

## Market Shaping Indicators in India

### Terms of Reference

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#### Summary

Reall is an investor and innovator in affordable housing in urban Africa and Asia. We develop, refine, and share innovative housing models that unlock the political will, capital investment and end-user finance needed to create the conditions for hard-working families to secure homes.

In 2019, Reall partnered with the Centre for Affordable Housing Finance in Africa (CAHF) to develop a set of Market Shaping Indicators (MSI) that would reflect Reall's mandate of shaping the development of affordable housing markets and serving lower income urban households in the Bottom 40% of the income pyramid. Sources of data range from international (such as World Bank Doing Business indicators), national (statistics bureaus, ministries, central bank), to local (Reall delivery partners, private developers, banks).

**The purpose of this project is to lead the rollout of the Market Shaping Indicators in India.** Work is expected to be contracted in March 2021, with deliverables over the following 8 months.

## 1. Background

### 1.1. About Reall

Reall is an investor and innovator in affordable housing in urban Africa and Asia. We develop, refine, and share innovative housing models that unlock the political will, capital investment and end-user finance needed to create the conditions for hard-working families to secure homes.

Affordable homes are not just a fundamental human right, they also unleash unimaginable human potential capable of tackling gender inequality, strengthening climate resilience and catalysing economic development. Affordable housing is an uncrowded \$17 trillion sector which provides a return on investment plus a doorway to delivering 16 of the 17 Sustainable Development Goals.

We prove the concept of commercially and environmentally viable affordable housing for the urban Bottom 40% of the income pyramid, including through the \$10K house. Crowding in the private sector to take to scale, we aim to make urbanisation work for families living on low incomes in emerging markets across Africa and Asia. With British and Swedish government support, Reall has built homes complete with land titles, energy, clean water, and toilets across 15 countries and created tens of thousands of jobs in the process.

Using cutting-edge innovation, evidence, and collaboration, we transform housing markets by unblocking systemic barriers. Working in collaboration, we influence governments, the private sector, local authorities, and developers to broker change through new policies, regulations, and best practice. Reall pioneers financial solutions which provide start-up capital, de-risk third-party investment and catalyse end-user finance using open source data to prove the bankability of low-income families. Together we can improve the life chances of 100 million people by 2030.

Reall's priority focus is in Kenya, Nigeria, Uganda, India and Pakistan, with a wider footprint that includes Ghana, Mozambique, Nepal, the Philippines, and Zimbabwe. Since 1989, Reall has provided new or upgraded housing to 400,000 people, and since 2000, over 100,000 people have received housing under the flagship CLIFF programme.

### 1.2. Housing Data

Reall has evidenced that affordable housing is a commercially viable, scalable solution to urbanisation and inequality. The sector's growth has been inhibited by a lack of credible, cross-comparative client and market data. Private investment has been constrained from entering emerging markets by mispriced risk and asymmetric information. For the low-income segment, market data is often disparate and opaque with no centralised or easily accessible depository. New information must be brought to the market, to enable public and private stakeholders to make policy and investment decisions in favour of improved access to housing assets for the poor and vulnerable.

Reall therefore seeks to partner with a credible, 'best in class' research partner that shares Reall's vision to address the existing housing market data void in India (a priority country for Reall that exhibits widespread housing poverty). This document contextualises and articulates the terms of reference for this proposed project.

## 2. Market Shaping Indicators

In 2019, Reall partnered with the Centre for Affordable Housing Finance in Africa (CAHF) to develop a set of Market Shaping Indicators (MSI). This was to reflect Reall's mandate of shaping the development of affordable housing markets and serving lower income households in the first four income or wealth deciles (the so-called Bottom 40% of the market). This builds on the existing work of CAHF to collate and disseminate data on housing markets in Africa, to inform action and catalyse investment.

This partnership was formalised as a merger of Reall's MSI ambitions with CAHF's Data Agenda project, which seeks to identify and disseminate available data, and encourage all participants in the value chain, particularly regulators, administrators and municipal officials to explore the role they can play in market development through sharing more data, more often. This resulted in the creation of a selection of Market Shaping Indicators (figure 1) spread across the housing value chain, which can be roughly divided into land and infrastructure; construction; sales and rental; maintenance and management; enabling environment; economic environment; and demand.

The MSIs provide a deeper understanding of a country's housing market and identify areas where intervention will be productive. The MSIs also enable Reall to measure the impact that specific in-country housing developer partners have had on the markets in which they operate. The MSIs have now been implemented in Kenya, Nigeria, Uganda, Ghana, Mozambique and Tanzania, with outputs consisting of a completed set of data for each country (including identified gaps where data was not available), 'data audit' reports assessing the data for each indicator (including its source, accessibility, and quality), and recommendations on which organisations to engage with to fill in gaps and improve data quality going forwards.

Sources of data range from international (such as World Bank Ease of Doing Business indicators), national (statistics bureaus, ministries, central bank), to local (Reall delivery partners, private developers, banks). In many cases, the MSIs require a mix of different "aggregations" of data, for example national, city-level and Urban Bottom 40 values of the same indicator. Further detail on indicators, constituent data elements, aggregations and suggested data sources are provided in the Appendix.

Data collected in the first year will be built on in future years. This will consist of tracking progress against the indicators, and working with data providers to fill gaps, and improve data quality and accessibility.

Reall is an evidence-led, learning organisation, and aspires to make all data open source. The data and information generated during this project will be disseminated publicly, at the discretion of Reall. We expect that any use of the evidence generated through this project by other entities and individuals (including for educational purposes) will clearly acknowledge Reall as the provider of the compiled data, and feature Reall's branding and logo prominently in relevant materials. Further details on the intellectual property rights and use of data will be included in the contractual agreement with the winning applicant.

Figure 1: Market Shaping Indicators Overview

<b>1. Land &amp; Infrastructure</b>	% of households living in dwellings built using durable building materials (walls and roof) that are overcrowded
<b>1.1 Land Assembly</b>	% of population living in slums, informal settlements, or inadequate dwellings
Regulated minimum size of a residential plot in urban areas in square meters	<b>2.2 Flow</b>
Smallest residential plot size	Number of dwellings completed annually
Average land costs per m2	Gross fixed capital formation of dwellings as % of GDP
% of land for residential development acquired from the private sector	Residential rental sector as a % of GDP
World Bank DBI Geographic coverage index score ranking: Africa/Asia	Average residential building cost inflation for dwellings over 5 years
World Bank DBI Geographic coverage index score ranking: Global	Residential construction sector as a % of GDP
World Bank DBI Quality of land administration index ranking: Africa/Asia	<b>2.3 Industry</b>
World Bank DBI Quality of land administration index ranking: Global	Is there a body that organises developers / contractors?
<b>1.2 Land Title</b>	Number of formal private developers / contractors serving the bottom-end of the market
Total number of residential properties with a title deed	Number of people employed in the residential construction sector
Number of procedures to register residential property	Number of people employed in the residential rental sector
Name of residential property registration procedure that takes the longest to complete	Number of completed developer built dwellings that are accessible to the bottom-end of the market
Time to register residential property (days)	<b>2.4 Building Materials</b>
Cost to register residential property	Cost of standard 50kg bag of cement in local currency units
World Bank DBI Transparency of information index ranking: Africa/Asia	Average residential building cost inflation for dwellings over 5 years
World Bank DBI Transparency of information index ranking: Global	<b>2.5. Process</b>
<b>1.3 Infrastructure</b>	Time (in days) from application to completion for dwellings in the main urban city
% of residential development projects where developers are paying for bulk infrastructure or the building of roads	Total cost of all residential construction permit-related procedures in local currency units
% of households without access to basic drinking water services	<b>3. Sales &amp; Rental</b>
% of households without access to basic sanitation services	<b>3.1 Ownership</b>
% of households without access to basic electricity	Price of the cheapest, newly built dwelling by a formal developer or contractor in local currency units
% of households living in dwellings built using durable building materials (walls and roof) with inadequate services	Average inflation for dwellings over 5 years
Transport as a % of household expenditure	% of households that can afford the cheapest, newly built dwelling by a formal developer or contractor
World Bank DBI Reliability of infrastructure index ranking: Africa/Asia	% of households that own their dwelling
World Bank DBI Reliability of infrastructure index ranking: Global	% of dwellings with female or joint ownership
<b>2. Construction &amp; Investment</b>	% of dwellings with female ownership
<b>2.1 Stock</b>	World Bank DBI Equal access to property rights index ranking: Africa/Asia
Size of cheapest, newly built dwelling by a formal developer or contractor in an urban area in square meters	World Bank DBI Equal access to property rights index ranking: Global
Number of people per sleeping room in formal dwellings	<b>3.2 Rental</b>
Number of people per sleeping room in informal dwellings	Typical rental price for cheapest, newly built dwelling by a formal developer or contractor in local currency units
Number of households living in dwellings built using durable building materials (walls and roof)	% of households that rent their dwelling
	<b>3.3 Transactions</b>

Does government or industry publish any data on land prices in the main urban city?
Number of formal estate agents
Resale transactions as a % of all residential transactions
Number of new residential transfers
Number of residential resale transactions
Number of residential transfers financed with a mortgage
World Bank DBI Land dispute resolution index ranking: Africa/Asia
World Bank DBI Land dispute resolution index ranking: Global
<b>3.4 Finance</b>
Does a mortgage refinancing company exist?
Value of residential mortgages issued per annum in local currency units
Value of residential mortgages outstanding in local currency units
Value of residential mortgages outstanding as % of GDP
Mortgages as a % of properties
Prevailing residential mortgage rate
Maximum residential mortgage term
Highest LTV on a residential mortgage
Is there a regulatory cap on residential mortgage interest rates?
% of the adult population that borrowed formally
Income distribution thresholds
Does a foreclosure policy exist?
Number of mortgage providers
Number of residential mortgage providers that serve the bottom-end of the market
Number of residential mortgages issued per annum
Number of residential mortgages or formal loans provided to the bottom-end of the market
Number of residential mortgages outstanding
Number of end-user finance loans disbursed or mobilised for purchases of dwellings
Non-performing residential mortgages as a % of total outstanding residential mortgages
<b>3.5 Affordability</b>
% of households that can afford cheapest partner dwelling
Maximum dwelling price affordable to B40 households based on market mortgage finance terms
Maximum dwelling rent affordable to B40 households
<b>4. Maintenance &amp; Management</b>
<b>4.1 Home Improvements</b>
Number of approved building permit applications for improvements to residential properties
Improvements to dwellings as a % of household expenditure
<b>4.2 Municipal Management</b>

Number of residential properties that are rated for property taxes in the main urban city
% of households without access to basic waste collection services
<b>4.3 Finance</b>
Number of microfinance providers
Value of microfinance loans in local currency units
<b>5. Enabling Environment</b>
<b>5.1 Operating Environment</b>
Human development index (HDI) country ranking: Africa/Asia
Human development index (HDI) country ranking: Global
Ease of doing business index rank: Africa/Asia
Ease of doing business index rank: Global
Corruption index rank: Africa/Asia
Corruption index rank: Global
<b>6. Economic Environment</b>
<b>6.1 Macroeconomic Indicators</b>
GDP growth rate
Unemployment rate
% of individuals over 24 that have not worked in the past 12 months
% of females over 24 that have not worked in the past 12 months
% of population below national poverty line
Government construction of dwellings as a % of national budget
GDP per capita in current local currency units
GDP per capita growth rate
Gini coefficient index
Inflation rate (CPI)
Yield on 2-year government bonds
Yield on 10-year government bonds
USD Exchange rate (1 USD = x LCU)
PPP conversion factor
<b>7. Demand</b>
<b>7.1 Demographics</b>
Number of households
Average household size
Population size
Population growth rate
Urbanisation rate
Population pyramid
Country income pyramid
List of main urban centres

### 3. Scope

There is no comparable Asian entity to CAHF, and the housing data landscape in many South Asian and Southeast Asian countries is fragmented and disparate. This endemic lack of data is a systemic barrier to catalysing affordable housing ecosystems and leveraging new actors and resources into the space.

The purpose of this consultancy is to lead the rollout of the finalised Market Shaping Indicators in India through identifying sources, collecting data and documenting the data collection process, and assessing the quality of that data using set quality standards.

Due to the size of India, it is expected that, for city- and state-level data, the work would focus on a small subset of 3-5 key geographies, including Reall's strategic priority geography of Karnataka. The consultants should set out a rationale for which locations to target, which would then be confirmed with Reall.

Generally, it is expected that as much data as possible is captured from secondary data sources, and for where that is not possible, a light touch primary data collection process to be utilised. It is not anticipated, for example, that household surveys would be required.

A key consideration is cost and replicability. As Reall would be aiming to repeat the process each year, large sample primary data collection would be challenging. Suggested sources from the Africa work are listed in the Appendix of the TOR, but primary data sources would generally be expected to include Reall partners and other developers, real estate agents, conveyancers, planning authorities and building material suppliers. Those indicators focused on primary data would also generally be captured at city level, rather than nationally. We would expect the consultancy to recommend suitable sample sizes to ensure quality data and value for money.

Key outputs will consist of a spreadsheet containing all collected MSIs and data elements, a data audit detailing the quality of data collected, gaps in data and recommendations for improving quality and availability in the future, and an MSI manual detailing how data was collected for each indicator in order to replicate the process in future years.

In parallel with this project, Reall will also be undertaking a similar MSI data initiative in Pakistan (to be procured separately). Reall envisions these two projects as the first step towards a longer-term goal of rolling out similar programmes across several more countries in South Asia and Southeast Asia, eventually resulting in a sophisticated pan-Asian network of collaborators centralised in a permanent new entity that is equivalent (but not identical) to CAHF, generating a vast body of housing market data, evidence, and analysis.

### 4. Objectives and Deliverables

Specific objectives and deliverables are laid out below.

Objective	Deliverables
1. To understand and identify gaps and opportunities in the affordable housing market environment (policy, finance, land, construction, developers etc.) in Reall focus countries at partner, city	<ul style="list-style-type: none"><li>• Inception report, identifying expected sources and aggregations, listing data that can be captured remotely and plan for capture of data that requires primary collection.</li><li>• Completed spreadsheet template containing finalised set of MSIs (indicators and data elements) providing data for all indicators where possible</li><li>• Data audit reports (of no more than 20 pages) for India, detailing:</li></ul>

<p>and national level, via data collected against a set of Market Shaping Indicators (MSI's)</p>	<ul style="list-style-type: none"> <li>○ quality of data collected</li> <li>○ gaps in data and robust explanations on why it was not possible to collect this data, including recommendations on how this could be captured in future years</li> <li>○ recommendations for improving data quality and availability in the future, including specific data collecting institutions/ ministries/ private or civil society organisations to target.</li> <li>● Final MSI manual: Comprehensive guidebook for continued application in-country, setting out collection, maintenance, and analysis methodology for data. Where data collection tools were required, a finalised set of these tools to be used in future years.</li> <li>● Online dissemination session to share findings with wider stakeholders</li> </ul>
<p>2. To evidence, where possible, the impact of Reall housing developer partners on their respective markets</p>	<ul style="list-style-type: none"> <li>● Support Reall construction partners in India to provide data on their projects to feed into the MSIs, including: <ul style="list-style-type: none"> <li>○ Webinar briefing session for Reall partners, detailing what data is required from partners and how this is to be provided</li> <li>○ Reall Project Data Gathering Guidelines for partners in India. The guidelines will outline data collection methods and responsibilities of the partners and include templates for the collection of data on the partner's current operating environment (gaps and challenges) etc., and partners impact on their local markets. (note that versions of these were produced for Africa, so would likely only need adapting for Asia)</li> </ul> </li> </ul>

## 5. Timings

Submissions are to be received by Reall by 9am GMT on 11<sup>th</sup> March 2021. From point of contracting, Reall expects this project to be concluded in 8 months. Dates agreed in the contract itself will supersede those in the TOR.

Though there is some room for adjustment in terms of intermediary milestones, those for final outputs are fixed.

Date	Milestone
31 <sup>st</sup> March 2021	Consultancy contracted
90 days post-contracting	Inception Report received
120 days post-contracting	Reall partner data collection guidelines received, and partner webinar briefing session completed
240 days post-contracting	India MSI data and report received
	<b>Contract completed</b>

## 6. Assumptions and Risks

### Assumptions underlying the project

- Affordable housing data environment in India will be broadly similar to that of Sub-Saharan Africa.
- COVID-19 related travel restrictions will have been reduced to a level that does not significantly impact the ability to collect data in-country.
- Government ministries, statistics bureaus, civil society, and private institutions will be amenable and not hostile towards the project's activities.
- Political and security situations remain conducive to undertaking the work.

### Risks

- Access to and availability of data in India is either significantly worse or significantly different to that of Sub-Saharan Africa, meaning that presumed collection methodologies are not viable.
- Ongoing or recurring lockdowns prevent in-country movement, restricting ability to collect certain data.
- Lack of interest or outright hostility from government and other stakeholders towards the activities of the project, preventing significant data collection from being completed.
- Deterioration of security situation, natural disaster or other event impacting some or all countries.

## 7. Consultancy Experience Requirements

Key to ensuring the sustainability and longevity of this work is working closely with a credible, respected in-country partner. This partner will provide local context and native knowledge of the affordable housing markets, along with key contacts within statistics bureaus, government departments and existing developers.

The bid team should demonstrate the following:

### Geographic Presence

- Located (either entirely or as an in-country office) in India.
- Significant experience in undertaking work within India.

### Data Management

- Experience in managing the collection, collation and management of large, complex datasets composed of both primary and secondary data sourced across multiple countries.

### Project Management

- Experience in managing complex data projects, utilising a mixture of primary and secondary data sources.

### Housing and Urban Development

- Experience in the urban affordable housing market.



- Experience liaising with and extracting data from housing developers, banks, ministries, or statistics bureaus would be a significant advantage.

### Stakeholder Engagement

- Experience in convening and engaging with public and private sector stakeholders on issues relating to data access and advocacy would be a significant advantage.
- Experience in communications and dissemination of data and research outputs to targeted audiences would be an advantage.

## 8. Payments

The contract would be Payment by Results. Proposal budgets should include when payment would be requested and at what milestones. In some cases, data will not be available. In these cases, the consultants should be able to evidence that they have gone through reasonable steps to obtain the data and should provide recommendations on how to collect the data in the future.

## 9. Submission

To be considered for this project, applicants are required to submit a proposal that incorporates:

- The legal identity of the party making the bid
- Evidence of insurance cover where relevant
- A detailed response to the brief, that demonstrates clear understanding and of the key issues and objectives
- Evidence of credible track record and capacity to deliver
- Proposed project workplan and accompanying logframe of activities
- Proposed approach in mitigating against risks involved in project, highlighting any additional risks or assumptions that are being made
- Detailed budget including all relevant assumptions and at what milestones payments would be expected
- CVs of consultants who would be involved in project design and implementation
- Declaration that consultants have the capacity and resources to deliver the contract as set out in the tender brief;
- Declaration (by consultants and any sub-contractors) that they embrace non-exploitation and respect for social rights and working conditions
- Declaration that consultants are not in breach of the following restrictions. A candidate is to be excluded from taking part in procurement if:
  1. it is bankrupt, subject to insolvency or winding-up procedures, where its assets are being administered by a liquidator or by a court, where it is in an arrangement with creditors, where its business activities are suspended, or where it is in any analogous situation arising from a similar procedure provided for under national laws or regulations
  2. it has been established by a final judgment or a final administrative decision that the candidate/tenderer is guilty of grave professional misconduct by having violated applicable laws or regulations or ethical standards of the profession to which the candidate/tenderer belongs, or by having engaged in any wrongful conduct which has an impact on its professional credibility where such conduct

denotes a wrongful intent or gross negligence, including, in particular, any of the following:

- fraudulently or negligently misrepresenting information required for the verification of the absence of grounds for exclusion or the fulfilment of selection criteria or in the performance of a contract.
  - entering into agreement with other economic operators with the aim of distorting competition
  - violating intellectual property rights
  - attempting to influence the decision-making process of the Contracting Party during the procurement procedure
  - attempting to obtain confidential information that may confer upon it undue advantages in the procurement procedure
3. it has been established by a final judgment or a final administrative decision that the candidate/tenderer is in breach of its obligations relating to the payment of taxes or social security contributions in accordance with the applicable law
  4. it has been established by a final judgment that they, or persons having powers of representation or decision making control over them, is guilty of any of the following; fraud, corruption, involvement in a criminal organisation, money laundering, terrorist financing, child labour (or any other forms of trafficking in human beings) or any other illegal activity detrimental to Sweden's or Sida's interests
  5. the tenderer has shown significant deficiencies in complying with main obligations in the performance of a contract financed by Sida or the Contracting Party, which has led to the early termination of a legal commitment or to the application of liquidated damages or other contractual penalties or which has been discovered following checks and audits or investigations
  6. they, their subsidiary, another company belonging to the same group of companies, a consortium partner or other affiliate is found on the list of EU restrictive measures. The lists of persons, groups, entities subject to the EU restrictive measures are published on the following website: [www.sanctionsmap.eu](http://www.sanctionsmap.eu)

**Please note that the requirements in this TOR are subject to change as the project progresses. These changes would be agreed between the parties and budgeted for appropriately.**

**All proposals shall be rejected and contracts terminated where the tenderer or candidate has been found to engage in corrupt, fraudulent, collusive or coercive practices.**

Submissions should be made to [info@reall.net](mailto:info@reall.net) by 9am GMT on 11<sup>th</sup> March 2021, and should include "India MSIs" in the subject header. Any questions can also be sent to the same address.

## 10. Appendix: Market Shaping Indicators - Data Elements List

The Market Shaping Indicators are made up of a subset of data elements, which form the overall indicators. The table below lists these indicators, data elements (when more than one element makes up an indicator), expected aggregations and the suggested data sources for the Africa work. Note that this may differ in Asia depending on contextual differences.

It is expected indicators are populated with as many aggregations as possible, but a summary of the core aggregations are detailed below. "Cities" denotes a specific city, e.g. in the data this would be replaced with "Lahore" or "Faisalabad". Due to the size of India, it is expected that, for city- and state-level data, the work would focus on a small subset of 3-5 key geographies, including Reall's strategic priority geography of Karnataka. The consultants should set out a rationale for which locations to target, which would then be confirmed with Reall.

Definitions are yet to be finalised, and are likely to be reworded in some cases, but this is not expected to materially change the data collection process or data elements required.

The nature of these indicators means that there is considerable repetition of data elements below, due to many data elements forming constituent parts of multiple indicators.

Indicator No.	Element No.	Indicator	Definition	Expected Aggregations	Suggested Sources (Africa)
1. Land & Infrastructure					
1.1 Land Assembly					
1	0	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.	Urban, Cities	Ministry of lands/ / housing/Local planning authorities/Developers
2	0	Smallest residential plot size	The smallest plot size available in a residential development by a developer / contractor.	National, Cities, Partners	Developers
3	0	Average land costs per m2	The average cost of unserviced land that is zoned for residential development per m2.	Cities, Partners	Developers/Local planning authorities/Ministry of lands
4	0	% of land for residential development acquired from the private sector	Percentage of land acquired from the private sector by formal developers / contractors for residential developments out of all the land that they acquired for residential developments.	Partners	Developers
4	1	Size of land for residential development acquired from the private sector in m2	Size of land acquired from the private sector by formal developers / contractors for residential developments.	Partners	Developers
4	2	Total size of land acquired for residential development in m2	Size of land acquired by formal developers / contractors for residential developments.	Partners	Developers
5	0	World Bank DBI geographic coverage index score	The rank of the country's score on the World Bank's geographic coverage index within Africa/Asia. The geographic coverage index has four components: How complete the coverage of the land registry is at the level	National	World Bank DBI

		ranking: Africa/Asia	of the largest business city. A score of 2 is assigned if all privately held land plots in the city are formally registered at the land registry; 0 if not. How complete the coverage of the land registry is at the level of the economy. A score of 2 is assigned if all privately held land plots in the economy are formally registered at the land registry; 0 if not. How complete the coverage of the mapping agency is at the level of the largest business city. A score of 2 is assigned if all privately held land plots in the city are mapped; 0 if not. How complete the coverage of the mapping agency is at the level of the economy. A score of 2 is assigned if all privately held land plots in the economy are mapped; 0 if not. The index ranges from 0 to 8, with higher values indicating greater geographic coverage in land ownership registration and cadastral mapping.		
6	0	World Bank DBI geographic coverage index score ranking: Global	The global rank of the country's score on the World Bank's geographic coverage index. The geographic coverage index has four components: How complete the coverage of the land registry is at the level of the largest business city. A score of 2 is assigned if all privately held land plots in the city are formally registered at the land registry; 0 if not. How complete the coverage of the land registry is at the level of the economy. A score of 2 is assigned if all privately held land plots in the economy are formally registered at the land registry; 0 if not. How complete the coverage of the mapping agency is at the level of the largest business city. A score of 2 is assigned if all privately held land plots in the city are mapped; 0 if not. How complete the coverage of the mapping agency is at the level of the economy. A score of 2 is assigned if all privately held land plots in the economy are mapped; 0 if not. The index ranges from 0 to 8, with higher values indicating greater geographic coverage in land ownership registration and cadastral mapping.	National	World Bank DBI
7	0	World Bank DBI quality of land administration index ranking: Africa/Asia	The rank of the country's score on the World Bank's quality of land administration index within Africa/Asia. The quality of land administration index is composed of five other indices: the reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution and equal access to property rights. Data are collected for each economy's largest business city.	National	World Bank DBI
8	0	World Bank DBI quality of land administration index ranking: Global	The global rank of the country's score on the World Bank's quality of land administration index. The quality of land administration index is composed of five other indices: the reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution and equal access to property rights. Data are collected for each economy's largest business city.	National	World Bank DBI
1.2 Land title					
1	0	Total number of residential properties with a title deed	The total number of residential properties that have a title deed as per the deed registry.	National, Urban, Cities	Deeds registry/Statistics Bureau
2	0	Number of procedures to register residential property	The number of procedures to register residential property. Assumptions about the property: Is fully owned by the seller. Has no mortgages attached and has been under the same ownership for the past 10	National, Cities, Partners	Developer/Real estate agents/Conveyancers/Ministry of lands and/or housing/Local planning authority

			<p>years. Is registered in the land registry or cadastre, or both, and is free of title disputes. Is located in an urban residential zone and no rezoning is required. The property, consisting of land and a dwelling, will be transferred in its entirety. The dwelling is in good condition, complies with all safety standards, building codes and other legal requirements. The property will not be subject to renovations or additional construction following the purchase. Has no trees, natural water sources, natural reserves or historical monuments of any kind. Will not be used for special purposes, and no special permits are required. Has no occupants, and no other party holds a legal interest in it. Assumptions about procedures: A procedure is defined as any interaction of the buyer, the seller or their agents (if an agent is legally or in practice required) with external parties, including government agencies, inspectors, public notaries, architects, surveyors, among others. Interactions between company officers and employees are not considered. All procedures that are legally or in practice required for registering property are recorded, even if they may be avoided in exceptional cases. Each electronic procedure is counted as a separate procedure. Payment of capital gains tax can be counted as a separate procedure. If a procedure can be accelerated legally for an additional cost, the fastest procedure is chosen if that option is used by the majority of property owners. Although the buyer may use lawyers or other professionals where necessary in the registration process, it is assumed that the buyer does not employ an outside facilitator in the registration process unless legally or in practice required to do so.</p>		
3	0	Name of residential property registration procedure that takes the longest to complete	<p>The name of the procedure that takes the longest to complete out of all procedures required to register residential property. Assumptions about the property: Is fully owned by the seller. Has no mortgages attached and has been under the same ownership for the past 10 years. Is registered in the land registry or cadastre, or both, and is free of title disputes. Is located in an urban residential zone and no rezoning is required. The property, consisting of land and a dwelling, will be transferred in its entirety. The dwelling is in good condition, complies with all safety standards, building codes and other legal requirements. The property will not be subject to renovations or additional construction following the purchase. Has no trees, natural water sources, natural reserves or historical monuments of any kind. Will not be used for special purposes, and no special permits are required. Has no occupants, and no other party holds a legal interest in it. Assumptions about procedures: A procedure is defined as any interaction of the buyer, the seller or their agents (if an agent is legally or in practice required) with external parties, including government agencies, inspectors, public notaries, architects, surveyors, among others. Interactions between company officers and employees are not considered. All procedures that are legally or in practice required for registering property are recorded,</p>	National, Cities, Partners	Developer/Real estate agents/Conveyancers/Ministry of lands and/or housing/Local planning authority

			<p>even if they may be avoided in exceptional cases. Each electronic procedure is counted as a separate procedure. Payment of capital gains tax can be counted as a separate procedure. If a procedure can be accelerated legally for an additional cost, the fastest procedure is chosen if that option is used by the majority of property owners. Although the buyer may use lawyers or other professionals where necessary in the registration process, it is assumed that the buyer does not employ an outside facilitator in the registration process unless legally or in practice required to do so. Assumptions about time: Time is recorded in calendar days. The measure captures the median duration that property lawyers, notaries or registry officials indicate is necessary to complete a procedure. It is assumed that the minimum time required for each procedure is one day, except for procedures that can be fully completed online, for which the time required is recorded as half a day. Although procedures may take place simultaneously, they cannot start on the same day (again except for procedures that can be fully completed online). It is assumed that the buyer does not waste time and commits to completing each remaining procedure without delay. If a procedure can be accelerated for an additional cost, the fastest legal procedure available and used by the majority of property owners is chosen. It is assumed that the parties involved are aware of all requirements and their sequence from the beginning. Time spent on gathering information is not considered. If time estimates differ among sources, the median reported value is used.</p>		
4	0	Time to register residential property (days)	<p>The total time taken in days to complete all of the procedures required to register residential property. Assumptions about the property: Is fully owned by the seller. Has no mortgages attached and has been under the same ownership for the past 10 years. Is registered in the land registry or cadastre, or both, and is free of title disputes. Is located in an urban residential zone and no rezoning is required. The property, consisting of land and a dwelling, will be transferred in its entirety. The dwelling is in good condition, complies with all safety standards, building codes and other legal requirements. The property will not be subject to renovations or additional construction following the purchase. Has no trees, natural water sources, natural reserves or historical monuments of any kind. Will not be used for special purposes, and no special permits are required. Has no occupants, and no other party holds a legal interest in it. Assumptions about procedures: A procedure is defined as any interaction of the buyer, the seller or their agents (if an agent is legally or in practice required) with external parties, including government agencies, inspectors, public notaries, architects, surveyors, among others. Interactions between company officers and employees are not considered. All procedures that are legally or in practice required for registering property are recorded, even if they may be avoided in exceptional cases. Each electronic procedure is counted as a separate procedure. Payment of capital gains</p>	National, Cities, Partners	Developer/Real estate agents/Conveyancers/Ministry of lands and/or housing/Local planning authority

			<p>tax can be counted as a separate procedure. If a procedure can be accelerated legally for an additional cost, the fastest procedure is chosen if that option is used by the majority of property owners. Although the buyer may use lawyers or other professionals where necessary in the registration process, it is assumed that the buyer does not employ an outside facilitator in the registration process unless legally or in practice required to do so. Assumptions about time: Time is recorded in calendar days. The measure captures the median duration that property lawyers, notaries or registry officials indicate is necessary to complete a procedure. It is assumed that the minimum time required for each procedure is one day, except for procedures that can be fully completed online, for which the time required is recorded as half a day. Although procedures may take place simultaneously, they cannot start on the same day (again except for procedures that can be fully completed online). It is assumed that the buyer does not waste time and commits to completing each remaining procedure without delay. If a procedure can be accelerated for an additional cost, the fastest legal procedure available and used by the majority of property owners is chosen. It is assumed that the parties involved are aware of all requirements and their sequence from the beginning. Time spent on gathering information is not considered. If time estimates differ among sources, the median reported value is used.</p>		
5	0	Cost to register residential property	<p>The total cost to register residential property as a percentage of the value of the property. Assumptions about the property: Is fully owned by the seller. Has no mortgages attached and has been under the same ownership for the past 10 years. Is registered in the land registry or cadastre, or both, and is free of title disputes. Is located in an urban residential zone and no rezoning is required. The property, consisting of land and a dwelling, will be transferred in its entirety. The dwelling is in good condition, complies with all safety standards, building codes and other legal requirements. The property will not be subject to renovations or additional construction following the purchase. Has no trees, natural water sources, natural reserves or historical monuments of any kind. Will not be used for special purposes, and no special permits are required. Has no occupants, and no other party holds a legal interest in it. Assumptions about procedures: A procedure is defined as any interaction of the buyer, the seller or their agents (if an agent is legally or in practice required) with external parties, including government agencies, inspectors, public notaries, architects, surveyors, among others. Interactions between company officers and employees are not considered. All procedures that are legally or in practice required for registering property are recorded, even if they may be avoided in exceptional cases. Each electronic procedure is counted as a separate procedure. Payment of capital gains tax can be counted as a separate procedure. If a procedure can be accelerated legally for an additional cost, the fastest procedure is chosen</p>	National, Cities, Partners	Developer/Real estate agents/Conveyancers/Ministry of lands and/or housing/Local planning authority

			<p>if that option is used by the majority of property owners. Although the buyer may use lawyers or other professionals where necessary in the registration process, it is assumed that the buyer does not employ an outside facilitator in the registration process unless legally or in practice required to do so. Assumptions about time: Time is recorded in calendar days. The measure captures the median duration that property lawyers, notaries or registry officials indicate is necessary to complete a procedure. It is assumed that the minimum time required for each procedure is one day, except for procedures that can be fully completed online, for which the time required is recorded as half a day. Although procedures may take place simultaneously, they cannot start on the same day (again except for procedures that can be fully completed online). It is assumed that the buyer does not waste time and commits to completing each remaining procedure without delay. If a procedure can be accelerated for an additional cost, the fastest legal procedure available and used by the majority of property owners is chosen. It is assumed that the parties involved are aware of all requirements and their sequence from the beginning. Time spent on gathering information is not considered. If time estimates differ among sources, the median reported value is used. Assumptions about the cost of the property: Cost is recorded as a percentage of the property value, assumed to be equivalent to 50 times income per capita. Only official costs required by law are recorded, including fees, transfer taxes, stamp duties and any other payment to the property registry, notaries, public agencies or lawyers. Other taxes, such as capital gains tax or value added tax (VAT), are excluded from the cost measure. However, in economies where transfer tax can be substituted by VAT, transfer tax will be recorded instead. Both costs borne by the buyer and the seller are included. If cost estimates differ among sources, the median reported value is used.</p>		
6	0	World Bank DBI transparency of information index ranking: Africa/Asia	<p>The rank of the country's score on the World Bank's transparency of information index within Africa/Asia. The transparency of information index has 10 components: Whether information on land ownership is made publicly available. A score of 1 is assigned if information on land ownership is accessible by anyone; 0 if access is restricted. Whether the list of documents required for completing all types of property transactions is made easily available to the public. A score of 0.5 is assigned if the list of documents is easily accessible online or on a public board; 0 if it is not made available to the public or if it can be obtained only in person. Whether the fee schedule for completing all types of property transactions is made easily available to the public. A score of 0.5 is assigned if the fee schedule is easily accessible online or on a public board free of charge; 0 if it is not made available to the public or if it can be obtained only in person. Whether the immovable property agency formally specifies the time frame to deliver a legally binding document proving property ownership. A score of 0.5 is</p>	National	World Bank DBI



			<p>assigned if such service standard is accessible online or on a public board; 0 if it is not made available to the public or if it can be obtained only in person. Whether there is a specific and independent mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration. A score of 1 is assigned if there is a specific and independent mechanism for filing a complaint; 0 if there is only a general mechanism or no mechanism. Whether there are publicly available official statistics tracking the number of transactions at the immovable property registration agency in the largest business city. A score of 0.5 is assigned if statistics are published about property transfers in the largest business city in the past calendar year at the latest on May 1st of the following year; 0 if no such statistics are made publicly available. Whether maps of land plots are made publicly available. A score of 0.5 is assigned if cadastral plans are accessible by anyone; 0 if access is restricted. Whether the fee schedule for accessing cadastral plans is made easily available to the public. A score of 0.5 is assigned if the fee schedule is easily accessible online or on a public board free of charge; 0 if it is not made available to the public or if it can be obtained only in person. Whether the mapping agency formally specifies the time frame to deliver an updated cadastral plan. A score of 0.5 is assigned if the service standard is accessible online or on a public board; 0 if it is not made available to the public or if it can be obtained only in person. Whether there is a specific and independent mechanism for filing complaints about a problem that occurred at the mapping agency. A score of 0.5 is assigned if there is a specific and independent mechanism for filing a complaint; 0 if there is only a general mechanism or no mechanism. The index ranges from 0 to 6, with higher values indicating greater transparency in the land administration system.</p>		
7	0	World Bank DBI transparency of information index ranking: Global	<p>The global rank of the country's score on the World Bank's transparency of information index. The transparency of information index has 10 components: Whether information on land ownership is made publicly available. A score of 1 is assigned if information on land ownership is accessible by anyone; 0 if access is restricted. Whether the list of documents required for completing all types of property transactions is made easily available to the public. A score of 0.5 is assigned if the list of documents is easily accessible online or on a public board; 0 if it is not made available to the public or if it can be obtained only in person. Whether the fee schedule for completing all types of property transactions is made easily available to the public. A score of 0.5 is assigned if the fee schedule is easily accessible online or on a public board free of charge; 0 if it is not made available to the public or if it can be obtained only in person. Whether the immovable property agency formally specifies the time frame to deliver a legally binding document proving property ownership. A score of 0.5 is assigned if such service standard is accessible</p>	National	World Bank DBI

			<p>online or on a public board; 0 if it is not made available to the public or if it can be obtained only in person. Whether there is a specific and independent mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration. A score of 1 is assigned if there is a specific and independent mechanism for filing a complaint; 0 if there is only a general mechanism or no mechanism. Whether there are publicly available official statistics tracking the number of transactions at the immovable property registration agency in the largest business city. A score of 0.5 is assigned if statistics are published about property transfers in the largest business city in the past calendar year at the latest on May 1st of the following year; 0 if no such statistics are made publicly available. Whether maps of land plots are made publicly available. A score of 0.5 is assigned if cadastral plans are accessible by anyone; 0 if access is restricted. Whether the fee schedule for accessing cadastral plans is made easily available to the public. A score of 0.5 is assigned if the fee schedule is easily accessible online or on a public board free of charge; 0 if it is not made available to the public or if it can be obtained only in person. Whether the mapping agency formally specifies the time frame to deliver an updated cadastral plan. A score of 0.5 is assigned if the service standard is accessible online or on a public board; 0 if it is not made available to the public or if it can be obtained only in person. Whether there is a specific and independent mechanism for filing complaints about a problem that occurred at the mapping agency. A score of 0.5 is assigned if there is a specific and independent mechanism for filing a complaint; 0 if there is only a general mechanism or no mechanism. The index ranges from 0 to 6, with higher values indicating greater transparency in the land administration system.</p>		
<b>1.3 Infrastructure</b>					
1	0	% of residential development projects where developers are paying for bulk infrastructure or the building of roads	The share of residential development projects that are currently ongoing and have not yet been completed where the developer has had to provide bulk infrastructure or build roads. Bulk infrastructure includes the provision of electrical and water mains connections to a site/plot. Road building includes all roads built to connect to a municipal roadway.	Partners	Developers
1	1	Number of residential development projects where developers are providing bulk infrastructure or building roads	The total number of residential development projects that are currently ongoing and have not yet been completed where the developer has had to provide bulk infrastructure or build roads. Bulk infrastructure includes the provision of electrical and water mains connections to a site/plot. Road building includes all roads built to connect to a municipal roadway.	Partners	Developers
1	2	Number of residential development projects across developers	The total number of residential development projects that are currently ongoing and have not yet been completed.	Partners	Developments
2	0	% of households without access	The share of households without access to improved drinking water services. According to DHS 7, these include: piped into dwelling	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau

		to improved drinking water services	<p>piped to yard/plot public tap/standpipe          piped to neighbour tube well or borehole          protected well protected spring rainwater          tanker truck, cart with small tank bottled          water</p>		
2	1	Number of households without access to improved drinking water services	<p>The number of households without access to improved drinking water services. According to DHS 7, these include: piped into dwelling          piped to yard/plot public tap/standpipe          piped to neighbour tube well or borehole          protected well protected spring rainwater          tanker truck, cart with small tank bottled          water</p>	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
2	2	Number of households	<p>The total number of households. A household consists of one or more people who live in the same dwelling and share meals.</p>	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
3	0	% of households without access to improved sanitation services	<p>The share of households without access to an improved sanitation facility. According to DHS 7, these include: flush - to piped sewer system flush - to septic tank flush - to pit latrine flush - don't know where pit latrine - ventilated improved pit (VIP) pit latrine - with slab composting toilet</p>	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
3	1	Number of households without access to improved sanitation services	<p>The number of households without access to an improved sanitation facility. According to DHS 7, these include: flush - to piped sewer system flush - to septic tank flush - to pit latrine flush - don't know where pit latrine - ventilated improved pit (VIP) pit latrine - with slab composting toilet</p>	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
3	2	Number of households	<p>The total number of households. A household consists of one or more people who live in the same dwelling and share meals.</p>	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
4	0	% of households without access to basic electricity	<p>The share of households without access to electricity in their dwelling.</p>	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
4	1	Number of households without access to basic electricity	<p>The number of households without access to electricity in their dwelling.</p>	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
4	2	Number of households	<p>The total number of households. A household consists of one or more people who live in the same dwelling and share meals.</p>	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
5	0	% of households living in dwellings built using durable building materials (walls and roof) with inadequate services	<p>The share of households living in dwellings where the main material of the walls and roof are finished, but the household does not have access to basic water services, basic sanitation facilities, or electricity. The definition of finished materials are as per the latest DHS questionnaire. Some of these may be country specific, but the major categories are standard. In DHS 7, finished wall materials included: CEMENT STONE WITH LIME/CEMENT BRICKS CEMENT BLOCKS COVERED ADOBE WOOD PLANKS/SHINGLES In DHS 7, finished roof materials included: METAL/ZINC WOOD CALAMINE/CEMENT FIBER CERAMIC TILES CEMENT ROOFING SHINGLES To align with the DHS, basic drinking water services are the same as improved sources of drinking water. According to DHS 7, these include: piped into dwelling piped to yard/plot public tap/standpipe piped to neighbour tube well or borehole protected well protected spring rainwater tanker truck, cart with small tank bottled water Again, to align with the DHS, basic sanitation facilities</p>	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau

			are the same as improved sanitation facilities. According to DHS 7, these include: flush - to piped sewer system flush - to septic tank flush - to pit latrine flush - don't know where pit latrine - ventilated improved pit (VIP) pit latrine - with slab composting toilet		
5	1	Number of households living in dwellings built using durable building materials (walls and roof) with inadequate services	The number of households living in dwellings where the main material of the walls and roof are finished, but the household does not have access to basic water services, basic sanitation facilities, or electricity. The definition of finished materials are as per the latest DHS questionnaire. Some of these may be country specific, but the major categories are standard. In DHS 7, finished wall materials included: CEMENT STONE WITH LIME/CEMENT BRICKS CEMENT BLOCKS COVERED ADOBE WOOD PLANKS/SHINGLES In DHS 7, finished roof materials included: METAL/ZINC WOOD CALAMINE/CEMENT FIBER CERAMIC TILES CEMENT ROOFING SHINGLES To align with the DHS, basic drinking water services are the same as improved sources of drinking water. According to DHS 7, these include: piped into dwelling piped to yard/plot public tap/standpipe piped to neighbour tube well or borehole protected well protected spring rainwater tanker truck, cart with small tank bottled water Again, to align with the DHS, basic sanitation facilities are the same as improved sanitation facilities. According to DHS 7, these include: flush - to piped sewer system flush - to septic tank flush - to pit latrine flush - don't know where pit latrine - ventilated improved pit (VIP) pit latrine - with slab composting toilet	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
5	2	Number of households living in dwellings built using durable building materials (walls and roof)	The number of households living in dwellings where the main material of the walls and roof are finished. The definition of finished materials are as per the latest DHS questionnaire. Some of these may be country specific, but the major categories are standard. In DHS 7, finished wall materials included: CEMENT STONE WITH LIME/CEMENT BRICKS CEMENT BLOCKS COVERED ADOBE WOOD PLANKS/SHINGLES In DHS 7, finished roof materials included: METAL/ZINC WOOD CALAMINE/CEMENT FIBER CERAMIC TILES CEMENT ROOFING SHINGLES	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
6	0	Transport as a % of household expenditure	Expenditure on transport as a share of total household expenditure.	National, Urban, Cities	Statistics Bureau
7	0	World Bank DBI Reliability of infrastructure index ranking: Africa/Asia	The rank of the country's score on the World Bank's reliability of infrastructure index within Africa/Asia. The reliability of infrastructure index has six components: In what format land title certificates are kept at the immovable property registry of the largest business city of the economy. A score of 2 is assigned if the majority of land title certificates are fully digital; 1 if scanned; 0 if kept in paper format. Whether there is a comprehensive and functional electronic database for checking all encumbrances, caveats, charges or privileges affecting a registered property's encumbrances. A score of 1 is assigned if yes; 0 if no. In what format cadastral plans are kept at the mapping agency of the largest	National	World Bank DBI

			business city of the economy. A score of 2 is assigned if the majority of cadastral plans are fully digital; 1 if scanned; 0 if kept in paper format. Whether there is a geographic information system (a fully digital geographic representation of the land plot) —an electronic database for recording boundaries, checking plans and providing cadastral information. A score of 1 is assigned if yes; 0 if no. Whether the land ownership registry and mapping agency are linked. A score of 1 is assigned if information about land ownership and maps is kept in a single database or in linked databases; 0 if there is no connection between different databases. How immovable property is identified. A score of 1 is assigned if both the immovable property registry and the mapping agency use the same identification number for properties; 0 if there are multiple identifiers. The index ranges from 0 to 8, with higher values indicating a higher quality of infrastructure for ensuring the reliability of information on property titles and boundaries.		
8	0	World Bank DBI Reliability of infrastructure index ranking: Global	The global rank of the country's score on the World Bank's reliability of infrastructure index. The reliability of infrastructure index has six components: In what format land title certificates are kept at the immovable property registry of the largest business city of the economy. A score of 2 is assigned if the majority of land title certificates are fully digital; 1 if scanned; 0 if kept in paper format. Whether there is a comprehensive and functional electronic database for checking all encumbrances, caveats, charges or privileges affecting a registered property's encumbrances. A score of 1 is assigned if yes; 0 if no. In what format cadastral plans are kept at the mapping agency of the largest business city of the economy. A score of 2 is assigned if the majority of cadastral plans are fully digital; 1 if scanned; 0 if kept in paper format. Whether there is a geographic information system (a fully digital geographic representation of the land plot) —an electronic database for recording boundaries, checking plans and providing cadastral information. A score of 1 is assigned if yes; 0 if no. Whether the land ownership registry and mapping agency are linked. A score of 1 is assigned if information about land ownership and maps is kept in a single database or in linked databases; 0 if there is no connection between different databases. How immovable property is identified. A score of 1 is assigned if both the immovable property registry and the mapping agency use the same identification number for properties; 0 if there are multiple identifiers. The index ranges from 0 to 8, with higher values indicating a higher quality of infrastructure for ensuring the reliability of information on property titles and boundaries.	National	World Bank DBI
<b>2. Construction &amp; Investment</b>					
<b>2.1 Stock</b>					
1	0	Size of the cheapest, newly built dwelling by a formal developer / contractor in	The size of the cheapest, newly built dwelling by a formal developer / contractor in an urban area in square meters.	National, Urban, Cities	Developers/Planning authorities

		an urban area in square meters			
2	0	Number of people per sleeping room in formal dwellings	The number of people per sleeping room in formal dwellings. Formal dwellings are defined as dwellings where the main material used for the floors, walls, and roof of the dwelling are finished. The definition of finished materials are as per the latest DHS questionnaire. Some of these may be country specific, but the major categories are standard. In DHS 7, finished floor materials included: PARQUET OR POLISHED WOOD VINYL OR ASPHALT STRIPS CERAMIC TILES CEMENT CARPET/RUG In DHS 7, finished wall materials included: CEMENT STONE WITH LIME/CEMENT BRICKS CEMENT BLOCKS COVERED ADOBE WOOD PLANKS/SHINGLES In DHS 7, finished roof materials included: METAL/ZINC WOOD CALAMINE/CEMENT FIBER CERAMIC TILES CEMENT ROOFING SHINGLES	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
3	0	Number of people per sleeping room in informal dwellings	The number of people per sleeping room in informal dwellings. Informal dwellings are defined as dwellings where the main material used for either the floors, walls, or roof of the dwelling is unfinished. The definition of finished materials are as per the latest DHS questionnaire. Some of these may be country specific, but the major categories are standard. In DHS 7, finished floor materials included: PARQUET OR POLISHED WOOD VINYL OR ASPHALT STRIPS CERAMIC TILES CEMENT CARPET/RUG In DHS 7, finished wall materials included: CEMENT STONE WITH LIME/CEMENT BRICKS CEMENT BLOCKS COVERED ADOBE WOOD PLANKS/SHINGLES In DHS 7, finished roof materials included: METAL/ZINC WOOD CALAMINE/CEMENT FIBER CERAMIC TILES CEMENT ROOFING SHINGLES	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
4	0	Number of households living in dwellings built using durable building materials (walls and roof)	The number of households living in dwellings where the main material of the walls and roof are finished. The definition of finished materials are as per the latest DHS questionnaire. Some of these may be country specific, but the major categories are standard. In DHS 7, finished wall materials included: CEMENT STONE WITH LIME/CEMENT BRICKS CEMENT BLOCKS COVERED ADOBE WOOD PLANKS/SHINGLES In DHS 7, finished roof materials included: METAL/ZINC WOOD CALAMINE/CEMENT FIBER CERAMIC TILES CEMENT ROOFING SHINGLES	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
5	0	% of households living in dwellings built using durable building materials (walls and roof) that are overcrowded	The percentage of households living in dwellings where the main material of the walls and roof are finished and the dwelling is overcrowded. The definition of finished materials are as per the latest DHS questionnaire. Some of these may be country specific, but the major categories are standard. An overcrowded dwelling is one where there are more than two people per sleeping room. In DHS 7, finished wall materials included: CEMENT STONE WITH LIME/CEMENT BRICKS CEMENT BLOCKS COVERED ADOBE WOOD PLANKS/SHINGLES In DHS 7, finished roof materials included:	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau

			METAL/ZINC WOOD CALAMINE/CEMENT FIBER CERAMIC TILES CEMENT ROOFING SHINGLES		
5	1	% of households living in dwellings built using durable building materials (walls and roof) that are overcrowded	The percentage of households living in dwellings where the main material of the walls and roof are finished and the dwelling is overcrowded. The definition of finished materials are as per the latest DHS questionnaire. Some of these may be country specific, but the major categories are standard. An overcrowded dwelling is one where there are more than two people per sleeping room. In DHS 7, finished wall materials included: CEMENT STONE WITH LIME/CEMENT BRICKS CEMENT BLOCKS COVERED ADOBE WOOD PLANKS/SHINGLES In DHS 7, finished roof materials included: METAL/ZINC WOOD CALAMINE/CEMENT FIBER CERAMIC TILES CEMENT ROOFING SHINGLES	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
5	2	Number of households living in dwellings built using durable building materials (walls and roof)	The number of households living in dwellings where the main material of the walls and roof are finished. The definition of finished materials are as per the latest DHS questionnaire. Some of these may be country specific, but the major categories are standard. In DHS 7, finished wall materials included: CEMENT STONE WITH LIME/CEMENT BRICKS CEMENT BLOCKS COVERED ADOBE WOOD PLANKS/SHINGLES In DHS 7, finished roof materials included: METAL/ZINC WOOD CALAMINE/CEMENT FIBER CERAMIC TILES CEMENT ROOFING SHINGLES	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
6	0	% of population living in slums, informal settlements, or inadequate dwellings	The percentage of the population that are part of households whose main dwelling ,meets the criteria of a slum/inadequate/informal dwelling. A household living in a slum/inadequate dwelling/informal settlement is defined as a group of individuals living under the same roof lacking one or more of the following conditions: access to improved water, access to improved sanitation, sufficient living area, and durability of housing. As per the UN definition, access to improved water requires the household to have access to Piped connection to house or plot Public stand pipe serving no more than 5 households Bore hole Protected dug well Protected spring Rain water collection Bottle water (new) As per the UN definition, access to improved sanitation requires the household to have access to Direct connection to public sewer Direct connection to septic tank Poor flush latrine Ventilated improved pit latrine Pit latrine with slab (new) The sufficient living area requirement requires there to be less than 4 people per habitable room in the household's dwelling. Durability of housing requires the main material of the walls, floor, and roof of the household's dwelling to be finished. The definition of finished materials are as per the latest DHS questionnaire. Some of these may be country specific, but the major categories are standard. In DHS 7, finished floor materials included: PARQUET OR POLISHED WOOD VINYL OR ASPHALT STRIPS CERAMIC TILES CEMENT CARPET/RUG In DHS 7, finished wall materials included: CEMENT STONE WITH LIME/CEMENT BRICKS CEMENT	National, Cities, Urban Bottom 40	Statistics Bureau/DHS/UN Stats

			BLOCKS COVERED ADOBE WOOD PLANKS/SHINGLES In DHS 7, finished roof materials included: METAL/ZINC WOOD CALAMINE/CEMENT FIBER CERAMIC TILES CEMENT ROOFING SHINGLES		
2.2 Flow					
1	0	Number of dwellings completed annually	The number of new residential units completed per annum for which occupancy permits have been issued.	National, Cities, Urban Bottom 40	Ministry responsible for lands/housing/Government planning authorities/Statistics Bureau
2	0	Gross fixed capital formation of dwellings as % of GDP	The value of capital invested in the formation of dwellings as a percentage of the country's Gross Domestic Product.	National	Statistics Bureau/World Bank
2	1	Gross fixed capital formation of dwellings in nominal local currency units	The value of residential dwelling capital formation is derived from the National Accounts: Expenditure - Gross Fixed Capital Formation: Residential buildings.	National	Statistics Bureau
2	2	GDP in local currency units	The value GDP in current local currency units.	National	Statistics Bureau/World Bank
3	0	Residential construction sector as a % of GDP	The value of the construction sector as a percentage of the country's Gross Domestic Product.	National	CAHF Housing Economic Value Chain Report/Statistics Bureau/World Bank
3	1	Residential construction sector in local currency units	The value of the construction sector in local currency units	National	CAHF Housing Economic Value Chain Report (Africa)
3	2	GDP in local currency units	The value GDP in current local currency units.	National	Statistics Bureau/World Bank
4	0	Residential rental sector as a % of GDP	The value of the rental sector as a percentage of the country's Gross Domestic Product.	National	CAHF Housing Economic Value Chain Report/Statistics Bureau/World Bank
4	1	Residential rental sector in local currency units	The value of the rental sector in local currency units	National	CAHF Housing Economic Value Chain Report (Africa)
4	2	GDP in local currency units	The value GDP in current local currency units.	National	Statistics Bureau/World Bank
2.3 Industry					
1	0	Is there a body that organises developers / contractors?	A "Yes" or "No" answer whether or not a body exists that organises developers / contractors.	National	Developers
2	0	Number of formal private developers / contractors serving the bottom-end of the market	The total number of registered private developers or contractors that build dwellings affordable to the bottom-end of the market. Registered private developers / contractors refers to businesses that are privately owned (not owned by government) and have a valid business/operating permit/license. From a buying perspective, affordability for the bottom-end of the market requires the price of the dwellings to be such that the bottom end of the market (calculation methodology to be determined) can afford to purchase it at market borrowing terms or the terms offered by the developer/accessible through the developer. From a rental perspective, affordability for the bottom-end of the market requires the rental price of the dwellings built by the developer / contractor to be such that the monthly rent-to-income ratio of the dwelling does not exceed 30% of bottom end of market household incomes.	National, State, Cities	Developers



3	0	Number of people employed in the residential construction sector	The number of people employed in the residential rental sector as per CAHF's HEVC methodology.	National, Cities	CAHF Housing Economic Value Chain Report
4	0	Number of people employed in the residential rental sector	The number of people employed in the residential rental sector as per CAHF's HEVC methodology.	National, Cities	CAHF Housing Economic Value Chain Report
5	0	Number of completed developer built dwellings that are accessible to the bottom-end of the market	The total dwellings completed in the last calendar year that are affordable to the bottom-end of the market (calculation methodology to be determined). Completed dwellings are dwellings for which occupancy permits have been issued. From a buying perspective, affordability for the bottom-end of the market requires the price of the dwellings to be such that the bottom-end of the market households can afford to purchase it at market borrowing terms or the terms offered by the developer/accessible through the developer. From a rental perspective, affordability for the bottom-end of the market requires the rental price of the dwellings built by the developer / contractor to be such that the monthly rent-to-income ratio of the dwelling does not exceed 30% of the bottom-end of the market household incomes.	National, Cities	Developers
<b>2.4 Building materials</b>					
1	0	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.	National, Cities	Developers/Building material suppliers
2	0	Average residential building cost inflation for dwellings over 5 years	Average residential building cost inflation for dwellings over 5 years	National, Urban, Cities	Statistics Bureau/Developers/Building material suppliers
2	1	Residential building cost inflation for dwellings year 1	The percentage change in prices for building materials required to construct a dwelling. The material costs should relate to materials required for construction of the top structure (i.e. exclude any items required to service the site) and includes all finishes.	National, Urban, Cities	Statistics Bureau/Developers/Building material suppliers
2	2	Residential building cost inflation for dwellings year 2	The percentage change in prices for building materials required to construct a CAHF house in the main urban centre. The material costs should relate to materials required for construction of the top structure (i.e. exclude any items required to service the site) and includes all finishes.	National, Urban, Cities	Statistics Bureau/Developers/Building material suppliers
2	3	Residential building cost inflation for dwellings year 3	The percentage change in prices for building materials required to construct a CAHF house in the main urban centre. The material costs should relate to materials required for construction of the top structure (i.e. exclude any items required to service the site) and includes all finishes.	National, Urban, Cities	Statistics Bureau/Developers/Building material suppliers
2	4	Residential building cost inflation for dwellings year 4	The percentage change in prices for building materials required to construct a CAHF house in the main urban centre. The material costs should relate to materials required for construction of the top structure (i.e. exclude any items required to service the site) and includes all finishes.	National, Urban, Cities	Statistics Bureau/Developers/Building material suppliers

2	5	Residential building cost inflation for dwellings year 5	The percentage change in prices for building materials required to construct a CAHF house in the main urban centre. The material costs should relate to materials required for construction of the top structure (i.e. exclude any items required to service the site) and includes all finishes.	National, Urban, Cities	Statistics Bureau/Developers/Building material suppliers
<b>2.5 Process</b>					
1	0	Time (in days) from application to completion for dwellings in the main urban city	The median number of days (inclusive of weekends and public holidays) between the issuance of a building construction permit and the issuance of an occupancy permit for residential dwellings. A building construction permit provides developers / contractors with permission to commence construction on the proposed site / development. An occupancy permit certifies the dwelling as habitable.	Cities	Developers/Statistics Bureau/Local planning authority
2	0	Total cost of all residential construction permit-related procedures in local currency units	The total cost of all permits required for the construction of a residential dwelling and declaring it fit for occupancy.	National, Cities	Developers/Statistics Bureau/Local planning authority
<b>3. Sales &amp; Rental</b>					
<b>3.1 Ownership</b>					
1	0	Price of the cheapest, newly built dwelling by a formal developer or contractor in local currency units	The price of the cheapest, newly built dwelling by a formal developer or contractor in local currency units.	National, State/Province, Cities	Developers/Real estate agents
2	0	Average inflation for dwellings over 5 years	The average annual percentage change in the prices of residential dwellings over 5 years.	National, Urban, Cities	Developers/Real Estate Agents/Property Classifieds/Central Bank/Commercial Banks/Bank for International Settlements
2	1	Dwelling inflation year 1	The annual percentage change in the prices of residential dwellings: year 1.	National, Urban, Cities	Developers/Real Estate Agents/Property Classifieds/Central Bank/Commercial Banks/Bank for International Settlements
2	2	Dwelling inflation year 2	The annual percentage change in the prices of residential dwellings: year 2.	National, Urban, Cities	Developers/Real Estate Agents/Property Classifieds/Central Bank/Commercial Banks/Bank for International Settlements
2	3	Dwelling inflation year 3	The annual percentage change in the prices of residential dwellings: year 3.	National, Urban, Cities	Developers/Real Estate Agents/Property Classifieds/Central Bank/Commercial Banks/Bank for International Settlements
2	4	Dwelling inflation year 4	The annual percentage change in the prices of residential dwellings: year 4.	National, Urban, Cities	Developers/Real Estate Agents/Property Classifieds/Central Bank/Commercial Banks/Bank for International Settlements
2	5	Dwelling inflation year 5	The annual percentage change in the prices of residential dwellings: year 5.	National, Urban, Cities	Developers/Real Estate Agents/Property Classifieds/Central Bank/Commercial Banks/Bank for International Settlements
3	0	% of households that own their dwelling	The share of households that claim to own their dwelling.	National, Cities, Urban Bottom 40	Statistics Bureau/DHS

3	1	Number of households that own their dwelling	The number of households that claim to own their dwelling.	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
3	2	Number of households	The total number of households. A household consists of one or more people who live in the same dwelling and share meals.	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
4	0	% of households with female or joint ownership of a dwelling	The share of households where a female member of the households owns their main dwelling or any other dwelling either outright or jointly with someone else.	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
4	1	Number of households with female or joint ownership of a dwelling	The number of households where at least one female member of the households owns their main dwelling or any other dwelling either outright or jointly with someone else.	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
4	2	Number of households	The total number of households. A household consists of one or more people who live in the same dwelling and share meals.	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
5	0	% of households with female ownership of a dwelling	The share of households where a female member of the households owns their main dwelling or any other dwelling outright.	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
5	1	Number of households with female ownership of a dwelling	The number of households where a female member of the households owns their main dwelling or any other dwelling outright.	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
5	2	Number of households	The total number of households. A household consists of one or more people who live in the same dwelling and share meals.	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
6	0	World Bank DBI equal access to property rights index ranking: Africa/Asia	The rank of the country's score on the World Bank's equal access to property rights index within Africa/Asia. The equal access to property rights index has two components: Whether unmarried men and unmarried women have equal ownership rights to property. A score of -1 is assigned if there are unequal ownership rights to property; 0 if there is equality. Whether married men and married women have equal ownership rights to property. A score of -1 is assigned if there are unequal ownership rights to property; 0 if there is equality. Ownership rights cover the ability to manage, control, administer, access, encumber, receive, dispose of and transfer property. Each restriction is considered if there is a differential treatment for men and women in the law considering the default marital property regime. For customary land systems, equality is assumed unless there is a general legal provision stating a differential treatment. The index ranges from -2 to 0, with higher values indicating greater inclusiveness of property rights.	National	World Bank DBI
7	0	World Bank DBI equal access to property rights index ranking: Global	The global rank of the country's score on the World Bank's equal access to property rights index. The equal access to property rights index has two components: Whether unmarried men and unmarried women have equal ownership rights to property. A score of -1 is assigned if there are unequal ownership rights to property; 0 if there is equality. Whether married men and married women have equal ownership rights to property. A score of -1 is assigned if there are unequal ownership rights to property; 0 if there is equality. Ownership rights cover the ability to manage, control, administer, access,	National	World Bank DBI

			encumber, receive, dispose of and transfer property. Each restriction is considered if there is a differential treatment for men and women in the law considering the default marital property regime. For customary land systems, equality is assumed unless there is a general legal provision stating a differential treatment. The index ranges from -2 to 0, with higher values indicating greater inclusiveness of property rights.		
3.2 Rental					
1	0	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.	Urban, State/Province, Cities	Developers/Real estate agents/Property classifieds
1	1	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.	Urban, State/Province, Cities	Developers/Real estate agents/Property classifieds
1	2	Size of the cheapest, newly built dwelling by a formal developer / contractor in an urban area in square meters	The size of the cheapest, newly built dwelling by a formal developer / contractor in an urban area in square meters.	Urban, State/Province, Cities	Developers/Real estate agents
1	3	Price of the cheapest, newly built dwelling by a formal developer or contractor in local currency units	The price of the cheapest, newly built dwelling by a formal developer or contractor in local currency units.	Urban, State/Province, Cities	Developers
2	0	% of households that rent their dwelling	The share of households that claim to rent their dwelling	National, Cities, Urban Bottom 40	Statistics Bureau
2	1	Number of households that rent their dwelling	The number of households that claim to rent their dwelling	National, Cities, Urban Bottom 40	Statistics Bureau
2	2	Number of households	The total number of households. A household consists of one or more people who live in the same dwelling and share meals.	National, Cities, Urban Bottom 40	DHS, or if not available, Statistics Bureau
3.3 Transactions					
1	0	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.	Cities	Ministry of Lands/Developers/Government Gazettes

2	0	Number of formal estate agents	The total number of registered real estate agents that are subject to regulatory oversight.	National, State/Province, Cities	Real estate agents
3	0	Resale transactions as a % of all residential transactions	The number of residential resale transactions as a share of all residential transactions.	National, Cities	Deeds office
3	1	Number of residential resale transactions	The total number of residential resale transactions in a given calendar year. A resale refers to any home that has been previously owned. In other words, all residential properties other than newly constructed ones.	National, Cities	Deeds office
3	2	Number of new residential transfers	The total number of residential resale transactions in a given calendar year. A resale refers to any home that has been previously owned. In other words, all residential properties other than newly constructed ones.	National, Cities	Deeds office
4	0	Number of new residential transfers	The total number of residential transactions in a given calendar year where the dwelling is classified as a new build.	National, Cities	Deeds office
5	0	Number of residential resale transactions	The total number of residential resale transactions in a given calendar year. A resale refers to any home that has been previously owned. In other words, all residential properties other than newly constructed ones.	National, Cities	Deeds office
6	0	Number of residential transfers financed with a mortgage	The total number of residential property transfers which were financed with a mortgage.	National, Cities	Deeds Registry/Commercial Banks
7	0	World Bank DBI land dispute resolution index ranking: Africa/Asia	The rank of the country's score on the World Bank's land dispute resolution index within Africa/Asia. The land dispute resolution index assesses the legal framework for immovable property registration and the accessibility of dispute resolution mechanisms. The index has eight components: Whether the law requires that all property sale transactions be registered at the immovable property registry to make them opposable to third parties. A score of 1.5 is assigned if yes; 0 if no. Whether the formal system of immovable property registration is subject to a guarantee. A score of 0.5 is assigned if either a state or private guarantee over immovable property registration is required by law; 0 if no such guarantee is required. Whether there is a specific, out-of-court compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry. A score of 0.5 is assigned if yes; 0 if no. Whether the legal system requires verification of the legal validity of the documents (such as the sales, transfer or conveyance deed) necessary for a property transaction. A score of 0.5 is assigned if there is a review of legal validity, either by the registrar or by a professional (such as a notary or a lawyer); 0 if there is no review. Whether the legal system requires verification of the identity of the parties to a property transaction. A score of 0.5 is assigned if there is verification of identity, either by the registrar or by a professional (such as a notary or a lawyer); 0 if there is no verification. Whether there is a national database to verify the accuracy of government-issued identity documents. A score of 1 is assigned if such a national database is available; 0 if not. How	National	World Bank DBI

			<p>much time it takes to obtain a decision from a court of first instance (without an appeal) in a standard land dispute between two local businesses over tenure rights worth 50 times income per capita and located in the largest business city. A score of 3 is assigned if it takes less than one year; 2 if it takes between one and two years; 1 if it takes between two and three years; 0 if it takes more than three years. Whether there are publicly available statistics on the number of land disputes at the economy level in the first instance court. For the 11 economies where the data are also collected for the second largest business city, city-level statistics are taken into account. A score of 0.5 is assigned if statistics are published about land disputes in the economy in the past calendar year; 0 if no such statistics are made publicly available. The index ranges from 0 to 8, with higher values indicating greater protection against land disputes.</p>		
8	0	World Bank DBI land dispute resolution index ranking: Global	<p>The global rank of the country's score on the World Bank's land dispute resolution index. The land dispute resolution index assesses the legal framework for immovable property registration and the accessibility of dispute resolution mechanisms. The index has eight components: Whether the law requires that all property sale transactions be registered at the immovable property registry to make them opposable to third parties. A score of 1.5 is assigned if yes; 0 if no. Whether the formal system of immovable property registration is subject to a guarantee. A score of 0.5 is assigned if either a state or private guarantee over immovable property registration is required by law; 0 if no such guarantee is required. Whether there is a specific, out-of-court compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry. A score of 0.5 is assigned if yes; 0 if no. Whether the legal system requires verification of the legal validity of the documents (such as the sales, transfer or conveyance deed) necessary for a property transaction. A score of 0.5 is assigned if there is a review of legal validity, either by the registrar or by a professional (such as a notary or a lawyer); 0 if there is no review. Whether the legal system requires verification of the identity of the parties to a property transaction. A score of 0.5 is assigned if there is verification of identity, either by the registrar or by a professional (such as a notary or a lawyer); 0 if there is no verification. Whether there is a national database to verify the accuracy of government-issued identity documents. A score of 1 is assigned if such a national database is available; 0 if not. How much time it takes to obtain a decision from a court of first instance (without an appeal) in a standard land dispute between two local businesses over tenure rights worth 50 times income per capita and located in the largest business city. A score of 3 is assigned if it takes less than one year; 2 if it takes between one and two years; 1 if it takes between two and three years; 0 if it takes more than three years. Whether there are publicly</p>	National	World Bank DBI

			available statistics on the number of land disputes at the economy level in the first instance court. For the 11 economies where the data are also collected for the second largest business city, city-level statistics are taken into account. A score of 0.5 is assigned if statistics are published about land disputes in the economy in the past calendar year; 0 if no such statistics are made publicly available. The index ranges from 0 to 8, with higher values indicating greater protection against land disputes.		
3.4 Finance					
1	0	Does an operational mortgage refinancing company exist?	Asks whether or not a mortgage refinance company exists and is operational in the country.	National	Central Bank/World Bank
2	0	Value of residential mortgages issued per annum in local currency units	The value of residential mortgages issued in a calendar year by licensed/registered residential mortgage providers in local currency units.	National	Central Bank/Commercial Banks
3	0	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.	National	Central Bank/Commercial Banks
4	0	Value of residential mortgages outstanding as % of GDP	The value of outstanding residential mortgages in local currency units at the end of a calendar year as a share of nominal GDP in local currency units.	National	Central Bank/Commercial Banks/Statistics Bureau
4	1	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.	National	Central Bank/Commercial Banks
4	2	GDP in nominal local currency units	The value GDP in current local currency units.	National	Statistics Bureau/World Bank
5	0	Mortgages as a % of properties	The total number of residential properties that have a title deed as a share of the total number of outstanding residential mortgages.	National	Central Bank/Commercial Banks/Deeds registry/Statistics Bureau
5	1	Number of outstanding residential mortgages	The number of outstanding residential mortgages at the end of the calendar year.	National	Central Bank/Commercial Banks
5	2	Total number of residential properties with a title deed	The total number of residential properties that have a title deed as per the deed registry.	National	Deeds registry/Statistics Bureau
6	0	Prevailing residential mortgage rates	The minimum and maximum interest rates on residential mortgages.	National	Central Bank/Commercial Banks/Mortgage Refinancing Company
6	1	Maximum residential mortgage rate	The maximum (highest) interest rate on residential mortgages offered by registered/licensed mortgage providers.	National	Developers/Commercial Banks/Central Bank/Mortgage Refinancing Company/Statistics Bureau
6	2	Minimum residential mortgage rate	The minimum (lowest) interest rate offered by registered/licensed mortgage providers on residential mortgages.	National	Developers/Commercial Banks/Central Bank/Mortgage Refinancing Company/Statistics Bureau
7	0	Maximum residential mortgage term	The maximum term in years on residential mortgages offered by registered/licensed mortgage providers.	National	Developers/Commercial Banks/Central Bank/Mortgage Refinancing Company/Statistics Bureau

8	0	Highest LTV on a residential mortgage	The highest residential mortgage loan-to-value (LTV) ratio accepted/offered by registered/licensed residential mortgage providers.	National	Central Bank/Commercial Banks/Mortgage Refinancing Company
9	0	Is there a regulatory cap on residential mortgage interest rates?	Asks whether or not regulation exists that places a ceiling on the residential mortgage interest rate.	National	Central Bank/Commercial Banks/Mortgage Refinancing Company
10	0	% of the adult population that borrowed formally	The share of individuals aged 15+ that borrowed from formal financial institutions. The definition of formal financial institution is as used by the Global Findex database encompasses all types of financial institutions that offer deposit, checking, and savings accounts—including banks, credit unions, Microfinance institutions, and post offices—and that fall under prudential regulation by a government body. The definition does not include nonbank financial institutions such as pension funds, retirement accounts, insurance companies, or equity holdings such as stocks.	National, Urban, Cities, Urban Bottom 40	Global Findex/Statistics Bureau/FinAccess Surveys
11	0	Income distribution thresholds	This indicator contains the income levels (in local currency units) that cuts the income distribution of the country into deciles.	National, Urban, Cities	Statistics Bureau/Central Bank/CGIDD/Credit Bureau
11	1	Income distribution thresholds: 10th percentile	The level of income below which the bottom 10 percent of the income distribution fall (i.e. the first decile of the income distribution)	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureau
11	2	Income distribution thresholds: 20th percentile	The level of income below which the bottom 20 percent of the income distribution fall (i.e. the first decile of the income distribution)	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureau
11	3	Income distribution thresholds: 30th percentile	The level of income below which the bottom 30 percent of the income distribution fall (i.e. the first decile of the income distribution)	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureau
11	4	Income distribution thresholds: 40th percentile	The level of income below which the bottom 40 percent of the income distribution fall (i.e. the first decile of the income distribution)	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureau
11	5	Income distribution thresholds: 50th percentile	The level of income below which the bottom 50 percent of the income distribution fall (i.e. the first decile of the income distribution)	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureau
11	6	Income distribution thresholds: 60th percentile	The level of income below which the bottom 60 percent of the income distribution fall (i.e. the first decile of the income distribution)	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureau
11	7	Income distribution thresholds: 70th percentile	The level of income below which the bottom 70 percent of the income distribution fall (i.e. the first decile of the income distribution)	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureau
11	8	Income distribution thresholds: 80th percentile	The level of income below which the bottom 80 percent of the income distribution fall (i.e. the first decile of the income distribution)	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureau
11	9	Income distribution thresholds: 90th percentile	The level of income below which the bottom 90 percent of the income distribution fall (i.e. the first decile of the income distribution)	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureau
12	0	Does a foreclosure policy exist?	Does a foreclosure policy exist?	National	Central Bank/Credit Regulator/Commercial Banks
13	0	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.	National, State/Province	Central Bank
14	0	Number of residential	The number of residential mortgage providers that provide mortgage loans to bottom end of	National, State/Province	Central Bank/Commercial Banks/Banking Association



		mortgage providers that serve the bottom-end of the market	the market (calculation methodology to be determined) households. 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.		
15	0	Number of residential mortgages issued per annum	The number of residential mortgages issued in a calendar year by licensed/registered residential mortgage providers.	National, State/Province	Central Bank/Commercial Banks
16	0	Number of residential mortgages or formal loans provided to the bottom-end of the market	The number of residential mortgages issued in a calendar year by licensed/registered residential mortgage providers plus the number of other formal loans issued by licensed financial service providers within a calendar year where the borrower is from the bottom-end of the market.	National, State/Province	Central Bank/Commercial Banks
17	0	Number of residential mortgages outstanding	The number of residential mortgages outstanding on the books of registered/licensed residential mortgage providers.	National, State/Province	Central Bank/Commercial Banks
18	0	Number of end-user finance loans disbursed or mobilised for purchases of dwellings	The total number of end-user finance loans that a developer/contractor disbursed to clients (directly or indirectly) in a calendar year for the purposes of purchasing a completed dwelling. Direct disbursement includes all loans where the developer provides the financing directly. Indirect disbursement includes all loans where the developer has brokered a formal arrangement with a financial institution so that the financial institution can provide end-user financing to the developer's clients.	Partners	Developer
19	0	Non-performing residential mortgages as a % of total outstanding residential mortgages	The ratio of non-performing residential mortgages to total outstanding mortgages (volume not value) at the end of the financial year.	National	Central Bank/Commercial Banks
19	1	Number of outstanding non-performing residential mortgages	The number of outstanding residential mortgages classified as non-performing at the end of the calendar year.	National	Central Bank/Commercial Banks
19	2	Number of outstanding residential mortgages	The number of outstanding residential mortgages at the end of the calendar year.	National	Central Bank/Commercial Banks
<b>3.5 Affordability</b>					
1	0	% of households that can afford cheapest partner dwelling	The share of households that can afford to buy the cheapest partner dwelling based on assumptions around financing terms. This indicator assumes that households have the savings required to meet the LTV criteria.	National, Urban, Cities	Developers/Commercial Banks/Statistics Bureau/Central Bank/CGIDD
1	1	Price of the cheapest partner dwelling in local currency units	The price of the cheapest partner dwelling in local currency units.	Partners	Developers
1	2	Maximum LTV on a residential mortgage	The maximum loan-to-value (LTV) ratio on residential mortgages offered by/accepted by registered/licensed mortgage providers.	National	Developers/Commercial Banks/Central Bank/Mortgage Refinancing Company/Statistics Bureau
1	3	Maximum residential mortgage rate	The maximum (highest) interest rate on residential mortgages offered by registered/licensed mortgage providers.	National	Developers/Commercial Banks/Central Bank/Mortgage

					Refinancing Company/Statistics Bureau
1	4	Maximum residential mortgage term	The maximum term in years on residential mortgages offered by registered/licensed mortgage providers.	National	Developers/Commercial Banks/Central Bank/Mortgage Refinancing Company/Statistics Bureau
1	5	Maximum instalment to income ratio	The maximum instalment to income ratio on residential mortgages offered by registered/licensed mortgage providers.	National	Developers/Commercial Banks/Central Bank/Mortgage Refinancing Company/Statistics Bureau
1	6	Income distribution thresholds	This indicator contains the income levels (in local currency units) that cuts the income distribution of the country's into deciles. Answer "Populated" if all elements were collected.	National, Urban, Cities	Statistics Bureau/Central Bank/CGIDD/Credit Bureau
2	0	% of households that can afford the cheapest, newly built dwelling by a formal developer or contractor	The share of households that can afford to buy the cheapest, newly built dwelling by a formal developer or contractor based on assumptions around financing terms. This indicator assumes that households have the savings required to meet the LTV criteria.	National, Urban, Cities, Urban Bottom 40	Developers/Commercial Banks/Central Bank/Statistics Bureau/CGIDD
2	1	Price of the cheapest, newly built dwelling by a formal developer or contractor	The price of the cheapest, newly built dwelling by a formal developer or contractor in local currency units.	National, Urban, Cities	Developers/Real estate agents
2	2	Maximum LTV on a residential mortgage	The maximum loan-to-value (LTV) ratio on residential mortgages offered by/accepted by registered/licensed mortgage providers.	National	Developers/Commercial Banks/Central Bank/Mortgage Refinancing Company/Statistics Bureau
2	3	Maximum residential mortgage rate	The maximum (highest) interest rate on residential mortgages offered by registered/licensed mortgage providers.	National	Developers/Commercial Banks/Central Bank/Mortgage Refinancing Company/Statistics Bureau
2	4	Maximum residential mortgage term	The maximum term in years on residential mortgages offered by registered/licensed mortgage providers.	National	Developers/Commercial Banks/Central Bank/Mortgage Refinancing Company/Statistics Bureau
2	5	Maximum instalment to income ratio	The maximum instalment to income ratio on residential mortgages offered by registered/licensed mortgage providers.	National	Developers/Commercial Banks/Central Bank/Mortgage Refinancing Company/Statistics Bureau
2	6	Income distribution thresholds	This indicator contains the income levels (in local currency units) that cuts the income distribution of the country's into deciles. Answer "Populated" if all elements were collected.	National, Urban, Cities, Urban Bottom 40	Statistics Bureau/Central Bank/CGIDD/Credit Bureau
3	0	Maximum dwelling price affordable to B40 households based on market mortgage finance terms	The maximum dwelling price affordable to B40 households based on market mortgage finance terms. This indicator assumes that B40 households have the savings required to meet the LTV criteria.	Urban, Cities	Developers/Commercial Banks/Statistics Bureau/Central Bank/CGIDD
3	1	Income distribution thresholds: 40th percentile	The level of income below which the income distribution percent of the income distribution fall (i.e. the fourth decile of the income distribution)	Urban, Cities	Statistics Bureau/Central Bank/CGIDD/Credit Bureau
3	2	Maximum LTV on a residential mortgage	The maximum loan-to-value (LTV) ratio on residential mortgages offered by/accepted by registered/licensed mortgage providers.	National	Developers/Commercial Banks/Central Bank/Mortgage Refinancing Company/Statistics Bureau
3	3	Maximum residential mortgage rate	The maximum (highest) interest rate on residential mortgages offered by registered/licensed mortgage providers.	National	Developers/Commercial Banks/Central Bank/Mortgage Refinancing Company/Statistics Bureau

3	4	Maximum residential mortgage term	The maximum term in years on residential mortgages offered by registered/licensed mortgage providers.	National	Developers/Commercial Banks/Central Bank/Mortgage Refinancing Company/Statistics Bureau
3	5	Maximum instalment to income ratio	The maximum instalment to income ratio on residential mortgages offered by registered/licensed mortgage providers.	National	Developers/Commercial Banks/Central Bank/Mortgage Refinancing Company/Statistics Bureau
4	0	Maximum dwelling rent affordable to B40 households	The maximum dwelling rental affordable to B40 households based on the maximum instalment to income ratio.	Urban, Cities	Developers/Commercial Banks/Statistics Bureau/Central Bank/CGIDD
4	1	Income distribution thresholds: 40th percentile	The level of income below which the income distribution percent of the income distribution fall (i.e. the fourth decile of the income distribution)	National, Urban, Cities	Statistics Bureau/Central Bank/CGIDD/Credit Bureau
4	2	Maximum instalment to income ratio	The maximum instalment to income ratio on residential mortgages offered by registered/licensed mortgage providers.	National	Developers/Commercial Banks/Central Bank/Mortgage Refinancing Company/Statistics Bureau
<b>4. Maintenance &amp; Management</b>					
<b>4.1 Home improvements</b>					
1	0	Number of approved building permit applications for improvements to residential properties	The number of approved permit applications for improvements to residential properties.	National, State/Province, Cities	Local planning authorities
2	0	Improvements to dwellings as a % of household expenditure	Household expenditure on improvements to dwellings in current local currency units as a share of total household expenditure in current local currency units. Expenditure on improvements to dwellings include additions and alterations labour and material for improvements, additions, and alterations services for improvements, additions, and alterations building materials for improvements, additions, and alterations security structures	National, State/Province, Urban, Cities	Statistics Bureau
2	1	Value of household expenditure on improvements to dwellings in local currency units	Household expenditure on improvements to dwellings in current local currency units as a share of total household expenditure in current local currency units. Expenditure on improvements to dwellings include additions and alterations labour and material for improvements, additions, and alterations services for improvements, additions, and alterations building materials for improvements, additions, and alterations security structures	National, State/Province, Urban, Cities	Statistics Bureau
2	2	Value of total household expenditure in local currency units	Household expenditure on improvements to dwellings in current local currency units as a share of total household expenditure in current local currency units. Expenditure on improvements to dwellings include additions and alterations labour and material for improvements, additions, and alterations services for improvements, additions, and alterations building materials for improvements, additions, and alterations security structures	National, State/Province, Urban, Cities	Statistics Bureau
<b>4.2 Municipal management</b>					
1	0	Number of residential properties that are rated for property taxes in the main urban centre	The number of residential properties that are rated for property taxes in the main urban centres	Cities	Local government rates collection department

2	0	% of households without access to basic waste collection services	The share of households without access to basic waste collection services. Basic waste collection services are defined as a reliable waste collection service, including both formal municipal and informal sector services. The collection service must be either door-to-door or deposit into a community container. The collection includes recycling as well as for treatment and disposal (so includes e.g. collection of recyclables by itinerant waste buyers). The waste must be collection must be reliable (i.e. regular) - the frequency will depend on country/municipality specific conditions and on any pre-separation of the waste.	National, Urban, Cities	Statistics Bureau
2	1	Number of households without access to basic waste collection services	The number of households without access to basic waste collection services. Basic waste collection services are defined as a reliable waste collection service, including both formal municipal and informal sector services. The collection service must be either door-to-door or deposit into a community container. The collection includes recycling as well as for treatment and disposal (so includes e.g. collection of recyclables by itinerant waste buyers). The waste must be collection must be reliable (i.e. regular) - the frequency will depend on country/municipality specific conditions and on any pre-separation of the waste.	National, Urban, Cities	Statistics Bureau
2	2	Number of households	The total number of households. A household consists of one or more people who live in the same dwelling and share meals.	National, Cities	DHS, or if not available, Statistics Bureau
<b>4.3 Finance</b>					
1	0	Number of microfinance providers	The number of registered microfinance providers subject to prudential regulation/government oversight.	National, State/Province	Central Bank
2	0	Value of microfinance loans in local currency units	The value of microfinance loans outstanding in current local currency units.	National, State/Province	Central Bank
<b>5. Enabling Environment</b>					
<b>5.1 Operating Environment</b>					
1	0	Human development index (HDI) country ranking: Africa/Asia	The ranking of the country's Human Development Index Score within Africa/Asia. The Human Development Index (HDI) is a summary measure of achievements in three key dimensions of human development: a long and healthy life, access to knowledge and a decent standard of living. The HDI is the geometric mean of normalized indices for each of the three dimensions.	National	UNDP
2	0	Human development index (HDI) country ranking: Global	The ranking of the country's Human Development Index Score globally. The Human Development Index (HDI) is a summary measure of achievements in three key dimensions of human development: a long and healthy life, access to knowledge and a decent standard of living. The HDI is the geometric mean of normalized indices for each of the three dimensions.	National	UNDP
3	0	Ease of doing business index rank: Africa/Asia	The ranking of the country's Ease of Doing Business Score within Africa/Asia. The ease of doing business score measures an economy's performance with respect to a measure of regulatory best practice across the entire sample of 41 indicators for 10 Doing Business topics (the employing workers and contracting with the government indicators are excluded). See	National	World Bank Ease of Doing Business

			<a href="https://www.doingbusiness.org/en/methodology">https://www.doingbusiness.org/en/methodology</a> for a detailed description of the methodology.		
4	0	Ease of doing business index rank: Global	The ranking of the country's Ease of Doing Business Score globally. The ease of doing business score measures an economy's performance with respect to a measure of regulatory best practice across the entire sample of 41 indicators for 10 Doing Business topics (the employing workers and contracting with the government indicators are excluded). See <a href="https://www.doingbusiness.org/en/methodology">https://www.doingbusiness.org/en/methodology</a> for a detailed description of the methodology.	National	World Bank Ease of Doing Business
5	0	Corruption perceptions index rank: Africa/Asia	The Corruption Perceptions Index aggregates data from a number of different sources that provide perceptions by business people and country experts of the level of corruption in the public sector.	National	Transparency International
6	0	Corruption perceptions index rank: Global	The Corruption Perceptions Index aggregates data from a number of different sources that provide perceptions by business people and country experts of the level of corruption in the public sector.	National	Transparency International
<b>6. Economic Environment</b>					
<b>6.1 Macroeconomic indicators</b>					
1	0	GDP growth rate	The annual percentage change in the value of real GDP.	National	Statistics Bureau/World Bank
2	0	Unemployment rate	Unemployment rate	National, Urban, Cities	Statistics Bureau/World Bank/ILO
3	0	% of individuals aged 15-49 that have not worked in the past 12 months	The percentage of individuals aged 15-49 that have not worked in the past 12 months.	National, Urban, Cities, Urban Bottom 40	Statistics Bureau/DHS
3	1	Number of individuals aged 15-49 that have not worked in the past 12 months	The number of individuals aged 15-49 that have not worked in the past 12 months.	National, Urban, Cities, Urban Bottom 40	Statistics Bureau/DHS
3	2	Number of individuals aged 15-49	The number of individuals aged 15-49.	National, Urban, Cities, Urban Bottom 40	Statistics Bureau/DHS
4	0	% of females aged 15-49 that have not worked in the past 12 months	The percentage of females aged 15-49 that have not worked in the past 12 months.	National, Urban, Cities, Urban Bottom 40	Statistics Bureau/DHS
4	1	Number of females aged 15-49 that have not worked in the past 12 months	The number of females aged 15-49 that have not worked in the past 12 months.	National, Urban, Cities, Urban Bottom 40	Statistics Bureau/DHS
4	2	Number of females aged 15-49	The number of females aged 15-49.	National, Urban, Cities, Urban Bottom 40	Statistics Bureau/DHS
5	0	% of population below national poverty line	The percentage of the population living below the national poverty line. National estimates are based on population-weighted subgroup estimates from household surveys.	National, Urban, Cities	Statistics Bureau/World Bank
6	0	Government construction of dwellings and	The share of the government's budget (actual expenditure, not estimated expenditure) allocated to the construction of dwellings.	National	Ministry of Finance/Ministry responsible for housing

		serviced stands as a % of national budget			
6	1	Value of government construction of dwellings and serviced stands in local currency units	The value of the government's audited actual expenditure (not estimated expenditure) on the construction of dwellings and serviced stands for a specific financial year in current local currency units. Expenditure on the construction of dwellings includes any funds earmarked specifically for building top-structures on to serviced/unserviced stands/plots. Expenditure on the construction of serviced stands includes any funds earmarked specifically for the purposes of providing basic infrastructure services to a stand/plot. These services provide access to improved water, access to improved sanitation, and access to electricity. In line with the DHS definition of improved water and sanitation facilities, water services include 1) piped water into dwelling piped to yard/plot, 2) public tap/standpipe, 3) piped to neighbour, 4) tube well or borehole, 5) protected well, 6) protected spring; sewerage services include 1) piped sewerage system, 2) septic tanks, 3) pit latrine, 4) any form of flush toilets, 5) ventilated improved pit, 6) pit latrine with a slab, 7) composting toilet. Access to electricity requires the dwelling to have an electrical connection, but it need not be to the main grid (e.g. solar, generator).	National	Ministry of Finance/Ministry responsible for housing
6	2	Value of national budget in local currency units	The value of the government's audited actual expenditure (not estimated expenditure) for a specific financial year in current local currency units.	National	Ministry of Finance/Ministry responsible for housing
7	0	GDP per capita in current local currency units	The value of real GDP divided by the size of the population.	National	Statistics Bureau/World Bank
8	0	GDP per capita growth rate	The annual percentage change in the value of current GDP per capita in local currency terms.	National	Statistics Bureau/World Bank
8	1	GDP per capita in current local currency units year 1	The value GDP in current local currency units divided by the size of the population.	National	Statistics Bureau/World Bank
8	2	GDP per capita in current local currency units year 2	The value GDP in current local currency units divided by the size of the population.	National	Statistics Bureau/World Bank
9	0	Gini coefficient index	Gini index measures the extent to which the distribution of income (or, in some cases, consumption expenditure) among individuals or households within an economy deviates from a perfectly equal distribution. A Lorenz curve plots the cumulative percentages of total income received against the cumulative number of recipients, starting with the poorest individual or household. The Gini index measures the area between the Lorenz curve and a hypothetical line of absolute equality, expressed as a percentage of the maximum area under the line. Thus a Gini index of 0 represents perfect equality, while an index of 100 implies perfect inequality.	National	World Bank
10	0	Inflation rate (CPI)	The annual percentage change in the general price level.	National	Statistics Bureau/World Bank

11	0	Yield on 2-year government bonds	The yield on government bonds/bills that are set to mature in 2 years.	National	Statistics Bureau/Central Bank/Ministry of Finance
12	0	Yield on 10-year government bonds	Yield on 10-year government bonds	National	Statistics Bureau/Central Bank/Ministry of Finance
13	0	USD Exchange rate (1 USD = x LCU)	The number of local currency units per USD at the end of the year.	National	Statistics Bureau/World Bank/IMF
14	0	PPP conversion factor for private consumption	Purchasing power parity (PPP) conversion factor is a spatial price deflator and currency converter that controls for price level differences between countries, thereby allowing volume comparisons of gross domestic product (GDP) and its expenditure components. This conversion factor is for household final consumption expenditure.	National	World Bank
<b>7. Demand</b>					
<b>7.1 Demographics</b>					
1	0	Number of households	The total number of households. A household consists of one or more people who live in the same dwelling and share meals.	National, Urban, Cities	Statistics Bureau/DHS
2	0	Average household size	The average number of household members.	National, Urban, Cities	Statistics Bureau/DHS
3	0	Population size	The size of the population.	National, Urban, Cities	Statistics Bureau/DHS/World Bank
4	0	Population growth rate	The annual percentage change in the size of the population.	National, Urban, Cities	Statistics Bureau/World Bank
5	0	Urbanisation rate	The annual percentage change in the size of the urban population.	National, Cities	Statistics Bureau/World Bank
6	0	Population pyramid	A collection of data points that shows the distribution of various age groups in a population, broken down by sex, for a given year.	National, Urban	Statistics Bureau/PopulationPyramid.net
6	1	Number of male individuals aged 0-9	Number of male individuals aged 0-9 in the population	National, Urban	Statistics Bureau/PopulationPyramid.net
6	2	Number of male individuals aged 10-19	Number of male individuals aged 10-19 in the population	National, Urban	Statistics Bureau/PopulationPyramid.net
6	3	Number of male individuals aged 20-29	Number of male individuals aged 20-29 in the population	National, Urban	Statistics Bureau/PopulationPyramid.net
6	4	Number of male individuals aged 30-39	Number of male individuals aged 30-39 in the population	National, Urban	Statistics Bureau/PopulationPyramid.net
6	5	Number of male individuals aged 40-49	Number of male individuals aged 40-49 in the population	National, Urban	Statistics Bureau/PopulationPyramid.net
6	6	Number of male individuals aged 50-59	Number of male individuals aged 50-59 in the population	National, Urban	Statistics Bureau/PopulationPyramid.net
6	7	Number of male individuals aged 60-69	Number of male individuals aged 60-69 in the population	National, Urban	Statistics Bureau/PopulationPyramid.net
6	8	Number of male individuals aged 70 and older	Number of male individuals aged 70 and older in the population	National, Urban	Statistics Bureau/PopulationPyramid.net

6	9	Number of female individuals aged 0-9	Number of female individuals aged 0-9 in the population	National, Urban	Statistics Bureau/PopulationPyramid.net
6	10	Number of female individuals aged 10-19	Number of female individuals aged 10-19 in the population	National, Urban	Statistics Bureau/PopulationPyramid.net
6	11	Number of female individuals aged 20-29	Number of female individuals aged 20-29 in the population	National, Urban	Statistics Bureau/PopulationPyramid.net
6	12	Number of female individuals aged 30-39	Number of female individuals aged 30-39 in the population	National, Urban	Statistics Bureau/PopulationPyramid.net
6	13	Number of female individuals aged 40-49	Number of female individuals aged 40-49 in the population	National, Urban	Statistics Bureau/PopulationPyramid.net
6	14	Number of female individuals aged 50-59	Number of female individuals aged 50-59 in the population	National, Urban	Statistics Bureau/PopulationPyramid.net
6	15	Number of female individuals aged 60-69	Number of female individuals aged 60-69 in the population	National, Urban	Statistics Bureau/PopulationPyramid.net
6	16	Number of female individuals aged 70 and older	Number of female individuals aged 70 and older in the population	National, Urban	Statistics Bureau/PopulationPyramid.net
7	0	Country income pyramid	A collection of data points that shows the number of households whose total annual income falls within different brackets.	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureaus/Banks/Central Bank
7	1	Number of households earning <PPP\$800	The number of households earning <PPP\$800	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureaus/Banks/Central Bank
7	2	Number of households earning PPP\$801 - PPP\$1 600	The number of households earning PPP\$801 - PPP\$1 600	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureaus/Banks/Central Bank
7	3	Number of households earning PPP\$1 601 - PPP\$2 400	The number of households earning PPP\$1 601 - PPP\$2 400	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureaus/Banks/Central Bank
7	4	Number of households earning PPP\$2 401 - PPP\$3 600	The number of households earning PPP\$2 401 - PPP\$3 600	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureaus/Banks/Central Bank
7	5	Number of households earning PPP\$3 601 - PPP\$5 000	The number of households earning PPP\$3 601 - PPP\$5 000	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureaus/Banks/Central Bank
7	6	Number of households earning PPP\$5 001 - PPP\$8 000	The number of households earning PPP\$5 001 - PPP\$8 000	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureaus/Banks/Central Bank
7	7	Number of households earning PPP\$8 001 - PPP\$12 000	The number of households earning PPP\$8 001 - PPP\$12 000	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureaus/Banks/Central Bank



7	8	Number of households earning PPP\$12 001 - PPP\$23 000	The number of households earning PPP\$12 001 - PPP\$23 000	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureaus/Banks/Central Bank
7	9	Number of households earning PPP\$23 001 - PPP\$40 000	The number of households earning PPP\$23 001 - PPP\$40 000	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureaus/Banks/Central Bank
7	10	Number of households earning PPP\$40 001 - PPP\$10 000 000	The number of households earning PPP\$40 001 - PPP\$10 000 000	National, Urban, Cities	Statistics Bureau/CGIDD/Credit Bureaus/Banks/Central Bank
8	0	List of main urban centres	The names of three urban centres. These centres must have either the largest, second largest, or third largest urban populations.	National, State/Province	Statistics Bureau
8	1	Main urban centre 1	The name of the urban centre with the largest urban population.	National, State/Province	Statistics Bureau
8	2	Main urban centre 2	The name of the urban centre with the second largest urban population.	National, State/Province	Statistics Bureau
8	3	Main urban centre 3	The name of the urban centre with the third largest urban population.	National, State/Province	Statistics Bureau