

HOUSING MARKET DEMAND, HOUSING FINANCE, AND HOUSING PREFERENCES FOR THE CITY OF KIGALI

EuropeAid/127054/C/SER/multi

INCEPTION REPORT

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1. FIRST WEEK IN KIGALI

1.1 Background

Following a request from the Council of the City of Kigali -- main beneficiary -- the Delegation of the European Union in Rwanda has selected the Planet Consortium for the preparation of the Housing Market Demand, Housing Finance and Housing Preferences Study for the City of Kigali (EuropeAid/127054/C/SER/multi).

The mission will have duration of 11 calendar weeks, counting from Monday 16 April 2012. The expert team is formed as follows:

- Marco Cuevas (TL – E1/Real Estate Economist / Socioeconomic – 66 man/day),
- Costantino Costantini (E2 – Housing Typology – 22 man/day), and
- Dominique Brouwers (E3 – Housing Finance – 22 man/day).

The team arrived to Kigali on the weekend of 14 and 15 of April and began activities on Monday 16 April.

As foreseen in the methodology submitted by the Planet Consortium, the expert team used its first week in Kigali to develop the mission's inception for which they carried out an assessment to adjust their methodology and schedule to conditions found on the ground. The mission's inception included initial contacts with stakeholders, relevant contacts and identification of sources of information.

Results of the inception week are presented in this document.

1.2 First Activities

The expert team held a briefing meeting both with the EU Delegation -- attended by Yannis Tzartzas (Head of Section -- Infrastructure) and Jules Mugambira (Task Manager) -- and with Donna Rubinoff, Advisor to the City of Kigali. In the latter meeting the expert team was provided with detailed information about Kigali City Master Plan (KCMP) and introduced the team to representatives of Ministry of Economy and Finance - MINECOFIN (David Dushimimana) and the Rwandan Housing Authority - RHA (Vincent Rwigamba).

On Tuesday 17 April, Donna Rubinoff, accompanied by Vincent Rwigamba of RHA, took the team on a site tour of the city, with the purpose of providing a first glance of existing housing typology and to identify, on site, the general layout of KCMP.

On 18 April, the team attended a presentation by Vincent Rwigamba, whereby detailed information of RHA was provided.

On Wednesday 18, Thursday 19 and Friday 20, the three experts held independent meetings with relevant authorities and stakeholders, with two main objectives: (a) to establish the state-of-play in the field of their respective assignments -- with the

purpose of fine-tuning their methodology and schedule (inception process) -- and (b) mapping sources of information, collecting data and determining information gaps.

Furthermore, the team's working space was setup and is already operational at the One Stop Offices and the two ToR for drafting/rendering support and research support were prepared by C. Costantini, and reviewed by M. Cuevas, and were sent out for their quotation.

2. INCEPTION

2.1 Input from Expert 1 – Housing Market

Objective

The main objectives of the housing market study are:

- a. to determine the demand for housing in Kigali, in terms of the number and type of housing units demanded in the City in the next 10 years, with special focus on affordable housing;
- b. to determine what is the current and future housing supply (10 years) in Kigali;
- c. to analyze the housing preferences;
- d. to formulate a forecast model for the housing market in Kigali;

First findings

- KCMP is already in the implementation phase and has been adopted as law. It sets the type of development and minimum building standards in Kigali. Some questions have appeared, especially in that which concerns affordability of housing. Lack of information and clear housing policies seem to be deterring production of affordable housing in the city.
- Middle and lower income households are moving to the periphery of Kigali in search of affordable housing solutions.
- The World Bank Study completed in 2011 contains a good base from which our study could build on, especially that which concerns qualitative analysis and housing typology.
- Housing in low income areas of Kigali appear to be much more humane and of better quality than in other parts of the world. There seems to exist an element of pride and positive attitude, which is evidenced by the well tended gardens and painted façades. Indeed, the low-income areas of Kigali retain a “small village”, almost rural character.
- During our tour of Kigali we observed an important number of construction sites for formal housing destined to upper middle income families, but nothing about affordable housing (at least not in the city).
- During meetings with civil servants, once they found out that we are conducting a study about affordable housing, they became immediately interested, conveying detailed information about how to meet their housing needs at present and what their aspirations in terms of housing are. Civil

servants might be a valuable source of information concerning preferences and may be willing to collaborate in a socio-economic survey. It would be very interesting to contact other clearly defined groups in the private sector (i.e. Workers in factories or large private companies and the housing cooperatives).

- The cost structure for producing housing seems to be distorted, with building materials representing a very important portion in relation to land and labor. The cost of financing is also very elevated. These higher costs may result, among other factors (i.e. informal housing solutions) from lower effective demand and lack of competition to stimulate more efficient production and lower prices.

Relevant Documents collected

Source	Document
EU	Reshaping the Economic Geography of East Africa
World Bank	Housing Sector Qualitative Assessment
UN Habitat	Kigali City Profile
D. Rubinoff	RHA AF Forum (various documents)
	RHA Introduction Workshop (various documents)
	Affordable and Low Cost Housing Symposium (various documents)
	Kigali City Master Plan (various documents)
	Kigali City Sub Area Plans (various documents)
MINECOFIN	National Urban Housing Policy
	EICV3 (2010 -2011)
	(Rwanda DHS 2010 Report - duplicate with NISR)
	Surface Area and Population per District (Undated table)
NISR	
D. Habimana	Main EICV3 Report
	Population by District Based on EICV3 (excel table)
	Population Statistics by District (word table)
	The Evolution of Poverty in Rwanda 2000-2011
	Demographic and Health Survey (DHS) 2010 Report
	Rwanda National Population Projection 2007-2022
J. Dyiringiro	Civil Servants Census Report 2011
	Establishment Census 2011
RHA	Various Documents on Affordable Housing
	Draft Condominium Law
	National Human Settlements Policy
	National Land Policy
	Rwanda Road Act
	Environment Policy

Contacts Established

→ EU Delegation

- Yannis Tzartzas – Head of Section / Infrastructure
- Jules Mugambira – Task Manager / Infrastructure

→ City of Kigali / One Stop Center

- Donna Rubinoff – Senior Advisor to the City of Kigali
- Lilian Mupende – One Stop Center
- Joshua Ashimwe – One Stop Center
- Anna Breda – Architect / One Stop Center
- Shrijan Joshi - Surbana

→ MINECOFIN

- David Dushimimana – EDF National Authorizing Officer's Support Unit / Ag. Expert in Infrastructure
- François Sekamondo – General Directorate of National Development Planning and Research / Social Sector and Population Policies

→ NISR

- Dominique Habimana – Statistical Methods Research and Publication Unit Director
- James Byiringiro – Principal Research Statistician in charge of Labor Statistics

→ RHA

Contacts to be Established

- **NISR** (with Director / Yusuf Murangwa - concerning complete listing of statistical information)
- **Private Sector Federation** (to be determined – concerning building associations and information on private sector employment / salaries / formal vs. informal / organized groups that could be subject to survey)

- **Caisse Sociale** (to be determined – concerning salary and employment data, real estate operations executed and planned, potential provision of long-term finance)
- **Housing Developers** (to be determined – concerning in-house capacity/structure / target market and project pipeline)
- **Building Contractors**
- **G15** (concerning civil servant surveys – to be determined)
- **Housing Cooperatives** (concerning number of members, projects and possible socio-economic survey)

First assessment regarding housing market

- The housing market in Kigali is skewed in favor of the higher income segment of the population, due to restrictive conditions on the supply of affordable housing (high building standards, high costs of production and high cost / scarcity of housing financing).
- Field observations, initial document review and information conveyed during meetings suggest that:
 - e. Supply of formal housing in Kigali is geared towards the higher income segment of the population, to the point that there seem to be an oversupply of units (to be confirmed). Offer to the higher income segment is well organized, even offering information on well structured web-sites. Housing units on offer are well built and normally are detached or semi-detached villas. There exists an offer of furnished and unfurnished apartments targeting the expatriate community.
 - f. Demand, however, seems to concentrate in the middle and lower income segments, where there appears to be very little offer of formal housing at this moment. Housing demand appears to be met mostly by supply in the informal sector in Kigali and/or by the production of housing outside the city limits.
 - g. Market Efficiency needs to be improved by addressing the causes that restrict supply of affordable housing.
 - h. Effective Demand is limited by the relatively low payment capacity of most of the population in Kigali, versus the high costs of production and financing of housing.
 - i. Accrued Demand could be inferred through the size of the rental market in Kigali, which appears to be very important, and which consists in the renting of small housing units / rooms located in informal settlements (the consultant will look into information collected by the World Bank

Study on this subject. Also, there seems to be information on housing tenure in EICV3)

- Sustainability: the link between public housing, tax base, land policy (Densification vs. Sprawl) and Formal vs. Informal
 - According to the population projections of NISR, Rwanda will have about 14 million inhabitants in 2022. By that time, urban population will be around 25%¹, or 3.5 million, of which about one half will concentrate in Kigali, that is, 1.8 million. According with the Revised UN World Urbanization Prospects 2011, Rwanda will have about 26 million inhabitants in 2050², with 39% of population living in urban areas, which is about 10 million people. If we assume that Kigali will have then a participation of 30%³ of urban population, then, in that same year, there will be 3 million inhabitants in the city, which coincides with estimates from KCMP.
 - Therefore, in a matter of 39 years, the city's population will triple. Hence, to assimilate population growth, Kigali faces two options: densification or sprawl. In the first case, current height of residential buildings will have to average three storeys in order to accommodate an additional 2 million inhabitants. In the second case, Kigali's occupied surface will triple, from an approximate surface of 100 km²⁴ to 300 km², which will reach into the surrounding cities, forming a sprawling conurbation.
 - This process of relative slow urbanization offers opportunities to manage urban growth in a way that improves quality of life for Kigali's inhabitants⁵
 - Densification has direct implications for sustainability (less energy consumption and less environmental impact) and for the city's tax revenue structure. Given the relatively low payment capacity of a good portion of the population, if the policy is to shift said population into norm-complying housing, Kigali may consider the building of considerable public housing stock, which could offload gradually as income rises. This measure would require the use of existing public revenue (probably as collateral for PPP undertakings) but would, in the long term, provide an increasing source of taxes for the city.

¹ UN World Population Prospects 2009 ; Simon Walley, World Bank

² Ibid

³ Assuming that policies are implemented to ensure that secondary cities absorb a larger portion of the growth.

⁴ Consultant's approximate measurement using Google Earth maps.

⁵ World Bank Qualitative Assessment of Housing Sector in Rwanda, 2011.

- Functioning housing markets are not spontaneous. They are created.
 - Assuming a household size for Kigali of 4,5 members⁶, then the city will need to produce approximately 450.000 new housing units in the next 39 years (not including accrued demand), to accommodate population growth.
 - Given the current low capacity for housing and developers finance in the existing banking system in Rwanda, it is very likely that investment in housing will have to come from private investors (foreign and national) and from other sources .
 - Furthermore, given restrictions in the building materials market, foreign and national producers in that sector will have to be attracted as well.
 - Therefore, a comprehensive set of policies will have to be implemented in order to create the conditions that will attract and nurture private investment into the housing market of Kigali (the consultant plans to look into this in further detail).

Difficulties

The main difficulty that the consultant has identified during his first week of work is the existing gap in information concerning a breakdown of household income segments in the city of Kigali.

This information gap will require the preparation of estimations (rather than actual data) to arrive to a first breakdown of housing demand per income segment.

However, the consultant was informed by the NISR that a study is under way, that may contain the information sought. This information may be contained in the *Thematic Analysis on Consumption and Income*. This information will be ready by the end of May / beginning of June and will be an input for the Economic Development and Poverty Reduction Strategy (EDPRS) 2013 – 2017.

Deliverables

Intermediate deliverable

- Market segmentation and housing demand analysis
- Residential Products Report
- Qualitative Survey Report
- Supply Analysis Report
- Forecast Model & Forecast Report

Final deliverable

- Report on housing market
- Brochure, section on housing market

⁶ NISR, MINECOFIN
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2.2 Input from Expert 2 - Housing Typology

Objective

The objective of the study on typology is to inform the City of Kigali on available alternatives in housing designs, which would respect the requirement of the Master Plan, and at the same time fulfil the basic expectations of the users about their living conditions.

First findings

The first concerns of the mission were to get acquainted with the present status of the housing assets available to the different layers of Kigali's citizens, the problems experienced by the authorities in making available a suitable dwelling to all, and the solutions proposed. A visit of several types of existing houses in Kigali, both of past and recent construction was organized. Documents were collected on the issue. Authorities and experts were interviewed.

Documents collected

The foundation of the typology study should be the analyses, recommendations and norms proposed by:

- The Kigali City Conceptual Master Plan
- The Sub-area Plans completed to date: 1) Nyarugenge 2) ... 3)...

Several other important studies were consulted. Among them:

- (Housing Typologies: Kigali, Rwanda???)
- Affordable Housing Presentation, Rwandan Housing Authority.
- (Draft Condominium Law)
- Environment Policy, MINIJUST???
- Projet de Production de Logements, RHA ???.
- Sectorial Policy on Water and Sanitation, MINITERE
- Rwanda Housing Sector Qualitative Assessment, World Bank, 2012

This typology study will build on this wealth of different information and ideas and give its concrete contribution to the array of tools available to the Authorities.

People met

Key resource persons in the subject of typology met in this initial stage were:

- Vincent Rwigamba, Urban Planner, Rwanda housing Authority
- Chantal Imusonere, (Civil Engineer?) Rwanda Housing Authority
- Alexandre Ndahumba, Freelance Civil Engineer, Kigali

The purpose of these meeting is to grasp the context, constraints and opportunities of housing typology, and to understand what useful output the Authorities expect from the study.

First assessment regarding typology

Typological choices should first be approached with an open mind, keeping the range of available alternatives as wide as possible, to allow in each situation the identification of the single – or multiple – architectural type(s) and construction technologies suitable to the urban context and the future users.

Difficulties

A modern city of multi-million inhabitants requires dense urban fabric to allow dense human interactions, and access to work and services in reasonable time. On the other hand, entrenched frames of mind, cultural attitudes and cherished habits make people wary of public housing. This is the challenge to be addressed: to find the overlapping, if it exists, of these divergent requirements to design sensible living space, which would be attractive, if not to the mature, at least to the young future inhabitants of the city, with practical solutions for a smoother transition.

Modifications

ToR prescribes “*onsite research and focus groups to understand current preferences and how they are being met in the City*”. The analysis of the previous studies, in particular of the World Bank report quoted among the documents collected, showed that onsite research on the subject has been carried out by the WB team with reliable results. We do have an idea of what the preferences of the people are, and the way they deal with the housing problems. We could carry on to the next step, which could consist in discussions with the future inhabitants about selected typologies chosen from examples around the world and residential product proposals. The selection would be made according to the general requirements of the Master Plan AND the perceived preferences of the people of Kigali. From those discussions we could infer which housing types satisfy both conditions.

Methodology and schedule

The proposed approach to the study of an appropriate typology for the development of the city of Kigali can be conducted following three main exercises, to be performed simultaneously.

1. Benchmarking Design.

The objective of this exercise should be to give to the administrators of the city a practical tool to foresee the spatial result of different typological choices concerning housing developments. The expected output is a discrete number of alternatives, based on the variation of two *main parameters*: density and height of the buildings. Other alternatives would be calculated and visualized by interpolation. The lower and upper limits of variation of the parameters are fixed on the basis of the constraints of the city of Kigali, as defined by the topography, existing construction and development provisions of the master plan.

The calculation of the typologies will be made on *basic units*, such as average plot, average apartment size, range of types (1,2,3,4, bedrooms) and percentage of each.

Available construction technologies to be applied to each type should also be examined, and the range of the consequent construction costs.

The time requirements of the exercise would be: one week for the first draft and, after discussion with the beneficiaries, a second week for the preparation of the final draft.

2. Examples of world housing typology.

The objective of this exercise should be to give the city administrators a way to visualize the spatial result of their decisions. The expected output will be a catalogue of architectural realization around the world, corresponding as closely as possible to the typologies that are been examined from the abstract point of view of urban planning. The examples will be chosen in the specialized literature for their diversity of approach, style, etc. However, the selection will be guided both by the City's requirements as spelled out by the Master Plan and the perceived preferences of the inhabitants, as inferred by the existing literature on the subject.

The time requirements of this exercise would be one week for the research, one week for the design of a suitable presentation, and one week for the discussion with the beneficiaries.

3. Proposals of Kigali housing typology

The objective of this exercise should be to compare the conceptual typology resulting from the requirements of the master plan with the corresponding examples of housing around the world, supposed closer to Rwandan culture and habits. The expected output of the analysis would be some images of possible typologies in an imagined Kigali, to be presented and discussed with administrators and future inhabitants.

The time requirement of the exercise would be: one week for the identification of, say, five suitable types of habitat and of world realizations, one week for the realistic drawings, one week for the organization of a Focus Group Discussion.

Deliverables

Intermediate deliverable

- List of planned interviews
- Description of Existing Housing Typology
- Parameters
- World Benchmarking
- Possible Kigalis

Final deliverable

- Report on housing typology
- Brochure, section on housing typology

Proposed schedule of activities

Timing

Week		Date	
1	M	16/04/2012	Inception
	T	17/04/2012	
	W	18/04/2012	
	Th	19/04/2012	
	F	20/04/2012	
	Sa	21/04/2012	
	Su	22/04/2012	
2	M	23/04/2012	List of Planned Interviews
	T	24/04/2012	Parameters
	W	25/04/2012	
	Th	26/04/2012	Description of Existing Housing Typology
	F	27/04/2012	
	Sa	28/04/2012	World Benchmarkin
	Su	29/04/2012	
3	M	30/04/2012	Possible Kidalis (First Draft)
	T	1/05/2012	
	W	2/05/2012	
	Th	3/05/2012	
	F	4/05/2012	Possible Kidalis (Second Draft)

2.3 Input from Expert 3 - Housing Finance

Objective

The objective of the housing finance study is to describe the current state of housing finance supply, provide a gap analysis by comparing the availability of housing finance with the likely needs of the end-users in the next ten years and finally recommend any change in policy, regulation or products that would assist in closing that gap.

First findings

These are finding specific to housing finance.

Documents collected

Some recent studies have already provided a broad analysis of the provision of housing finance in Rwanda, such as:

- The Access to Housing Finance, No 6 Rwanda, FinMark Trust, 2008
- 2010 Yearbook Housing Finance in Africa, Centre for Affordable Housing Finance in Africa, 2010
- Rwanda Housing Sector Qualitative Assessment, World Bank, 2012

These documents are an excellent starting point and have been reviewed during the initial phase of this study.

People met

Aside from the orientation and introductory meetings held by the entire team (City of Kigali, RHA, EU delegation), contact was established with key resource persons:

- Vincent Munyeshyaka, Executive Secretary, Financial Sector Development Secretariat, MINECOFIN
- Ian Robinson (Access to Finance Rwanda, UKAID),
- Amani Mbale (Inclusive Finance, UNCDF Rwanda),
- Simon Walley (World Bank).

The purpose of these meeting is to understand the context, constrains and opportunities of housing finance.

First assessment regarding housing finance

Provision of housing finance is very limited at the moment in Rwanda due to several factors:

- Affordability of loans – Interest rates are high even by regional standards (19% p.a. according to recent studies), loan terms are low for mortgages (usually 10 years) and down payments of 20% minimum are requested.
- Prices of houses on the market for sales are high compared to income levels.
- There is a lack of long term liquidity available for lending.

Several initiatives are in place to improve accessibility by mitigating these factors. Our task will be to evaluate how these initiatives will allow to close the gap and whether other policy, regulatory or operational changes should also be recommended.

Difficulties

Obtaining interviews with financial institutions is not an easy task, especially since we will be requesting information that might be considered as confidential (such as projections on housing portfolio). Official letters from the City of Kigali and from the EU delegation would greatly facilitate the process as well as an undertaken to respect confidentiality.

The master plan defining the development of the City of Kigali does not envisage upgrading of informal areas. However, a recent World Bank study recommends that in certain areas such process should be envisaged rather than expropriation and relocation. This is mostly in that context of upgrading that housing microfinance, which has just started to develop in Rwanda, could be used extensively to improve the housing conditions of the poorest strata of the population. Without pre-empting any change in housing development policy, we will include housing microfinance in the study since it is generally considered as the product of choice (and in many case the only type of housing loan available) to poor households.

Modifications

In the ToR, housing finance is clearly defined as end-user finance whether the end user is buying a house, improving his dwelling or building a new house. However, it has been suggested by the City of Kigali that finance of housing developers also be included in the study. This is a very different type of financial products and within the current timeframe, we will not be able to do a complete survey of what is available for developers in the Rwandese banking system and recommend any policy change in that regard. We will nonetheless - when talking to the financial institutions - enquire about the availability of developers finance within these institutions and make that information available through the report and the brochure developed within the framework of this project.

Methodology and schedule

The analysis of housing finance - existing level as well as projected demand and supply - will be based on an income stratification resulting from the demographic analysis undertaken by expert1. Any categorization used by providers of housing finance or any other stakeholders (regulator for instance) will also be considered.

According to the TOR, there are several initiatives planned or currently underway to develop housing finance in Rwanda. Therefore the consultant will – as soon as possible -meet and coordinate with organizations spearheading these initiatives, such as the World Bank, UN Habitat.

Immediately after the inception phase, it will be important to have a complete view of the existing supply of housing finance (banks and micro finance institutions most likely), their products and the size of existing portfolios and any insights in future developments whether regarding the growth of the portfolio or new products. Finance available to developers will also be envisaged during these meetings. We will conduct interviews on that basis, based on a questionnaire that was developed during the inception phase of the study.

At this stage, identified providers of housing finance listed in previous studies are:

- Banque de Kigali
- Banque Populaire du Rwanda
- Banque Commerciale du Rwanda
- Urwego Opportunity Bank
- COODEPU Kigali
- Zingama

Further investigation might lead to identifying other providers.

The following table shows a schedule of activities for the 3 weeks in country of the housing finance expert.

Schedule of activities

M	T	W	T	F	S	S
16 April	17 April	18 April	19 April	20 April	21 April	22 April
Inception meeting	Orientation field visit	Meetings with resource persons, policy makers and regulators, donors. Setting up appointments with providers of housing finance; draft questionnaire for these interviews. Develop structure of the report and section of the brochure on housing finance.				
23 April	24 April	25 April	26 April	27 April	28 April	29 April
Interviews with providers of housing finance: banks, microfinance institutions. Any other meeting that could not be scheduled on the first week. Gap and affordability analysis. Selection of global practice relevant for this study Discussion with team and counterpart on possible opportunities, policy changes to enhance the provision of housing finance						
30 April	1 May	2 May	3 May	4 May	5 May	6 May
Drafting report and section of the brochure on housing and developers finance		Submit documents for review	Finalize documents			

Deliverables

Intermediate deliverable

- List of planned interviews
- Questionnaire housing finance providers
- Structure report and brochure (section on housing finance)
- Affordability analysis per income strata (Excel table)
- Table gap analysis – housing finance
- List of relevant global practice

- Draft report
- Draft brochure

Final deliverable

- Report on housing finance
- Brochure, section on housing finance and developer finance

2.3 Refined Methodology and Mission Planning

A. Refined Methodology

The team has refined the initial methodology, adapting it to conditions found on the ground and observations made during the first week in Kigali.

The refined methodology has been divided into 6 clearly defined phases:

- Phase I: Housing Demand, Typology and Finance

Data collecting and estimations of housing demand, typology and finance; synthesis of results and definition of specific residential products to be used as the basis for the Qualitative Survey (Focus Group Discussions).

- Phase II: Qualitative Survey

Identification of target audiences, according to income segment (high, medium and low; public and private salaried employees) and discussion on the specific residential products identified in the previous phase. Summary of results and conclusions.

- Phase III: Supply

Data collecting and estimations of supply (i.e. estimation of pipeline of projects, public and private sectors).

- Phase IV: Forecast Model

Design of forecast model. Definition of scenarios. Running of the model and forecasts.

- Phase V: Final Workshop

Final presentation of results of the study to beneficiaries and stakeholders.

- Phase VI: Reporting

Brochure, Workshop presentation, draft report, final report..

B. Refined Mission Planning

The team has adapted the planning of the mission to actual calendar time, establishing specific dates for project benchmarks.

(Please see illustrations in following pages)

Illustration 1: Refined Methodology

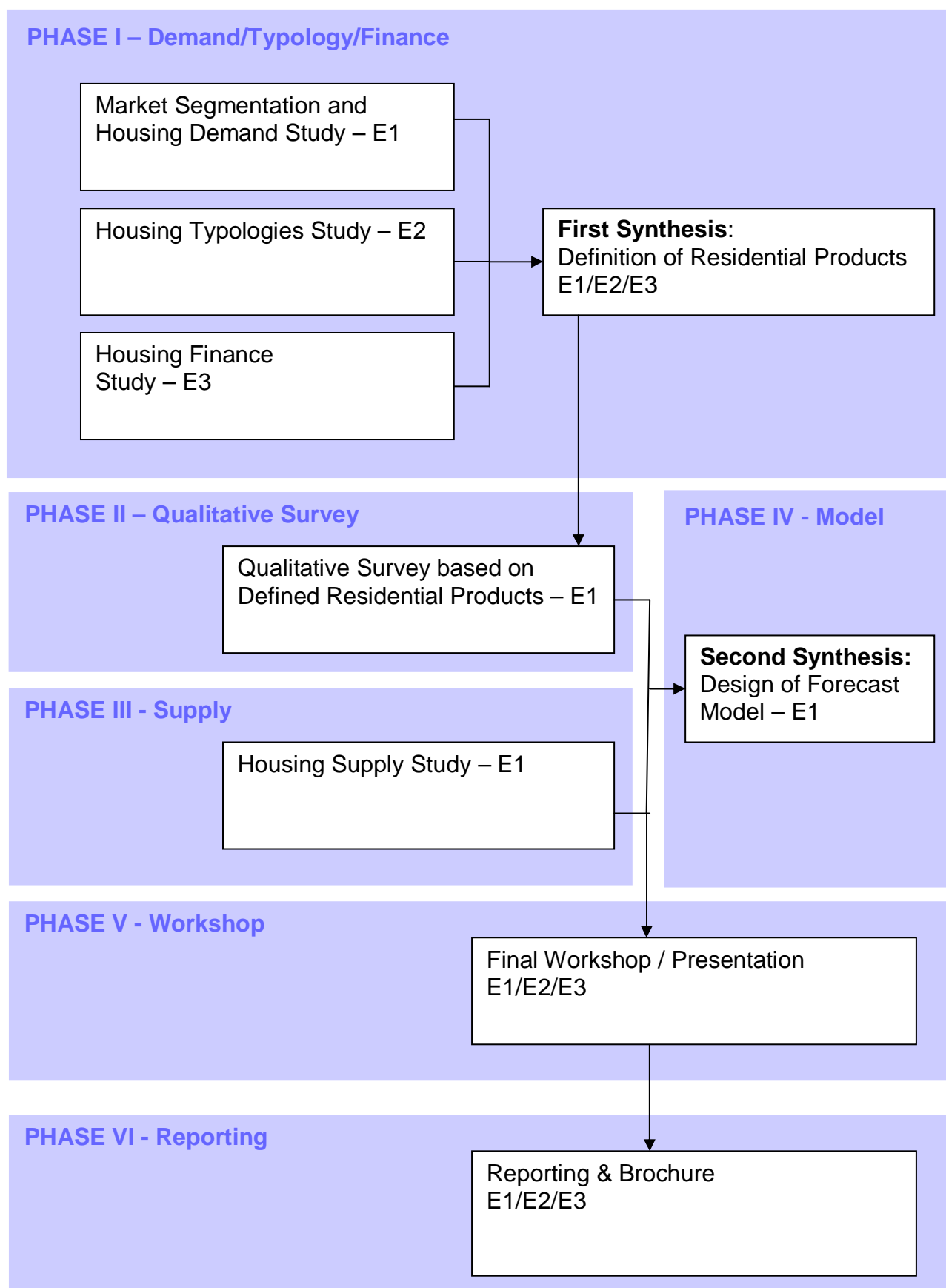


Illustration 2: Refined Mission Planning

Timing			Expert			PHASE					
Week		Date	E1 m/d	E2 m/d	E3 m/d	I Demand, Typology, Finance	II Qualitative Survey	III Supply	IV Model	V Workshop and Brochure	VI Reporting
1	M	16/04/2012	2	2	2						
	T	17/04/2012	3	3	3						
	W	18/04/2012	4	4	4						
	Th	19/04/2012	5	5	5						
	F	20/04/2012	6	6	6						
	Sa	21/04/2012	7	7	7						
	Su	22/04/2012									
2	M	23/04/2012	8	8	8						
	T	24/04/2012	9	9	9						
	W	25/04/2012	10	10	10						
	Th	26/04/2012	11	11	11						
	F	27/04/2012	12	12	12						
	Sa	28/04/2012	13	13	13						
	Su	29/04/2012									
3	M	30/04/2012	14	14	14						
	T	1/05/2012	15	15	15						
	W	2/05/2012	16	16	16						
	Th	3/05/2012	17	17	17						
	F	4/05/2012	18	18	18						
	Sa	5/05/2012	19								
	Su	6/05/2012									
4	M	7/05/2012	20				FDG 1				
	T	8/05/2012	21								
	W	9/05/2012	22								
	Th	10/05/2012	23								
	F	11/05/2012	24				FDG2				
	Sa	12/05/2012	25								
	Su	13/05/2012									
5	M	14/05/2012	26	19	19		FDG3				
	T	15/05/2012	27	20	20						
	W	16/05/2012	28								
	Th	17/05/2012	29								
	F	18/05/2012	30				FDG4				
	Sa	19/05/2012	31								
	Su	20/05/2012									
6	M	21/05/2012	32							Brochure	
	T	22/05/2012	33							Design	
	W	23/05/2012	34							and	
	Th	24/05/2012	35							Printing	
	F	25/05/2012	36								
	Sa	26/05/2012	37								
	Su	27/05/2012									
7	M	28/05/2012	38								
	T	29/05/2012	39								
	W	30/05/2012	40								
	Th	31/05/2012	41								
	F	1/06/2012	42								
	Sa	2/06/2012	43								
	Su	3/06/2012									
8	M	4/06/2012	44							Workshop	Draft Report
	T	5/06/2012	45							Preparation	
	W	6/06/2012	46								
	Th	7/06/2012	47								
	F	8/06/2012	48								
	Sa	9/06/2012	49								
	Su	10/06/2012		21	21						
9	M	11/06/2012	50	22	22						
	T	12/06/2012	51	23	23						
	W	13/06/2012	52	24	24						
	Th	14/06/2012	53	25	25					Workshop	
	F	15/06/2012	54	26	26						
	Sa	16/06/2012	55								
	Su	17/06/2012									
10	M	18/06/2012	55								Final Report
	T	19/06/2012	56								
	W	20/06/2012	57								
	Th	21/06/2012	58								
	F	22/06/2012	59								
	Sa	23/06/2012	60								
	Su	24/06/2012									
11	M	25/06/2012	60								
	T	26/06/2012	61								
	W	27/06/2012	62								
	Th	28/06/2012	63								
	F	29/06/2012	64								
	Sa	30/06/2012	65								
	Su	1/07/2012									
12	M	2/07/2012	66								

3. INDICATIVE STRUCTURE OF FINAL REPORT

Title of the Study:

**“HOUSING MARKET DEMAND, HOUSING FINANCE, AND
HOUSING PREFERENCES FOR THE CITY OF KIGALI”**

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