Call for Proposals:

SUPPLY OF DEEDS DATA INDICATORS TO SUPPORT CAHF'S CITYMARK PROGRAMME

Proposals due by 12 noon, 16 July 2021, by email to:

alfred@housingfinanceafrica.org

For more information, contact Alfred Namponya alfred@housingfinanceafrica.org

1. About the Centre for Affordable Housing Finance in Africa (CAHF)

The Centre for Affordable Housing Finance in Africa (CAHF) is a not-for-profit company with a vision for an enabled affordable housing finance system in countries throughout Africa, where governments, business, and advocates work together to provide a wide range of housing options accessible to all. CAHF's mission is to make Africa's housing finance markets work, with special attention on access to housing finance for the poor. We pursue this mission through the dissemination of research and market intelligence, supporting cross-sector collaborations and a market-based approach. The overall goal of our work is to see an increase of investment in affordable housing and housing finance throughout Africa: more players and better products, with a specific focus on the poor. Our work covers four main areas: (1) understanding housing markets, (2) monitoring housing sector performance, (3) exploring innovation in housing finance, and (4) supporting housing finance market development.

Since its formation, the CAHF has come to be known as the most comprehensive and up to date source of information on housing finance in Africa. Its research and other material are regularly used by investors, lenders, pension funds, and other financiers; legal practitioners, researchers and academics; policy makers and other housing finance practitioners to scope and pursue the opportunities for extending access to housing finance across Africa. As a thought leader in the sector, CAHF is a respected advocate for financial inclusion in housing finance in Africa. Our work is available on our website: www.housingfinanceafrica.org. CAHF is also the Secretariat to the African Union for Housing Finance – see www.auhf.co.za.

3. Background

Under CAHF's first theme, understanding housing markets, and with support from the Cities Support Programme of National Treasury, the Citymark programme undertakes analysis of South Africa's residential property markets, with a particular focus on the lower end of the market. Utilising title deeds data the analysis separates the market into five segments, allowing for the careful examination of the differentiated performance of the entry level (under R300 000), affordable (R300 000 – R600 000), conventional (R600 000 – R900 000), high-end (R900 000 – R1.2m) and luxury (over R1.2m) residential property markets.

The programme has been underway since 2015. In that time, CAHF has sourced indicators from Lightstone Pty Ltd to produce a range of reports and dashboards, including the following:

National Housing Market Report:

https://housingfinanceafrica.org/documents/south-africa-national-housing-market-report/

Analysis of residential property markets in South Africa's eight metros:

https://housingfinanceafrica.org/projects/citymark-analysis-of-residential-property-markets-in-south-africas-eight-metros/

Focus Note: First-time Home Buyers

https://housingfinanceafrica.org/documents/citymark-focus-note-first-time-home-buyers/

South Africa: Overview of housing stock and transactions by metro (2008-2019) Dashboard:

https://housingfinanceafrica.org/documents/citymark-south-africa-eight-metro-municipalities-deeds-data-dashboard/

South Africa: Mortgage lending at national, provincial, metro and sub-place level (2008 - 2019) Dashboard:

https://housingfinanceafrica.org/documents/citymark-south-africa-mortgage-lending-at-national-level-and-eight-metro-municipalities-sub-place-level-2008-2018/

South Africa: National view of number of residential properties and transactions (2008-2019) Dashboard:

https://housingfinanceafrica.org/documents/deeds-data-dashboard-south-africas-national-deeds-registry-data-number-of-residential-properties-and-transactions-2007-to-2017/

A key focus of CAHF's Citymark programme is to emphasize to city officials the significance of residential property values in city management and in support of an evidence-based approach to policy making. While this is easily accepted with respect to property markets serving higher income segments, it is less well considered in the lower value market segments that Citymark illuminates with its detailed segmentation of the bottom end. At the same time, the Citymark programme seeks to highlight the opportunities in these lower value residential property market segments for private sector practitioners seeking new market niches at which to target their product development and growth strategies. With four categories below a property value of R1.2m, the programme seeks to assert the nuance and opportunity in lower value properties. That policies and analyses specifically reference the Citymark segmentation and analyses, is a significant success.For example, the City of Cape Town draws heavily on Citymark analysis in its draft Human Settlements Strategy (May 2021).[1]

CAHF has worked hard to develop both trust in and familiarity with its approach. There are three elements to this:

1. First, **segmentation of the dataset down to sub-place level**, shows the nuance and property valuations from one area to the next. This demonstrates that "average property values" often quoted at the national level are a poor indication of local property dynamics.
2. Second, **segmentation of the dataset within each sub-place (as well as at aggregations higher up) into five bands**, shows that areas themselves are not homogenous, but rather include properties of various values. This demonstrates the opportunity for integration, and over time shows the evolution of property markets in relation to other spatial events – investment in engineering or commercial infrastructure, for instance.

---

[1] City of Cape Town (2021). Human Settlements Strategy Council Draft: May 2021.
https://resource.capetown.gov.za/documentcentre/Documents/City%20strategies,%20plans%20and%20frameworks/Human_Settlements_Strategy.pdf

3. Third, **segmentation of the dataset to allow for an explicit consideration of government subsidized properties**, highlights the particularity of this segment while also situating it within the context of the wider residential property market. It is our goal, and indeed the goal of the national housing programme, that over time, government subsidized properties will become fully integrated within the wider residential property market, supporting beneficiary households' access to the wider economy by providing asset wealth, while also enabling the healthy functioning of the property market with a working property ladder that has sufficient rungs up and down to match the needs and capacities of the population. This working property ladder is ultimately fundamental to the success of government's investment in the national housing programme, enabling a wider array of housing supply -from backyard rental to the resale market – that will address gaps in the current framework and the capacity of the state to meet the needs of everyone.

Given this, it is important that there is continuity in the data that is accessed through this Call for Proposals, with the data that has been accessed in the past. CAHF is keen to hear recommendations from service providers wishing to take a different approach to meeting these goals. Specifically, access to record level data for deep-dive analyses of issues highlighted in the indicators, would be highly desirable. At the same time, however, CAHF is looking for a dataset that allows for a continuity of output that will continue to build trust with our readers who look forward to the lens we have developed.

3.   Project Scope and Deliverables

Every year CAHF through Citymark performs a deeds data update. The data update is to facilitate the production of reports and analysis on the residential property markets, with a focus on government-subsidised housing and the affordable sector in the metro areas. The deeds data is also used to update our existing online dashboards and to develop new interactive dashboards to enable municipal officials and other users to access and explore the data. **We are seeking a service provider to provide updated data from the deeds registry under particular specifications, in order to support the Citymark research programme as described.**

<u>Data specifications and geography</u>

The data supplier is requested to provide property data from the deeds registry using the following specifications, unless otherwise noted:

- Record-level data is segmented over time by calendar year, from January 2012 to December 2020,
- Record-level data is either provided directly or aggregated to the subplace level, using StatsSA boundary delineations for the 8 metro municipalities and at provincial level;

- Record-level data is to be aggregated to market segments, which are defined as groups of specific property value ranges, specifically under R300 000, between R300 000 and R600 000, between R600 000 and R900 000, R900 000 to R1.2 million, and over R1.2 million[2];
- Record-level data will also be aggregated by additional dimensions and measures, which are stipulated in Table 1: Citymark Metadata below. About one-third of the indicators are simply counts of conditions within suburbs, such as numbers of properties, sales or average values. CAHF uses these building blocks to create the remaining indicators, based on our experience in housing finance and real estate development. All of the indicators can be shown at the suburb, or metro levels, up to the national level, allowing for comparisons and benchmarking.
- Government-subsidized properties will be identified using the CAHF RDP IRDP Identification Methodology document shown below in Table 2, below.[3]

The municipalities to be updated for the indicators listed in the CAHF Metadata are South Africa's eight metro municipalities:

- Buffalo City
- City of Cape Town
- City of Johannesburg
- City of Tshwane
- Ekhurhuleni
- eThekwini
- Mangaung
- Nelson Mandela Bay

Exclusions

The following exclusions should be applied to the record-level data, unless otherwise noted:

- Properties under 32 square metres (assumed uninhabitable) unless confirmed as a sectional title unit;
- Property value or sales price under R 15 000 (likely not a market transaction);
- Value or sales price in excess of the 95% percentile value or sales price within the subplace;
- All farms and garages;

This property data is to be provided as encrypted extracts in csv format, unless otherwise stated, via a secure link, unless otherwise arranged namely:

- National stock extract January 2008 to December 2020, (with provincial disaggregation)

---

[2] These segments are static and are not escalated for inflation from year to year. Thus a house valued at R300 000 in 2012 was relatively more expensive than a R300 000 house today. Furthermore, a particular property may move into a different market segment as it depreciates or appreciates.

[3] Government subsidised houses are not explicitly recognised or marked on the title deed. Therefore its necessary to use a proxy to identify government subsidised properties on the deeds registry. The proxy we use is based on common programme characteristics of RDP/BNG houses, including the year, first registration price and buyer type, maximum prices, and proximity to other similar housing types. See Table 2.

- National transactions extract January 2008 to December 2020, (with provincial disaggregation)
- Eight metro municipalities stock extract January 2008 to December 2020, (with sub-place disaggregation)
- Eight metro municipalities transactions extract January 2008 to December 2020, (with sub-place disaggregation)

Timeline for completion and delivery of service

Following the successful awarding of the service and signing of the contract, the complete delivery of service should be within a six -week time frame with an allowance of two weeks for CAHF to test and approve the data sets supplied.

Table 1: Current Citymark Metadata (based on indicators sourced from Lightstone Pty Ltd.)

Over the past five years, CAHF has bought data from Lightstone in the form of indicators. Data was purchased in two files, "stock" and "transactions", and at two levels:

- National data, disaggregated to provincial level (Stock and Transactions)
- Eight metros disaggregated to subplace level (StatsSA boundaries as of the 2011 census) – (Stock and Transactions)

The following table sets out the indicator metadata – the field, data type, field type, a brief description, examples of values, and miscellaneous comments. While this data purchase seeks continuity with the past Citymark programme, the service provider is invited to offer suggestions for new and/or different fields that might better suit the overall programme objectives.

Stock					
Field	**Data Type**	**Field Type**	**Description**	**Examples of values**	**Comments**
Subplace Code	integer	Dimension	StatsSA Subplace code as defined by the StatsSA Census in 2011	199001001,.., 974107001	Note this field is not required in the province data
Mainplace_Code	integer	Dimension	StatsSA Mainplace Code	160001,…,987162	Note this field is not required in the province data
Municipality_Code	integer	Dimension	StatsSA Municipality Code	199, … ,974	Note this field is not required in the province data
Province _Code	integer	Dimension	StatsSA Province Code	1, …, 9	
Market Segment	variable character(16)	Dimension	The value band in which a property lies as at 31 December of the Property Registration Year.	• "No Valuation" • "Under 300" • "Betw 300 600" • "Betw 600 900" • "Bet 900 1.2M" • "Over 1.2M"	
Property Registration Year	integer	Dimension	The end of the registration year to which the figures in this extract correspond.	2008, 2009, …, 2019	
Subsidy Type Description	variable character(15)	Dimension	The property's subsidy type using the Subsidy Property Classification Methodology set out in Table 2	• "RDP/IRDP" • "Non-subsidy" • "Subsidy other" • "99 year lease"	

Bonded	variable character(3)	Dimension	The property's bonded status as at 31 December of the Property Registration Year field value.	"Yes", "No"	
Ownership Category	variable character(50)	Dimension	The property's ownership type as at 31 December of the Property Registration Year field value.	• "PRIVATE PERSON" • "TRUST" • "CC" =Closed Corporation "COMPANY" • "FINANCIAL INSTITUTION" • "GOVERNMENT" • "LOCAL AUTHORITY" • "MIX" = multiple owners, even when owners are the same type and not necessary mix of ownership types • "OTHER" = Not unknown, however ownership category not forming part of any other categories • "UNKNOWN" = NULL - Not provided	
Property Type Description	variable character(15)	Dimension	The property type (sectional title, freehold, or estate freehold/ estate sectional title)	• "Sectional Title" • "Freehold" • "Estate Freehold" • "Estate Sectional Title"	
Residential Status	variable character(15)	Dimension	The residential status	• "Residential" • "Non-residential"	
Property Age Group	variable character(15)	Dimension	The age group of the property calculated from the year of its first registration date until 20201231 in years. Note that sometimes it is not possible to calculate a property's age based on bad registration dates received from the deeds office.	• "0-<8 " • "8-15" • "15 or more" • "Unknown"	
Volume of Properties	integer	Measure	The volume of active properties for each group of dimensions as at the end of each Property Registration Year.	100	
Stock Value	integer	Measure	The total stock value of the properties in each dimension group as at the end of each Property Registration Year.	10124899912	

| Value of Bonds Outstanding | Big integer | Measure | The total outstanding value of active bonds as at 31 December of each Registration Year for all properties in the same group of dimensions. | 589000 | |

Table CAHF_Transactions

Field	Data Type	Field Type	Description	Examples of values	Comments
Subplace _Code	integer	Dimension	StatsSA Subplace code as defined by the StatsSA Census in 2011	199001001,.., 974107001	This field is not required in the province data
Main Place Code	integer	Dimension	StatsSA Mainplace Code	160001,…,987162	
Province Code	integer	Dimension	StatsSA Province Code.	1, …, 9	
Municipality Code	integer	Dimension	StatsSA Municipality Code	199, … ,974	Note this field is not supplied in the _PR_Extracts
Market Segment	variable character(16)	Dimension	The value band in which a property lies as at 31 December of the Property RegistrationYear.	• "No Valuation" • "Under 300" • "Betw 300 600" • "Betw 600 900" • "Bet 900 1.2M" • "Over 1.2M"	
Registration Year	integer	Dimension	The end of the registration year to which the figures in this extract correspond.	2007, 2008, 2009, …, 2016	
Sales Type	variable character(14)	Dimension	The sales type for the group of property transactions - either first time private registration of the property or repeat private or NOT APPLICABLE	• 'Repeat Property Sale' • 'Not Applicable' • 'New Property Sale'	Note that 'Not Applicable' category refers when a property has not experienced its first private registration.
Buyer Type	variable character(16)	Dimension	The buyer type status for private buyers for this group of transactions	• First Time Buyer' • 'Not Applicable' • 'Repeat Buyer'	
Subsidy Type Description	variable character(15)	Dimension	The property's subsidy type updated with Identification of Government Subsidised Properties Methodology as set out in Table 2	• "RDP/IRDP" • "Non-subsidy" • "Subsidy other" • "99 year lease"	

Bonded Within 3 Months	variable character(3)	Dimension	An indicator to identify transactions with **primary** bonds taken out within 3 months of the registration date.	"Yes", "No"	
Property Type Description	variable character(15)	Dimension	The property type (sectional title, freehold, or estate freehold/ estate sectional title)	• "Sectional Title" • "Freehold" • "Estate Freehold" • "Estate Sectional Title"	
Residential Status	variable character(15)	Dimension	The residential status	• "Residential" • "Not residential"	
Lender	variable character(31)	Dimension	When applied to fields Volume of transactions and Value of Transactions: The first lender for property transactions contained in the group of dimensions.	• "Not Bonded" = Cash or Paid off • "Unknown" = Bond information were not provided • "ABSA" • "FNB" • "Nedbank" • "Investec" • "SBSA" • "SAHL" • "Other Bank" = The Institution holding the bond is a bank, • "Other" = The Institution or Person holding the bond is not a bank	
Land Developed Flag	variable character	Dimension	"Land" "Developed"		
Volume of transactions	integer	Measure	The volume of property transactions during the registration year period for properties within the same group of dimensions	52	
Value of transactions	integer	Measure	The value of property transactions during the registration year period for properties within the same group of dimensions.	602000	
Volume of primary bonds	integer	Measure	The total volume of primary bonds registered during the Registration Year period (Jan1-Dec31).	100	

Volume of secondary bonds	integer	Measure	The total volume of secondary bonds registered during the Registration Year period (Jan1-Dec31).	50	
Volume of switch bonds	integer	Measure	The total volume of switches registered during the Registration Year period (Jan1-Dec31).	20	
Value of primary bonds	integer	Measure	The total value of primary bonds registered during the Registration Year period (Jan1-Dec31).	100000000	
Value of secondary bonds	integer	Measure	The total value of secondary bonds registered during the Registration Year period (Jan1-Dec31).	50000000	
Value of switch bonds	integer	Measure	The total value of switches registered during the Registration Year period (Jan1-Dec31).	50000000	
Volume of bonds outstanding	integer	Measure	The total volume of all outstanding ACTIVE bonds as at 31 December of each RegistrationYear for all properties in the same group of dimensions.	212	
Value of bonds outstanding	Big integer	Measure	The total outstanding value of all ACTIVE bonds as at 31 December of each RegistrationYear for all properties in the same group of dimensions.	589000	
PurchaseL to value	float	Measure	The average registration loan to value (LTV) for bonds taken out within 3 months of the property's registration date for properties in the same group of dimensions. LTV is only calculated for primary loans taken out for developed properties. Calculation: Purchase LTV=value of primary loan at time of purchase/purchase price. Note this field will only be populated where BondType="PRIMARY". However, there will be some instances where no LTV calculation will be possible where BondType="PRIMARY". Examples of this include land transfers, primary bonds that are building bonds, primary bonds	87	

			taken out more than 3 months after registration date of transfer, etc.		

Table 2: CAHF Government Subsidised Housing Identification Methodology

Identification of Government Subsidised Properties (GSP)

The term "government-subsidised properties" refers to any properties created as a result of government subsidies, including provision of land, construction of top structures, and where possible, financing. The definition is limited to the data indicators available from the deeds registry. The methodology uses the knowledge of the government programmes, namely RDP/IRDP, discount benefit scheme and 99-year leases, to identify particular characteristics of a residential property to designate it as "government subsidised."

Government-subsidised properties should be divided into three categories: RDP/IRDP, Subsidy Other and 99-year lease.

RDP/IRDP:

Properties are deemed to be RDP/IRDP if *all* 9 of the following conditions hold true:

1. The property's first transaction price is less than the amounts listed in Table A below, plus R50 000, depending on the year of transacting,[4] *and*
2. The property's first buyer is a private person or two private persons, *and*
3. The property's first seller to a private owner should be a government entity or a major developer/development company,[5] *and*
4. The property should be a freehold non-farm property,[6] *and*
5. The stand size of the property should be less than or equal to 500 square meters,[7] *and*
6. New private transactions are not bonded,[8] *and*
7. The property's first registration should have taken place after 1 January 1994,[9] *and*
8. The property should not fall in luxury/super wealthy areas or within a gated estate, *and* [10]
9. Properties located in suburbs (Stats SA suburb spatial layer) with 10 or more flagged active RDP/IRDP properties. [7]

Subsidy Other:[11]

In order to be classified as the 'Subsidy Other' subsidy type, all 5 of the following conditions hold true:
1. The property is not an RDP/IRDP property as defined above, *and*
2. The title deed type should be freehold (non-farm), *and*

---

[4] Table A refers to the historic subsidies provided by government, which were often used as the default property value on the deeds registry at the time of registration. An amount of R50 000 was added to these amounts to take into consideration the incidences where registrations attempted to consider actual market values.

[5] The Residential Development Programme (RDP) and IRDP programmes provided funding to provinces, municipalities or developers to build housing directly on top of land made available for that purpose. Both were implemented after 1 January 1994. All RDP/IRDP homes were transferred directly from the province or municipality or the developer to the owner directly.

[6] Most RDP/IRDP properties were transferred to owners in freehold title.

[7] The RDP/IRDP programme implemented lot size limitations of up to 500 square metres.

[8] As RDP and IRDP properties were provided to subsidy beneficiaries for free, there should be no bond associated with the transfer.

[9] The programmes were implemented after 1994, with land initially designated in large plots to the developer, province or municipality, and delivered to the homeowners upon completion.

[10] Due to the programme guidelines, properties were only developed in large development tracts; this indicator is to prevent isolated properties which might meet other criteria from being inadvertently included (such as due to data entry errors).

[11] The two other major government housing interventions precede the RDP and IRDP program, namely the Discount Benefit Scheme and the 99-year lease programme. The indicators in this section reflect guidelines of these programmes.

3. The transferor of the property to the first private owner is a government entity, *and*
4. The property's first private registration date occurs on or after 1 January 1989,[12] *and*
5. The property is not located in a luxury or gated estate area, *and*
6. The property's first private transfer title deed does *not* begin with 'TL'.

99-year lease:

In order to be classified as '99-year lease', the following conditions must be met which attempt to identify 99-year leasehold subsidy properties:
1. The property does not meet the RDP/IRDP requirements, and
2. The property meets criteria 1-5 for 'Subsidy Other', and
3. The property's first private transfer title deed begins with 'TL'.13

---

[12] The Discount Benefit Scheme program was triggered by the Conversion Act (81 of 1988) which came into effect 1/1/1989. This Act allowed for the transfer of properties provided by the state prior to 1989 to its tenants, with titles recorded on the deeds registry. The programme targeted existing properties built in historic townships, and included a small subsidy to cover any outstanding debt, which was often recorded as the value or sales price at the time of transfer. This amount varied by location and time.

[13] 99-year leaseholds were properties provided by the government, in order to adhere to national legislation preventing land ownership by race category. Leasehold ownership was created to provide collateral assurance to those lenders and investors providing acquisition loans. Note that bonded first-time private registrations are allowed for when classifying a property as a 99-year leasehold.

Table A: Maximum subsidy amounts by year

Year	Maximum Purchase Price
1994	R14 375
1995	R17 250
1996	R17 250
1997	R17 250
1998	R17 250
1999	R18 400
2000	R18 400
2001	R18 400
2002	R23 345
2003	R29 415.85
2004	R32 520.85
2005	R36 718.35
2006	R42 007.2
2007	R69 014.95
2008	R74 778.75
2009	R90 271.55
2010	R96 448.2
2011	R96 448.2
2012	R110 816.3
2013	R110 816.3
2014	R184 658.95
2015	R184 658.95
2016	R184 658.95
2017	R184 658.95
2018	R187 275.00
2019	R187 275.00

4. Budget

Proposals of up to **ZAR 145 000**, excluding any possible V.A.T. and disbursements, will be considered.

7. Contents of Proposal

Proposals to undertake this project must demonstrate familiarity with the subject matter, expansion on the proposed methodology and key issues for consideration in the work, especially in terms of the continuity requirements expressed above. Service Providers should have existing access to the South Africa Deeds Registry data and a demonstrable track record in providing this data into the public domain. In addition, the proposal should include:

i. A **detailed work plan**, demonstrating the feasibility of the proposal including the process used to clean the deeds data and compile the indicators/dimensions listed in Table 1. The proposal should consider reasonable access to the South Africa Deeds Registry. The proposal should include:

    a   A description of the valuation method to be used to establish valuations and thus categorise properties into the five market segments used in the Citymark programme

    b   Any proposals for innovations and improvements to the indicator metadata used previously, while also addressing the need for continuity in the analysis

    c   Any proposals for innovations and improvements to RDP/BNG identification method used previously, while also addressing the need for continuity in the analysis

    d   Indication of whether records-level data can be made available, in addition to the indicators stipulated above.

ii. An outline of the approach to be taken (and costs involved) in trouble-shooting the data set once it is received and reviewed.

iii. **Statement of qualifications** of firm(s) as relevant to the project. CAHF will only consider firms that have a proven track record in working with the South African Deeds Registry Data.

iv. **Name and CV of staff members responsible** for undertaking the work.

v. **Detailed budget: Fee proposal and costs estimate for project deliverable**, indicating the basis of calculation of fee.

8. Proposal Evaluation

Proposals will be assessed according to:

  i. Relevant, demonstrated competence of firm in this area and demonstrated expertise of key individuals to be involved in this project: 35 percent.

  ii. Content and quality of proposal, including innovation and recommendations in changes to the metadata structure or GSP identification methodology, or access to record level data: 40 percent.

  iii. Affirmative action scorecard: 10 percent.

  iv. Value for money – breadth and depth of the deliverable, as well as expected quality, relative to the absolute cost, will be taken into account: 15 percent.

9. Proposal Submission

Proposals should be submitted in electronic format, by email, to alfred@housingfinanceafrica.org The deadline for submission is at 12h00 on 16 July 2021. Once the selection process has been completed, CAHF will issue a contract confirming the appointment of the service provider.

Any queries should be directed to Alfred Namponya, who can be contacted at alfred@housingfinanceafrica.org.

10. Guidance Note to Bidders

Centre for Affordable Housing Finance in Africa reserves the absolute right to use its discretion in the interpretation of these award criteria. The following notes are intended to provide broad guidance only on how proposals will be evaluated. Bidders may be required to clarify their proposals by way of a telephone call or presentation.

- "Relevant, demonstrated competence of firm(s) in this area" - You should aim to demonstrate how the firm's collective past experience can be applied (or adapted) to address the specific brief set out in the terms of reference. "Demonstrated expertise of key individuals to be involved in this project" – The evaluation places considerable emphasis on the role and demonstrated expertise (i.e. track record) of the key individuals to be involved on the project rather than on the expertise of the firm itself.

- "Content, quality and originality of proposal" – Proposals should address the brief set out in the terms of reference in a comprehensive manner. Bidders should aim for detail and precision, and demonstrate a deep knowledge of the field. "Affirmative action scorecard"- Ownership, management, staff development.