

Habitat for Humanity
The Global Housing Policy Index

Survey Instrument

Final Draft, 28 May 2007

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Country:		State/Province:	
Region:		City:	

Information about the Field Researcher:

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INTRODUCTION:

Habitat for Humanity (HfH) has built more than 200,000 affordable housing units worldwide during the past two decades. 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 towards an advocacy role, where it aims to influence overall housing policy and practice in the more than 100 countries in which it has a presence.

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 the up-to-date information on housing policy environment in each country; and (b) to construct and publish a *Housing Policy Index* for each country using this information.

The collection of data for the pilot study is structured in five sections:

1. The Property Rights Regime;
2. The Housing Finance Regime;
3. The Housing Subsidies Regime;
4. Residential Infrastructure; and
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 2-months 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 persons in the field and to make sure that the results are sensible and can withstand close scrutiny.

During the pilot phase, the survey instrument was tested in 7 cities to determine what data could or could not be obtained, how difficult it was to obtain the data, and how long it took to conduct different interviews. The seven cities were:

1. Santiago, Chile;
2. Mexico City, Mexico;
3. Boston, MA, USA;
4. Bucharest, Rumania;
5. Maseru, Lesotho;
6. Dakar, Senegal; and
7. Manila, the Philippines.

The results of the pilot surveys have been reviewed, both by international housing experts and by a team of Habitat for Humanity staff, and the resulting survey has been streamlined and simplified. In general, the number of questions has been vastly reduced, and the emphasis of all questions is now on government policy issues and not on conditions in the housing sector.

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 Habitat for Humanity 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; and
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 so as to ensure that it is correct.

SELECTING A MUNICIPALITY:

It is important to select a major metropolitan area in the country to conduct the survey. The capital will be preferred, but in large countries with a number of large metropolitan areas, it is possible to select a city which is not the capital. It is also important to interview informants in a municipality on the metropolitan fringe of the city, where there is still new land subdivision and development. There is no sense in conducting interviews in the municipality of the main city in the metropolitan area about plans for expansion, for example, if it is already fully built.

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 [[HfH to Supply address](#)]. 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 may find it useful to send the questions to the informants in advance, together with an introductory 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 that will be responsible for your work, and he/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!

	Questions	Score	Instructions	Comments
P	THE PROPERTY RIGHTS REGIME:	0,24	Please fill in the yellow spaces (Use only numbers. For percentages, use numbers between 0 and 100). Please note that a "Yes" answer - 1, is not always better than a "No" answer - 0.	Please write down any comment you may have to clarify your response, to add additional information, to explain how you arrived at the answer, or to give the source of the data.
P1	Barriers to Ownership are removed.	0,0		
P1.1	Are women allowed to own or inherit land? (Yes=1/No=0)		For the following four questions, please consult a person familiar with property law.	
P1.2	Does the law respect the land rights of indigenous people? (Yes=1/No=0/There are no indigenous people=2)			
P1.3	Can land be jointly owned by husband and wife? (Yes=1/No=0)			
P1.4	Are foreigners and non-citizens allowed to own land? (Yes=1/No=0)			
P2	Titles of long-term residents of squatter communities are registered.	0,0		
P2.1	Housing agency leadership officially supports the regularization of titles in established squatter communities (Yes=1/No=0)		To answer this question, please consult a member of the housing agency leadership or someone familiar with the leadership's political views.	
P2.2	The provision of property titles (or similar documents) in established squatter communities is addressed in recent policy documents. (Yes=1/No=0)		Please examine recent housing agency policy documents to make sure this is the case.	
P2.3	Percentage of total squatter households in the country provided with official property documents in a national titling program. (%)		Please consult official documents. Make sure the estimate of total number of squatter households is realistic by asking several experts.	
P3	Title registration of all residential land is complete.	0,0		
P3.1	The intention to embark on an extensive national title registration program is addressed in recent government documents. (Yes=1/No=0)		Please examine recent government policy documents to make sure this is the case.	
P3.2	There is an operating national program to register property titles. (Yes=1/No=0)		Operating' means actually issuing title documents at the present time.	
P3.3	Estimated percent of all the properties in the metropolitan areas that have their titles properly registered. (%)		Please consult persons working in the agency that registers property titles.	
P4	Government tax policies do not favor home ownership over rental housing.	0,0		
P4.1	There are no mortgage interest or property tax deductions for home owners (Yes=1, No=0)		Please consult someone familiar with tax laws.	
P4.2	There are 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.	
P5	Evictions are minimized and, when they occur, they are legal and involve just compensation or resettlement.	0,4		
P5.1	The number of persons evicted in the largest mass eviction that took place in the country last year		Please obtain reliable estimates from media, from government agency engaged in the eviction, or from organizations working with evictees.	
P5.2	Did the eviction follow established legal guidelines? (Yes=1/No=0)		Please consult person familiar with legal framework for evicton.	

P5.3	How long in advance of the actual eviction were people first informed? (months)		Please consult organization working with evictees.	
P5.4	Was violence involved? (Yes=1/No=0)		Please consult media or organization working with evictees.	
P5.5	The percent of people who were resettled or given compensation roughly equivalent to the value of their homes. (%)		Please consult organization working with evictees.	
P6	Clearance of low-income communities to replace them with more profitable development is minimized.	1,0		
P6.1	Slum clearance and redevelopment is an established policy of the national housing agency. (Yes=1, No=0)		Please consult person working in national housing agency as well as advocates for slum dwellers.	
P6.2	The government has recent plans to tear down existing low-income neighborhoods and to transfer the vacant lands to the private sector for commercial development. (Yes=1/No=0)		Government' here refers to national, provincial or municipal governments. It is important to find out if the government is using its powers, say the power of eminent domain, to demolish existing housing against residents' will.	
P6.3	Estimated share of low-income areas that were cleared last year in the [capital] city that will be redeveloped for private, rather than public, use. (0-100%)		Please distinguish demolition for public use, e.g. for roads, from demolition to allow private sector development. Focus on the capital city or another major city in the country. Please try to get a gross estimate only. Please collect city-based data for the capital city or for another major city in the country.	
P7	The public housing stock is privatized, and restrictions on the sale of units are minimized.	0,0		
P7.1	Housing agency leadership actively supports the privatization of the public housing stock (5=Strong support, 1=No support)		Please consult person familiar with the views of the housing agency leadership. If possible, examine recent housing policy documents or texts of recent speeches.	
P7.2	The privatization of the public housing stock is addressed in recent policy documents. (Yes=1/No=0)		Please examine recent documents of housing agency.	
P7.3	The estimated share of the public housing stock that has been privatized (%)		Please consult documents of agency directly engaged in public housing privatization.	
P8	The illegal occupation of land for housing is tolerated.	0,5		
P8.1	According to the law, the occupation of public lands for housing is not strictly illegal. (True=1, False=0)		Please consult person familiar with land law, particularly with homesteading or with adverse possession.	
P8.2	The required minimum number of years of occupation before the government permits titling and infrastructure upgrading in squatter communities. (Years)		Government' here means any level of government that is engaged in titling and infrastructure upgrading. Consult people in agency/agencies involved in titling and upgrading.	

	Questions	Score	Instructions	Comments
F	THE HOUSING FINANCE REGIME:	0,26	Please fill in the yellow spaces (Use only numbers. For percentages, use numbers between 0 and 100). Please note that a "Yes" answer - 1, is not always better than a "No" answer - 0.	Please write down any comment you may have to clarify your response, to add additional information, to explain how you arrived at the answer, or to give the source of the data.
F1	Government monetary and fiscal policies support mortgage lending.	1,0		
F1.1	The inflation rate last year (%)		From Central Bank documents, in local currency	
F1.2	The US Dollar exchange rate in 30 June of last year		From the internet or from Central Bank documents	
F1.3	Share of the banking sector assets in government bonds last year (%)		Information usually available from Superintendency of Banks.	
F2	Mortgage lending is liberalized.	0,0		
F2.1	There are no ceilings on interest rates for bank deposits. (Yes=1/No=0)		Information for this section is usually available from commercial bank managers involved in mortgage lending.,	
F2.2	Government does not direct bank credit to specific sectors (Yes=1/No=0)			
F2.3	Commercial banks are allowed to engage in mortgage lending. (Yes=1/No=0)			
F2.4	Banking is not restricted by geographical regions (Yes=1/No=0)			
F2.5	Mortgage lending is available for the construction of rental housing (Yes=1/No=0)			
F2.6	Construction lending for residential infrastructure and for housing is allowed. (Yes=1/No=0)			
F2.7	Mortgage lending is not restricted to newly-built houses (Yes=1/No=0)			
F3	Mortgage interest-rate subsidies are eliminated.	0,3		
F3.1	The government has announced its intention to close the government housing bank.(Yes=1/No=0)		Information for this section is usually available from commercial bank managers involved in mortgage lending.,	
F3.2	The difference between the interest rate on a mortgage given by a commercial bank and a mortgage given by a government agency. (%)		You may calculate this difference yourself from data on mortgage interest rates in commercial banks and in the government mortgage bank.	
F3.3	There are no mortgages that are given at subsidized interest rates. (Yes=1/No=0)		You may also consult officials at the government mortgage bank.	
F4	Mortgage lending is protected from undue risk.	0,0		
F4.1	Banks are required to investigate borrower credit using professional services. (Yes=1/No=0)		Information for this section is usually available from commercial bank managers involved in mortgage lending.,	

F4.2	Banks are required to assess the value of collateral using professional services. (Yes=1/No=0)			
F4.3	Is there a legal upper limit to the loan-to-value ratios for bank mortgage loans? (Yes=1/No=0)			
F4.4	Is there a legal upper limit on the loan payment-to-monthly income ratio for bank mortgage loans? (Yes=1/No=0)			
F4.5	Mortgage lending requires annual audits. (Yes=1/No=0)			
F4.6	The volume and size distribution of mortgages is reported annually to the regulatory agency. (Yes=1/No=0)			
F5	Lender's interest in the collateral is protected.	0,5		
F5.1	Percentage of residential properties that have legal titles. (%)		Information is typically available in the land/property registry.	
F5.2	Banks view property titles as sufficient collateral, and do not require personal guarantees (Yes=1/No=0)		Information for questions F5.2-F5.4 is usually available from commercial bank managers involved in mortgage lending.,	
F5.3	The time required for a bank to register a lien on a property used for collateral (months)			
F5.5	The number of months required to foreclose on a mortgage and transfer the property to the bank (Months)			
F6	Secondary mortgage markets are operational.	0,0		
F6.1	Legislation for the creation of a secondary mortgage market has been passed. (Yes=1/No=0)		Information for this section may be available from a person in the banking sector familiar with plans of programs concerning the secondary-mortgage market.	
F6.2	The government is committed to provide incentives for initiating secondary mortgage markets. (Yes=1/No=0)		Some information may be available from the Superintendency of Banks.	
F6.3	Government liabilities in support of secondary mortgage markets are transparent and have a sunset clause (Yes=1/No=0)			
F6.4	Mortgages are standardized.(Yes=1/No=0)			
F6.5	Mortgage insurance is readily available. (Yes=1/No=0)			
F6.6	Banks have issued mortgage bonds.(Yes=1/No=0)			
F6.7	Mortgage-backed securities are traded in the stock market. (Yes=1/No=0)			
F7	Microcredit for housing is available.	0,0		
F7.1	There is no ceiling on lending interest rates. (Yes=1/No=0)		Information should be obtained from any institution providing micro-credit for housing.	
F7.2	Organizations providing microcredit are licenced and require annual auditing (Yes=1/No=0)			
F7.3	The volume and size distribution of microloans for housing is reported annually to a regulatory agency. (Yes=1/No=0)			

	Questions	Score	Instructions	Comments
s	THE HOUSING SUBSIDIES REGIME:	0,09	Please fill in the yellow spaces (Use only numbers. For percentages, use numbers between 0 and 100). Please note that a "Yes" answer - 1, is not always better than a "No" answer - 0.	Please write down any comment you may have to clarify your response, to add additional information, to explain how you arrived at the answer, or to give the source of the data.
S1	Housing subsidies are an important share of the government budget.	0,0		
S1.1	Housing was one of the ten highest priorities in the platform of the incoming government. (Yes=1/No=0).		Please consult platform documents and policy papers of incoming government.	
S1.2	Housing is in the name of one of the government ministries. (Yes=1/No=0)			
S1.3	The percentage change in the annual housing budget by the new government in comparison with the last budget of the outgoing government (0-100%)		Use the following formula to calculate percentaghe change: $100 \cdot (\text{housing budget of new gov.} / \text{total budget of new gov.}) / (\text{last housing budget of old gov.} / \text{last budget of old gov.})$	
S1.4	The housing budget as a percentage of the total government budget in the last year (0-100%)		$100 \cdot (\text{last year housing budget} / \text{last year total government budget})$	
S2	Housing subsidies are targeted at low-income households.	0,0		
S2.1	Do mortgage interest payments constitute a deduction in income tax calculation? (Yes=1/No=0)		Consult certified public accountant or lawyer familiar with tax law.	
S2.2	If so, is there a ceiling on the amount of mortgage interest that can be deducted? (Yes=1/No=0)		Consult certified public accountant or lawyer familiar with tax law.	
S2.4	The estimated share of the housing agency's budget dedicated to all forms of homelss assistance (%)		Consult budget office of national housing agency, or published budget documents of the agency. Homeless people refers to persons without any sjhelter at all. If homeless people are taken care of by another agency, please indicate in a comment. Please obtain budget of that agency and its domain of operation (municipal, provincial, national).	
S2.5	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.	
S3	The housing agency withdraws from the production, financing, and management of public housing.	0,0		
S3.1	Housing agency leadership supports the termination of public housing construction. (Yes=1/No=0)		Consult a person reliably familiar with the views of the housing agency leadership.	
S3.2	Housing agency leadership supports the privatization of the existing public housing stock.(Yes=1/No=0)		Consult a person reliably familiar with the views of the housing agency leadership.	
S3.3	There is a plan for the privatization of the public housing stock.(Yes=1/No=0)		Consult plan documents of the national housing agency.	
S3.4	The public housing stock has been privatized, and no public housing is being constructed.(Yes=1/No=0)		Consult person in operations department of national housing agency.	

S3.5	The private sector is engaged in carrying out government housing programs. (Very engaged=5/Not engaged=1)		Consult person in operations department of national housing agency.	
S3.6	The civic sector is engaged in carrying out government housing programs. (Very engaged=5/Not engaged=1)		Consult person in operations department of national housing agency.	
S4	Most subsidies are directed toward beneficiaries rather than producers of housing.	0,3		
S4.1	Housing agency leadership actively supports shifting housing subsidies from producers of completed housing units to beneficiaries. (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.	
S4.2	The estimated share of housing subsidies given to direct production of completed units by public or private developers has declined from last year. (Yes=1/No=0)		Consult budget office of national housing agency, or published budget documents of the agency.	
S4.3	The estimated share of all housing subsidies that was given to the direct construction of completed housing units last year. (%)		Consult budget office of national housing agency, or published budget documents of the agency.	
S4.4	The estimated share of all housing subsidies that was given in rent supplements, housing allowances, interest-rate subsidies, grants given directly to beneficiaries, or infrastructure upgrading in low-income communities.(%)		Consult budget office of national housing agency, or published budget documents of the agency.	
S5	Subsidy cost per household is reduced.	0,5		
S5.1	The subsidy per household in the government housing program that had the highest subsidy per household last year. (in current local currency, adjusted for inflation)		Consult budget office of national housing agency, or published budget documents of the agency.	
S5.1a	Estimated median annual household income in urban areas. (in current local currency, adjusted for inflation)		Consult budget office of national housing agency, or published budget documents of the agency.	
S5.2	The subsidy per household in the government housing program that had the highest subsidy per household the year before last year. (in current local currency, adjusted for inflation)		Consult budget office of national housing agency, or published budget documents of the agency.	
S5.3	Estimated total number of households that benefited from all government housing programs last year.		Consult budget office of national housing agency, or published annual reports of the agency.	
S5.3a	Estimated total number of households that benefited from all government housing programs the year before last year.		Consult budget office of national housing agency, or published annual reports of the agency.	
S6	The coupling of subsidies to loans is common.	0,0		
S6.1	The government has announced its intention to provide up-front subsidies as part payment for a down payment on a mortgage loan. (Yes=1/No=0)		Consult government statements to the press or official documents.	

S6.2	The estimated percentage of all housing subsidies in up-front subsidies last year was greater than 10%. (Yes=1/No=0)		Consult budget office of national housing agency, or published budget documents of the agency.	
S6.3	The percentage of all housing subsidies in up-front subsidies over the past two years has increased (Yes=1/No=0).		Consult budget office of national housing agency, or published budget documents of the agency.	
S6.4	Some subsidies were given in association with micro-loans for housing improvements last year.(Yes=1/No=0)		Consult budget office of national housing agency, or published budget documents of the agency.	
S7	Subsidies with multiplier effects are common.	0,0		
S7.1	Some of the subsidies given by the national housing agency last year were for land titling. (Yes=1/No=0)		Consult budget office of national housing agency, or published budget documents of the agency.	
S7.2	Some of the subsidies given by the national housing agency last year were for infrastructure improvements in low-income settlements. (Yes=1/No=0)		Consult budget office of national housing agency, or published budget documents of the agency.	
S7.3	Some of the subsidies given by the national housing agency last year were for the provision of serviced or partially-serviced sites for housing. (Yes=1/No=0)		Consult budget office of national housing agency, or published budget documents of the agency.	
S8	The housing subsidy system is transparent and well-understood.	0,0		
S8.1	The government does not insure mortgages issued by the private sector below the cost of such insurance. (Yes=1/No=0)		Consult a person familiar with mortgage insurance.	
S8.2	The estimated amount of foregone taxes given as housing subsidies is known.(Yes=1/No=0)		For example, deduction of mortgage interest payments from income tax, or forgiveness of property tax on private residences. Consult budget office of national housing agency, or published budget documents of the agency.	
S8.3	The estimated amount of annual subsidy in below-market interest rates in mortgage loans given by public banks is known.(Yes=1/No=0)		Consult people working in the government housing bank.	
S8.4	The estimated amount of mortgage loans given by public agencies that are in default is known and published. (Yes=1/No=0)		Consult budget office of national housing agency, or published budget documents of the agency.	

	Questions	Score	Instructions	Comments
I	RESIDENTIAL INFRASTRUCTURE:	0,2	Please fill in the yellow spaces (Use only numbers. For percentages, use numbers between 0 and 100). Please note that a "Yes" answer - 1, is not always better than a "No" answer - 0.	Please write down any comment you may have to clarify your response, to add additional information, to explain how you arrived at the answer, or to give the source of the data.
I1	Infrastructure services in informal settlements are upgraded.	0,0		
I1.1	Housing agency leadership actively supports infrastructure upgrading in informal settlements. (5=strong support/1=no support)		Consult a person in the housing agency who is familiar with the leadership and its policies.	
I1.2	The need for infrastructure upgrading in informal settlements is addressed in recent policy documents. (Yes=1/No=0)		Consult documents. "recent" refers to the last two years.	
I1.3	There is an active infrastructure upgrading program in the [capital] city's informal settlements (Strong program=5/No program= 1)			
I1.4	There is an active national infrastructure upgrading program in informal settlements in numerous municipalities. (Strong program=5/No program= 1)		This question seeks to explore whether the upgrading program is at the national scale.	
I2	Infrastructure for urban expansion is prepared.	0,0		
I2.1	Municipal leadership in the [capital] city actively supports preparing plans for urban expansion to accommodate projected population growth. (5=Strong support/1=No support)		Please check that plan documents actually contain population projections, and that plans actually seek to accommodate the projected populations.	
I2.2	There are approved physical plans in force in the [capital] city and its surrounding municipalities for urban expansion to accommodate population growth. (Yes=1/No=0)		Please check that plan documents actually contain population projections, and that plans actually seek to accommodate the projected populations.	
I2.3	What is the target date of the current physical plans for urban expansion in the [capital] city and its environs? (Year)		Consult actual documents.	
I2.4	There are recent capital investment plans for urban expansion to accommodate population growth in the [capital] city. (Yes=1/No=0)		"Recent" means less than 2 years.	
I2.5	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 presently acquiring land for major roads in expansion areas.	
I3	There is adequate water supply.	0,2		
I3.1	Most recent data on the percentage of the urban population in the country with 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 is available. (Year)		Consult the website.	
I3.3	How many hours a day, on average, is water available in pipes in low-income settlements in the [capital] city? (hours)		If no published data is 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 and the price of metered water in a typical informal settlement in the [capital] city? (ratio, or if no water trucks then write 100)		Calculate price per liter or per cubic meter and then divide one by the other.	

I4	There is adequate sanitation.	0,0		
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 water supply".	
I4.2	Year for which most recent data is available. (Year)		Consult the website.	
I4.3	Percentage of the [capital] 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.	0,7		
I5.1	The percentage of paved roads in the country [From World Bank's WDI website] (0-100%)			
I5.2	The average time of the journey to work by all modes in the [capital] 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 [capital] city were flooded.		If city never floods, please write 100.	
I6	Electricity is available in all dwelling units.	0,0		
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 is available. (Year)			
I6.3	Number of hours per day that electricity is available in a typical low-income settlement in the [capital] city.		Consult people in a typical low-income settlement or members of organizations working in such settlements..	
I7	There is adequate police protection in all neighborhoods.	0,6		
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 mid-range dwelling unit in a safe neighborhood and a similar-quality dwelling unit in an unsafe neighborhood.		Consult real estate agents with knowledge of the mid-range housing market in the city.	
I7.3	Number of murders per 1,000 people in the [capital] city last year.		Consult police headquarters or published crime data.	
I8	Public transport is available throughout the city.	0,3		
I8.1	The estimated percentage of the urban area of the [capital] city within 10-minute walking distance of a public transit (bus or rail) stop. (0-100%)		Consult mass transit authority.	
I8.2	The ratio of the price of a typical 15-minute bus ride in the [capital] city and the price of a liter of regular (lowest-price) gasoline.		Use your own experience.	

18.3	Estimated percent of commuters who walk to work (0-100%)		Consult latest traffic study data. Consult experts on updating survey if it is more than 5 years old.	
18.4	Estimated percent of journey-to-work trips in the [capital] city and its environs by public transport, mini-busses and other non-private transport, excluding walking trips (0-100%)		Consult latest traffic study data. Consult experts on updating survey if it is more than 5 years old.	
19	Garbage collection is adequate.	0,0		
19.1	Percentage of the urban area of the [capital] city with regular public garbage collection. (0-100%)		Consult garbage collection agency.	
19.2	How many times a week, on average, is garbage collected in high-income neighborhoods in the [capital] city?		Consult garbage collection agency.	
19.3	How many times a week, on average, is garbage collected in low-income neighborhoods in the [capital] city?		Consult garbage collection agency or persons working in low-income neighborhoods.	
19.4	Percent of garbage disposed in sanitary landfills (0-100%)		Consult garbage collection agency.	
110	Municipalities can mobilize finance for infrastructure investments.	0,0		
110.1	There are no central bank prohibitions on municipal borrowing, or on the issuance of municipal bonds in the country. (Yes=1/No=0)		For this section, consult person familiar with municipal finance, municipal loans, and municipal bonds.	
110.2	Municipal budgets and expenditures of all municipalities are subject to strict accounting, reporting and auditing rules. (Yes=1/No=0)		"	
110.3	All municipalities have substantial, secure and non-earmarked revenue streams that can be pledged for debt repayment. (Yes=1/No=0)		"	
110.4	Municipal assets, especially land, can be sold or used as collateral to finance infrastructure investments. (Yes=1/No=0)		"	

	Questions	Score	Instructions	Comments
R	THE REGULATORY REGIME:	0,1	Please fill in the yellow spaces (Use only numbers. For percentages, use numbers between 0 and 100). Please note that a "Yes" answer - 1, is not always better than a "No" answer - 0.	Please write down any comment you may have to clarify your response, to add additional information, to explain how you arrived at the answer, or to give the source of the data.
R1	An official housing policy document is regularly prepared.	0,0		
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.	
R1.2	Global resolutions on housing rights were adopted by the government. (Yes=1/No=0)		Consult UN Declarations of the human rights to adequate housing at www.unhcr.ch/html/menu6/2/fs21.htm , then find out if country has adopted any of these resolutions.	
R1.3	Representatives of the private sector, the civic sector, and residential communities must be invited to 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.	
R1.4	The government agency in charge of housing has an official mandate to monitor the housing sector on a regular basis. (Yes=1/No=0)		Consult a person in the housing agency who is involved in monitoring the housing sector..	
R2	There are no restrictions on residential mobility.	0,0		
R2.1	Housing agency leadership actively supports eliminating restrictions on residential mobility.(5=strong support, 1=no support)		Consult a person in the housing agency who is familiar with the leadership and its policies.	
R2.2	Eliminating restrictions on residential mobility is addressed in recent government policy documents. (Yes=1/No=0)		Consult actual documents.	
R2.3	Residence permits and internal passports are required (Yes=1, No=0, Sometimes=0.5)			
R3	Exclusionary housing practices are discouraged.	0,3		
R3.1	Housing agency leadership supports action to reduce residential segregation and to promote mixed-income communities.(Strong support=5, No support=1)		Consult a person in the housing agency who is familiar with the leadership and its policies.	
R3.2	Action to eliminate residential segregation and other exclusionary practices is addressed in recent policy documents. (Yes=1/No=0)		Consult actual documents.	
R3.3	Residential districts in the [capital] city are segregated by race, income, or religion. (5=all neighborhoods are mixed,1=highly segregated)			
R3.4	Estimated percentage of high-income suburban development in gated communities in the past year (0-100%)		Consult real estate agents familiar with this market.	
R4	Land and housing regulations are affordable.	0,3		
R4.1	Municipal leadership supports action to make land regulations and building codes affordable to the poor.(Strong support=5, no support=1)		Consult a person familiar with municipal codes and regulations.	
R4.2	Municipal initiatives to reform land and building regulations to make them affordable are addressed in recent policy documents. (Yes=1/No=0)		Consult actual documents.	

R4.3	Smallest minimum lot size for residential buildings of any kind in the [capital] city (square meters)		From municipal land subdivision code or building code.	
R4.4	Maximum allowable number of stories for new residential buildings on the urban periphery of the [capital] city. (Number)		If the restriction is on building <i>height</i> , given in meters, rather than in number of stories, then divide number by 3.5 to get an estimate of the number of stories.	
R4.5	Maximum allowable density in new suburban subdivisions (persons per hectare)		If density restrictions is 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, then maximum allowable density is 250 persons per hectare.	
R4.6	Smallest allowable minimum road width in new suburban subdivisions in the [capital] city (meters)			
R5	Progressive development of subdivisions and homes is allowed.	0,0		
R5.1	Municipal leadership in the [capital] city supports action to make land regulations and building codes accommodate progressive construction.(Strong support=5, No support=1)		Consult a person familiar with municipal codes and regulations.	
R5.2	Municipal initiative to reform land and building regulations to allow progressive construction is addressed in recent policy documents. (Yes=1/No=0)		Consult actual documents.	
R5.3	Land subdivision regulations require that subdivisions be fully serviced before they are occupied (Yes=1/No=0)		Consult actual documents.	
R5.4	The building code requires that houses be completed before they are occupied (Yes=1/No=0)		Consult actual documents.	
R5.5	Illegal/informal land subdivisions are tolerated (municipal services provided=5, constant threat of eviction=1)		Consult a person familiar with municipal policies regarding tolerance of informal settlements.	
R6	Sensitive lands are protected from residential development.	0,0		
R6.1	Municipal leadership supports action to protect sensitive open spaces from construction by legal and illegal developers.(Strong support=5, No support=1)		Consult a person familiar with municipal policies regarding the protection of open space.	
R6.2	Recent municipal documents and maps designate areas to be protected from development. (Yes=1/No=0)		Consult actual documents.	
R6.3	Illegal 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	There is an ample supply of land for residential development.	0,3		
R7.1	The most distant year for which populations projections for the metropolitan area of the [capital] city are available to municipal or metropolitan planners (Year).		Consult actual documents.	
R7.2	Estimated number of years it would take for raw land where residential development is allowed on the periphery of the [capital] city to be filled up, given present densities and present annual levels of land consumption. (Years)		Find out, from 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.	

R7.3	Estimated percentage of land on the urban periphery that is covered by municipal or metropolitan plans for urban expansion where no construction is allowed (0-100%)		Consult actual documents.	
R7.4	Estimated percentage of land on the urban periphery that is covered by municipal or metropolitan plans for urban expansion that is allocated for residential development (0-100%)		Consult actual documents.	
R8	Home-based businesses and mixed land uses are allowed.	0,0		
R8.1	Municipal regulations allow the operation of home-based businesses in residential communities (Always=3, sometimes=2, never=1)		Consult actual documents.	
R8.2	Municipal zoning regulations allow mixed-use zoning of residences, stores and productive establishments (Always=3, sometimes=2, never=1)		Consult actual documents.	
R8.3	Degree of segregation of different land uses in the city (5=highly mixed, 1=highly segregated).		Question concerns segregation of residential, commercial, and industrial areas.	
R9	Condominium and cooperative housing laws are in operation.	0,0		
R9.1	There is a condominium law and it is operational (Yes=1/No=0)		Consult actual documents.	
R9.2	There a cooperative housing law and it is operational (Yes=1/No=0)		Consult actual documents.	
R9.3	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.	
R9.4	There are regulations that sanction the creation of formal community organizations (Yes=1/No=0)		Consult community organizers in low-income residential areas.	
R10	Sub-standard ("slum") housing is upgraded, not destroyed.	0,25		
R10.1	Slum clearance was undertaken last year, justified by objections to the quality of housing in particular areas? (Yes=1/No=0)		Consult actual documents.	
R10.2	If there was slum clearance, did it conform to existing laws? (Yes=1/No=0)		Consult community organizers in low-income residential areas.	
R10.3	The number of people that were evicted in the largest slum clearance project last year.		Consult actual documents as well as news reports.	
R10.4	Percentage of people evicted by slum clearance last year that were resettled or compensated (%)		Consult actual documents as well as news reports.	
R11	Rent control is phased out	0,35		
R11.1	Housing agency leadership supports an activist approach to eliminating rent control on new rental units (Strong support=5, no support=1, 100 if no rent control)		Consult a person in the housing agency who is familiar with the leadership and its policies.	
R11.2	The dismantling of rent control on new rental units is addressed in recent policy documents.(Yes=1/No=0 or 100 if no rent control)		Consult actual documents.	
R11.3	The percentage of total rental units now under rent control in the [capital] city (0-100%)		Consult person familiar with the rental market.	
R11.4	Estimated average ratio of rent in rent-controlled units and the market rent of similar units in the [capital] city.		"	
R11.5	There is no rent control on new rental units (Yes=1/No=0)		"	

The Property Rights Regime:	0,24
The Housing Finance Regime:	0,26
The Housing Subsidies Regime:	0,09
Residential Infrastructure:	0,17
The Regulatory Regime:	0,13
The Housing Policy Index:	0,18