Note: If disaggregated data by sex is avaialable, please provide the figures for male, female and total in column I.

Indicator No	Indicator	Definition	Suggested data sources	Methodology instructions and guidance	Consultant	Country	What year is this data point valid for?	Final value (your answer)	Describe how you collected this indicator, and include all the data that you used to arrive at your final value (data collection process should be auditable and replicable)	Reference(s) for your final value (e.g. institution, publication, interviewees (include name, position, date of interview), etc.)	URL link that takes you as close to source of data as possible	What was the date when you collected this data point?	What do you think is the quality of the data point?	Why do you think the data is of that quality?	Any additional comments
1	**Number of residential mortgages outstanding**	The number of residential mortgages outstanding on the books of registered/licensed residential mortgage providers.	Central bank; Mortgage providers association; Banking association; Registered financial service provider websites.	NB: this indicators refers to residential mortgages - not all mortgages in the country. If there is any doubt, please articulate this in the notes.											
2	**Value of residential mortgages outstanding in local currency units**	The value of outstanding residential mortgages in local currency units at the end of a calendar year for residential mortgages issued by licensed/registered residential mortgage providers.	Central bank; Mortgage providers association; Banking association; Registered financial service provider websites.	This number should be the total value, in local currency units, of the residential mortgages articulated in Indicator 1, above.											
3	**Minimum mortgage rate**	The minimum (lowest) interest rate on residential mortgages offered by registered/licensed mortgage providers.	The main, or largest, registered financial service provider that offers residential mortgages.	This data should reflect the financing terms offered by commercial banks/lenders. This information should be obtained by contacting a single mortgage lender (preferably the main lender in the country) by email or interview.											
4	**Maximum mortgage rate**	The maximum (highest) interest rate on residential mortgages offered by registered/licensed mortgage providers.	The main, or largest registered financial service provider that offers residential mortgages.	This data should reflect the financing terms offered by commercial banks/lenders. This information should be obtained by contacting a single mortgage lender (preferably the main lender in the country) by email or interview---possibly the same lender used for Indicator 3. In Column K, record the name of the institution, the name of the person interviewed, their position, and the date of the interview.											
5	**Maximum LTV on a residential mortgage**	The regulatory maximum residential mortgage loan-to-value (LTV) ratio set by the central bank. If there is no maximum residential mortgage LTV set by the central bank then use the maximum residential LTV accepted/offered by registered/licensed residential mortgage providers.	Commercial Banks/Central Bank/Mortgage Refinancing Company	This information should be obtained by contacting a single mortgage lender (preferably the main lender in the country) by email or interview---possibly the same lender used for Indicator 3. In Column K, record the name of the institution, the name of the person interviewed, their position, and the date of the interview.											
6	**Does a foreclosure policy exist?**	Asks whether or not a foreclosure procedure exists.	The main, or largest registered financial service provider that offers residential mortgages.	Answer "Yes" or "No" depending on whether legislation exists that defines a foreclosure process. If the answer is "Yes", note the name of the foreclosure legislation in Column K											
7	**Does a publicly disseminated residential real estate price index exist?**	Asks whether or not there are any publicly disseminated residential real estate indices.	Developers/Real Estate Agents/Property Classifieds/Central Bank/Commercial Banks/Bank for International Settlements	Answer "Yes" if there are any publicly disseminated residential real estate price indices, "No" otherwise. If the answer is "Yes", list the name(s) of the index/indices in column K											
8	**Maximum residential mortgage term**	The maximum term in years on residential mortgages offered by registered/licensed mortgage providers.	The main, or largest registered financial service provider that offers residential mortgages.	This information should be obtained by contacting a single mortgage lender (preferably the main lender in the country) by email or interview---possibly the same lender used for Indicator 3. In Column K, record the name of the institution, the name of the person interviewed, their position, and the date of the interview.											
9	**Does government or industry publish any data on land prices in the main urban centre?**	Asks whether or not there are any publications by government and/or industry that contain data on land prices in the main urban centre.	Ministry of Lands/Developers/Government Gazettes	Answer "Yes" if there are any publications on land prices in the main urban centre, "No" otherwise. If the answer is "Yes", list the name(s) of any government or industry publication(s) containing any data on land prices in the main urban centre in column K											

10	**Maximum mortgage instalment to household income ratio**	The maximum instalment to household income ratio on residential mortgages offered by registered/licensed mortgage providers.	The main, or largest registered financial service provider that offers residential mortgages.	This information should be obtained by contacting a single mortgage lender (preferably the main lender in the country) by email or interview---possibly the same lender used for Indicator 3. In Column K, record the name of the institution, the name of the person interviewed, their position, and the date of the interview.												
11	**Number of outstanding non-performing residential mortgages**	The number of outstanding residential mortgages classified as non-performing at the end of the calendar year. Non-performing residential mortgage loans are 90-days or more in arrears	Central bank; Mortgage providers association; Banking association; Registered financial service provider websites.	This is an indicator that may be collected and published by the Central Bank. If this number is not available in your country, please provide a proxy indicator and, in Column P explain what proxy indicator you used and why.												
12	**Number of residential mortgage providers**	The number of residential mortgage providers. Each provider should be registered with, or licensed by, the Central Bank/financial regulator and one of their financing offerings must be residential mortgage loans.	Central bank; Mortgage providers association; Banking association; Registered financial service provider websites.													
13	**Does government provide subsidies to the funding side of mortgage lending?**	Subsidies provided to the funding (supply) side of mortgage lending might include concessional rates offered to the lender whether for a specific product or the entire book; state investment in the lender; etc.	Central bank; Mortgage providers association; Banking association; Department of housing, lands, human settlements.	Yes / No answer. If the answer is 'yes', please include a information in the country profile describing how subsidies work, and which government agency/entity or organisation offers them.												
14	**Does government provide subsidies to the lending side of mortgage lending?**	Subsidies provided to the lending (demand) side of mortgage lending might include an interest rate subsidy, a waiver of any fees, etc	Central bank; Mortgage providers association; Banking association; Department of housing, lands, human settlements.	Yes / No answer. If the answer is 'yes', please include a information in the country profile describing how subsidies work, and which government agency/entity or organisation offers them.												
15	**Are there other subsidies tied to housing, not related to mortgages?**	Housing-related subsidies not related to mortgage lending could be capital subsidies on the supply side, rental vouchers, subsidies for the provision of bulk infrastructure for residential development, etc. These subsidies would not be directly linked to the mortgage-lending product.	Central bank; Mortgage providers association; Banking association; Department of housing, lands, human settlements.	Yes / No answer. If the answer is 'yes', please include a information in the country profile describing how subsidies work, and which government agency/entity or organisation offers them.												
16	**Main funding source for mortgages**	The main funding source for mortgages could be deposits, bond issuances, capital markets, liquidity facility, other (please specify).	The main, or largest registered financial service provider that offers residential mortgages.	This information should be obtained by contacting a single mortgage lender (preferably the main lender in the country) by email or interview. In Column K, record the name of the institution, the name of the person interviewed, their position, and the date of the interview. Please make sure that the breadth of funding sources that are used are well described in the country profile.												
17	**Number of microfinance loans**	Total number of outstanding microfinance loans in the country	Central bank; Microfinance association; National credit regulator.	Please include all microfinance loans as exist across all microfinance lenders in the country. If there is a specific statistic for housing-related microloans, or housing microfinance, as a subset of this figure, please add this information in Column Q.												
18	**Value of microfinance loans in local currency units**	Total value of outstanding microfinance loans in the country	Central bank; Microfinance association; National credit regulator.	This indicator is the total value in local currency units of the total number of microfinance loans set out in indicator 17.												
19	**Number of microfinance providers**	Number of registered microfinance providers subject to prudential regulation/government oversight	Central bank; Microfinance association; National credit regulator.													
20	**Total number of residential properties with a title deed**	Total number of residential properties that have a title deed as per the deed registry	Ministry of lands, housing, and human settlements; Deeds office													
21	**Number of dwellings completed annually**	The number of new residential units completed per annum for which occupancy permits have been issued. A dwelling/residential unit is considered completed if it has been deemed fit for occupation, hence the requirement for an occupancy permit to be issued. This permit requirement implies that the scope of the indicator is constrained to formal construction activity.	Ministry of lands, housing, and human settlements; National statistics bureau; Deeds office; municipal or district offices.	NB: this figure should include all houses built for sale/rent in the country, and not just those built for public servants. If the information is only reported for the financial year, then write the financial year in Column I, and in Column Q explain that the information is only reported as per financial year and tell us when the financial year starts.												

22	**Price of the cheapest, newly built house by a formal developer or contractor in an urban area in local currency units**	Price of the cheapest, newly built house by a formal developer or contractor in an urban area in local currency units	Contractors/Developers	In the main urban centre, contact three formal developers who are known for delivering to the affordable market, and request the sales price of the cheapest newly built house available on the market in the current year. Choose the lowest priced house--this will be the same house for reference in indicators 24-27. Please submit copies of the adverts from the three developers (including prices) to CAHF by email. In Column J, record the names of the three developers you contacted.												
23	**Size of cheapest, newly built house by a formal developer or contractor in an urban area in square meters**	Size of cheapest, newly built house by a formal developer or contractor in an urban area in square meters	Contractor / Developer of house in Indicator 23.	This refers to the size in m2 of the house identified in Indicator 23.												
24	**Typical rental price for cheapest, newly built dwelling by a formal developer or contractor in local currency units**	The typical rental price per month in local currency units for a dwelling that matches the price and size characteristics provided by the "Price of the cheapest, newly built dwelling by a formal developer / contractor in an urban area in square meters" and "Size of the cheapest, newly built dwelling by a formal developer / contractor in an urban area in square meters" indicators.	Contractor / Developer of house in Indicator 23; estate agent; quantity surveyor.	Request advice from a local estate agent or the developer to estimate the 'going rate' for rental for the house identified in Indicator 23. In Column K, provide the name of the person you contacted, their position and organisation, and the date you spoke to them.												
25	**Construction labour costs per square meter in local currency units for the cheapest, newly built house**	Average labour costs per square meter in local currency units for construction projects in the main urban city. The main urban city is defined as the most populous city.	Contractor / Developer of house in Indicator 23.	This refers to the construction labour costs per square meter of the house identified in Indicator 23.												
26	**Total construction costs per square meter in local currency units for the cheapest, newly built house**	Average total costs per square meter in local currency units for construction projects in the main urban city. The main urban city is defined as the most populous city. Construction costs refers to the costs of constructing the unit, including internal infrastructure (plumbing, electrical work inside the unit). Construction costs does not include land, professional fees or rezoning.	Contractor / Developer of house in Indicator 23.	This refers to the total construction costs per square meter of the house identified in Indicator 23.												
27	**Cost of standard 50kg bag of cement in local currency units**	The wholesale price of a standard 50kg bag of OPC cement in local currency units. The strength class of the OPC cement should be 32.5N.	Building supply stores.	Contact three building material supply stores and ask for the price. Given the information you received from the three suppliers, record the typical cost in Column I. The typical cost may not necessarily be the average of the three--you can use your professional judgement. In Column J, provide all three prices and the source for each.												
28	**Regulated minimum size of a residential plot in urban areas in square meters**	The minimum size of a residential plot in urban areas in square meters as per legislation/regulation.	Ministry of lands, housing, and human settlements;	This refers to the legislated minimum residential plot size, if such exists. This might be published in the Master Plan. In Column J, please identify the relevant legislation and quote the specific clause that defines minimum plot size, in the major urban centre.												
29	**Typical land costs per square meter in urban areas**	The typical cost per square meter of unserviced land that is zoned for residential development in urban areas.	Developers/Local planning authorities/Ministry of lands	Ideally this indicator should be populated using sales prices for unserviced parcels of land in urban areas that is zoned for residential development. The sales prices per square meter should be calculated for each parcel and then the median should be taken across parcels.												
30	**Number of residential properties that are rated for property taxes in the main urban centres**	The number of residential properties that are rated for property taxes in the main urban centre	Local government rates collection department	Data should be collected from the local government rates department in the main city												

31	**Name of industry body for developers - and URL address**		Internet search	Provide name of the industry body(is) and URL address											
32	**Name of industry body for lenders - and URL address**		Internet search	Provide name of the industry body(ies) and URL address											
33	**Local residential property websites**		Internet search	List as many property websites as exist in the country--for residential property market											
34	**Typical monthly salary for a policeman/policewoman in a main urban area in local currency**	The typical monthly renumeration of a policeman / policewoman	Individual interview, Department of Correctional Services, Ministry of Police, actual police stations	Please clearly state in column J the process you used to aquire this information. Which organisations or companies did you contact? What documents did you access (URL address if online)? Who did you speak to?											
35	**Typical monthly salary for a private security guard in a main urban area in local currency**	The typical monthly renumeration of a private security guard in the main urban area	Private security companies, individual interviews or check job adverts	Please clearly state in column J the process you used to aquire this information. Which organisations or companies did you contact? What documents did you access (URL address if online)? Who did you speak to?											
36	**Typical monthly salary for a teacher in a main urban area in local currency**	The typical monthly renumeration of a teacher in the main urban area	Schools, Department of Education,individual interviews or check job adverts	Please clearly state in column J the process you used to aquire this information. Which organisations or companies did you contact? What documents did you access (URL address if online)? Who did you speak to? Please indicate if male or female.											
37	**Typical monthly salary for a cleaner or janitor in a main urban area**	The typical monthly renumeration of a cleaner or janitor in a main urban area	Companies employing cleaners or janitors, individual interviews or check job adverts	Please clearly state in column J the process you used to aquire this information. Which organisations or companies did you contact? What documents did you access (URL address if online)? Who did you speak to?											