

TERMS OF REFERENCE: COUNTRY DATA QUESTIONNAIRE
HOFINET SURVEY FOR BOTSWANA, MOZAMBIQUE, TANZANIA
DECEMBER 2018

1. ABOUT THE CENTRE FOR AFFORDABLE HOUSING FINANCE IN AFRICA

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 is 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.

Under CAHF's second theme—monitoring housing sector performance—surveys are conducted on behalf of HOFINET. CAHF wishes to appoint a service provider to undertake a survey into the housing finance markets in Botswana, Mozambique, Tanzania

2. ABOUT HOFINET

HOFINET (Housing Finance Information Network), an independent non-governmental organisation based in Wharton School of the University of Pennsylvania in the USA, intends to consolidate global housing finance information and knowledge jointly with its international partners, and to make it widely accessible. One of HOFINET's aims is to create standardised sets of initial housing market, housing finance and policy measures that are tested internationally and can be expanded and adjusted over time. This data is then made freely available for download from the HOFINET website. The HOFINET countries page provides downloadable data sets (<http://hofinet.org/countries/index.aspx>), while CAHF's HOFINET page provides a list of the African countries for which the survey has already been performed (<http://www.housingfinanceafrica.org/projects/hofinet/>). CAHF is a data collection facilitation partner to HOFINET and performs a role of appointing relevant and closer to source data manager, in the various jurisdiction of the African continent.

3. PROJECT

a. PROJECT BACKGROUND

The objective of the initiative is to perform a survey that will provide data on Botswana, Mozambique, and Tanzania housing finance markets for HOFINET. The survey will include data on the country's demography, macroeconomy, housing market, housing finance system, housing finance policy, and other data, which will be filled into a provided Excel spreadsheet. The data is collected using the HOFINET questionnaire, which is accompanied by a codebook which provides the metadata and definitions of terms.

b. PROJECT SCOPE

The data collection exercise falls within the limited scope of the Hofinet questionnaire.

The Hofinet questionnaire demands a comprehensive gathering of information for the year of 2017 and includes over 220 data points. The completion of the questionnaire in its entirety may not be possible considering the variation in the availability of information from country to country. However, even with this in consideration, CAHF would like to work with a consulting team that can stretch its reach to all areas where information can be obtained, including visits to the relevant organisations.

The required data covers the following areas:

- Demography and Macroeconomy
- Housing Markets

- Primary Housing Finance Markets
- Funding Sources
- Housing Microfinance
- Legal Regulatory Framework
- Housing Subsidies
- Taxation

Therefore the response to these terms of reference should include an estimate of which variables can and cannot be collected within the project timeframe, which is stipulated under Project Timing below . For each data point, complete information on the data source must be provided, including URL address for online sources. If certain variables are not available, an explanation of why this is the case (and possibly suggestions as to what will be required to collect the data) should be provided in the proposal.

c. PROJECT DELIVERABLES

- Completed HOFINET survey (in the form of an Excel template which will be provided)
- A narrative document specifying which variables could not be collected and reasons for such.

d. PROJECT TIMING

It is envisaged that the project will be finalised within a month from when it is contracted. The project should be completed by end of February 2019.

e. PROJECT BUDGET

The fee is a maximum of ZAR 40 000 per country, including applicable V.A.T..

4. CONTENTS OF PROPOSAL

Proposals to undertake this project must include:

- a. Statement of qualifications of firm(s) (if no previous work record CAHF).
- b. Name and CV of staff members responsible (i) for overseeing the work; (ii) for undertaking the work. Some level of local representation in the countries targeted for the study would be preferred. A consortium of consultants is welcomed.
- c. Fee proposal and costs estimate, indicating the basis of calculation of fees.

- d. Capacity building and black economic empowerment are key objectives of CAHF. In rendering the service the consultant must endeavour to achieve these goals. South African consultants must report on their BEE accreditation. Other capacity building efforts can also be proposed, such as the use of students to support the research process, or workshop methods to engage with a wider stakeholder sector in each country. The focus of such capacity building would be on the use of data to consider and understand the role of housing in national economies. The proposal must comment on the manner in which the consultant intends to give effect to the capacity empowerment objective.
- e. Familiarity with the Centre for Affordable Housing Finance in Africa's work is important. See www.housingfinanceafrica.org.

5. PROPOSAL ASSESSMENT

Proposals will be assessed according to:

- Relevant, demonstrated competence of firm in this area: 25%
- Demonstrated expertise of key individuals to be involved in this Project: 25%
- Content and quality of proposal: 25%
- Affirmative action scorecard (if South African firm) or use of local service providers: 15%
- Financial proposal: 10%

Preference will be given to firms based in the country (or one of the countries) in which the survey(s) is being performed.

6. SUBMISSION

Proposals should be sent to Manitha Nadasan. Potential service providers may submit proposals to cover all four countries, or for one or more countries. In the event that the proposal covers two or more countries, it is not necessary to submit a separate proposal for each country; one proposal will suffice. **The deadline for submission should be 17h00 on 14 January 2019**, sent by email to manitha@housingfinanceafrica.org. Once the selection process has been completed, CAHF will issue a contract confirming the appointment of the service provider.