



Shelter Afrique

..meeting Africa's housing needs

**TERMS OF REFERENCE FOR A STUDY ON THE
HOUSING SECTOR IN CAMEROON, TANZANIA AND
ZAMBIA RESPECTIVELY.**

May 2010

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I. INTRODUCTION AND BACKGROUND INFORMATION.

SHELTER-AFRIQUE is a regional Housing Finance Institution established by African governments and the African Development Bank, dedicated to investment in housing and urban development in African countries. Shareholders include 42 African countries, the African Development Bank, and the Africa Re-Insurance Corporation. Its mandate is to provide financing by way of debt, quasi-equity and equity to both public and private institutions for housing and urban infrastructure projects in its member countries.

Shelter Afrique proposes to carry out a detailed study in selected African countries and sub-regions with a view to understanding the different factors that influence business flow in the housing and real estate sector, identify market conditions, document legal framework and develop strategies for effective market entry. Three countries namely Cameroon, Tanzania and Zambia, representing the Central, Eastern and Southern Africa sub-regions respectively have been selected for this study

This document therefore outlines the terms of reference for the procurement of the services of national Consultants to carry out the study in each of these countries.

A separate consultant or group of consultants shall be contracted to undertake the study of each country.

2. OBJECTIVES OF STUDY

The study is envisaged to generate detailed and reliable housing and real estate market data and information on each of the subject countries as a basis and framework for Shelter Afrique entering into new markets, and/or penetrating deeper into existing ones, introducing and developing new projects and products in both member and non-member countries, ensuring quality at entry and exit and facilitating partnership with key players in those markets.

3. SCOPE OF WORK .

The study is expected to fully realize the above stated objectives. The consultant will be expected to undertake an exhaustive review of the housing and real estate sector in the countries under study (Cameroon, Tanzania and Zambia respectively).

In particular, the consultant will be expected to analyze the following:

3.1. The institutional and political context of housing in the study country

- 3.1.1 Institutional organization: assess the role played by all parties involved (Ministries, Directorates, and other agencies) in the promotion of housing policy, evaluate their performance in relation to their objectives and identify their limitations;
- 3.1.1 Housing policy: identify policies and/or strategies that have been put in place to ensure the development of the sector and evaluate their performance.

3.2 Legal context of the housing sector in the study country

- 3.2.1 Legal environment governing housing: evaluate, if present, all legal texts related to the Land Code, land regulation, conservation and advertising as well as identify the relevance and/or weaknesses thereof;
- 3.2.2 Judicial context of the housing sector: examine the functioning of the judicial system in relation to the application of the land law. Analyse the relationship between the banking and judicial systems and its impact on the operation of the mortgage or housing credit system, e.g. foreclosure laws and their enforcement, mortgage insurance laws etc, etc.

3.3 The real estate market in the study country

- 3.3.1 Collect, collate and analyze information on the housing market (annual requirements, formal and informal production, materials used, current mode of funding)
- 3.3.2 Analyze information on population in its urban and rural contexts, income per capita and distribution structure etc.:
- 3.3.3 Identify the major housing/real estate market actors and their relative contributions to housing supply in the country. These would include :
 - Private informal non-conventional sector/mode
 - Formal private sector mode, including real estate companies/firms or private individual entrepreneurial developers ;
 - Cooperative/community-based mode
 - Public or Government sector mode, including public-private partnerships
 - Analytical evaluation/assessment of the relative contributions of the above supply modes with respect to efficiency and impacts on the housing market ;

- 3.3.4 Carry out projections on the supply and demand of future housing in the various segments of the housing market

3.4 Major input into housing and real estate development

- 3.4.1 Describe/Analyze the major factor inputs affecting and influencing the housing/real estate market in the study country, including :

-Land – its assembly, access, title rights and tenure, its planning and related regulatory regime . Legal, and regulatory environment for land information management including registartion, rights, enforcements, transfers and (incentives and constraints);

-Building materials – availability and ease of access, latest building technology and cost elements ;

-Financing – mode and ease of access. financial markets for housing and urban infrastructure development; foreclosure laws and enforcement of guarantees and securities.

3.5 Recommendations and conclusions of the study

- 3.5.1 Clearly identify and state the problems that hinder development of the housing and real estate sector in the country.
- 3.5.2 Recommend actions to be implemented in order to redress constraints that have been identified during the analysis of the financial, institutional, political, legal context of the real estate sector in the country.
- 3.5.3 Recommend strategies for Shelter-Afrique and other stakeholders that will enable them to continue to effectively engage in housing/real estate development. These strategies should take into account the evolution of the sector and the trends that would have been identified.

4. METHODOLOGY

- 4.1 The study should be undertaken in an analytical manner with a systematic and scalable approach

The Consultant is expected to be in the study country to collect and analyze available data, meet relevant authorities as well as any other parties that are deemed useful for the achievement of the study's objectives;

- 4.2 The Consultant is expected to maintain contact with the relevant Ministries and institutions, including: the Ministry of Lands, Housing and Development, Ministry of Finance, Ministry of Justice, etc and with companies dealing in construction, production of construction material, insurance companies, commercial banks, housing cooperatives, professional bodies (lawyers, notaries, surveyors, architects, engineers, town planners etc) and any other institutions that can contribute to providing necessary data for the study;

5. DURATION OF THE STUDY

The study will be for two months with effect from the date that the consultant signs the contract. The provisional (draft) report should be submitted on the 5rd week and the final report, which should take into account, the comments and observations of Shelter Afrique on the draft report, should be submitted at the end of the 8th week.

6. REPORTING PROCESS

The consultant is expected to submit the following reports:

1. A summary of the study that includes interpretation of the terms of reference and the scope of the study ;
2. The interim report that includes detailed data and analyses of the study as required in the terms of reference ;
3. The final report which should integrate the comments and observations of Shelter-Afrique.

7. OBLIGATIONS OF THE CONSULTANT

The consultant is required to adhere to the terms of reference and the deadlines of the study. Moreover, s/he will not divulge any confidential information that will have been conveyed in the course of the study.

8. FUNDING OF THE STUDY AND SCHEDULE OF PAYMENT OF CONSULTANT

This study is being financed by Shelter-Afrique as part of its technical assistance to the study country

Payments to the consultants will be made as follows:

- 20% of the total amount upon signature of the contract ;
- 40% of the total amount upon submission of the draft report ;

- 40% of the balance after the submission and acceptance by Shelter Afrique of the final report.

9. TENDERING/SUBMISSION OF PROPOSALS.

Tenders/proposals should be submitted under separate email attachments for:

- The technical Proposal
- The financial Proposal

Tenders should be sent by 21/07/2010 to the following address:

**Direction Générale/ Managing Director
Shelter-Afrique,
Shelter-Afrique Centre, Longonot Road,
P.O. Box 41479 - 00100.
Nairobi.**

info@shelterafrique.org with copies to the following:
mbarro@shelterafrique.org;

10. SELECTION CRITERIA

Selection of the consultant will be based on the technical capacity, professional experience, quality and proposed fees of the bid and in accordance with the following proportions:

1. Technical capacity and professional experience (50%)
 - Significant experience in the field of urbanisation and housing development in Africa;
 - Significant experience in carrying out similar studies in Africa
 - Expert knowledge of the funding sources and mechanisms of real estate and mortgage markets ;
 - Expert knowledge of applicable legislation in the housing sector in the study country.
2. Quality of the bids/proposals (25%)
 - An understanding of the mission and expected outcomes ;
 - Proposed methodology ;
 - Organisation of work and activity plan
3. Proposed fee (25%)

The consultant, qualified as per the technical score and with the most competitive financial quotation will be invited for negotiations.

