Cambodia Global Housing Index Scores

- **Property Rights Regime**: Roll out of land titling program. But land law and legal interpretations still unclear, implications for poor and vulnerable.
  - Score: 0.44

- **Housing Finance Regime**: Maturing MFI sector offering more products. If banks expand service to low-inc HHs will bring more affordable rates.
  - Score: 0.79

- **The Housing Subsidies Regime**: No subsidized loans. Govt lacking budget for housing and subsidies no Housing Dept yet.
  - Score: 0.29

- **Residential Infrastructure**: Lack of timely and coordinated infrastructure planning, however gov't provides main water, sewer and electricity lines up to edge of SLCs.
  - Score: 0.33

- **The Regulatory Regime**: Limited coordination in Municipal level land use planning and public participation. Approval of endorsed masterplans will improve HH and investor confidence.
  - Score: 0.62
Some lack of clarity in national & local policies & inconsistent implementation reduces forward infra planning

Uncoordinated infra provision affects reduces lenders certainty and investor confidence. However munici

govt provides main extensions

MFIs are many and accessible but rates are often high and terms short, usually no options to restructure or refinance. Subsidies required to fill affordability gap.

Lack of skilled labour and knowledge, lists of skilled persons, and innovative materials.

Strong NGO capacity and delivery but need more active participatory resident decision making, HH skills building, and NGO coordination

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Limited innovative design and materials means less suitable architecture for disaster/flood mitigation and environment friendly homes

Few govt housing subsidies except a handful of govt assisted housing projects with NGO partnerships ex. UPDF. Affordability gap remains

Common materials available but lack of innovative local natural materials such bamboo (stalks and woven products), pressed non-fired blocks, etc

Essential services (WATSAN, power, etc.)

Financing

Subsidies

Building materials

Design and building skills/services

Construction

Community Development

The Cambodian Housing Value Chain
Identifying the GAPS in the Cambodian Housing Market System

The Housing Value Chain: Market Actors & Their Linkages

Enabling/Constraining Environment: Institutions, Infrastructure & Market Support Services

- Regulatory
- Land
- Financial
- Construction
- Weather

The Housing Value Chain:

- Land Titling
- Land Prices
- Informal Settlers
- Housing Cost
- Housing Affordability
- Materials inc. renewable & recycled
- New technologies
- Manpower deficit
- Labour Cost
- Natural calamity/flood
- Development and Implementation of policies with a public participatory approach
- Improved home quality and practical design
- Finance sector regulation
- NGO Coordination in support delivery

Relationship does not exist or is not working at all

- Dev Permits
- Conflicting National & Local policies
- Red. in Transaction cost
- Engineering & Design co.s'
- Green Architecture
- High Skilled Labour
- Innovations/software/technology
- Locally made materials successfully promoted
- Planning manpower
- Executive/Management
- Planning services
- Property Management
- Sales & Marketing

Enabling/Constraining Environment: Institutions, Infrastructure & Market Support Services