

Habitat for Humanity
The Global Housing Policy Indicators

Survey Instrument

Revised May 23, 2011

Originally designed and tested by Shlomo Angel and Lucy Gitlin

Date Conducted:	6-Mar-14		
Country:	Cambodia	State/Province:	Kandal, Siem Reap and Battambang Provinces
Region:		City:	Phnom Penh, Siem Reap and Battambang

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INTRODUCTION:

Habitat for Humanity (HFH) has built, rehabilitated, repaired, or improved more than 400,000 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 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 arm advocates with factual data to influence housing policy.

The collection of data 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.

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 & Programs, Government Relations and Advocacy with Habitat for Humanity (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; 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.

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 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. 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!

Property Rights Regime

	Question	Score	Instructions	Comments
		0.44		
P1	Barriers to land ownership are removed.	0.80		
P1.1	Can women legally own or inherit land? (Yes=1/No=0)	1	For the following six questions, please consult a person familiar with property law.	In Cambodia, women do inherit and own land according to land law.
P1.2	In practice, do women own or inherit land? (Yes=1/No=0)	1	Please indicate whether this includes inheritance from parents, husband, or both in the comment section.	Yes, women are subject to inherit land or housing property from parent. This is part of the Khmer culture that parents give to their daughter heritage of the family.
P1.3	Can land be jointly owned by husband and wife? (Yes=1/No=0)	1	If the answer is yes, please comment whether this occurs in practice.	Yes, women and men can be jointly owned land or other housing property.
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)	0	If yes, please describe in comments section.	There is collective land registration that recognizes tribal or indigenous people land rights. 3 Ministries holding the collective land registration including MRD, MOI and MLMUPC. IPs can get collective ownership on land including forest site, burial site, spiritual forest land etc.,
P1.5	Are immigrants, refugees and non-citizens allowed to own land? (Yes=1/No=0)	1	If the answer is no, please indicate whether this constitutes a large portion of the population.	No, but legal immigrants, refugees and non-citizens can apply for Khmer citizenship (legal entity).
P1.6	Is it common for residents to hold land through a long-term lease? (Yes=1/No=0)	1	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 be owned individually?	Yes, it is become common now that residents can hold land through a long term lease of 15 years or more. Other type of lease calls indefinited period of time lease. This is refers to individual lease for both short and long term lease.
P2	All residential land has registered titles and/or incremental tenure documents	0.50		
P2.1	Is there an operating program to register titles or incremental tenure documents? (Yes=1/No=0)	1	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 resident against eviction.	There is operating program to register title systematically (LMAP system) that being applied in some province such as BTB and SR and Kandal province. This system will allow residents to have solid land title/housing property title.
P2.2	Estimated percent of all the properties in the greater municipality that have their title properly registered. (%)		Please consult persons working in the agency that registers property titles.	Not available

	Question	Score	Instructions	Comments
P2.3	Are titles updated regularly when property is transferred? (Yes=1/No=0)	1	Please consult persons working in the agency that registers property titles. Please indicate in the comments whether the practice is different towards female headed versus male headed households.	Yes, after purchasing house property including land, ownership transfer need to be done and updated. Owner can be male or female headed household.
P3	Titles and/or alternative property documents are given to long-term residents of informal settlements.	0.67		
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)	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.	There is no policy to support established informal settlements. Forced eviction can be happened for slum/ informal settlement without proper compensation.
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.	Survey is currently underway by Municipal Authority
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.	Not available
P3.3	Is the occupation of public land tolerated? (Yes=1, No=0)	1	Please consult person familiar with land law, particularly with homesteading or with adverse possession.	Yes, it was tolerated before and created problem when public land is subject to development.
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)	1	Please consult person familiar with land law, particularly with homesteading or with adverse possession.	No other official document to recognize occupancy of public land. But there is administrative registration with local authority (village and commune) as residents in that area.
P4	Evictions are minimized and, when the occur, they are legal and involve just compensation or resettlement.	0.20		

	Question	Score	Instructions	Comments
P4.1	The number of persons evicted in the largest mass eviction that took place in the greater municipality in the last three years.	1	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.	Amnesty international reports Boeung Kak Lake has been home to 4250 families and as of July 2012 3,000 had been evicted.
P4.1a	Did the eviction follow an established legal guidelines for evictions? (Yes=1/No=0, or 100 if no eviction)	0	Please consult person familiar with legal framework for eviction.	Guidelines are not clear.
P4.1b	How long in advance of the actual eviction were people first informed? (months) Please enter 100 if no eviction.	1	Please consult organization working with evictees.	As reported by inner city housing NGOs
P4.1c	Was violence involved? (Yes=1/No=0, or 100 if no eviction)	1	Please consult media or organization working with evictees.	Yes
P4.1d	The percent 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.	Not available
P5	Clearance of low-income communities to replace them with more profitable development is minimized.	0.00		
P5.1	Slum clearance and redevelopment is an established policy of the national or local housing agency. (Yes=1, No=0)	1	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.	Yes, there are many cases happened for slum/ informal settlement in Phnom Penh and other municipality.
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)	1	"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.	Yes, Borey Keila and Beungkok lake conflict is still going on today.
P6	The public housing stock is privatized, and restrictions on the sale of units are minimized.	0.50		
P6.1a	The estimated share of the housing stock that is publicly owned. (%)	5	Please consult the agency that manages or is familiar with public housing stock.	For some military, police, governors, teachers.
P6.1b	The estimated share of the public housing stock that is being or has been privatized. (%)	0	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.	None privatized

	Question	Score	Instructions	Comments
P6.2	Is the public housing stock generally well maintained? (Yes=1/No=0 or 100 if no public housing stock)	1	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.	Most is well maintained
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)	0	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.	No document proposes privatization of public housing.

Housing Finance Regime

	Questions	Score	Instructions	Comments
F		0.79		
F1	Conditions support mortgage lending.	0.67		
F1.1	The inflation rate last year. (%)	4.20%	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.	Inflation rate 2013 was 4.2% last year (data from National Institute of Statistic)
F1.2	Residential mortgage debt as percentage of GDP. (last year)		Information usually available from Superintendent of Banks or Central Bank. Note: if last year is not available, please use the most recent year available and add the year to the comment section.	Not available
F1.3	Are there ceilings on interest rates for bank deposits? (Yes=1/No=0)	0	Please consult a manager of a commercial bank.	Not available
F2	Mortgage lending is liberalized.	1.00		
F2.1	Are private housing finance institutions (commercial banks) allowed to engage in mortgage lending? (Yes=1/No=0)	1	Information for this section is usually available from commercial bank managers involved in mortgage lending.	Yes, there is range mortgage and other loans for housing from commercial banks.
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)	1	"	Yes
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)	1	"	In Cambodia, micro financial institutions (MFIs), private housing finance agencies, commercial banks, and NGOs fund new and existing house expansion and improvements. Percentage of loan defaults is low according to MFIs interviewed.
F2.4	Is mortgage lending available for the construction of rental housing? (Yes=1/No=0)	1	"	Yes
F2.5	Is construction lending for residential development (infrastructure and housing) allowed? (Yes=1/No=0)	1	"	Yes
F3	Mortgage interest-rate subsidies are eliminated.	1.00		
F3.1	The government has a public housing bank or agency that lends directly to borrowers. (Yes=1/No=0)	0	Information for this section is usually available from commercial bank managers involved in mortgage lending.	No public housing bank or public agency exists

	Questions	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.	0	You may calculate this difference yourself from data on mortgage interest rates in commercial banks and in the government mortgage bank.	Government does not give mortgages however has partnered with some NGOs for a small no. of subsidized housing projects
F3.3	Are there mortgages given at subsidized interest rates? (Yes=1/No=0)	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.	Government does not give mortgages however has partnered with some NGOs for a small no. of subsidized housing projects
F4	Mortgage lending is protected from undue risk.	0.43		
F4.1	Private housing finance institutions are required to investigate borrower credit using independent credit agencies. (Yes=1/No=0)	0	Information for this section is usually available from commercial bank managers involved in mortgage lending.	In Cambodia, banks and MFIs may choose to do for a service charge an applicant credit history check via the National Credit Bureau of Cambodia (CBC) supporting database & information of borrowers.
F4.2	Private housing finance institutions are required to assess the value of collateral using an independent third party. (Yes=1/No=0)	0	"	Not required.
F4.3	Is there a legal upper limit to the loan-to-value ratios for bank mortgage loans? (Yes=1/No=0)	0	"	In Cambodia, there is no a legal upper limit to the loan-to-value ratios for bank mortgage loans. Banks and financial institutions use their prudence in selection of upper limit to the loan-to-value ratios for bank mortgage loans.
F4.4	Is there a legal upper limit on the loan payment-to-monthly income ratio for bank mortgage loans? (Yes=1/No=0)	0	"	No
F4.5	Does government guarantee individual mortgage loans for housing? (Yes=1/No=0)	0	"	No
F4.6	Banks that provide mortgage lending are required to have annual audits. (Yes=1/No=0)	1	"	Yes
F4.7	The volume and size distribution of mortgages is reported annually to the regulatory agency. (Yes=1/No=0)	1	"	Yes
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.	Not available

	Questions	Score	Instructions	Comments
F5	Lender's interest in the collateral is protected.	0.75		
F5.1	Percentage of residential properties with mortgages that have legal titles. (%)	100	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.	Not available
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)	0	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.	No, private financing institutions or banks decide on a case-by-case basis what is sufficient collateral for housing loan, except in the rural area some MFIs provide group loan do not require collateral but must be guaranteed by local authority (commune chief).
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)	0	If less than 1 month, enter zero.	Can be less than one month
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)	0	If less than 1 month, enter zero.	Can be less than one month
F6	Secondary mortgage markets are operational.	1.00		
F6.1	Has legislation passed for the creation of a secondary mortgage market? (Yes=1/No=0)	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.	Not further info available
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)	0	Some information may be available from the Superintendency of Banks or the Central Bank.	Not further info available
F6.3	Are mortgages standardized? (Yes=1/No=0, or no mortgage lending=100)	0	"	No standardization of mortgages
F6.4	Is mortgage insurance is readily available? (Yes=1/No=0, or no mortgage lending=100)	1	"	Yes, for example ANZ require insurance equivalence of \$80 per year by property owner as part of their requirement.
F6.5	Have banks issued mortgage bonds? (Yes=1/No=0)	0	"	No
F6.6	Are mortgages traded in a secondary market (i.e. mortgage-backed securities)? (Yes=1/No=0)	0	Please elaborate in comments section on the types of instruments used in the secondary mortgage market and how long they have been traded.	No
F7	Microcredit for housing is available.	0.67		

	Questions	Score	Instructions	Comments
F7.1	Is there a ceiling on lending interest rates for microcredit? (Yes=1/No=0, or microcredit for housing is not available = 100)	1	Information should be obtained from any institution providing microcredit for housing.	Yes
F7.2	Organizations providing microcredit for housing are licensed and require annual auditing (Yes=1/No=0, or no microcredit available = 100)	1	"	Yes
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)	1	"	Yes
F7.4	Private money lenders, individuals, or private companies provide unregulated credit (Very common=3, Somewhat common=2, Rarely=1, Never=0)	3	Information should be based on personal experience or obtained from institutions providing microcredit for housing.	It is very common here in Cambodia that private companies provide unregulated credit to customers.
F8	General financing questions			
F8.1	The typical loan term (number of years of mortgage loans by private housing finance institutions) for mortgage lending.	20.0	Information should be obtained from any institution providing mortgage lending for housing.	MFIs can give housing loan up to 5 years term and private banks can be given from 10 to 20 years term.
F8.2	The typical interest rates (annual nominal rate by private housing finance institutions) for mortgage lending.	2.5	Information should be obtained from any institution providing mortgage lending for housing.	2.5% is typical monthly interest rate
F8.3	The typical loan term (number of years of mortgage loans by private housing finance institutions) for micro-credit.	5.0	Information should be obtained from any institution providing micro-credit for housing.	5 years for MFIs and 10 years for ACLEDA, 13 years for BIDC, 17 years for construction companies (New World and Peng Hout) and 20 years for ANZ bank.
F8.4	The typical interest rates (annual nominal rate by private housing finance institutions) for micro-credit.	0.1	Information should be obtained from any institution providing micro-credit for housing.	Typical interest rate can be ranged from 2 to 2.5% per month from MFIs and 0.8 to 1.5% per month from private banks.
F8.5	Are mortgages tied to an index?	Yes	Information should be obtained from any institution providing mortgage lending for housing.	No
F8.6	Are there other sources of funding for the housing sector?	Yes	For example, this could include remittances, co-ops, savings clubs. Consult private construction company or home-builder.	Various NGOs provide housing support including home loans at less than market interest rates and some have provided free housing to the very poor or very poor health households. Some overseas relatives send remittances.

The Housing Subsidies Regime

	Questions	Score	Instructions	Comments
S		0.29		
S1	Housing subsidies are an important share of the national government budget.	0.2		
S1.1	Housing was one of the ten highest priorities in the platform of the national government. (Yes=1/No=0).	1	Please consult platform documents and policy papers of national government.	Housing is not listed as a priority in the National Strategic Development Plan
S1.2	Is there a ministry or department of housing in the national government (Yes=1/No=0)	0	Please consult national government.	There is no ministry or department of housing in the national government. The Land Management, Urban Planning and Construction (MLMUPC) has been the main government ministry involved in housing to date however MLMUPC does not have an internal housing department or housing section. It is still unclear which government ministry will become officially responsible for housing matters and will administer the National Housing Policy once approved.
S1.3	What is the housing budget as a percentage of the total national government budget in the last year? (0-100%)	0	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.	National budget allocation for housing is likely '0' or very small amount, however exact amount is unclear due to lack of transparency.
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? (%)	0	Consult budget office of the national agency that is concerned with housing, or published budget documents of the agency.	National budget housing share is likely '0' or very small amount, however exact amount is unclear due to lack of transparency.
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? (%)	0	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.	Not available. Government provided some subsidy in recent years to a handful of housing projects

S1.6	What is the estimated share of the housing agency's budget dedicated to all forms of homeless assistance? (%)	0	Consult budget office of the national agency concerned with housing, or published budget documents of the agency. 'Homeless people' refers to persons 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).	Not available.
S1.7	What is the estimated share of the housing agency's budget dedicated to upgrading homes and infrastructure in low-income communities? (%)	0	Consult budget office of national housing agency, or published budget documents of the agency.	Not available. For resettlement communities government has provided some land in the form of Social Land Concessions (SLCs) as well as main water and electricity lines up to edge of neighbourhood.
S2	Housing subsidies are serving low-income households.	0.0		
S2.1	Housing agency provides demand side subsidies such as housing vouchers to beneficiaries to rent or purchase housing. (Yes=1/No=0)	0.0	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.	No
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)	0	Consult both national and local housing agency.	Not applicable
S2.3	Are there other criteria to target demand side subsidies? (Yes=1/No=0, or 100 if no demand side subsidies)	0	Consult both national and local housing agency. If answer is yes, please indicate the criteria in the comment section.	Not applicable
S3	The government engagement in public housing is limited	0.0		
S3.1	Does the government subsidize the construction of new housing for low-income residents? (Yes=1/No=0)	0	Consult person in operations department of national housing agency or municipality.	Govt has provided subsidies for a handful of housing projects through NGO partnership. E.g. with UPDF in Andong village, Phnom Penh 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)	1	Consult person in operations department of national housing agency.	No engagement of private sector to carry out govt funded housing program
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)	1	Consult person in operations department of national housing agency.	Not engaged

S4	Down-payment assistance is provided in conjunction with mortgage lending.	0.0		
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)	0	Consult person in operations department of national housing agency. Also answer "No" if there is no available mortgage lending.	No
S4.2	Subsidies were given in association with micro-loans for housing improvement last year. (Yes=1/No=0)	0	Consult person in operations department of national housing agency. Also answer "No" if there is no available micro-lending.	No

S5	Other assistance related to housing is provided.	0.3		
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)	1	Consult budget office of national housing agency or municipality, or published budget documents of the agency.	Ministry of Land Management Urban Planning & Construction (MLMUPC) is rolling out national Land Management & Registration Program (LMAP)) to record land titles free of charge
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)	0	Consult budget office of national or municipal housing agency, or published budget documents of the agency.	No, there is only forced eviction of slum from the area subject to redevelopment.
S5.3	The government has a sites-and-services program. (Yes=1/No=0)	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.	No
S6	There are tax incentives for homeownership and rental	0.5		
S6.1	Are there tax deductions for constructing affordable rental housing? (Yes=1, No=0)	0	Please consult a builder or developer engaged in the construction of affordable rental housing.	No
S6.2	Can mortgage interest payments be deducted from income tax calculation? (Yes=1/No=0 or 100 if not applicable)	0	Consult certified public accountant or lawyer familiar with tax law.	No
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)	100	Consult certified public accountant or lawyer familiar with tax law.	Not applicable
S7	The housing subsidy system is transparent and well-understood.	1.0		
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)	0	Consult a person familiar with mortgage insurance.	No
S7.2	The estimated amount of tax exemptions to homeowners is documented and publicly available. (Yes=1/No=0 or 100 if not applicable)	100	Consult budget office of national housing agency or published budget documents of the agency.	Not applicable
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)	100	Consult people working in the government housing bank.	Not applicable
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)	100	Consult budget office of national housing agency, or published budget documents of the agency.	Not applicable

SUBSIDY WORKSHEETS

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

Subsidy Worksheet # 1

Name of Subsidy _____

Supply-side Subsidy Other _____

Demand-side Subsidy

Date subsidy began (month/year) _____

Please describe the subsidy in the space below

Subsidy Targeting

home-ownership rental housing

What criteria is 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, 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 # of beneficiaries publicly available?

Please provide source of information and any comments:

Subsidy Worksheet # 2

Name of Subsidy _____

Supply-side Subsidy Other _____

Demand-side Subsidy

Date subsidy began (month/year) _____

Please describe the subsidy in the space below

Subsidy Targeting

home-ownership rental housing

What criteria is 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, 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 # of beneficiaries publicly available?

Please provide source of information and any comments:

Subsidy Worksheet # 3

Name of Subsidy _____

Supply-side Subsidy Other _____

Demand-side Subsidy

Date subsidy began (month/year) _____

Please describe the subsidy in the space below

Subsidy Targeting

home-ownership rental housing

What criteria is 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, 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 # of beneficiaries publicly available?

Please provide source of information and any comments:

SUBSIDY WORKSHEETS

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

Subsidy Worksheet # 4

Name of Subsidy _____

Supply-side Subsidy Other _____

Demand-side Subsidy

Date subsidy began (month/year) _____

Please describe the subsidy in the space below

Subsidy Targeting

home-ownership rental housing

What criteria is 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, 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 # of beneficiaries publicly available?

Please provide source of information and any comments:

Subsidy Worksheet # 5

Name of Subsidy _____

Supply-side Subsidy Other _____

Demand-side Subsidy

Date subsidy began (month/year) _____

Please describe the subsidy in the space below

Subsidy Targeting

home-ownership rental housing

What criteria is 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, 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 # of beneficiaries publicly available?

Please provide source of information and any comments:

Subsidy Worksheet # 6

Name of Subsidy _____

Supply-side Subsidy Other _____

Demand-side Subsidy

Date subsidy began (month/year) _____

Please describe the subsidy in the space below

Subsidy Targeting

home-ownership rental housing

What criteria is 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, 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 # of beneficiaries publicly available?

Please provide source of information and any comments:

Residential Infrastructure

	Questions	Score	Instructions	Comments
I		0.33		
I1	Infrastructure services in informal settlements are upgraded.	0.00		
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)	1	Consult a person in the housing agency or municipal government who is familiar with the policies and programs.	No infrastructure upgrading program for informal settlements, but there is an ongoing upgrading program for new relocation sites of the municipality Phnom Penh.
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)	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.	No
I2	Infrastructure plans are adequate to meet future population growth	1.00		
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)	1	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).	The only officially approved urban growth plans are private company major development plans for large residential, commercial, industrial, and mixed use developments.
I2.2	There are recent capital investment plans for urban expansion to accommodate population growth in the city. (Yes=1/No=0)	1	Please consult urban planning documents or with local government officials. "Recent" means less than 2 years. Please describe an example of a recently planned capital investment project.	Capital investment plans within past 2 years for urban expansion include on-going municipal roads network, electricity network, sewage treatment and sewage and drainage network expansion in peri-urban Phnom Penh, Siem Reap and Battambang.
I2.3	Is there an active program of acquiring the right-of-way for major roads in expansion areas? (Yes=1/No=0)	1	This means that there is a public agency that is presently acquiring land for major roads in expansion areas.	Yes and is based partly on Phnom Penh, Siem Reap and Battambang masterplans which have still not been approved.
I3	There is adequate water supply in all neighborhoods.	0.00		
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)	58%	Consult the website for available data as well as the accepted definition of "improved water supply".	Based on 2011 information from Unicef webpage www.wssinfo.org
I3.2	Year for which most recent data is available. (Year)	2011	Consult the website.	Based on 2011 information from Unicef webpage www.wssinfo.org

	Questions	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)	4	If no published data is available, please visit a typical settlement and inquire about it.	Estimated
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)	6	Calculate price per liter or per cubic meter and then divide one by the other.	Based on World Bank website villager 2010 interviews for cost of private trucked water and adjusted upward for inflation.
14	There is adequate sanitation in all neighborhoods.	0.25		
I4.1	Percent of urban population with improved sanitation (From www.wssinfo.org) (0-100%)	80.20	Consult the website for available data as well as the accepted definition of "improved sanitation".	Based on 2013 information from Unicef webpage www.wssinfo.org
I4.2	Year for which most recent data is available. (Year)	2013	Consult the website.	
I4.3	Percentage of the city's sewerage that is treated (0-100%)	60	"Treated" means going through a treatment plant of some kind, rather than flowing freely into a river or into the sea.	Estimated for Phnom Penh, Capitol
15	The road network is adequate and well maintained.	0.17		
I5.1	The percentage of paved roads in the country [From World Bank's WDI website] (0-100%)	10	Consult the website or if data is unavailable consult a public official with agency concerning transport or public works.	10% is informal estimate based on on-line sources. WB WDI Cambodia data not avail.
I5.2	The average time of the journey to work by all modes in the city (minutes)	30	Consult municipal transport department or engineer familiar with latest transport survey data.	Estimated.
I5.3	Number of days last year that the roads in the city were flooded.	20	If data is unavailable, please use best estimate.	Estimated
16	Electricity is available in all dwelling units.	0.25		
I6.1	Percent of urban dwelling units with electrical connection [from last census] (0-100%)	90	Data for the country as a whole from last census.	Rough estimate based on key informant interviews for all urban areas in Cambodia
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 city.	8	Consult people in a typical low-income settlement or members of organizations working in such settlements. Please indicate whether illegal connections are common in the comments section.	Full day
17	There is adequate police and fire protection in all neighborhoods.	0.55		

	Questions	Score	Instructions	Comments
17.1	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.	Not available
17.2	Ratio of the value of a mid-range dwelling unit in a safe neighborhood and a similar-quality dwelling unit in an unsafe neighborhood.	2	Consult real estate agents with knowledge of the mid-range housing market in the city.	Based on realtor interview
17.3	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.	Not available
17.4	Does the government provide resources to address youth violence?	1	Consult police headquarters or members of organizations working in low-income settlements.	Most govt efforts are through media campaign signage and television ads
17.5	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)	1	Consult fire department headquarters.	Based on consultant field interviews and observations
18	Public transport is available throughout the city.	0.00		
18.1	The estimated percentage of the city within 10-minute walking distance of a public transit (bus or rail) stop. (0-100%)	5	Consult mass transit authority.	Consultant estimate based on only one current public transit bus route operating in Phnom Penh
18.2	Estimated percentage of commuters who walk to work (0-100%)	5	Consult latest traffic study data. Consult experts on updating data if it is more than 5 years old.	Estimate based on key informant interviews
18.3	Estimated percentage of journey-to-work trips in the city and its environs by public transport, mini-busses and other non-private transport, excluding walking trips (0-100%)	1	Consult latest traffic study data. Consult experts on updating data if it is more than 5 years old.	Only one public bus on one street in Phnom Penh
19	Garbage collection is adequate.	0.42		
19.1	Percentage of the city with regular public garbage collection. (0-100%)	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.	All neighbourhoods households can pay for garbage collection
19.2a	How many times a week, on average, is garbage collected from households in high-income neighborhoods in the city?	2.5	Consult garbage collection agency.	

	Questions	Score	Instructions	Comments
I9.2b	How many times a week, on average, is garbage collected from households in low-income neighborhoods in the city?	1	Consult garbage collection agency or persons working in low-income neighborhoods.	1
I9.3	Percent of garbage disposed in sanitary landfills (0-100%)	0	Consult garbage collection agency.	No formal landfills
I10	Access to education and health care is adequate in all neighborhoods.	1.00		
I10.1	What is the average travel time in minutes to the nearest primary school from low income communities? (minutes)	15	Please consult a trusted resident, NGO, or education professional. Make your best judgment on the estimate for low income communities in the greater municipality.	Based field interviews and observations
I10.2	What is the average travel time from low-income neighborhoods to the nearest health care center or medical facility? (minutes)	15	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.	Based field interviews and observations and assumes village clinic qualifies as a 'medical facility'
I11	Municipalities can mobilize finance for infrastructure investments.	0.00		
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.	No clear law or policy on this
I11.2	Municipal budgets and expenditures of all municipalities are subject to strict accounting, reporting, and auditing rules. (Yes=1/No=0)		"	No clear law or policy on this
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.	No clear info available on this
I11.4	Municipal assets, especially land, can be sold or used as collateral to finance infrastructure investments. (Yes=1/No=0)		"	No clear law or policy on this

The Regulatory Regime

The Regulatory Regime				
	Questions	Score	Instructions	Comments
R		0.62		
R1	An official housing policy document is prepared.	0.50		
R1.1	The law mandates the preparation of an official housing policy document by at least one level of government. (Yes=1/No=0)	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.	No Cambodian law mandating preparation of an official housing policy document. Country's housing policy is based on Article 31 of the constitution which reflects recognition and respect for human rights as stipulated in UN Charter and principles under the Universal Declaration of Human Rights 1948 (art. 25-1) and the International Covenant on Economic, Social and Cultural Rights (art. 11-1). The Cambodian government prepared a 3rd draft National Housing Policy March 2010 which is currently at final stakeholder consultation stage before final approval.
R1.2	Number of UN global resolutions on housing rights that are adopted by the government. (If none=0, enter 1-7 depending on the number of resolutions adopted)	0	Consult UN Declarations of the human rights to adequate housing at www.unhchr.ch/html/menu6/2/fs21.htm , to find out how many resolutions the country has adopted.	No UN global resolutions on housing can be said to have been officially adopted by the government until the National Housing Policy is approved and implemented.
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)	1	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.	National Housing Policy drafted by stakeholder working group.
R1.4	Is progress against the official housing policy document publicly known? (Yes=1/No=0)	1	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.	Progress is communicated to stakeholder working group
R2	There are no restrictions on residential mobility.	1.00		
R2.1	Are there restrictions on residential mobility? (Yes=1, No=0)	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.	No regulations restricting residential mobility

	Questions	Score	Instructions	Comments
R2.2	If yes, is the government working to eliminate the restrictions? (Yes=1/No=0 or enter 100 if no restrictions exist)	100	Consult a person in the housing agency who is familiar with the leadership and its policies.	Not applicable
R3	Exclusionary housing practices are discouraged.	0.63		
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)	0	Consult a person in the housing agency who is familiar with its policies. If yes, please describe in the comments section.	No
R3.2	If yes, are the policies, laws, or regulations enforced? (Rate 1 to 5, Strong enforcement=5/No enforcement=1, Not Applicable=100)	100	Consult a reliable resident or real estate rental or sales specialist.	Not applicable
R3.3	Are residential neighborhoods in the city segregated by race, income, or religion? (5=all neighborhoods are mixed, 1=highly segregated)	4	Consult a reliable resident or real estate rental or sales specialist.	Neighbourhoods are mixed however there is a development trend of new higher income gated communities in National Capitol Phnom Penh District
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)	2	Consult a real estate sales specialist familiar with this market. See definition for gated communities.	Higher income gated communities currently represent a small portion of residential property in Phnom Penh are still rare in other cities.
R4	Land and housing regulations are not burdensome or costly	0.63		
R4.1	Please indicate the most recent <u>year</u> that the municipality reviewed or revised land regulations and building codes. (Enter 0 if official building regulations or codes do not exist)	1997	Consult person familiar with municipal codes and regulations	For construction design standards, permit categories, application requirements and approval timeframes, Municipalities follow Sub-Decree #86 on Construction Permit_971219
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.	No minimum lot size
R4.3	Maximum allowable number of stories for new residential multi-unit buildings in the city. (Number)	45	If the restriction is on building <i>height</i> , 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.	Current max no. of stories allowed in Phnom Penh as determined on a case by case project basis.

	Questions	Score	Instructions	Comments
R4.4	Maximum allowable density in new housing developments (persons 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, then maximum allowable density is 250 persons per hectare.	Not available. Municipalities are approving new project densities on case by case basis.
R5	Processes to meet land and housing regulations are not burdensome or costly	0.88		
R5.1	What is the number of days required to register a property?	56	Consult with a private builder or municipal building department. If information is not available, consult the World Bank Doing Business Survey www.doingbusiness.org .	According to World Bank Doing Business Survey
R5.2	What are the typical costs involved in registering a property? (in local currency)	730000	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.	R730,000. According to World Bank Doing Business Survey. The \$150 in fees is in addition to 4% of property value (transfer fee)
R5.3	What is the number of days required to obtain building permits for residential construction.	45	Consult private builder or person familiar with municipal codes and regulations.	This no. is for Municipal permit only (i.e. Phnom Penh, Siem Reap and Battambang Municipal Offices) and does not include for property categories that also require Provincial or National level approval.
R5.4	What is the number of agencies that an individual is required to visit to obtain a permit for new construction?	2	Consult private builder or person familiar with municipal codes and regulations. Specify the names of agencies in the comments section.	1) Require construction permit from Municipality, and 2) official opening by Phnom Penh Municipal Dept of Land Management Urban Planning & Construction Cadastral office. The above process is for permit categories requiring Municipal approval only and not Provincial or National approval.
R5.5	What are the typical costs associated with obtaining a building permit? (in local currency)	1105050	Consult with private builder or municipal building department. Specify how this cost is calculated or whether it is based on value of construction or a fixed fee in the comments section.	1) Application form R4500, 2) Request official opening by Phnom Penh Municipal Dept of Land Management Urban Planning & Construction Cadastral office R300,000, 3) Connect to water and sewer services R800,550.
R5.6	Can alternative documents be used in place of official property title to obtain construction permits? (Yes=1/No=0)	1	Consult person familiar with municipal codes and regulations	'Soft title' (possessory right) based on the right of possession and is issued by local village chief in sufficient for Municipal level permit. 'Hard title', which is registered with the Land Office is required for permit categories requiring Provincial or National approval.
R6	Incremental building practices are allowed.	0.00		

	Questions	Score	Instructions	Comments
R6.1	Land regulations require that new residential land be fully serviced before it is occupied (Yes=1/No=0)	1	Consult actual documents. "Fully serviced" denotes working connections to utilities such as water, sewerage, and electricity.	Municipal officials interviewed state major residential developments must be within connecting distance to major roads and water supply.
R6.2	The building code requires that houses be completed before they are occupied (Yes=1/No=0)	1	Consult actual documents.	Not stated in official documents however it is general Municipal enforcement practice
R7	Residential development is not permitted on environmentally sensitive or hazardous land.	0.83		
R7.1	Recent municipal documents and maps designate areas to be protected from development. (Yes=1/No=0)	1	Consult actual documents.	Masterplans for Phnom Penh, Siem Reap and Battambang designate areas to be protected from development. The Masterplans are still awaiting approval however Municipal officials are using them as guiding documents for land regulation.
R7.2	Illegal or irregular construction in protected areas is demolished. (Always=3, sometimes=2, never=1)	2	Consult a person familiar with municipal policies regarding the protection of open space.	This is carried out on a case by case basis.
R7.3	In earthquake prone areas, do building codes require earthquake resistant construction standards? (Yes=1, No=0 or 100 if not applicable)	100	Consult actual documents or person familiar with municipal building codes.	Not applicable. Cambodia not earthquake affected.
R8	There is an ample supply of land for residential development.	0.58		
R8.1	The most distant year for which populations projections for the metropolitan area of the city are available to municipal or metropolitan planners (Year).	2030	Consult actual documents. Please note that "most distant year" should refer to a year in the future.	Based on Ministry of Planning census conducted with support of UNFPA.
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.	In urban pre-urban area, most land is occupied or owned by individual resident. Main factor is speed of development is infrastructure provision.
R8.3	Does the city have an urban planning document designating areas for urban expansion. (yes=1, no=0)	1	Consult actual documents.	Based on Ministry of Planning census conducted with support of UNFPA.
R9	Home-based businesses and mixed land uses are allowed.	0.75		
R9.1	Municipal regulations allow the operation of home-based businesses in residential communities (Always=3, sometimes=2, never=1)	2	Consult actual documents.	Based on interviews with Phnom Penh, Siem Reap and Battambang Municipal officials

	Questions	Score	Instructions	Comments
R9.2	Municipal zoning regulations allow mixed-use zoning of residences, stores and productive establishments (Always=3, sometimes=2, never=1)	3	Consult actual documents.	According to Masterplans for Phnom Penh, Siem Reap and Battambang
R9.3	Degree of segregation of different land uses in the city (Rank 1 to 5, 5=highly mixed, 1=highly segregated).	4	Question concerns segregation of residential, commercial, and industrial areas.	Some segregation of new large scale masterplanned industrial and residential areas
R10	Condominium and cooperative housing laws are in operation.	0.60		
R10.1	There is a condominium law and it is operational (Yes=1/No=0)	1	Consult actual documents.	Condominium Act 1999
R10.2	There a cooperative housing law and it is operational (Yes=1/No=0)	0	Consult actual documents.	No cooperative housing law
R10.3	If yes to R10.1 or R10.2, are common elements of apartment buildings also privatized? (Yes=1/No=0)	1	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.	Realtor interview indicates common elements are typically shared ownership by unit owners in the building
R10.4	There are regulations allowing for restrictive covenants in residential communities (Yes=1/No=0)	0	Restrictive covenants are binding regulations that accompany the purchase of a dwelling unit in a residential community.	No convenents in residential communities
R10.5	There are regulations that allow the creation of formal community organizations (Yes=1/No=0)	1	Consult community organizers in low-income residential areas.	Yes, under Ministry of Interior
R11	Rent restriction or rent control is phased out	0.44		
R11.1	Rental units as a percentage of total housing units. (%)		Consult person familiar with the rental market.	Not available
R11.2	The percentage of total rental units now under rent restriction or rent control in the [capital] city (0-100%)		"	No rent control
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)		"	Not applicable
R11.4	New rental units are not rental controlled or rent restricted (Yes=1/No=0)	0	"	Not applicable
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)	0	Consult actual documents.	Not applicable