
P4.1c	Was violence involved? (Yes=1/ No=0, or 100 if no eviction)		Please consult media or organization working with evictees.	
P4.1d	The percentage of people who were resettled or given compensation roughly equivalent to the value of their homes. (%) Please enter 100 if no eviction.		Please consult organization working with evictees. Please indicate in comments whether there was any difference in compensation between female-led and male-led households.	
P5	Clearance of low-income communities to replace them with more profitable development is minimized.			
P5.1	Slum clearance and redevelopment is an established policy of the national or local housing agency. (Yes=1, No=0)		Please consult person working in national housing agency as well as advocates for slum dwellers. Please identify whether the policy is at the national or local level in the comments section.	
P5.2	The government has torn down existing low-income neighborhoods and transferred the vacant lands to the private sector for development of new commercial, infrastructure or higher-end residential. (Yes=1/No=0)		"Government" can refer to national, provincial or municipal governments. It is important to find out if the government is using its powers, such as eminent domain, to demolish existing housing against residents' will.	
P6	The public housing stock is privatized, and restrictions on the sale of units are minimized.			
P6.1a	The estimated share of the housing stock that is publicly owned. (%)		Please consult the agency that manages or is familiar with public housing stock.	
P6.1b	The estimated share of the public housing stock that is being or has been privatized. (%)		Please consult documents of agency directly engaged in public housing privatization. Indicate the year(s) privatization process occurred. Enter 0 if there is no publicly owned housing.	
P6.2	Is the public housing stock generally well maintained? (Yes=1/No=0 or 100 if no public housing stock)		Please visit public housing site and use your best visual assessment or consult a reliable resident of public housing or an organization that works with public housing residents.	
P6.3	A national or local housing policy is in place to support the privatization of the public housing stock. (Yes=1/ No=0 or 100 if no public housing stock)		Please examine recent documents of housing agency or consult person familiar with the views of the housing agency leadership. If possible, examine recent housing policy documents or texts of recent speeches.	

## Housing Finance Regime

	Question	Score	Instructions	Comments
F				
F1	Conditions support mortgage lending.			
F1.1	The inflation rate last year. (%)		Obtain from central bank documents, in local currency. If the inflation rate for the last year is not typical of previous years, please clarify in the comment section.	
F1.2	Residential mortgage debt as percentage of GDP (last year).		Information usually available from superintendent of banks and central bank. Note: if last year is not available, please use the most recent year available and add the year to the comment section.	
F1.3	Are there ceilings on interest rates for bank deposits? (Yes=1/No=0)		Please consult a manager of a commercial bank.	
F2	Mortgage lending is liberalized.			
F2.1	Are private housing finance institutions (commercial banks) allowed to engage in mortgage lending? (Yes=1/No=0)		Information for this section is usually available from commercial bank managers involved in mortgage lending.	
F2.2	Can private housing finance institutions make mortgage loans in any geographical region inside the country? (Yes=1/No=0, or if no mortgage lending=100)		Information for this section is usually available from commercial bank managers involved in mortgage lending.	
F2.3	Is mortgage lending available for both newly built and existing houses? (Yes=1/No=0, or newly built only =0.5, existing only=0.5)		Information for this section is usually available from commercial bank managers involved in mortgage lending.	
F2.4	Is mortgage lending available for the construction of rental housing? (Yes=1/No=0)		Information for this section is usually available from commercial bank managers involved in mortgage lending.	
F2.5	Is construction lending for residential development (infrastructure and housing) allowed? (Yes=1/No=0)		Information for this section is usually available from commercial bank managers involved in mortgage lending.	
F3	Mortgage interest-rate subsidies are eliminated.			
F3.1	The government has a public housing bank or agency that lends directly to borrowers. (Yes=1/No=0)		Information for this section is usually available from commercial bank managers involved in mortgage lending.	



## Housing Finance Regime

	Question	Score	Instructions	Comments
F3.2	What is the difference between the interest rate on a mortgage given by a private housing finance institution and an interest rate on a mortgage given by a government agency? (%) Enter 100 if there are no private housing finance institutions. Enter 0 if government agency does not give mortgages.		You may calculate this difference yourself from data on mortgage interest rates in commercial banks and in the government mortgage bank.	
F3.3	Are there mortgages given at subsidized interest rates? (Yes=1/ No=0)		You may also consult officials at the government mortgage bank or agency providing the subsidy. Please describe who the beneficiaries are for the subsidized rates.	
F4	Mortgage lending is protected from undue risk.			
F4.1	Private housing finance institutions are required to investigate borrower credit using independent credit agencies. (Yes=1/No=0)		Information for this section is usually available from commercial bank managers involved in mortgage lending.	
F4.2	Private housing finance institutions are required to assess the value of collateral using an independent third party. (Yes=1/No=0)		Information for this section is usually available from commercial bank managers involved in mortgage lending.	
F4.3	Is there a legal upper limit to the loan-to-value ratios for bank mortgage loans? (Yes=1/No=0)		Information for this section is usually available from commercial bank managers involved in mortgage lending.	
F4.4	Is there a legal upper limit on the loan payment-to-monthly income ratio for bank mortgage loans? (Yes=1/No=0)		Information for this section is usually available from commercial bank managers involved in mortgage lending.	
F4.5	Does government guarantee individual mortgage loans for housing? (Yes=1/No=0)		Information for this section is usually available from commercial bank managers involved in mortgage lending.	
F4.6	Banks that provide mortgage lending are required to have annual audits. (Yes=1/No=0)		Information for this section is usually available from commercial bank managers involved in mortgage lending.	
F4.7	The volume and size distribution of mortgages is reported annually to the regulatory agency. (Yes=1/No=0)		Information for this section is usually available from commercial bank managers involved in mortgage lending.	
F4.8	Please indicate the percentage of the mortgage lending portfolio that is in default (60 days past due). (%)		If a different standard is used to define default (more or less than 60 days past due), please describe in comments section.	

## Housing Finance Regime

	Question	Score	Instructions	Comments
F5	Lender's interest in the collateral is protected.			
F5.1	Percentage of residential properties with mortgages that have legal titles. (%)		Information is typically available in the land/property registry. If the answer is less than 100%, please list what is generally used for collateral in the comments section.	
F5.2	Private housing finance institutions view property titles or long-term lease agreements as sufficient collateral and do not require personal guarantees. (Yes=1/No=0, or no mortgage lending = 100)		Information for questions F5.2-F5.4 is usually available from commercial bank managers involved in mortgage lending. If answer is No, please list what is generally used for collateral in the comments section.	
F5.3	The number of months required for a bank to register a lien on a property used for collateral (months). (no mortgage lending=100)		If less than 1 month, enter zero.	
F5.4	The number of months required to foreclose on a mortgage and transfer the property to the bank (months). (If no foreclosures or no mortgage lending=100)		If less than 1 month, enter zero.	
F6	Secondary mortgage markets are operational.			
F6.1	Has legislation passed for the creation of a secondary-mortgage market? (Yes=1/No=0)		Information for this section may be available from a person in the banking sector familiar with plans for programs concerning the secondary-mortgage market.	
F6.2	Government liabilities in support of secondary-mortgage markets are transparent and have a sunset clause. (Yes=1/No=0, or no secondary-mortgage market =100)		Some information may be available from the superintendency of banks or the central bank.	
F6.3	Are mortgages standardized? (Yes=1/No=0, or no mortgage lending=100)		Some information may be available from the superintendency of banks or the central bank.	
F6.4	Is mortgage insurance readily available? (Yes=1/No=0, or no mortgage lending=100)		Some information may be available from the superintendency of banks or the central bank.	
F6.5	Have banks issued mortgage bonds? (Yes=1/No=0)		Some information may be available from the superintendency of banks or the central bank.	
F6.6	Are mortgages traded in a secondary market (e.g., mortgage-backed securities)? (Yes=1/No=0)		Please elaborate in comments section on the types of instruments used in the secondary-mortgage market and how long they have been traded.	

## Housing Finance Regime

	Question	Score	Instructions	Comments
F7	Microcredit for housing is available.			
F7.1	Is there a ceiling on lending interest rates for microcredit? (Yes=1/No=0, or microcredit for housing is not available = 100)		Some information may be available from the superintendency of banks or the central bank.	
F7.2	Organizations providing microcredit for housing are licensed and require annual auditing. (Yes=1/No=0, or no microcredit available = 100)		Some information may be available from the superintendency of banks or the central bank.	
F7.3	The volume and size distribution of microloans for housing is reported annually to a regulatory agency or other association. (Yes=1/No=0, or no microcredit available = 100)		Some information may be available from the superintendency of banks or the central bank.	
F7.4	Private money lenders, individuals or private companies provide unregulated credit. (Very common=3, Somewhat common=2, Rarely=1, Never=0)		Information should be based on personal experience or obtained from institutions providing microcredit for housing.	
F8	General financing questions.			
F8.1	The typical loan term (number of years of mortgage loans by private housing finance institutions) for mortgage lending.		Information should be obtained from any institution providing mortgage lending for housing.	
F8.2	The typical interest rates (annual nominal rate by private housing finance institutions) for mortgage lending.		Information should be obtained from any institution providing mortgage lending for housing.	
F8.3	The typical loan term (number of years of mortgage loans by private housing finance institutions) for microcredit.		Information should be obtained from any institution providing microcredit for housing.	
F8.4	The typical interest rates (annual nominal rate by private housing finance institutions) for microcredit.		Information should be obtained from any institution providing microcredit for housing.	
F8.5	Are mortgages tied to an index?		Information should be obtained from any institution providing mortgage lending for housing.	
F8.6	Are there other sources of funding for the housing sector?		For example, this could include remittances, co-ops, savings clubs. Consult private construction company or homebuilder.	

## Housing Subsidies Regime

	Question	Score	Instructions	Comments
S				
S1	Housing subsidies are an important share of the national government budget.			
S1.1	Housing was one of the 10 highest priorities in the platform of the national government. (Yes=1/No=0).		Please consult platform documents and policy papers of national government.	
S1.2	Is there a ministry or department of housing in the national government? (Yes=1/No=0)		Please consult national government.	
S1.3	What is the housing budget as a percentage of the total national government budget in the last year? (0-100%)		100*(last year housing budget/last year total government budget). If more than one entity has budget for activities related to housing, enumerate in the housing budget. Please specify numbers used for calculation in the comments section.	
S1.4	What is the estimated share of the housing budget at the national level that finances the production of completed housing units or housing improvements this year? (%)		Consult budget office of the national agency that is concerned with housing, or published budget documents of the agency.	
S1.5	What is the estimated share of the housing budget at the national level that was given in rent vouchers, direct demand subsidies (housing allowances, vouchers or subsidies for a down payment), interest-rate subsidies, grants given directly to beneficiaries or slum upgrading in low-income communities this year? (%)		Consult budget office of the national agency that is concerned with housing, or published budget documents of the agency. Please include details of each program in the subsidy worksheet.	
S1.6	What is the estimated share of the housing agency's budget dedicated to all forms of homeless assistance? (%)		Consult budget office of the national agency concerned with housing, or published budget documents of the agency. "Homeless people" refers to people without any shelter at all. If the issue of homelessness is taken care of by another agency, please indicate in the comments. Please obtain budget of that agency and its domain of operation (municipal, provincial, national).	

**Housing Subsidies Regime**

	Question	Score	Instructions	Comments
S1.7	What is the estimated share of the housing agency’s budget dedicated to upgrading homes and infrastructure in low-income communities? (%)		Consult budget office of national housing agency, or published budget documents of the agency.	
S2	Housing subsidies are serving low-income households.			
S2.1	Housing agency provides demand-side subsidies such as housing vouchers to beneficiaries to rent or purchase housing. (Yes=1/No=0)		Please do not include subsidies given to producers for infrastructure upgrading in low-income communities as “supply-side” subsidies. Consult a person reliably familiar with the views of the housing agency leadership. If yes, please reference specific subsidies in the subsidy worksheet.	
S2.2	Is eligibility and the value of demand-side subsidies (housing allowances, vouchers or subsidies for a down payment) determined by income level of the resident? (Yes = 1/No=0 or 100 if no demand-side subsidies)		Consult both national and local housing agency.	
S2.3	Are there other criteria to target demand-side subsidies? (Yes=1/ No=0, or 100 if no demand-side subsidies)		Consult both national and local housing agency. If answer is yes, please indicate the criteria in the comment section.	
S3	The government engagement in public housing is limited.			
S3.1	Does the government subsidize the construction of new housing for low-income residents? (Yes=1/ No=0)		Consult person in operations department of national housing agency or municipality.	
S3.2	The private sector is engaged in carrying out government-funded housing programs. (Very engaged=5/Not engaged=1, or 100 if no government housing program)		Consult person in operations department of national housing agency.	
S3.3	The civic sector is engaged in carrying out government-funded housing programs. (Very engaged=5/Not engaged=1, or 100 if no government housing programs)		Consult person in operations department of national housing agency.	

## Housing Subsidies Regime

	Question	Score	Instructions	Comments
S4	Down-payment assistance is provided in conjunction with mortgage lending.			
S4.1	Is the government providing up-front subsidies in the form of a partial or full payment of a down payment for a mortgage loan? (Yes=1/No=0)		Consult person in operations department of national housing agency. Also answer "No" if there is no available mortgage lending.	
S4.2	Subsidies were given in association with microloans for housing improvement last year. (Yes=1/No=0)		Consult person in operations department of national housing agency. Also answer "No" if there is no available microlending.	
S5	Other assistance related to housing is provided.			
S5.1	Subsidies for costs associated with land titling were provided by the national or local government to incentivize residents to obtain a land title. (Yes=1/No=0 or 100 if everyone has land title)		Consult budget office of national housing agency or municipality, or published budget documents of the agency.	
S5.2	The government has a slum upgrading program providing infrastructure improvements in low-income settlements. (Yes=1/No=0 or 100 if no slums)		Consult budget office of national or municipal housing agency, or published budget documents of the agency.	
S5.3	The government has a sites-and-services program. (Yes=1/No=0)		Consult budget office of municipal and national housing agency, or published budget documents of the agency. "Sites-and-services" refers to the practice of providing serviced plots of land for redevelopment.	
S6	There are tax incentives for homeownership and rental.			
S6.1	Are there tax deductions for constructing affordable rental housing? (Yes=1, No=0)		Please consult a builder or developer engaged in the construction of affordable rental housing.	
S6.2	Can mortgage interest payments be deducted from income tax calculation? (Yes=1/No=0 or 100 if not applicable)		Consult certified public accountant or lawyer familiar with tax law.	
S6.3	If so, is there a ceiling on the amount of mortgage interest that can be deducted? (Yes=1/No=0 or 100 if not applicable)		Consult certified public accountant or lawyer familiar with tax law.	

## Housing Subsidies Regime

	Question	Score	Instructions	Comments
S7	The housing subsidy system is transparent and well-understood.			
S7.1	Does the government provide insurance for mortgages issued by the private sector at preferential rates? (Yes=1/No=0 or 100 if not applicable)		Consult a person familiar with mortgage insurance.	
S7.2	The estimated amount of tax exemptions to homeowners is documented and publicly available. (Yes=1/No=0 or 100 if not applicable)		Consult budget office of national housing agency or published budget documents of the agency.	
S7.3	If there is a government housing bank providing mortgages at below-market rates, is this implicit subsidy being documented and made publicly available? (Yes=1/No=0 or 100 if not applicable)		Consult people working in the government housing bank.	
S7.4	The estimated amount of mortgage loans given by public agencies that are in default is known and published. (Yes=1/No=0 or 100 if not applicable)		Consult budget office of national housing agency, or published budget documents of the agency.	

## Subsidy worksheets

Please complete one worksheet per subsidy offered after consulting both national and local housing agencies, and others familiar with available housing subsidies.

Name of subsidy \_\_\_\_\_

Supply - side supply       Other \_\_\_\_\_

Demand - side supply

Date subsidy began (month/year) \_\_\_\_\_

Please describe the subsidy in the space below

### Subsidy Targeting

Homeownership       Rental housing

What criteria are used to determine eligibility for the subsidy? (For example, is it based on income, household size, assets, etc.?)

What income group does the subsidy target? \_\_\_\_\_

How many households benefit from this subsidy? \_\_\_\_\_

What is the typical household expenditure on housing for the targeted income group? (Provide answer in local currency; indicate whether per month, per year or other.)

### Subsidy Administration

Who administers the subsidy program? \_\_\_\_\_

Who provides funding for the subsidy program? \_\_\_\_\_

What is the total budget for the subsidy program? \_\_\_\_\_

What is the cost of the subsidy per household? \_\_\_\_\_

Is information about the cost and number of beneficiaries publicly available? \_\_\_\_\_

Please provide source of information and any comments:



## Residential Infrastructure Regime

	Question	Score	Instructions	Comments
I				
I1	Infrastructure services in informal settlements are upgraded.			
I1.1	There is an active infrastructure upgrading program in the city's informal settlements. (Rank 1 to 5, Strong program=5/No program= 1, enter 100 if no informal settlements)		Consult a person in the housing agency or municipal government who is familiar with the policies and programs.	
I1.2	There is an active national-level infrastructure upgrading program operating in informal settlements in numerous municipalities. (Rank 1 to 5, Strong program=5/No program= 1)		This question seeks to explore whether the upgrading program is at the national scale. Consult a person in the housing agency or someone who is familiar with policies and programs.	
I2	Infrastructure plans are adequate to meet future population growth.			
I2.1	There are approved physical plans in the city and its surrounding municipalities for urban expansion to accommodate population growth. (Yes=1/No=0)		Please check that planning documents contain population projections, and that plans actually seek to accommodate the projected populations. Indicate the date of approved physical plans in the notes and who is responsible for preparing them (national, municipality, district, etc).	
I2.2	There are recent capital investment plans for urban expansion to accommodate population growth in the city. (Yes=1/No=0)		Please consult urban planning documents or with local government officials. "Recent" means less than two years. Please describe an example of a recently planned capital investment project.	
I2.3	Is there an active program of acquiring the right-of-way for major roads in expansion areas? (Yes=1/ No=0)		This means that there is a public agency that is currently acquiring land for major roads in expansion areas.	
I3	There is adequate water supply in all neighborhoods.			
I3.1	Most recent data on the percentage of the urban population in the country with access to improved water supply. (From www.wssinfo.org)		Consult the website for available data as well as the accepted definition of "improved water supply."	
I3.2	Year for which most recent data are available. (Year)		Consult the website.	

## Residential Infrastructure

	Question	Score	Instructions	Comments
I3.3	How many hours a day, on average, is water available in pipes in low-income settlements in the city? (hours)		If no published data are available, please visit a typical settlement and inquire about it.	
I3.4	What is the ratio of the price of water sold by water trucks or private vendors and the price of metered water in a typical informal settlement in the (capital) city? (If there are no water trucks, then write 100 and note in the comments section.)		Calculate price per liter or per cubic meter and then divide one by the other.	
I4	There is adequate sanitation in all neighborhoods.			
I4.1	Percent of urban population with improved sanitation (From www.wssinfo.org) (0-100%)		Consult the website for available data as well as the accepted definition of "improved sanitation."	
I4.2	Year for which most recent data are available. (Year)		Consult the website.	
I4.3	Percentage of the city's sewerage that is treated (0-100%)		"Treated" means going through a treatment plant of some kind, rather than flowing freely into a river or into the sea.	
I5	The road network is adequate and well-maintained.			
I5.1	The percentage of paved roads in the country. (From World Bank's WDI website (0-100%))		Consult the website, or if data are unavailable, consult a public official with agency concerning transport or public works.	
I5.2	The average time of the journey to work by all modes in the city (minutes).		Consult municipal transport department or engineer familiar with latest transport survey data.	
I5.3	Number of days last year that the roads in the city were flooded.		If data are unavailable, please use best estimate.	
I6	Electricity is available in all dwelling units.			
I6.1	Percent of urban dwelling units with electrical connection [from last census]. (0-100%)		Data for the country as a whole from last census.	
I6.2	Year for which most recent data are available. (Year)			
I6.3	Number of hours per day that electricity is available in a typical low-income settlement in the city.		Consult people in a typical low-income settlement or members of organizations working in such settlements. In the comments section, please indicate whether illegal connections are common.	

Residential Infrastructure

	Question	Score	Instructions	Comments
I7	There is adequate police and fire protection in all neighborhoods.			
I7.1	The share of the area of the city in neighborhoods that are regularly patrolled by the police. (0-100%)		Consult police headquarters or members of organizations working in low-income settlements.	
I7.2	Ratio of the value of a midrange dwelling unit in a safe neighborhood and a similar-quality dwelling unit in an unsafe neighborhood.		Consult real estate agents with knowledge of the midrange housing market in the city.	
I7.3	Number of murders per 1,000 people in the city last year.		Consult police headquarters, published crime data or World Health Organization website. If data on murders does not exist in this format, please calculate to the best of your abilities.	
I7.4	Does the government provide resources to address youth violence?		Consult police headquarters or members of organizations working in low-income settlements.	
I7.5	Is there adequate fire protection in all neighborhoods? (Rank 1 to 5, adequate fire protection in all neighborhoods=5/fire protection in some neighborhoods=3/No fire protection=1)		Consult fire department headquarters.	
I8	Public transport is available throughout the city.			
I8.1	The estimated percentage of the city within 10-minute walking distance of a public transit (bus or rail) stop. (0-100%)		Consult mass transit authority.	
I8.2	Estimated percentage of commuters who walk to work. (0-100%)		Consult latest traffic study data. Consult experts on updating data if it is more than 5 years old.	
I8.3	Estimated percentage of journey-to-work trips in the city and its environs by public transport, minibuses and other non-private transport, excluding walking trips. (0-100%)		Consult latest traffic study data. Consult experts on updating data if it is more than 5 years old.	
I9	Garbage collection is adequate.			
I9.1	Percentage of the city with regular public garbage collection. (0-100%)		Consult garbage collection agency. Public garbage collection refers to government-managed or contracted garbage collection. May include government collection or government contracting out services to a private company.	

## Residential Infrastructure

	Question	Score	Instructions	Comments
I9.2a	How many times a week, on average, is garbage collected from households in high-income neighborhoods in the city?		Consult garbage collection agency.	
I9.2b	How many times a week, on average, is garbage collected from households in low-income neighborhoods in the city?		Consult garbage collection agency or people working in low-income neighborhoods.	
I9.3	Percent of garbage disposed in sanitary landfills. (0-100%)		Consult garbage collection agency.	
I10	Access to education and health care is adequate in all neighborhoods.			
I10.1	What is the average travel time in minutes to the nearest primary school from low-income communities? (minutes)		Please consult a trusted resident, NGO or education professional. Make your best judgment on the estimate for low-income communities in the greater municipality.	
I10.2	What is the average travel time from low-income neighborhoods to the nearest health care center or medical facility? (minutes)		Please consult a trusted resident, NGO or health care professional. Make your best judgment on the estimate for low-income communities in the greater municipality.	
I11	Municipalities can mobilize finance for infrastructure investments.			
I11.1	Municipalities are allowed to borrow or issue bonds to finance infrastructure. (Yes=1/No=0)		For this section, consult person familiar with municipal finance, municipal loans and municipal bonds.	
I11.2	Municipal budgets and expenditures of all municipalities are subject to strict accounting, reporting and auditing rules. (Yes=1/No=0)		For this section, consult person familiar with municipal finance, municipal loans and municipal bonds.	
I11.3	All municipalities have available revenue streams that can be pledged for debt repayment. (Yes=1/No=0)		In the comment section, please indicate whether these funds are substantial, secure or not earmarked for other purposes.	
I11.4	Municipal assets, especially land, can be sold or used as collateral to finance infrastructure investments. (Yes=1/No=0)		In the comment section, please indicate whether these funds are substantial, secure or not earmarked for other purposes.	

## Regulatory Regime

	Question	Score	Instructions	Comments
R				
R1	An official housing policy document is prepared.			
R1.1	The law mandates the preparation of an official housing policy document by at least one level of government. (Yes=1/No=0)		Consult a person in the housing agency who is familiar with the preparation of housing policy documents. Please indicate whether the policy was prepared at the national level, local level or both levels of government.	
R1.2	Number of U.N. global resolutions on housing rights that are adopted by the government. (If none=0, enter 1-7 depending on the number of resolutions adopted)		Consult U.N. declarations of the human rights to adequate housing at <a href="http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf">www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf</a> to find out how many resolutions the country has adopted.	
R1.3	Do representatives of the private sector, the civic sector, and residential communities actively participate in the preparation of the housing policy document? (Yes=1/ No=0)		Consult a person in the housing agency who is familiar with the preparation of housing policy documents, a representative of civic society, and a private-sector representative involved in housing policy or production.	
R1.4	Is progress against the official housing policy document publicly known? (Yes=1/No=0)		Consult a person in the housing agency who is familiar with the preparation of housing policy documents, a representative of civic society, and a private-sector representative involved in housing policy.	
R2	There are no restrictions on residential mobility.			
R2.1	Are there restrictions on residential mobility? (Yes=1, No=0)		Consult actual documents. A restriction on residential mobility could include the requirement of internal passports, residence permits, or other documents preventing the ability to change residence within the country.	
R2.2	If yes, is the government working to eliminate the restrictions? (Yes=1/ No=0 or enter 100 if no restrictions exist)		Consult a person in the housing agency who is familiar with the leadership and its policies.	

## Regulatory Regime

	Question	Score	Instructions	Comments
R3	Exclusionary housing practices are discouraged.			
R3.1	Are there policies, laws or regulations that prohibit the refusal to rent or sell property to someone based on race, religion, ethnicity, gender or marital status? (Yes=1, No=0)		Consult a person in the housing agency who is familiar with its policies. If yes, please describe in the comments section.	
R3.2	If yes, are the policies, laws or regulations enforced? (Rate 1 to 5, Strong enforcement=5/No enforcement=1, Not applicable=100)		Consult a reliable resident or real estate rental or sales specialist.	
R3.3	Are residential neighborhoods in the city segregated by race, income or religion? (5=all neighborhoods are mixed,1=highly segregated)		Consult a reliable resident or real estate rental or sales specialist.	
R3.4	Are gated communities for specific race or income groups common? (Rate 1 to 5; Very common=5, Not common=1, Not applicable=100)		Consult a real estate sales specialist familiar with this market. See definition for gated communities.	
R4	Land and housing regulations are not burdensome or costly.			
R4.1	Please indicate the most recent year that the municipality reviewed or revised land regulations and building codes. (Enter 0 if official building regulations or codes do not exist.)		Consult person familiar with municipal codes and regulations.	
R4.2	Smallest minimum lot size for residential building of any kind in the city. (square meters)		Please consult a municipal land subdivision code or building code. If the minimum lot size varies across the city, please list the smallest number, not the average. The answer is zero if there is no minimum lot size.	
R4.3	Maximum allowable number of stories for new residential multiunit buildings in the city. (Number)		If the restriction is on building height, given in meters, rather than in number of stories, then divide the number by 3.5 to get an estimate of the number of stories.	
R4.4	Maximum allowable density in new housing developments. (people per hectare)		If density restrictions are expressed in dwelling units per hectare, please multiply by the average household size: e.g., if maximum allowable density is 50 units per hectare, and average household size is 5.0 people, then maximum allowable density is 250 people per hectare.	

Regulatory Regime

	Question	Score	Instructions	Comments
R5	Processes to meet land and housing regulations are not burdensome or costly.			
R5.1	What is the number of days required to register a property?		Consult with a private builder or municipal building department. If information is not available, consult the World Bank Doing Business Survey <a href="http://www.doingbusiness.org">www.doingbusiness.org</a> .	
R5.2	What are the typical costs involved in registering a property (in local currency)?		Consult with a private builder or municipal building department. This should include the typical costs or fees that are involved in obtaining a title. Specify how this cost is calculated in the comments section.	
R5.3	What is the number of days required to obtain building permits for residential construction?		Consult private builder or person familiar with municipal codes and regulations.	
R5.4	What is the number of agencies that an individual is required to visit to obtain a permit for new construction?		Consult private builder or person familiar with municipal codes and regulations. Specify the names of agencies in the comments section.	
R5.5	What are the typical costs associated with obtaining a building permit (in local currency)?		Consult with private builder or municipal building department. Specify in the comments section how this cost is calculated or whether it is based on value of construction or a fixed fee.	
R5.6	Can alternative documents be used in place of official property title to obtain construction permits? (Yes=1/ No=0)		Consult person familiar with municipal codes and regulations.	
R6	Incremental building practices are allowed.			
R6.1	Land regulations require that new residential land be fully serviced before it is occupied. (Yes=1/No=0)		Consult actual documents. "Fully serviced" denotes working connections to utilities such as water, sewerage and electricity.	
R6.2	The building code requires that houses be completed before they are occupied. (Yes=1/No=0)		Consult actual documents.	
R7	Residential development is not permitted on environmentally sensitive or hazardous land.			
R7.1	Recent municipal documents and maps designate areas to be protected from development. (Yes=1/No=0)		Consult actual documents.	

## Regulatory Regime

	Question	Score	Instructions	Comments
R7.2	Illegal or irregular construction in protected areas is demolished. (Always=3, sometimes=2, never=1)		Consult a person familiar with municipal policies regarding the protection of open space.	
R7.3	In earthquake-prone areas, do building codes require earthquake-resistant construction standards? (Yes=1, No=0 or 100 if not applicable)		Consult actual documents or person familiar with municipal building codes.	
R8	There is an ample supply of land for residential development.			
R8.1	The most distant year for which population projections for the metropolitan area of the city are available to municipal or metropolitan planners (Year).		Consult actual documents. Please note that "most distant year" should refer to a year in the future.	
R8.2	Estimated number of years it would take for raw land where residential development is allowed on the periphery of the city to be filled up, given present densities and present annual levels of land consumption. (Years)		Consult the municipal planning office or real estate experts, how much land, on average, is converted to residential use every year. Divide total area reserved for residential development by that number.	
R8.3	Does the city have an urban planning document designating areas for urban expansion? (Yes=1, no=0)		Consult actual documents.	
R9	Home-based businesses and mixed land uses are allowed.			
R9.1	Municipal regulations allow the operation of home-based businesses in residential communities. (Always=3, sometimes=2, never=1)		Consult actual documents.	
R9.2	Municipal zoning regulations allow mixed-use zoning of residences, stores and productive establishments. (Always=3, sometimes=2, never=1)		Consult actual documents.	
R9.3	Degree of segregation of different land uses in the city (Rank 1 to 5, 5=highly mixed, 1=highly segregated).		Question concerns segregation of residential, commercial and industrial areas.	



Regulatory Regime

	Question	Score	Instructions	Comments
R10	Condominium and cooperative housing laws are in operation.			
R10.1	There is a condominium law, and it is operational. (Yes=1/No=0)		Consult actual documents.	
R10.2	There is a cooperative housing law, and it is operational. (Yes=1/No=0)		Consult actual documents.	
R10.3	If yes to R10.1 or R10.2, are common elements of apartment buildings also privatized? (Yes=1/No=0)		Consult actual documents. "Common elements" are defined as roof, hallways, commercial or storage spaces that are part of the building as well as the adjacent land.	
R10.4	There are regulations allowing for restrictive covenants in residential communities. (Yes=1/No=0)		Restrictive covenants are binding regulations that accompany the purchase of a dwelling unit in a residential community.	
R10.5	There are regulations that allow the creation of formal community organizations. (Yes=1/No=0)		Consult community organizers in low-income residential areas.	
R11	Rent restriction or rent control is phased out			
R11.1	Rental units as a percentage of total housing units. (%)		Consult person familiar with the rental market.	
R11.2	The percentage of total rental units now under rent restriction or rent control in the (capital) city. (0-100%)		Consult person familiar with the rental market.	
R11.3	What is the ratio of the estimated average market rent to the average rent in a similar rent-controlled or restricted unit in the city? (100 if no rent control)		Consult person familiar with the rental market.	
R11.4	New rental units are not rental controlled or rent restricted. (Yes=1/No=0)		Consult person familiar with the rental market.	
R11.5	The dismantling of rent control or rent restriction on new rental units is addressed in recent policy documents.(Yes=1/No=0 or 100 if no rent control)		Consult actual documents.	



# PART 2

## Appendices

## Appendix 1: GHI results

The Global Housing Indicators assessment tool was field-tested in 14 countries in 2008 and 2009 by in-country, local experts. Over the next year, a team of researchers representing Inter-American Development Bank, the World Bank and Habitat for Humanity International gathered regularly to analyze the completed assessments, evaluate the quality of the information collected and revise the GHI tool to prepare for more widespread implementation. The 14 original assessments are being updated to the revised format.

This section presents the results from the 2008 and 2009 assessments, but these results should be considered preliminary. Once the updates are complete, the assessments will be further vetted by in-country housing policy experts.

Figure 1: Sample Summary Fact Sheet

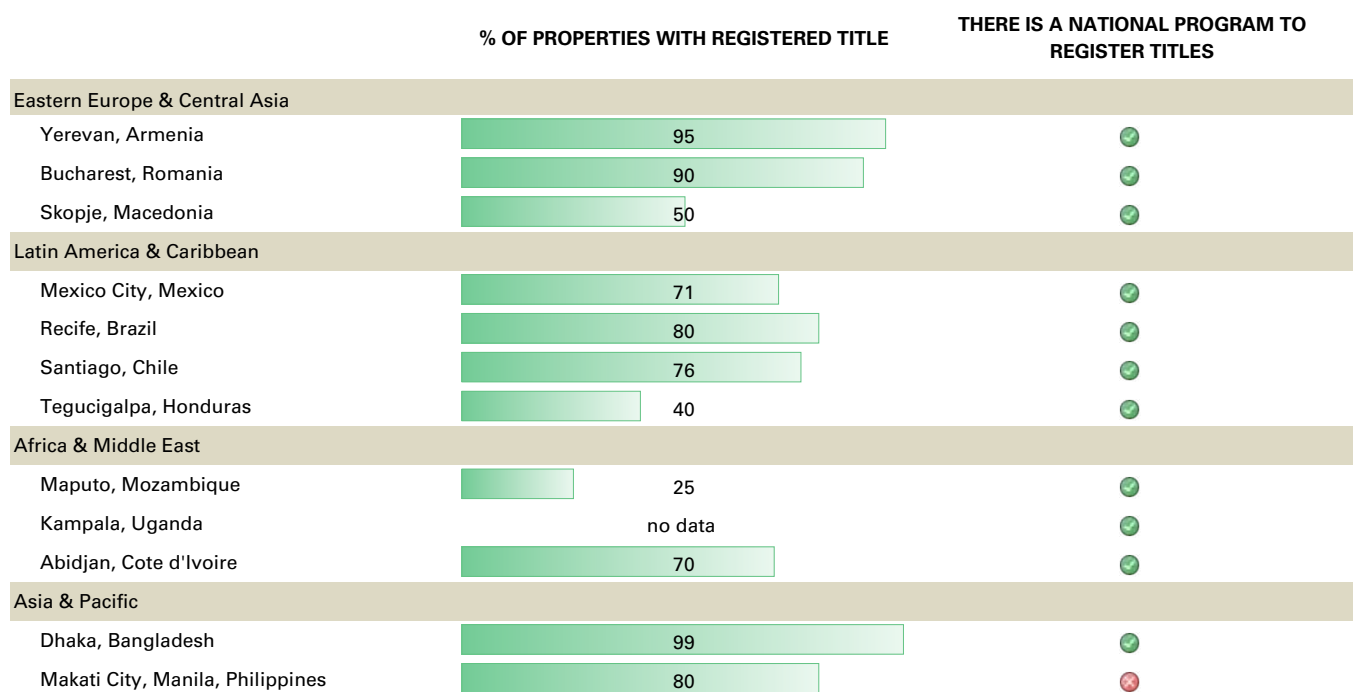
GHI FACT SHEET		TEGUCIGALPA, HONDURAS																	
<ul style="list-style-type: none"> <li>Property registration system is fragmented and there is a risk that efforts are duplicated at municipal and national levels.</li> <li>Housing finance for construction of rental housing or for existing housing is a nascent industry.</li> <li>Illegal construction is tolerated and municipal plans and regulations are not enforced.</li> </ul>																			
<p><b>PROPERTY RIGHTS</b></p> <ul style="list-style-type: none"> <li>Women can legally own or inherit land and land can be jointly owned by husband and wife.</li> <li>40% of properties in the metro area have properly registered titles.</li> <li>A national program to register titles is operating primarily in rural areas but it is not linked to the municipal cadasters – there is risk of double registration.</li> <li>There are recent plans to demolish low-income neighborhoods for private sector development.</li> </ul>		<p><b>INFRASTRUCTURE</b></p> <p>Infrastructure &amp; Services in Tegucigalpa* % Coverage</p> <table border="1"> <caption>Infrastructure &amp; Services in Tegucigalpa* % Coverage</caption> <thead> <tr> <th>Service</th> <th>% Coverage</th> </tr> </thead> <tbody> <tr> <td>Police protection</td> <td>35</td> </tr> <tr> <td>Solid waste</td> <td>45</td> </tr> <tr> <td>Electricity</td> <td>55</td> </tr> <tr> <td>Public transport</td> <td>35</td> </tr> <tr> <td>Road network</td> <td>35</td> </tr> <tr> <td>Sanitation</td> <td>35</td> </tr> <tr> <td>Water</td> <td>35</td> </tr> </tbody> </table> <p>* Incorporates national data on roads, water, and sanitation</p>		Service	% Coverage	Police protection	35	Solid waste	45	Electricity	55	Public transport	35	Road network	35	Sanitation	35	Water	35
Service	% Coverage																		
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<p><b>HOUSING FINANCE</b></p> <p>Is mortgage lending available?</p> <table border="1"> <tbody> <tr> <td>Construction of new housing</td> <td>Purchase of existing houses</td> </tr> <tr> <td>Construction of rental housing</td> <td>Construction of residential infrastructure</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Banks <b>DO NOT</b> require investigation of borrower credit using professional services.</li> <li>Banks <b>DO</b> require an assessed value of collateral using professional services.</li> <li>Volume and size distribution of lending <b>IS</b> reported annually to a regulatory agency.</li> <li>Microcredit for housing <b>IS</b> available.</li> </ul>		Construction of new housing	Purchase of existing houses	Construction of rental housing	Construction of residential infrastructure	<p><b>SUBSIDY SYSTEMS</b></p> <ul style="list-style-type: none"> <li>Housing policy is a priority for the current administration.</li> <li>Government provides an interest rate subsidy for mortgages targeted toward families with incomes less than or equal to 3 minimum wages.</li> <li>20% of housing subsidies were allocated toward construction of housing units.</li> <li>Private sector partners with government and the social sector to carry out government housing programs.</li> <li>An estimated 3,800 households benefited from government programs over the past year.</li> </ul>													
Construction of new housing	Purchase of existing houses																		
Construction of rental housing	Construction of residential infrastructure																		
<p><b>REGULATORY ENVIRONMENT</b></p> <ul style="list-style-type: none"> <li>Smallest minimum lot size for residential building of any kind is <b>50</b> square meters.</li> <li>Maximum allowable number of stories for new residential buildings is <b>27</b> stories.</li> <li>There is no maximum allowable density in new residential developments.</li> </ul>		<ul style="list-style-type: none"> <li>Houses cannot legally be constructed incrementally.</li> <li>There are municipal plans that protect areas from development, although illegal construction in protected areas is never demolished.</li> <li>Illegal/informal settlements are generally tolerated and provided services as long as the land is not contested.</li> <li>The last population projections for the city were made for 2004.</li> <li>An urban development plan is currently being prepared.</li> </ul>																	
EXTRACTED FROM 2009 VERSION OF THE GHI ASSESSMENT – PRELIMINARY RESULTS																			

### Property rights

A comparison of the preliminary results indicates that most countries have an operating national title program, but many point to inadequacies. For example, Mozambique notes its system is prone to corruption; Romania has had many unresolved disputes concerning property ownership after privatization during its transition to a market economy; Honduras' program is not linked to the municipal cadastre system, resulting in duplicate registrations; and Uganda's program has not been brought up to scale.

Without property titles or alternative forms of documentation establishing residency, households may live in constant fear of eviction. Five of the countries assessed report mass evictions of more than 1,000 people. In all but one country, the residents were given less than three months' notice to vacate the property, and only one out of the five countries gave residents adequate compensation. Armenia, Macedonia and the Philippines report that slum clearance is an established policy that is usually implemented by the local municipality, giving residents little or no compensation.

Figure 2: Property registration



### Housing finance

The depth of the mortgage market varies greatly among the countries assessed. Chile and Macedonia have functioning mortgage markets, and such a system has been developing in Ukraine. Banks in Mozambique and Cote d'Ivoire make few formal loans for housing. Figure 3 highlights some lending practices and regulations across countries. These regulatory procedures are put in place to protect both financial institutions and the borrower from undue risks. In nine of the 15 countries assessed, it is common practice for lending institutions to use a professional service to investigate borrower credit.

Figure 3: Mortgage practices

	BORROWER CREDIT IS INVESTIGATED	VALUE OF COLLATERAL IS ASSESSED	ANNUAL AUDITS ARE REQUIRED	DISTRIBUTION OF MORTGAGES IS REPORTED TO REGULATORY AGENCY
<b>Eastern Europe &amp; Central Asia</b>				
Yerevan, Armenia	✔	✘	✘	✔
Budapest, Hungary	✘	✔	✔	✔
Skopje, Macedonia	✔	✔	✔	✔
Bucharest, Romania	✔	✔	✘	✔
Kiev, Ukraine	✘	✔	✘	✔
<b>Latin America &amp; Caribbean</b>				
Recife, Brazil	✔	✔	✘	✔
Santiago, Chile	✔	✔	✔	✔
Tegucigalpa, Honduras	✘	✔	✘	✔
Mexico City, Mexico	✔	✔	✘	✔
<b>Africa &amp; Middle East</b>				
Abidjan, Cote d'Ivoire	✘	✘	✔	✘
Maputo, Mozambique	✘	✘	✔	✔
Kampala, Uganda	✔	✔	✔	✔
<b>Asia &amp; Pacific</b>				
Dhaka, Bangladesh	✔	✔	✔	✔
Makati City, Manila, Philippines	✔	✔	✔	✔

### Housing subsidies\*

Housing is one of government's top 10 priorities in 10 of the 14 surveyed countries, but many make only modest public investments in the sector (Figure 4). The effectiveness of subsidies depends on how many households are served balanced against how well they target those in need. Ukraine subsidies benefit close to 2 million households, whereas similarly populated Uganda does not give any housing subsidies (Figure 5).

Figure 4: Housing sector priority

	HOUSING IS ONE OF 10 TOP GOVERNMENT PRIORITIES	HOUSING BUDGET AS % OF TOTAL GOVERNMENT BUDGET	% CHANGE IN HOUSING BUDGET BETWEEN CURRENT AND FORMER GOVERNMENT
<b>Eastern Europe &amp; Central Asia</b>			
Yerevan, Armenia	✓	5.00	200
Budapest, Hungary	✗	3.00	-87
Skopje, Macedonia	✓	3.00	1
Bucharest, Romania	✗	0.20	-16
Kiev, Ukraine	✓	1.00	26
<b>Latin America &amp; Caribbean</b>			
Recife, Brazil	✓	0.08	146
Santiago, Chile	✓	4.00	36
Tegucigalpa, Honduras	✓	6.00	65
Mexico City, Mexico	✓	0.03	73
<b>Africa &amp; Middle East</b>			
Abidjan, Cote d'Ivoire	✓	<0.1	39
Maputo, Mozambique	✓	<0.1	33
Kampala, Uganda	✗	0.00	0
<b>Asia &amp; Pacific</b>			
Dhaka, Bangladesh	✓	0.00	0
Makati City, Manila, Philippines	✗	0.41	0

\* Note: This section has been substantially revised for future country assessments to collect detailed information on specific subsidy programs.

Figure 5: Types of housing assistance

SOME SUBSIDIES WERE GIVEN FOR:	MICROLOANS FOR HOUSING IMPROVEMENTS	LAND TITLING OR REGISTRATION	INFRASTRUCTURE IMPROVEMENTS IN LOW-INCOME SETTLEMENTS	PROVISION OF SERVICED OR PARTIALLY SERVICED SITES FOR HOUSING
<b>Eastern Europe &amp; Central Asia</b>				
Yerevan, Armenia	✗	✗	✓	✓
Budapest, Hungary	✗	✗	✓	✗
Skopje, Macedonia	✓	✗	✗	✓
Bucharest, Romania	✓	✗	✗	✓
Kiev, Ukraine	✗	✓	✗	✗
<b>Latin America &amp; Caribbean</b>				
Recife, Brazil	✗	✓	✓	✓
Santiago, Chile	✗	✗	✓	✗
Tegucigalpa, Honduras	✓	✗	✗	✗
Mexico City, Mexico	✓	✗	✗	✓
<b>Africa &amp; Middle East</b>				
Abidjan, Cote d'Ivoire	✗	✗	✗	✗
Maputo, Mozambique	✓	✓	✓	✓
Kampala, Uganda	✗	✗	✗	✗
<b>Asia &amp; Pacific</b>				
Dhaka, Bangladesh	✗	✗	✗	✗
Makati City, Manila, Philippines	✗	✗	✓	✓



## Residential infrastructure

Not surprisingly, the provision of residential infrastructure varies substantially from country to country. For example, 19 percent of Maputo, Mozambique's dwelling units have electrical connections, compared with 100 percent of Santiago, Chile's (see Figure 6). In only seven of the countries, water is available in low-income urban neighborhoods for 24 hours a day, while urban residents in Armenia, Mozambique, Honduras and Bangladesh typically have less than 10 hours of water available. Half of the countries report an active infrastructure upgrading program in the city's informal settlements. Some countries, such as Armenia, do not have a program because of their relatively small informal population.

Figure 6: Quality of infrastructure

	% OF CITY WITH REGULAR GARBAGE COLLECTION	% OF CITY WITH TREATED SEWERAGE	% OF CITY WITH ELECTRICITY CONNECTION	AVG HOURS OF WATER SUPPLY IN LOW-INCOME AREAS	ACTIVE INFRASTRUCTURE UPGRADING PROGRAM IN LOW-INCOME AREAS
<b>Eastern Europe &amp; Central Asia</b>					
Yerevan, Armenia	65	100	99	6	⊖
Budapest, Hungary	99	49	99	24	⊖
Skopje, Macedonia	95	60	97	24	⊕
Bucharest, Romania	98	8	96	24	⊖
Kiev, Ukraine	92	100	100	24	⊖
<b>Latin America &amp; Caribbean</b>					
Recife, Brazil	85	30	93	12	⊕
Santiago, Chile	100	100	100	24	⊕
Tegucigalpa, Honduras	76	20	49	3	⊕
Mexico City, Mexico	no data	no data	97	no data	⊖
<b>Africa &amp; Middle East</b>					
Abidjan, Cote d'Ivoire	66	48	77	24	⊕
Maputo, Mozambique	40	13	19	0	⊕
Kampala, Uganda	60	10	no data	20	⊖
<b>Asia &amp; Pacific</b>					
Dhaka, Bangladesh	50	15	99	2	⊕
Makati City, Manila, Philippines	80	13	80	24	⊖

## Regulatory environment

Regulations play an enormous role in the production and affordability of housing. Poorly conceived or outdated zoning and land development regulations can artificially increase the cost of building, reducing affordability. Regulations related to urban growth and expansion — for example, limiting the conversion of land from rural to urban uses — can cause a rise in the cost of land. In this way, costly or inappropriate regulations drive the formation of “illegal,” informal settlements, sometimes in unsuitable or even dangerous locations. Often it is difficult and expensive to upgrade or provide infrastructure retroactively. Figure 7 compares countries’ ability to plan for population growth through the regulatory regime. Most cities report physical plans for incorporating land in surrounding municipalities. In terms of environmentally sensitive areas, many cities report that illegal construction in protected areas is only sometimes demolished or tolerated indefinitely (“never demolished”).

Figure 7: Planning for urban growth

	PHYSICAL PLANS FOR CITY & SURROUNDING MUNICIPALITIES ACCOMMODATE PROJECTED POPULATION GROWTH	# OF YEARS FOR RESIDENTIAL DEVELOPMENT TO CONSUME VACANT LAND ON THE CITY PERIPHERY	ILLEGAL CONSTRUCTION IN PROTECTED AREAS IS DEMOLISHED
<b>Eastern Europe &amp; Central Asia</b>			
Yerevan, Armenia	✔	20	Always
Budapest, Hungary	✔	5	Sometimes
Skopje, Macedonia	✘	10	Sometimes
Bucharest, Romania	✘	5	Sometimes
Kiev, Ukraine	✔	10	Sometimes
<b>Latin America &amp; Caribbean</b>			
Recife, Brazil	✔	20	Sometimes
Santiago, Chile	✔	22	Never
Tegucigalpa, Honduras	✘	15	Never
Mexico City, Mexico	✔	10	Sometimes
<b>Africa &amp; Middle East</b>			
Abidjan, Cote d'Ivoire	✔	0	Always
Maputo, Mozambique	✘	6	Sometimes
Kampala, Uganda	✘	1	Sometimes
<b>Asia &amp; Pacific</b>			
Dhaka, Bangladesh	✔	no data	Always
Makati City, Manila, Philippines	✔	20	Sometimes

## Appendix 2: Global Housing Indicators advisory group and peer reviewers

### Advisory group

#### Research leads: Solly Angel, adjunct professor of urban planning, and Lucy Gitlin, architect

- Eric Belsky, executive director, Joint Center for Housing Studies, Harvard University.
- Alain Bertaud, urban planning consultant, Glen Rock, New Jersey.
- Robert Buckley, former adviser, Rockefeller Foundation, New York.
- Alain Durand-Lasserve, research director, Centre National de la Recherche Scientifique, and SEDET Research Centre, University Denis Diderot, Paris, France.
- Joe Flood, president, Urban Resources Inc., Melbourne, Australia.
- József Hegedüs, managing director, Metropolitan Research Institute, Budapest, Hungary.
- Nic Retsinas, former board chairman of Habitat for Humanity International, senior lecturer, Joint Center for Housing Studies, Harvard University.
- Marja Hoek-Smit, director, International Housing Finance Program, Zell/Lurie Real Estate Center, The Wharton School, University of Pennsylvania.
- Peter Kimm, former board chairman of International Housing Coalition.
- Stephen Malpezzi, department chair, Real Estate and Urban Land Economics, University of Wisconsin.
- Omar Razzaz, former country manager, The World Bank, Beirut, Lebanon.
- Eduardo Rojas, former principal urban development specialist, Sustainable Development Department, Inter-American Development Bank, Washington, D.C.
- A. Graham Tipple, reader in housing policy and development, School of Architecture, Planning and Landscape, University of Newcastle upon Tyne, U.K.

### Peer reviewers

- Elma Scheepers; planning, monitoring and evaluation specialist; Africa and Middle East Region; Habitat for Humanity International.
- Sylvia Martinez, senior adviser, U.S. Federal Housing Finance Agency.
- Deidre Schmidt, executive director, Affordable Housing Institute.
- David Smith, founder, Affordable Housing Institute.
- Julian Baskin, senior urban specialist, Cities Alliance.
- Hilde Refstie, former research analyst, Cities Alliance.
- Victoria Stanley, senior operations officer, Europe and Central Asia region, The World Bank.
- Nadin Fabiola Medellín Almanza, research analyst, Inter-American Development Bank.
- Larry Hannah, consultant.
- James R. Follain, Ph.D., James R. Follain LLC.
- Sadio Voura Ba, consultant.
- Diane Fletschner, senior gender expert and director of research, Landesa.
- Dr. Marc A. Weiss, chairman and CEO, Global Urban Development.

## Appendix 3: GlobalHousingIndicators.org

GlobalHousingIndicators.org will be the dedicated home for the GHI. The website will be a place to actively engage in discussion and debate over the assessment tool itself and specific country results. In other words, it will be an ongoing, alternative venue for actively vetting the GHI assessments.

The website will display GHI results by country, region and topic (property rights, housing finance, subsidies, regulatory environment and infrastructure). The homepage and country-specific pages will display graphs and visuals summarizing results from the assessments in a compelling way to draw users into the site. Photos from participating countries will help visitors appreciate the effect of policies in practice.

Users will have the option to extract and download results into a PDF or CSV file. The download tool will be customizable and allow users to download and sort data by topic, country or region. Since some of the most valuable information is descriptive, the website will preserve comments and description from the field.

An exciting, interactive feature of the website will allow users to post comments and debate GHI results. The initial GHI results reflect the assessment team's best "take" on the situation in a country, but these results need to be publicly vetted and confirmed by others. Plans call for knowledgeable experts to moderate these virtual discussions.

A page on the website will be dedicated to downloading reports and documents based on information collected through the GHI. This is where PowerPoint presentations on the GHI will be housed, along with the recently published report on housing policy in Armenia. The GHI team envisions future resources to be added to this section, including an analytical paper for each country.

The website will be developed in a user-friendly, open-source platform such as Drupal or WordPress and will be integrated with Facebook and other available social media sites. The website will be developed in English, but a Spanish translation is under way. Plans call for Portuguese and French translations.

SEARCH CREATE A CUSTOM REPORT EN ESPAÑOL

# Global Housing Policy Indicators

HOME RESULTS POLICY TOPICS RESEARCH GHI BLOG ABOUT

Property Rights EXPLORE RESULTS

EXPLORE ASSESSMENT RESULTS

VIEW BY LOCATION

VIEW BY POLICY TOPIC

CREATE A CUSTOM REPORT

The Global Housing Policy Indicators (GHI) is a collection of housing policy data and results collected using an extensive survey now implemented in over a dozen countries | [more](#)

### Evidence for Action

09 Sept 11  
Insights into Romania & Infrastructure Impact | read

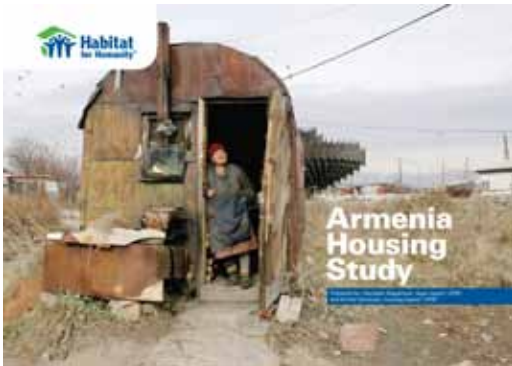
09 Sept 11  
Insights into Romania & Infrastructure Impact | read

### GHI Blog

08 Sept 11  
Five Trends Impacting Housing Growth in Africa | read

21 Nov 11  
New Survey Data for Ghana Released | read

## Appendix 4: Armenia Housing Study



The Armenia Housing Study, prepared for HFHI by Hayastan Stepanyan and Armen Varosyan from the Yerevan-based nongovernmental organization the Urban Foundation for Sustainable Development, provides an in-depth assessment of housing policy framed around the methodology of the Global Housing Indicators. The report provides specific recommendations to the government of Armenia to improve the housing situation and increase access to affordable shelter. The report is the first of a series that HFHI intends to publish in participating countries to assess housing policy and practice using the GHI.

### Main recommendations:

#### Property rights

Ensure and finalize registration of property rights:

- By the state, municipalities, legal and physical entities putting real estate into civil circulation and making it subject to property taxation.
- To shared property of multiunit building.
- To the apartments in the buildings under construction (so-called “elite” buildings) that have not yet passed final inspection.

#### Housing finance

- Regulate the housing finance sector to ensure its viability without impeding its ability to meet a broad spectrum of housing needs.
- Support the creation and development of housing finance institutions.
- Channel housing subsidies through, or in conjunction with, housing finance.
- Determine effective housing demand by income and location (urban, rural) to identify and define market segments and the volume of finance required by each segment.

- Find out sources of lenders’ funds and the elasticity of these sources.
- Determine the gap between potential demand and current supply for each market segment.
- Develop adequate mortgage and housing saving products.
- Provide mortgages for vulnerable households with subsidized interest rates.

#### Housing subsidies

- Create the necessary legal and regulatory frameworks to support supply-side subsidies.
- Increase housing production, which means directing more resources to residential construction.
- Increase affordability by building low-cost housing or by supplementing housing expenditures.
- Improve housing conditions by supporting rehabilitation or new construction.
- Establish legal mechanisms for construction of affordable, economical and safe housing for vulnerable groups. It is important legally to approve a “road map” of construction for such houses starting from design-drawing, construction permission documents, use of special construction materials (low-cost, nonstandard) and volunteer labor, providing technical inspection for these houses free of charge (this service to the “socially vulnerable” should be provided by the local authorities).

#### Residential infrastructure

- Develop a strategic approach to solid waste management (acceptance of concept papers, laws, other legislative acts and local government ordinances).
- Establish clear mechanisms for municipal borrowing or the issuance of municipal bonds.
- Develop a policy document and upgrade infrastructure in informal settlements.
- Develop capital investment plans for urban expansion to accommodate population growth.

#### Regulatory regime

- Strengthen zoning legislation to protect wetlands and endangered species near urban areas.
- Improve spatial development and planning activities in all communities.
- Deploy the national urban cadastre.
- Improve the legal and regulatory framework for urban development.







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